

Christian Education Knowledge and Agro-Business Practices among the Christian Agrarian Community in Adamawa State

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Abstract— This study examines the influence of Christian religious practices on agripreneurial productivity and sustainability in Adamawa State, Nigeria. A mixed-methods research design was adopted, combining quantitative and qualitative approaches. Primary data were collected from a sample of 90 respondents, including agripreneurs, religious leaders, and agricultural stakeholders, using structured questionnaires, key informant interviews, and focus group discussions. Descriptive and inferential statistical techniques were employed for data analysis. The findings reveal that Christian religious practices significantly influence agripreneurial behavior, with 72% of respondents affirming that religious teachings shape their work ethics, while 68% reported practicing honesty and fairness due to their faith. Correlation analysis indicates a positive and statistically significant relationship ($r = 0.61, p < 0.05$) between Christian values and agripreneurial productivity. Additionally, faith-based institutions contribute to agribusiness development through training, financial support, and cooperative networks. However, challenges such as inadequate capital, poor infrastructure, and limited market access continue to hinder agripreneurial growth. The study concludes that integrating Christian ethical values with modern agricultural practices and policy support can enhance productivity and sustainability. It recommends strengthening faith-based agricultural initiatives and improving access to finance and infrastructure to promote agripreneurship in Adamawa State.

Keywords— Agripreneurship, Christian religion, Productivity, Sustainability, Adamawa State, Agricultural entrepreneurship, Faith-based development, Rural development, Nigeria, Christian education.

I. INTRODUCTION

The relationship between Christian education and economic development has attracted considerable scholarly attention, particularly within Christian religious studies. Christian education emphasizes values such as diligence, stewardship, integrity, and accountability, which are essential for sustainable economic activities. In Nigeria, agriculture remains a key sector, contributing approximately 20–24 percent of Gross Domestic Product (GDP) and employing a significant proportion of the labor force (World Bank, 2024; National Bureau of Statistics [NBS], 2025). Despite this contribution, the sector faces persistent challenges including low productivity, inadequate access to finance, and limited technological adoption. Agripreneurship, which integrates agriculture with entrepreneurship, has emerged as a viable strategy for addressing these challenges and promoting rural development.

From a biblical perspective, agriculture is rooted in divine mandate. Genesis 2:15 emphasizes humanity's responsibility to "till and keep the land," highlighting the importance of stewardship and productive labor. This theological perspective positions agriculture as both an economic and moral activity. In Adamawa State, Christian education plays a significant role in shaping socio-economic behavior. Faith-based institutions contribute to agricultural development through moral guidance, training, and social networks.

Statement of the Problem

Despite the significant role of agriculture in Nigeria's economy and the potential of Christian education to shape ethical business practices, there is limited empirical evidence on the influence of Christian religious practices on agripreneurial productivity and sustainability in Adamawa State. While several studies have examined the economic contributions of agriculture and the role of religion in social development, few have specifically investigated how Christian teachings on stewardship, diligence, and integrity translate into agripreneurial behavior and business outcomes among Christian agrarian communities. This study therefore investigates the influence of Christian education practices on agripreneurial productivity and sustainability of community livelihood in the agrarian Christian community of Adamawa State.

II. OBJECTIVES OF THE STUDY

The main objective of this study is to examine the effect of Christian education knowledge among agrarian Christian communities of the state on agripreneurial productivity and sustainability of livelihood of communities in Adamawa State.

The specific objectives are to:

- i. Determine the extent to which Christian education practices influence agripreneurs' work ethics, productivity, and business behavior.
- ii. Establish the role of Christian education in promoting sustainable farming and business development.
- iii. Determine the major challenges affecting agripreneurial productivity and sustainability among the agrarian communities in the state.

2.1 Research Questions

The study sought to answer the following research questions:

- 1) How do Christian religious practices influence agripreneurial work ethics, productivity, and business behavior among Christian agrarian communities in Adamawa State?
- 2) What role do faith-based institutions play in promoting agribusiness development and sustainable farming practices?
- 3) What are the major challenges affecting agripreneurial productivity and sustainability among Christian agrarian communities in Adamawa State?

III. THEORETICAL FRAMEWORK

This study is anchored on two complementary theoretical perspectives that provide a comprehensive explanation of how Christian religious practices influence agripreneurial productivity and sustainability.

3.1 Biblical Stewardship Theory

The Biblical Stewardship Theory is rooted in scriptural teachings that emphasize human responsibility to manage and care for God's creation. This principle is clearly reflected in Genesis 2:15, where humans are commanded to "till and keep" the land. Stewardship, therefore, involves accountability, sustainability, and ethical management of natural and economic resources.

Applied to agripreneurship, this theory suggests that Christian farmers and agribusiness practitioners view agriculture not merely as a means of livelihood but as a divine responsibility. This perspective encourages sustainable farming practices, environmental conservation, and ethical business conduct. Agripreneurs guided by stewardship values are more likely to adopt practices that ensure long-term productivity, such as soil conservation, responsible use of inputs, and avoidance of harmful environmental practices. Thus, the Biblical Stewardship Theory provides a framework for understanding how Christian teachings promote sustainability in agribusiness.

Propositions of the Theory:

- 1) Agripreneurs who embrace biblical stewardship are more likely to practice sustainable farming methods.
- 2) Christian teachings on diligence and integrity positively influence agripreneurial productivity.
- 3) Faith-based institutions play a mediating role in transmitting stewardship values to agripreneurs.

IV. REVIEW OF RELATED LITERATURE

To this end, this paper clarifies some concepts under the following sub-headings: religion, entrepreneurship, agribusiness, and also reviews the related literature.

4.1 Religion

Religion is derived from three Latin words: *ligere* (meaning to bind), *religare* (meaning to unite, to link together), and *religio* (which means relationship). The Latin concept of religion stresses an important thing, that is relationship which is a link between two people—human and divine (Omoregbe, 2009).

4.2 Christian Education Knowledge

Christian education knowledge refers to a structured and value-based system of learning in which all knowledge, skills, and attitudes are developed through the lens of biblical teachings and the lordship of Jesus Christ, integrating spiritual, moral, intellectual, and practical dimensions of life. It emphasizes the acquisition of knowledge and wisdom grounded in Scripture, with the aim of shaping individuals' behavior, work ethics, and societal engagement in accordance with Christian principles (Graham, 2009; Pazmiño, 2012). It is not limited to religious instruction alone but extends to all areas of life, including economic and agricultural activities, where individuals apply biblical values such as stewardship, diligence, and responsibility in productive ventures.

4.3 Entrepreneurship

The word entrepreneur comes from the French word 'entreprendre' which means 'undertaking'. This concept was introduced into economic theory by Richard Cantillon in the early 18th century and developed by economists such as Jean-Baptiste Say and Joseph Schumpeter. Entrepreneurship involves the process of designing, starting, and running a new business, often starting as a small business. This concept is increasingly understood as a critical force for economic growth, job creation, and societal advancement, prompting governments and institutions worldwide to foster entrepreneurial ecosystems (OECD, 2024; World Bank, 2024).

4.4 Agribusiness

Agribusiness is the sector comprising establishments primarily engaged in the business of growing crops, raising animals, harvesting timber, and harvesting fish and other animals from a farm, ranch, or their natural habitats. It involves the integration of all activities, from suppliers to the farm through to the customers, that are involved in producing, processing, and distributing agricultural products (Okorie, 2014).

One of the foremost reasons for agribusiness' significance is its central role in ensuring global food security and nutrition. With a continuously growing world population, agribusiness is indispensable in producing enough food sustainably to meet demand (World Bank, n.d.-a; UN DESA, n.d.-b). This sector is not merely about farming; it leverages high-efficiency seeds, advanced fertilizers, and precision farming techniques to boost yields (Cooke, 2025). Furthermore, agribusiness plays a vital role in connecting farmers to markets, improving supply chain efficiency, and reducing post-harvest losses, which are substantial in many developing regions (Cooke, 2025). Efforts since 2019 have focused on strengthening strategic grain reserves and improving food systems' resilience to shocks and stresses, particularly in the wake of disruptions like the COVID-19 pandemic (FAO, 2021; World Bank, n.d.-b). The integration of agribusiness activities directly supports Sustainable Development Goal 2 (Zero Hunger) by promoting sustainable agriculture, empowering small-scale farmers, and ensuring universal access to nutritious food (UN DESA, n.d.-b).

Beyond feeding the world, agribusiness is a powerful engine for economic development, job creation, and rural prosperity. It constitutes a major source of employment, particularly in developing countries, encompassing millions of jobs on and off the farm across the entire supply chain (World Bank, n.d.-a). Growth in the agricultural sector, often propelled by agribusiness, is demonstrably more effective at reducing poverty than equivalent growth in other sectors, with the most significant impact on the poorest segments of society (World Bank, n.d.-a).

4.5 Agribusiness Skills in Christian Education in Nigeria

The development of agribusiness skills within Christian contexts can be traced from biblical times through the missionary era to contemporary Christian education systems. In the Bible, agriculture is presented as a foundational human activity and a divinely ordained responsibility. In Genesis 2:15, humanity is instructed to "till and keep" the land, establishing the theological

basis for agricultural engagement as stewardship. The Old Testament further reflects structured agrarian knowledge, including crop cultivation, livestock management, land tenure, and food storage systems, as seen in narratives such as Joseph's grain preservation strategy in Egypt (Genesis 41) and the agricultural laws of Israel that emphasized soil conservation and social welfare (Leviticus 25:1–7). These biblical principles demonstrate early forms of agribusiness skills encompassing production, storage, and distribution (The Holy Bible, 2000; De Gruchy, 2015).

During the missionary era (19th–early 20th centuries), Christian missions played a significant role in formalizing agricultural education across Africa. Missionaries established mission schools that combined religious instruction with practical vocational training, including farming, animal husbandry, and craft production. This approach aimed at promoting self-reliance, economic sustainability, and moral discipline among converts (Ajayi, 1965; Berman, 1974). In many parts of Nigeria, mission stations introduced improved farming techniques, new crop varieties, and organized agricultural training programs, thereby laying the foundation for modern agribusiness practices. Christian education during this period was therefore both spiritual and economic, equipping individuals with skills necessary for livelihood development.

In the contemporary period, Christian education knowledge has evolved into a more structured and interdisciplinary system that integrates theology, ethics, and socio-economic development. Modern faith-based institutions—including churches, seminaries, and Christian universities—continue to promote agribusiness through training programs, cooperative initiatives, and community development projects. These institutions emphasize values such as stewardship, diligence, innovation, and sustainability, which align with modern agripreneurship practices (Pazmiño, 2012; World Bank, 2025). Furthermore, Christian organizations increasingly collaborate with development agencies to provide agricultural extension services, microfinance support, and capacity-building initiatives aimed at enhancing productivity and food security (FAO, 2021).

4.6 Practical Expressions of Christian Education in Agribusiness

Christian education knowledge translates into tangible agribusiness practices in several ways:

- 1) **Home Gardening and Household Food Production:** Christian families are often encouraged to cultivate home gardens as part of responsible stewardship and self-sufficiency. This practice ensures food security and reduces household expenditure while generating surplus produce for sale (FAO, 2021).
- 2) **Small-Scale Livestock Farming:** Teachings on care, responsibility, and provision motivate individuals to engage in poultry, goat rearing, and fish farming as sustainable sources of income and nutrition (Nwibo & Okorie, 2013).
- 3) **Cooperative Farming Initiatives:** Church-based groups frequently organize cooperative farming systems where members pool resources, share labor, and collectively market their produce, enhancing productivity and profitability (Putnam, 2000).
- 4) **Agro-Processing and Value Addition:** Christian education promotes creativity and resourcefulness, leading to activities such as cassava processing, oil extraction, and food preservation, which increase the economic value of agricultural products (World Bank, 2025).
- 5) **Ethical Marketing Practices:** Christian teachings on honesty and fairness influence how agripreneurs interact with customers, ensuring transparency in pricing and quality assurance, which builds long-term business trust.
- 6) **Youth Engagement in Agripreneurship:** Faith-based youth programs encourage young people to participate in agriculture through training, mentorship, and access to resources, thereby reducing unemployment and rural-urban migration (OECD, 2024).

V. METHODOLOGY

This section outlines the research methodology used to examine the effects of religion on agripreneurship development in Adamawa State. It discusses the research design, study area, population, sampling technique, data collection methods, and data analysis procedures.

5.1 Study Area

Adamawa State (also known as the "Land of Beauty") was created on 27th August 1991 alongside Taraba State from the defunct Gongola State, with Yola as its capital. It is located in the North-East of Nigeria. It sits on a land area of 36,917 square kilometers, making it one of the largest states in Nigeria, placing it at 8th just behind Zamfara at 7th. It is bordered to the northwest by Borno State, Gombe State to the west, and Taraba State to the southwest. It also shares international borders with

Cameroon to the east. The state has 3 Senatorial Districts, 8 Federal Constituencies, and 21 Local Government Areas. The state is home to a significant number of agripreneurs engaged in farming, livestock production, and agro-processing. Religious institutions play a crucial role in shaping community values, making Adamawa State an ideal setting for this study.



5.2 Population of the Study

The target population comprised agripreneurs, religious leaders, agricultural extension officers, and policymakers involved in agricultural and agribusiness activities across Adamawa State. This includes smallholder farmers, cooperative members, and entrepreneurs engaged in different segments of the agricultural value chain. The exact population size was not readily available due to the dispersed nature of agripreneurial activities; however, based on estimates from agricultural extension records and church membership data, the population was estimated to be approximately 2,000 individuals actively engaged in agribusiness across the study area.

5.3 Sample Size Determination

The sample size of 90 respondents was determined using the Yamane (1967) formula:

$$n = N / (1 + N(e)^2) \quad (1)$$

Where:

- n = sample size
- N = estimated population (2,000)
- e = margin of error (0.10)

$$n = 2,000 / (1 + 2,000 \times 0.01) = 2,000 / 21 = 95 \quad (2)$$

Given resource and time constraints, a sample size of 90 was considered adequate for this exploratory study, representing approximately 4.5% of the estimated population.

5.4 Sampling Techniques

A purposive sampling technique was employed in this study to ensure representativeness and minimize bias. Agripreneurs were selected based on their active involvement in agricultural activities and their affiliation with Christian faith-based organizations. Religious leaders were purposively selected based on their leadership roles in churches with significant agrarian congregations. Agricultural extension officers were selected based on their experience and knowledge of agribusiness activities in the study area.

5.5 Research Design

This study adopted a mixed-methods research design, integrating both quantitative and qualitative approaches to provide a comprehensive analysis of the influence of Christian religious practices on agripreneurial productivity and sustainability in Adamawa State. The quantitative component involved the use of structured questionnaires to generate measurable data, while the qualitative component utilized key informant interviews (KIIs) and focus group discussions (FGDs) to obtain in-depth insights into respondents' experiences and perceptions. The combination of these approaches enhanced the validity and reliability of the findings through methodological triangulation.

5.6 Data Collection Methods

Data for the study were obtained from both primary and secondary sources:

Primary Data:

- Structured questionnaires administered to agripreneurs
- Key Informant Interviews (KIIs) with religious leaders and policymakers
- Focus Group Discussions (FGDs) with selected agripreneurs

Secondary Data:

Secondary information was obtained from academic journals, government publications, policy documents, and relevant religious texts.

5.7 Techniques of Analysis

Quantitative data were analyzed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics such as frequencies and percentages were used to summarize the data, while inferential statistics (such as correlation analysis) were employed to examine the relationship between Christian religious practices and agripreneurial productivity.

Qualitative data obtained from interviews and FGDs were analyzed using thematic analysis, where responses were coded, categorized, and interpreted to identify recurring themes and patterns.

VI. RESULTS

TABLE 1
AGRIPRENEURIAL ACTIVITIES OF RESPONDENTS

Activity	Frequency	Percentage (%)
Crop Farming	32	35.6
Livestock Production	21	23.3
Agro-Processing	15	16.7
Marketing/Distribution	22	24.4
Total	90	100

Table 1 shows the distribution of respondents by agripreneurial activities. Crop farming accounted for the highest proportion (35.6%), followed by marketing/distribution (24.4%), livestock production (23.3%), and agro-processing (16.7%). This indicates that primary agricultural production remains the dominant agribusiness activity in the study area.

6.1 Influence of Christian Religious Practices

The analysis revealed that:

- 72% of respondents agreed that Christian teachings influence their work ethics.
- 68% reported practicing honesty and fairness due to religious beliefs.
- 64% indicated that their faith promotes discipline and perseverance.

These findings suggest a strong positive relationship between Christian values and agribusiness behavior.

6.2 Inferential Analysis

A correlation analysis was conducted to examine the relationship between religious practices and agribusiness productivity. The results indicate a positive and statistically significant relationship ($r = 0.61$, $p < 0.05$, $n = 90$) between Christian religious practices and agribusiness productivity.

This implies that an increase in adherence to Christian values such as diligence, integrity, and stewardship is associated with improved productivity among agribusinesses.

6.3 Role of Faith-Based Institutions

Respondents identified key contributions of religious institutions:

- Cooperative networking (60%)
- Training and mentorship (55%)
- Financial assistance (48%)

This indicates that faith-based institutions provide both social capital and economic support, which enhances agribusiness performance.

6.4 Challenges Affecting Agri-Business

Despite the positive influence of religion, major constraints include:

- Lack of capital (70%)
- Poor infrastructure (65%)
- Market access limitations (58%)

This shows that structural challenges significantly limit the full realization of agribusiness potential.

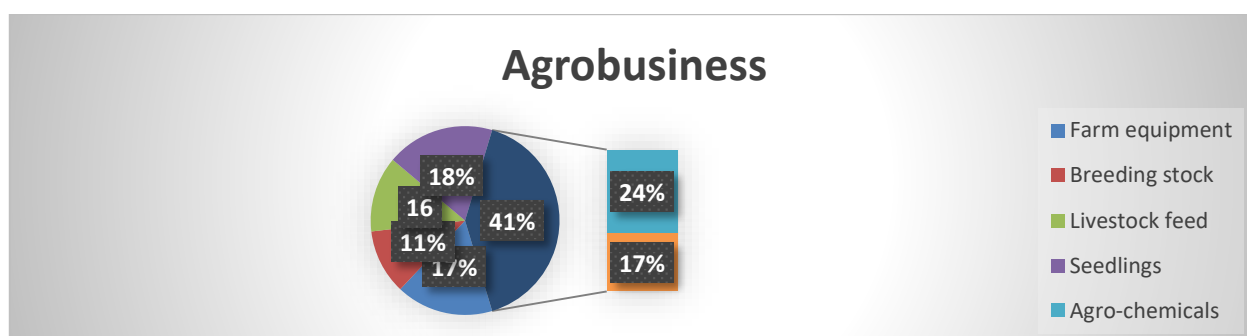


FIGURE 1: Distribution of agribusiness activities among respondents

Source: Author's survey, 2025

Figure 1 graphically illustrates the distribution of agribusiness activities among respondents, showing the proportional engagement in crop farming, livestock production, agro-processing, and marketing/distribution. The visual representation confirms that crop farming dominates agribusiness activities, while agro-processing remains the least practiced. This pattern reflects a traditional agricultural system with limited industrial integration. It also indicates that most agribusinesses operate at the primary production level, which may limit their capacity for income expansion and market competitiveness.

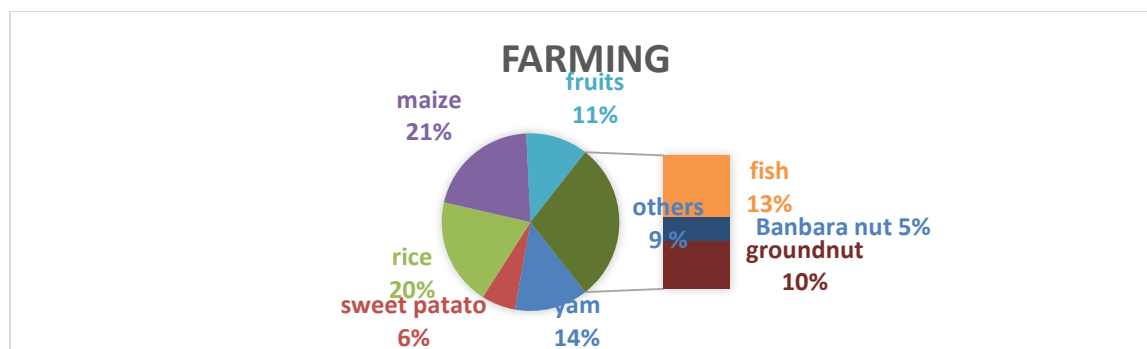


FIGURE 2: Crop production patterns in the study area

Source: Author's survey, 2025

Figure 2 presents the various crops cultivated by agripreneurs in the study area, including cash crops such as cotton, cowpea, bambaranuts, tomatoes, onions, pepper, and sugarcane, as well as fruits like pawpaw, guava, cashew, mango, banana, and orange. The diversity of crops produced indicates favorable agro-ecological conditions in Adamawa State, supporting both subsistence and commercial agriculture. This diversity enhances food security and income stability. It also reflects the adaptability of agripreneurs to market demand and environmental conditions, which is essential for sustainable agribusiness development.

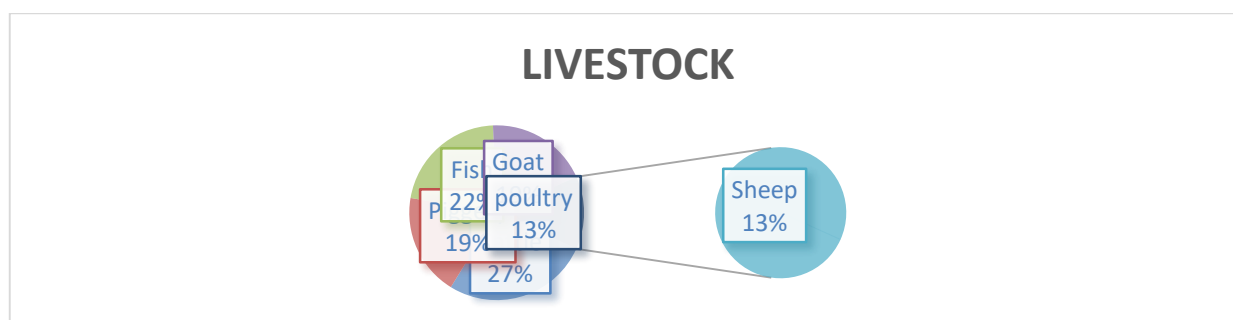


FIGURE 3: Livestock production activities among agripreneurs

Source: Author's survey, 2025

Figure 3 shows the distribution of livestock production activities among respondents, including poultry (13.4%), piggery (19.3%), fish farming (22.7%), and goat rearing (19.9%). The findings indicate that fish farming and goat rearing are among the most practiced livestock activities. This suggests diversification within the livestock sector, which reduces risk and enhances income opportunities. The involvement of youth in livestock production also highlights the sector's potential for employment generation and economic empowerment.

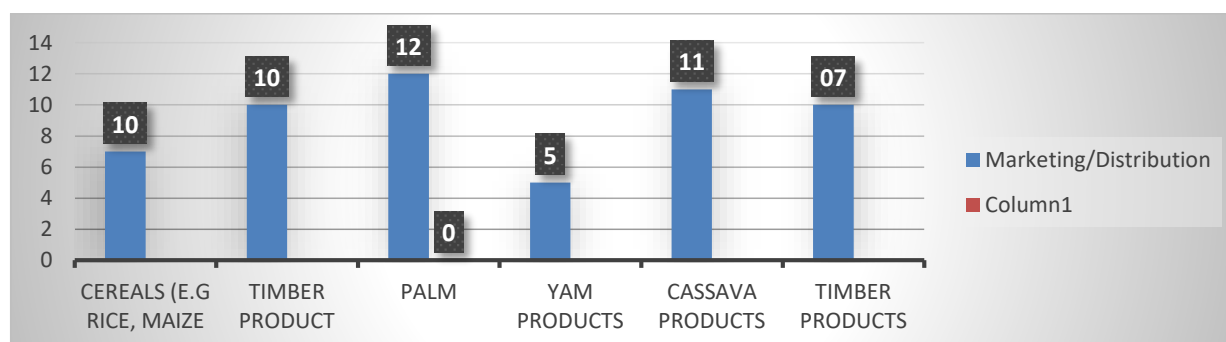


FIGURE 4: Agricultural marketing and distribution channels in Adamawa State

Source: Author's survey, 2025

Figure 4 illustrates the various agricultural products marketed and distributed by agripreneurs, including cereals, legumes, nuts, cassava products, flour, livestock feed, and palm products. The results reveal that agripreneurs are actively involved in the marketing and distribution segment of the agricultural value chain. This indicates a growing awareness of market opportunities

beyond production. However, the concentration on primary goods suggests limited processing and branding, which may reduce profit margins and competitiveness in broader markets.

VII. DISCUSSION

7.1 Influence of Christian Religious Practices on Agripreneurial Behavior

The findings of this study reveal that Christian religious practices significantly influence agripreneurial behavior among respondents in Adamawa State. The high percentage of respondents (72%) who affirmed that Christian teachings shape their work ethics is consistent with the Biblical Stewardship Theory, which posits that religious values promote diligence, integrity, and accountability in economic activities. This finding aligns with previous research by Pazmiño (2012) and Graham (2009), who emphasized that Christian education fosters values that are conducive to productive work and ethical business conduct.

The finding that 68% of respondents practice honesty and fairness due to their faith is particularly significant. This suggests that Christian teachings on integrity (Proverbs 11:1, "The Lord detests dishonest scales, but accurate weights find favor with him") translate into tangible business practices. This ethical orientation is crucial for building trust in agricultural markets, which is often lacking in developing economies. The qualitative data from FGDs supported this finding, with one participant stating that "as Christians, we cannot cheat our customers because we will be accountable to God."

The positive correlation ($r = 0.61$, $p < 0.05$) between Christian religious practices and agripreneurial productivity provides empirical evidence for the economic value of religious values. This finding is consistent with the work of Ubong (2019), who argued that religious values can serve as a roadmap for revamping Nigeria's economy. Similarly, Stephen and Kwayas (2025) found that religion contributes positively to agripreneurship development in Adamawa State. The implication is that religious institutions are not only spiritual centers but also important drivers of economic development through the transmission of productive values.

7.2 Role of Faith-Based Institutions in Agribusiness Development

The study found that faith-based institutions contribute to agribusiness development through cooperative networking (60%), training and mentorship (55%), and financial assistance (48%). This finding aligns with the social capital theory, which emphasizes that social networks and trust facilitate economic cooperation (Putnam, 2000). Churches in Adamawa State serve as platforms for collective action, where agripreneurs share information, pool resources, and support each other through challenges.

The role of churches in training and mentorship (55%) is particularly noteworthy. During FGDs, participants reported that church-organized workshops and seminars provided them with practical agricultural skills and business management knowledge. This finding is consistent with the historical role of Christian missions in agricultural education in Africa (Ajayi, 1965; Berman, 1974). Contemporary faith-based institutions continue this tradition by integrating agricultural training into their community development programs.

Financial assistance from churches (48%) was identified as another important contribution. This includes interest-free loans, cooperative savings schemes, and support during emergencies. This finding supports the argument that faith-based institutions can complement formal financial systems, particularly in rural areas where access to banks and microfinance institutions is limited (World Bank, 2025).

7.3 Challenges Affecting Agripreneurial Growth

Despite the positive influence of Christian values and faith-based institutions, agripreneurs in Adamawa State face significant structural challenges. Lack of capital (70%) emerged as the most critical constraint, followed by poor infrastructure (65%) and limited market access (58%). These findings are consistent with previous studies on the challenges facing agribusiness in Nigeria (Nwibo & Okorie, 2013; Mbam & Nwibo, 2013).

The lack of capital reflects the limited access to formal financial services for smallholder farmers and agripreneurs. This is particularly acute in rural areas where banks are scarce and microfinance institutions have limited outreach. The qualitative data revealed that many agripreneurs rely on personal savings, family support, or church-based savings schemes, which are often insufficient for scaling up operations.

Poor infrastructure, including inadequate roads, storage facilities, and electricity, increases transaction costs and reduces the competitiveness of agripreneurs. The poor road network in many parts of Adamawa State makes it difficult to transport produce

to markets, leading to post-harvest losses and reduced incomes. This finding is consistent with the broader literature on infrastructure deficits in Nigeria (World Bank, 2025).

Limited market access (58%) reflects the challenges agripreneurs face in connecting with buyers and obtaining fair prices for their produce. This is often exacerbated by the lack of market information and the dominance of intermediaries who capture a significant share of the value. The implication is that improving market linkages and strengthening value chains are essential for enhancing agripreneurial productivity and sustainability.

VIII. CONCLUSION

The findings of this study confirm that Christian religious practices significantly influence agripreneurial productivity and sustainability in Adamawa State. The high percentage of respondents who reported practicing honesty, diligence, and stewardship reflects the alignment between biblical teachings and entrepreneurial success. These Christian teachings contribute significantly to improving agribusiness performance.

Furthermore, faith-based institutions play a crucial role in providing social capital through cooperative networks, financial assistance, and mentorship. These findings are consistent with previous studies that highlight the importance of social and religious institutions in economic development. However, despite these positive contributions, structural challenges such as poor infrastructure, limited access to finance, and market constraints continue to hinder agripreneurial growth. This suggests that religious influence alone is not sufficient; there must be integration with modern economic policies and support systems.

IX. RECOMMENDATIONS

- 1) **Integrate Agripreneurship into Religious Education:** Incorporate practical farming and business ethics into sermons and faith-based curricula.
- 2) **Establish Faith-Based Agri-Financing:** Create or support interest-free loans and cooperative savings schemes for agripreneurs.
- 3) **Host Skill Acquisition Workshops:** Utilize religious platforms to offer technical agricultural training and extension services.
- 4) **Promote Interfaith Conflict Resolution:** Foster dialogue among religious leaders to resolve land disputes for agricultural stability.
- 5) **Advocate for Agri-Supportive Policies:** Leverage religious influence to champion government policies for infrastructure and market access.
- 6) **Strengthen Church-Based Cooperative Networks:** Encourage churches to formalize cooperative structures that provide members with market linkages, bulk purchasing power, and collective bargaining.
- 7) **Enhance Access to Financial Services:** Government and development partners should design financial products tailored to smallholder agripreneurs, including microcredit and agricultural insurance schemes.
- 8) **Invest in Rural Infrastructure:** Government should prioritize rural infrastructure development, including roads, storage facilities, and electricity, to reduce transaction costs and post-harvest losses.

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CONFLICT OF INTEREST

The authors declare no conflict of interest regarding the publication of this manuscript.

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