Wannune International Journal of Applied Management,

Social sciences, Arts and Entrepreneurship (WIJAMSSAE)

Volume-1, Issue-3, pp-001-010
ISSN: 3141-4125

Research Paper **Peer-Reviewed/Open Access/ wijamssae.fedpolywannune.edu.ng/**

Effect of Occupational Stewardship on Reputational Capital of Small-Scale Agro-Based Businesses in Benue State, Nigeria

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ABSTRACT : *This study evaluated the effect of occupational stewardship on the reputational capital of small-scale agro-based businesses (SSABs) in Benue State, Nigeria. Grounded in Stewardship and Signaling theories, the research examined three dimensions of stewardship: professional integrity, resource continuity practices, and community-oriented duty. A cross-sectional research design was adopted, utilizing a census of 234 registered SSAB owners/managers across Benue State. Primary data gathered via structured questionnaires yielded 226 valid responses (96.6% response rate). Multiple linear regression analysis revealed that the joint model significantly predicts reputational capital ($R = 0.639$, $R2 = 0.408$, $F (3, 222) = 13.716$, $p < 0.001$), accounting for 40.8 % of its total variance. Individually, all three dimensions exerted statistically significant positive effects on reputational capital: professional integrity (Beta = 0.343, t = 6.654, p = 0.003), resource continuity practices (Beta = 0.392, t = 5.606, p < 0.001), and community-oriented duty (Beta = 0.289, t = 4.130, p < 0.001). The study concludes that practicing trade custodianship serves as an effective market signal that resolves information asymmetry, builds brand trust, and secures market legitimacy. It recommends that agro-entrepreneurs formalize transparent quality assurance protocols, integrate sustainable resource practices, and embed local community welfare into core business operations to drive long-term commercial viability.*

Keywords: *Occupational Stewardship, Reputational Capital, Professional Integrity, Resource Continuity, Community-Oriented Duty, Small-Scale Agribusinesses, Benue State.*

Introduction

Background to the Study

The global agricultural landscape is undergoing a significant shift toward sustainability and ethical accountability, driven by increasing stakeholder demands for transparency (MDPI, 2025). In the context of Nigeria, and specifically Benue State, famously known as the "Food Basket of the Nation", small-scale agro-based businesses serve as the backbone of the regional economy, yet they face numerous constraints ranging from insecurity to limited credit access (Kile et al., 2024; Benue State Government, 2025). However, these businesses often struggle with long-term survival due to volatile market conditions and a lack of intangible asset management (Ikuemonisan, 2026).In the contemporary global business environment, the survival of Small-Scale Agro-Based Businesses (SSABs) depends not only on physical output but on the intangible assets they cultivate. One such critical

intangible asset is reputational capital. Reputational capital refers to the collective estimation of a firm's past actions and its ability to meet the expectations of various stakeholders, including customers, suppliers, and the local community (CBN, 2022). In the competitive agro-allied sector, a positive reputation acts as a strategic buffer, facilitating access to credit, fostering customer loyalty, and mitigating the risks associated with agricultural supply chain disruptions (Ikuemonisan, 2024). In Nigeria, and specifically Benue State - the "Food Basket of the Nation", SSABs are the backbone of rural livelihoods, yet they face increasing scrutiny regarding their operational integrity and sustainability (Kile et al., 2024).

A burgeoning concept that may influence this reputation is occupational stewardship. Rooted in stewardship theory, this concept suggests that employees and owners view themselves as caretakers of their professional roles and the resources they manage, rather than merely self-interested agents. In SSABs, occupational stewardship manifests as a deep-seated commitment to product quality, ethical sourcing, and environmental responsibility. When managers and staff act as stewards of their occupation, they internalize sustainability as a strategic objective, thereby strengthening operational stability and reputational capital (Ikuemonisan, 2026). Despite its potential, the empirical link between the degree of stewardship practiced within these businesses and the resulting growth of their reputational capital remains under-explored in the North Central Nigerian context. Recent studies suggest that institutions driven by strong ethical values and "stewardship behavior" are more productive and better positioned to deliver impactful solutions to farmers and consumers (Ikeobi, 2026).

However, many small-scale agro-allied industries in Benue State struggle with poor professional attitudes and a lack of accountability, which undermines food security efforts and damages institutional credibility (Ikeobi, 2026). When an agro-business fails to practice stewardship such as through the use of unethical labor or lack of transparency, it erodes public trust and diminishes its reputational capital (Salawudeen & Suleiman, 2025). This study therefore examined how adopting occupational stewardship can serve as a strategic tool for enhance the reputational capital of SSABs in Benue State.

Statement of the Problem

Despite Benue State's status as a leading agricultural hub, its small-scale agro-based businesses (SSABs) are grappling with a severe crisis of confidence, high mortality rates, and stagnated growth driven by low product patronage and poor perceptions of reliability among off-takers and financial institutions. Evidence indicates that these challenges stem largely from workforce ethical deficits, operational irresponsibility, and reputational fragility, where unethical supply chain practices, neglect of sustainable standards, and "toxic competence" erode public trust and damage the social license of these firms (Akinwale et al., 2017; CBN, 2022; Ikeobi, 2026; PMC, 2024; Salawudeen & Suleiman, 2025). While prior research predominantly emphasizes financial capital, physical infrastructure, and technology adoption (Kile et al., 2024), it persistently neglects the behavioral drivers essential for cultivating institutional prestige and brand trust in the Nigerian agricultural context. Consequently, without addressing these stewardship gaps, SSABs remain vulnerable, uncompetitive, and unable to secure critical growth partnerships. To resolve this empirical deficit, this study investigated the effect of occupational stewardship operationalized through professional integrity, resource continuity practices, and community-oriented duty on the reputational capital of SSABs in Benue State.

Objectives of the study

The broad objective of this study was to determine the effect of occupational stewardship on the reputational capital of small-scale agro-based businesses (SSABs) in Benue State. Specifically, the study accomplished the following objectives:

i. Investigate the effect of professional integrity on the reputational capital of SSABs in Benue State.
ii. Ascertain the effect of resource continuity practices on the reputational capital of SSABs in Benue State.
iii. Evaluate the effect of community- oriented duty on the reputational capital of SSABs in Benue State.

Hypotheses

H_{o1}: Professional integrity has no significant effect on the reputational capital of SSABs in Benue State.
H_{o2}: Resource continuity practices have no significant effect on the reputational capital of SSABs in Benue State.
H_{o3}: Community- oriented duty has no significant effect on the reputational capital of SSABs in Benue State.

Literature Review

Model of Conceptual Framework

The conceptual framework for this study as depicted in Figure 1, establishes the logical links between the behavioral dimensions of Occupational Stewardship and the resulting Reputational Capital of small scale agro-based businesses.

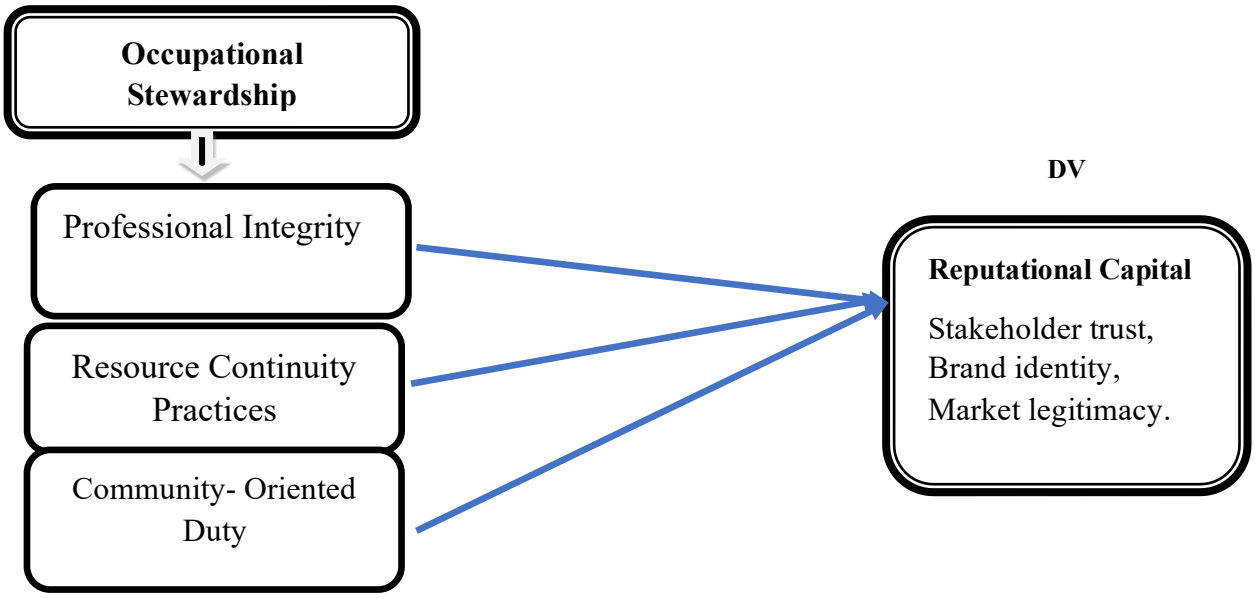


Figure 1: Conceptual Model
Source: Developed by the Researcher from existing literature

Occupational Stewardship

In the context of small-scale agro-based businesses (SSABs), occupational stewardship is defined as a behavioral and ethical paradigm where business owners and employees view themselves not merely as profit-seeking agents, but as "custodians" or "caretakers" of their agricultural trade and the resources it commands. In the Nigerian agro-allied sector, this involves a commitment to preserving the integrity of food supply chains, maintaining the "Food Basket" reputation of regions like Benue State, and ensuring that current agricultural practices do not compromise future productivity.

Ikuemonisan (2026) defines occupational stewardship in the Nigerian agribusiness context as a deep-seated professional commitment where agro-entrepreneurs prioritize the long-term health of the agricultural value chain and the quality of output over immediate, short-term personal gains or opportunistic middleman transactions.

Simeon et al. (2026) define stewardship behaviour as the internalization of a firm's mission by its members, leading them to act as responsible custodians of organizational, environmental, and social resources to ensure long-term institutional survival and community trust. For an agro-based business, this means the stewardship extends to the soil, the seeds, and the local community that relies on the business for food security.

According to MDPI (2025), stewardship in small-scale sustainable enterprises is a moral identity adopted by the entrepreneur that aligns personal values with professional duties, manifesting in ethical transparency, resource continuity, and an inherent duty toward stakeholder welfare. This highlights that stewardship is not just a policy but a personal identity where the business owners see their "occupation" as a social responsibility.

Dimensions of Occupational Stewardship

Occupational stewardship is the "custodianship" of one's trade, ensuring that the profession is practiced with a focus on future viability and ethical purity. In this study, it was measured through:

- **Professional Integrity:** This refers to the consistent adherence to strong moral and ethical principles, such as transparency in the agricultural supply chain and honesty in product labeling (MDPI, 2025). High integrity reduces the risk of scandals that often plague agro-SMEs in Nigeria.
- **Resource Continuity Practices:** This involves the sustainable management of physical and natural resources such as soil health and waste reduction to ensure the business can produce for future generations (Simeon et al., 2026). It reflects a long-term commitment to the "Food Basket" status of Benue State.
- **Community-Oriented Duty:** This dimension captures the firm's sense of obligation toward its immediate social environment. It involves supporting local farmers and ensuring food safety for the local population (Ikuemonisan, 2026).

Reputational Capital

In the context of Small-Scale Agro-Based Businesses (SSABs), reputational capital is an intangible strategic asset that represents the cumulative perception of a firm's integrity, reliability, and quality by its stakeholders. Unlike financial capital, which deals with cash flow, reputational capital is built through a consistent history of meeting (or exceeding) the expectations of farmers, off-takers, creditors, and the local community. For an agro-business in a region like Benue State, this capital acts as a "trust currency" that can mitigate the risks of market volatility and supply chain disruptions.

The Central Bank of Nigeria (CBN, 2022) defines reputational capital as the collective assessment of a firm's past actions and its ability to deliver valued outcomes to multiple stakeholders, which serves as a strategic buffer during periods of crisis and a facilitator for accessing credit and market opportunities. In SSABs, this means that a business with high reputational capital is more likely to secure loans from agricultural banks or maintain supplier loyalty even when payments are delayed due to seasonal harvests.

Akinwale et al. (2017) conceptualized reputation as a component of social capital and describe it as a relational asset built through cognitive and structural networks that signals the trustworthiness and competence of an entrepreneur to external partners, thereby reducing transaction costs and enhancing organizational performance. For a small-scale rice mill or seed processor, this means reputation reduces the need for expensive legal contracts because the "brand trust" ensures both parties adhere to the agreement.

According to Ikuemonisan (2026) reputational capital is the intangible value derived from a firm's perceived commitment to quality standards and ethical sourcing, distinguishing the business in a saturated market and fostering long-term stakeholder legitimacy. This definition highlights that for agro-SMEs, reputation is tied to *market legitimacy* - being seen as a "standard" provider in a market where product adulteration is a common fear.

Dimensions of Reputational Capital in SSABs

Reputational capital is the intangible value earned through a history of reliable behavior. It is operationalized as a composite index of:

i. **Stakeholder Trust:** The degree to which suppliers, off-takers, and financial institutions believe the business will fulfill its promises (Ikuemonisan, 2026).
ii. **Brand Identity:** The unique set of associations that stakeholders have with the business, often centered on quality and reliability (Simeon et al., 2026).
iii. **Market Legitimacy:** The acceptance of the firm by regulatory bodies and the community as a "proper" and valuable contributor to the regional economy (WHO, 2025).

Small-Scale Agro-Based Businesses (SSABs)

In the Nigerian economic landscape, the definition of Small-Scale Agro-Based Businesses(SSABs) is primarily governed by the criteria set by the National Bureau of Statistics (NBS) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN). These organizations categorize businesses based on two main metrics: number of employees and total assets (excluding land and buildings).

According to the NBS/SMEDAN (2021/2022) National Survey of MSMEs, a Small-Scale Agro-Based Business is an enterprise engaged in the value-added processing, preservation, or marketing of agricultural raw materials that fulfills the following criteria:

- Employment Size: Employs between 10 and 49 persons.
- Asset Base: Possesses total assets (excluding land and buildings) valued between ₦5 million and less than ₦50 million.

In the specific context of the Agro-allied sector, these businesses serve as the critical link between primary agricultural production (farming) and industrial consumption. They include enterprises involved in rice milling, cassava processing, livestock feed production, and oil palm extraction (SMEDAN, 2024).

Occupational Stewardship and Reputational Capital of SSABs

The nexus between occupational stewardship and reputational capital is rooted in Signaling Theory. In the Nigerian agricultural sector, where information asymmetry the gap in knowledge between the producer and the buyer is high, stewardship behaviors serve as powerful signals of quality and reliability. For Small-Scale Agro-Based Businesses (SSABs) in Benue State, this nexus represents a transition from "transactional farming" to "relational agribusiness." When a firm practices stewardship, it accumulates a "reserve of goodwill" that translates into a robust composite of reputational capital. Occupational stewardship reflects the ethical and responsible management of organizational roles, resources, and societal obligations (Salawudeen & Suleiman, 2025). When SSABs demonstrate stewardship behavior, stakeholders (customers, employees, suppliers, and communities) develop trust, confidence, and positive perceptions**,** which accumulate into reputational capital (Ikuemonisan, 2026).

Theoretical Framework

Stewardship Theory

Stewardship Theory (Donaldson & Davis, 1991; Davis et al., 1997) posits that managers act as intrinsic, trust-driven stewards who prioritize collective goals over self-interest. Unlike Agency Theory, it views leaders as motivated by integrity, duty, and mission rather than financial gain (MDPI, 2025; Akinwale et al., 2017). In SMEs and agriculture, long-term survival relies on community responsibility rather than opportunistic greed (Ikuemonisan, 2024; Simeon et al., 2026).Applied to Benue's small-scale agribusinesses (SSABs), the theory connects internal ethics to market value. When agro-entrepreneurs view themselves as guardians of the "Food Basket" (e.g., refusing adulterated seeds), their integrity signals reliability. This builds social and reputational capital, serving as a critical buffer against high SSAB failure rates (Ikuemonisan, 2024). Critics caution that stewardship can be superficial or "green-washed" (Salawudeen & Suleiman, 2025), weak controls can conceal incompetence, and severe economic stress can force short-term self-preservation (Akinwale et al., 2017). Nevertheless, the theory directly explains how an owner/manager's internal drive to protect their trade builds firm survival and market value.

Signaling Theory

Pioneered by Spence (1973) and expanded in management strategy, Signaling Theory explains how parties resolve information asymmetry (Connelly et al., 2011). It operates through a four-part mechanism: a signaler holding private data transmits an observable signal to a receiver, whose response creates a feedback loop that builds reputational capital (Bergh et al., 2014).

Applying to Benue State's small-scale agribusinesses (SSABs), occupational stewardship serves as a high-quality signal of unobservable reliability. Strict ethical sourcing communicates authenticity and lowers buyer risk (Fiset et al., 2025). Sustainable resource management signals supply chain stability (Adamska & Dabrowski, 2025), while community duty signals benevolence - a social cue often more impactful in agrarian markets than formal advertising (Fiset et al., 2025).

Critics note that the theory assumes high receiver rationality while ignoring cognitive biases (TheoryHub, 2023), genuine signals can be lost to market noise or deceptive green-washing (Li et al., 2024; TheoryHub, 2023), and the requirement for costly signals disadvantage resource-constrained firms. Despite these limitations, the theory is vital for this study. In Benue's weak regulatory climate, informal stewardship signals provide essential evidence that reduces buyer uncertainty (Li et al., 2024). Substantive ethics allow micro-enterprises to differentiate themselves, convert limited resources into reputational capital, and secure long-term trust (Fiset et al., 2025; Itan et al., 2025; Maaloul et al., 2023).

Empirical Review

Simeon et al. (2026) conducted a study in Nigeria to examine the nexus between green leadership practices and organizational competitiveness. The purpose of the study was to determine how sustainable management behaviors contribute to a firm's ability to compete in volatile markets. The researchers adopted a descriptive survey research design, targeting a population of staff within production firms in Delta State with a sample size of 284 respondents. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The major findings revealed that leadership grounded in resource continuity and environmental stewardship significantly enhances a firm's brand identity and market positioning. However, this study was conducted in Delta State and its findings may not be generalized to SSABs in Benue State, hence the need for the proposed study.

Ikuemonisan (2026) investigated the challenges and strategies of agribusiness entrepreneurship for sustainable development across Nigeria, including the North-Central region. The study's purpose was to identify the primary drivers of long-term survival for agro-SMEs. The methodology involved a qualitative-dominant mixed-methods approach, utilizing SWOT analysis and focus group discussions with 42 agribusiness stakeholders. Data analysis was carried out through content analysis and descriptive statistics. The major findings highlighted that "reputation deficits" caused by a lack of stewardship are the leading cause of business failure, while firms practicing community-oriented duty achieved significantly higher market legitimacy and brand trust. However, this study did not specifically focus on SSABs in Benue State and therefore, it may not be appropriate to generalize it findings to SSABs operating in the state.

Salawudeen and Suleiman (2025) explored the relationship between ethical practices and the organizational performance of poultry farms in Niger State, Nigeria. The purpose of this study was to evaluate how professional integrity influences the operational success of agro-based SMEs. The study utilized a cross-sectional survey design with a sample of 150 owner-managers. Data analysis was conducted using Multiple Linear Regression analysis via SPSS. The findings indicated that professional integrity and ethical transparency in transactions are critical predictors of stakeholder trust, which in turn reduces transaction costs and improves overall business performance. This study was carried out in Niger State with a focus on only poultry farms as unit of analysis; hence its findings may not be generalized to SSABs in Benue State.

Kile et al. (2024) carried out an investigative study in Benue State, Nigeria, to assess the adequacy of current agricultural practices in addressing food security. The purpose of the study was to link sustainable agricultural procedures to the reliability of food supply chains. The researchers used a field-based investigative survey design, targeting a population of 400 agricultural practitioners in Southern Benue. Data were analyzed using Pearson Product-Moment Correlation (PPMC) and descriptive statistics. The findings showed that resource continuity

practices such as soil conservation and sustainable harvesting directly impact the perceived reliability of the business, thereby strengthening its brand identity among local off-takers. However, this study only focused on a particular section of Benue state (Southern Benue); therefore, its findings cannot be generalized to SSABs in Benue State.

Ojokuku and Olomu (2024) analyzed the impact of ethical leadership on organizational prestige among small-scale firms in Nigeria. The purpose of the study was to ascertain how internal moral conduct translates into external institutional prestige. A quantitative survey research design was employed, focusing on a population of 210 employees in processing and manufacturing firms. Data analysis was executed using Hierarchical Regression analysis. The major findings established that professional integrity and accountability are "reputational signals" that significantly account for the variance in stakeholder trust and brand identity, suggesting that stewardship is a prerequisite for building reputational capital. Again, this study did not specifically focus on SSABs in Benue State and therefore, its findings cannot be generalized to SSABs operating in the state.

MDPI Sustainable Business Report (2025) presented a systematic review of sustainable agriculture in developing economies, including a focused analysis on Nigeria. The purpose of this study was to synthesize global trends in ethical sourcing and its effect on market legitimacy. The methodology involved a meta-analysis of 50 case studies, including 12 distinct Nigerian agro-allied clusters. Qualitative meta-synthesis was used for data analysis. The findings revealed that community-oriented duty and stewardship are the primary drivers of market legitimacy for small-scale firms, noting that businesses failing to align with these values face rapid reputational erosion and loss of social license. However, this was not conducted in Benue state and its findings may not be generalized to SSABs operating in the state.

Methodology

Research design: The study adopted a cross-sectional research design, and data were collected at a single point in time to investigate the effect of occupational stewardship on the reputational capital of small-scale agro-based businesses (SSABs) in Benue State.

Population and Sample: The target population comprised all the 234 owners/managers of registered small-scale agro-based businesses (SSABs) operating in Benue State. According to the commercial directory of Benue State Chamber of Commerce, Mines and Agriculture (BECCIMA), there are 234 registered SSABs operating in Benue State primarily comprising rice milling, cassava and grain grinding, yam and sweet potato processing, soybean processing, poultry farming and timber sawing/processing. Due to the small size of the population, the census approach was used in selecting the sample size and the entire population constituted the study's sample.

Instrument of Data Collection: The survey questionnaire was the main research instrument for data collection. The questionnaire was developed on a five point Likert scale measuring from strongly agree (5), agree (4), undecided (3), disagree (2), to strongly disagree (1).

Validation of the Instrument: To establish the face and content validity of the instrument, the prepared questionnaires were given to two research experts in the field of investigation (one each from Joseph Sarwuan Tarka University, Makurdi and Akperan Orshi Polytechnic, Yandev- Gboko). Their inputs were used to improve the questionnaires. Construct validity was also achieved using factor analysis. Using a pilot sample of 30 owners/managers of SSABs selected randomly in Makurdi and Gboko Metropolis, copies of the designed questionnaire were administered on them to test for validity and reliability of the instrument. The result of the factor analysis as presented in Table 1 showed that Kaiser-Meyer-Olkin (KMO)'s overall measure of sampling adequacy for the study's four (4) variables was 0. 857 which surpassed the threshold value of 0.50 as recommended by Hair et al. (2010). The results of a Bartlett's Test of Sphericity was also highly significant (x^2 = 769.312, Df = 12, Sig. 0.000 < 0.05), suggesting that validity is established.

Table 1 : KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**.857**
Bartlett's Test of Sphericity	Approx. Chi-Square	769.312
	Df	12
	Sig.	**.000**

a. Based on correlations

Source: Author Computations from IBM SPSS 23.0 Output (2026)

Reliability of the Instrument: Reliability of the research instrument was verified using Cronbach's Alpha method. The Cronbach's coefficient alpha was computed using data obtained from the pilot survey. The Cronbach's coefficient Alpha values of each variable of the study as shown in Table 2 were all above the threshold of 0.7 as recommended by Udofia (2011).

Table 2: Results of Reliability Test Based on Pilot Study Data

Constructs	Number of Items	Cronbach's Alpha

Professional Integrity	5	0.855
Resource Continuity Practices	5	0.861
Community- Oriented Duty	5	0.796
Reputational Capital	5	0.822
Average Reliability Coefficient		**0.834**

Source: Author's Computations from IBM SPSS 23.0 (2026)

Model Specification: A multiple regression model was adopted for the study. The model was stated using both implicit and explicit functions. The implicit form of the model was stated as follows:

RC = f (OS)

RC = f (PI, RCP, COD) - - (1)

Where: RC = Reputational Capital; OS = Occupational Stewardship; PI = Professional Integrity; RCP = Resource continuity practices, COD = Community- Oriented Duty

The explicit form of the model was stated as follows:

$RC = b_0 + b_1PI + b_2RCP + b_3COD + \varepsilon$ - - (2)

Where: b_0 = Constant or intercept; b_{1-3} = regression coefficients; ε = error components. A priori expectations: $b_1, b_2, b_3 > 0$

Techniques of Data Analysis: Data were analyzed using inferential statistical tools, specifically multiple linear regression. The three formulated hypotheses were tested at a 5% level of significance (α=0.05).

The decision rule for hypothesis testing was defined as follows:

- **Reject H0(Accept Ha):** If the calculated p-value is less than or equal to 0.05 ($p \leq 0.05$), indicating a statistically significant relationship.
- **Retain H0 (Reject Ha):** If the calculated p-value is greater than 0.05 ($p > 0.05$), indicating no statistically significant relationship.

RESULTS AND DISCUSSION

Response Rate: A total of 234 structured questionnaires were administered to owners/ managers of registered small-scale agro-based businesses (SSABs) across Benue State. Of these, 229 questionnaires were retrieved. Following data screening, three were excluded due to incomplete or improper completion, yielding 226 valid responses for analysis - a usable response rate of 96.6%.

Regression Results

Table 3: Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.639[a]	.408	.406	. 313	1.765

a. Predictors: (Constant), Community- Oriented Duty, Professional Integrity, Resource continuity practices.

b. Dependent Variable: Reputational Capital

Source: IBM SPSS 23.0 Output (2026)

Table 3 shows that Community-Oriented Duty, Professional Integrity, and Resource Continuity Practices strongly predict Reputational Capital (R = .639). Together, these three predictors explain 40.8% of the variance in reputational outcomes (R^2 = .408), with an Adjusted R^2 of .406 confirming model reliability without overfitting. A low standard error (.313) indicates minimal residual spread around the regression line, reflecting strong prediction precision; while the Durbin-Watson statistic (1.765) confirms no serial autocorrelation, verifying the model's statistical validity.

Table 4: ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	991.335	3	166.228	13.716	.000[b]
	Residual	1161.115	222	12.119		
	Total	**2152.450**	**225**			

a. Dependent Variable: Reputational Capital

b. Predictors: (Constant), Community- Oriented Duty, Professional Integrity, Resource continuity practices.

Source: IBM SPSS 23.0 Output (2026)

The Analysis of Variance (ANOVA) results in Table 4 confirm the overall statistical significance and goodness-of-fit of the regression model. The regression model accounts for a substantial proportion of the total variation, with a regression sum of squares of 991.335 (df = 3) compared to a residual sum of squares of 1161.115 (df =

222). This yields a statistically significant F-ratio of 13.716 ($p < .001$), indicating that the joint linear combination of the predictors - Community-Oriented Duty, Professional Integrity, and Resource Continuity Practices significantly predicts Reputational Capital of SSABs in Benue State well beyond random chance.

Hypotheses Testing and Discussion of Results

Table 5 : Regression Coefficients [a] for Hypotheses Testing

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.442	.516		6.671	.000		
	Professional Integrity	.346	.052	.343	6.654	.003	.459	2.193
	Resource Continuity Practices	.398	.071	.392	5.606	.000	.377	2.716
	Community- Oriented Duty	.293	.068	.289	4.309	.005	.368	2.756

a. Dependent Variable: Reputational Capital

Source: Authors' computation from IBM SPSS 23.0 (2026)

Null Hypothesis 1 ($H0_1$): Professional Integrity has no significant effect on Reputational Capital of SSABs in Benue State.

The results indicate that Professional Integrity significantly and positively influences Reputational Capital (β=.343, B=.346, t=6.654, p=.003). Because $p<.05$, the null hypothesis ($H0_1$) is rejected, establishing that higher levels of professional integrity directly improve organizational reputation of SSABs in Benue State. Theoretically, this aligns directly with Signaling Theory (Spence, 1973; Connelly et al., 2011), where maintaining ethical standards functions as an unobservable quality signal that reduces buyer uncertainty in markets plagued by information asymmetry. It also validates Stewardship Theory (Donaldson & Davis, 1991; Davis et al., 1997) by demonstrating that intrinsic professional duty generates market trust. Empirically, This result corroborates the findings of *Salawudeen and Suleiman (2025)* and *Ojokuku and Olomu (2024)*, who established that ethical transparency and operational integrity serve as key reputational signals that lower transaction costs, enhance brand identity, and build stakeholder trust.

Null Hypothesis 2 ($H0_2$): Resource Continuity Practices have no significant effect on Reputational Capital of SSABs in Benue State.

Resource Continuity Practices demonstrate the strongest positive effect on Reputational Capital (β=.392, B=.398, t=5.606, $p<.001$). Since the p-value falls below the .05 significance threshold, the null hypothesis ($H0_2$) is rejected, confirming that sustainable resource continuity practices significantly elevate reputational outcomes. Grounded in Stewardship Theory, this finding confirms that agro-entrepreneurs who view themselves as long-term custodians of regional natural assets build vital social capital (Davis et al., 1997; Ikuemonisan, 2024). Under Signaling Theory, sustainable practices signal supply chain stability and organizational durability to external stakeholders (Adamska & Dabrowski, 2025). This finding also mirrors the empirical results of *Kile et al. (2024)* in Southern Benue and *Simeon et al. (2026)*, both of which proved that resource preservation, environmental stewardship, and sustainable harvesting directly strengthen brand identity, market positioning, and perceived business reliability among off-takers.

Null Hypothesis 3 ($H0_3$): Community-Oriented Duty has no significant effect on Reputational Capital of SSABs in Benue State.

Community-Oriented Duty shows a statistically significant positive effect on Reputational Capital (β=.289, B=.293, t=4.309, p=.005). Given that $p<.05$, the null hypothesis ($H0_3$) is rejected, verifying that community-focused initiatives meaningfully enhance an entity's overall reputation. This finding substantiates the behavioral core of Stewardship Theory, which posits that aligning firm motives with broader community welfare creates an enduring "reserve of goodwill" (MDPI, 2025; Simeon et al., 2026). In an agrarian context, social benevolence acts as a high-value signal of warmth and reliability that carries more weight with local off-takers than formal marketing (Fiset et al., 2025). The result also agrees with *Ikuemonisan (2026)* and the *MDPI Sustainable Business Report (2025)*, which demonstrated that firms actively pursuing community welfare achieve significantly higher market legitimacy, secure a social license to operate, and avoid the rapid reputational erosion typical of unaligned small enterprises.

Conclusion and Recommendations

Conclusion

This study confirms that occupational stewardship is a vital strategic driver of reputational capital for small-scale agro-based businesses (SSABs) in Benue State. The empirical evidence demonstrates that professional integrity, resource continuity practices, and community-oriented duty jointly account for 40.8 % of the variance in a firm's reputational outcomes ($R^2 = 0.408$, $F = 13.716$, $p < 0.001$). By operating as responsible custodians of their trade rather than short-term opportunists, agro-entrepreneurs send credible signals of reliability that mitigate market

information asymmetry. Ultimately, embedding ethical stewardship into core operations provides SSABs with the intangible social capital needed to build brand trust, secure market legitimacy, and achieve long-term commercial survival in Nigeria's volatile agricultural sector.

Recommendations

Based on the empirical findings, the following practical measures are recommended for small-scale agro-based businesses (SSABs) and industry stakeholders in Benue State:

1. **Institutionalize Supply Chain Integrity:** SSAB owners/managers should establish strict internal quality assurance protocols and transparent sourcing standards. Eliminating opportunistic practices (such as seed adulteration or deceptive labeling) builds immediate market trust, lowers transaction costs, and protects the firm's brand identity.
2. **Adopt Sustainable Resource Management:** Agribusinesses should actively integrate environmental continuity practices such as waste recycling, soil conservation, and post-harvest loss reduction into daily operations. Beyond environmental protection, these practices serve as strong signals of long-term operational stability to credit providers and off-takers.
3. **Embed Community-Centric Engagement:** Firms should strategically align their operations with local socio-economic development by prioritizing local employment, fair pricing, and community welfare initiatives. Cultivating a reputation for community-oriented duty secures a strong "social license to operate," turning local goodwill into a competitive buffer during economic crises.

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How to cite this article: *Aaver, J. T. (2026). Effect of Occupational Stewardship on Reputational Capital of Small-Scale Agro-based Businesses in Benue State, Nigeria. Wannune International Journal of Applied Management, Social Sciences, Arts and Entrepreneurship, 1(3), 1–10.*