



Dr. Aniefiok Akpan Umoren, PhD, MSc, MBA, B.Sc (Agric. Economics & Extension), FCP, FCAI, MNES, MASN, MFAMAN, MNAAE, FIMC

Dr. Aniefiok Akpan Umoren is a seasoned economist and development finance expert with decades of experience in research, policy, and agricultural financing. He retired as Deputy Director at the Development Finance Department of the Central Bank of Nigeria (CBN), where he coordinated development finance activities across the Southeast and South-South regions.

During his career, he facilitated over ₦128 billion in funding for agribusinesses through NIRSAL, advised the Federal Ministry of Agriculture on credit schemes, and supported youth empowerment initiatives such as the Canadian Government-sponsored YouLead Programme in Cross River State. He also guided young Nigerians towards self-employment through the Entrepreneurship Development Center (EDC), Calabar.

His research focuses on:

- Agricultural Finance – examining the link between agricultural lending, growth, and loan performance.
- Macroeconomic Fundamentals – exploring how agricultural production interacts with key economic indicators in Nigeria.
- Loan Default Analysis – studying repayment patterns under the Agricultural Credit Guarantee Scheme.

Dr. Umoren is also affiliated with the University of Uyo and the University of Calabar.

He collaborated with stakeholders such as Governor Ben Ayade to establish a microfinance bank in Cross River State, boosting agricultural development and job creation.

Through his work, he has consistently promoted economic growth, agricultural transformation, and improved access to finance for farmers, entrepreneurs, and businesses.

Dr Umoren, the chairman and CEO of AniedoGreen Integrated Services, a development finance services windows for Micro Small Medium Agripreneurs, has made invaluable contributions to advancing Food Security in Nigeri