

## **Emerging Issues from Farmers' Adjustments to Dwindling Public Extension Services in Enugu State, Nigeria**

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**Abstract:** Multistage sampling technique was used in selecting 96 respondents used for the study. Data were collected using semi-structured interview schedule. Descriptive statistics were used in data analysis. Results revealed that respondents (42.7%) preferred personal experience and self-financing (76.0%) as sources of information and credit respectively. Information from the new sources was more time saving. Challenges exist with the new adjustments such as long period of loan processing. Farmers have resorted to unconventional sources of information which undermines agricultural development. Policy makers should develop a strategy for making extension more sustainable such as building public-private partnership in extension service delivery.

**Key words:** agricultural extension, dwindling extension, farmers' adjustments, farmer-to-farmer extension

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### **I. Introduction**

The role of agricultural extension agents is very crucial in improving agricultural development in Nigeria and it does this by facilitating the education of farmers to improve their skills, knowledge and attitude for overall agricultural development [1]. Agricultural extension services have been mainly public in Nigeria [2]. In Nigeria, public extension is provided by government under the auspices of the Agricultural Development Programme (ADP) which is being implemented in all the 36 states of the country to cater for the needs of farmers [3]. The ADP was launched in 1975 with a tripartite funding arrangement by the World Bank, the Federal Government and state governments [4]. The World Bank provided 66%, federal government provided 20% while state governments provided 14% of the funding [5]. The ADPs were designed in response to a fall in agricultural productivity, and hence a concern to sustain domestic food supplies, as labor had moved out of agriculture into more remunerative activities that were benefitting from the oil boom [6]. The Agricultural Development Programme (ADP) was therefore introduced with the general mandate to: raise the productivity, income and standard of living of small-scale farmers, establish effective linkage between farmers and credit institutions, construct, rehabilitate and maintain rural feeder roads and provide portable water and small irrigation facilities for dry season farming [7]. The World Bank component of the tripartite funding arrangement with the federal and state Governments for the ADPs in Nigeria ceased in 1995 and most of the ADPs have been unable to cope with their primary responsibilities of providing agricultural extension services [8]. This has resulted in many of them developing some coping strategies such as staff reduction, irregular Monthly Technology Review Meetings (MTRM), and Forth-Nightly Training (FNT) [8]. A study by Oladele [9] revealed a significant decrease in the number of farm visits, farm trials and demonstration plots made by extension agents after World Bank loan withdrawal. Information is indispensable for increasing agricultural production and improving marketing and distribution strategies [9]. When rural farmers lack access to knowledge/information and finance/credit that would help them achieve maximum agricultural yield, which under normal circumstances extension agent should have provided, they look for alternative means to cope. Therefore questions that arise are: What new adjustments in terms of sources of information have farmers made in response to dwindling extension services in the area? What are the sources of finances and credits? Are there some benefits of these new adjustments? What are the challenges farmers encountered in using the new sources of information and credits?

### **II. Purpose Of The Study**

The overall purpose of the study was to examine the emerging issues from farmers' adjustment to public extension services in a contracted economy in Enugu State, Nigeria. Specifically, the study sought to:

- a) describe the socio-economic characteristics of farmers in the area;
- b) ascertain preferred sources of information in the face of dwindling public extension services;
- c) ascertain preferred sources of finance in the face of dwindling public extension services;

- d) determine the benefits of the new adjustments over public extension; and
- e) identify challenges of the new adjustments compared to public extension service in the area.

### III. Methodology

The study was carried out in Enugu State of Nigeria. Multistage sampling technique was used to select ninety-six (96) respondents from three out of the six agricultural zones in the state. Semi-structured interview schedule was used in data collection. Socio-economic characteristics of respondents were collected at nominal and interval level. Respondents were asked to indicate their age (years), sex (male or female), Number of years spent in school (in years), Years of farming experience (years), Membership of social organization (farmers' association, Social club, Political party, religious group, others specify), Household size ((number of persons in their household), Farm size (in hectares). benefits of the new sources of information, finances and credits over the current extension were collected by asking the respondents to the benefits which includes easy access to information, more reliable information, saves time, information undistorted, information more useful, more reliable sources of finance/credit, easy access to finance/credit facilities, little/no collateral, lower interest on loan and longer time frame on loan from the list of categorized sources of information, finance and credit which includes; family members, television, radio, etc. Challenges farmers encounter in the course of using other sources compared to the public extension were collected by asking the respondents to tick on a five-point Likert-type scale. The mean/cut-point was 2.5.

### IV. Results And Discussion

#### 4.1: Socio-economic characteristics of respondents:

Results in Table 1 show that greater proportions (49.5%) of the respondents were male while 47.5% were female. The mean age of the respondents was 42.8 years and the mean years of farming experience was about 17 years. This result indicates that the farmers would have acquired appreciable knowledge to be able to adjust to dwindling public extension services. The finding is consistent with that of [10]. Entries in Table 1 reveal that a greater proportion (49.5%) of the respondents had household size of 6-10 persons, with a mean household size was of about 7 persons. This indicates large household size which means that more family labour will be readily available. A large household size will encourage information sharing which will improve the knowledge farmers will need to make relevant adjustments. The result is closely related to the work of [11]. Table 1 show that majority (63.6%) of the respondents had farm size less than or equal to 1 hectare. The mean size of farm of the respondents was 3.26 ha. This implies that majority of the respondent cultivated small plots of land. The finding corroborates that of Ifeanyi-Obi and Togun et.al [12] who found that majority of cocoyam farmers in Southeast Nigeria owned farms of one hectare and below. All (100%) of the respondents belonged to social organizations, out of which majority (80.8%) belonged to social club. Membership of social organization encourages information sharing among rural people. Belong to social organizations will also provide more opportunities for farmers to get financial help from such organizations.

**Table:1** Percentage distribution of respondents by socio-economic characteristics

Variables	Frequency	Percentage	Mean
Age			42.8
Less than/ equal to 30	18	18.1	
31-40	32	32.2	
41-50	29	29.2	
51-60	7	7.0	
61 and above	10	10	
Sex			
Male	49	49.5	
Female	47	47.5	
Years of farming experience			16.9
1- 20	73	73.7	
21-30	10	10.1	
31-40	12	12.1	
41 and above	1	1.0	
Size of household			

1-5	39	39.5	6.5
6-10	49	49.5	
11-15	6	6.0	
16 and above	2	2.0	
Size of farm in hectares			3.3
Less than/ equal to 1.0	63	63.6	
1.1-2.0	21	21.2	
2.1-3.0	3	3.0	
3.1-4.0	3	3.0	
4.1 and above	6	6.0	
Belonging to social organization			
Yes	96	97.0	
Type of social organization belonged to			
Farmers association	26	26.3	
Social club	80	80.8	
Political party	41	41.4	
Religious group	57	57.6	

#### 4.2: Preferred sources of information in the face of dwindling public extension services

Table 2 show that greater proportion (42.7%) of the respondents preferred personal experience as their source of information while 18.8% preferred family/relatives. About 15.6% preferred radio. The respondents' preference of personal experience over other sources may be attributed to the fact that personal experience is always available, less expensive and can be accessed at any time it is needed unlike other sources that may not be reached at the exert time it is needed. This result indicates that personal experience is important in decision making. Personal experience can also be shared among peers almost at no cost which encourages farmer-to-famer extension. Others include family and relatives (18.8%), radio (15.6%), and fellow farmers/friends (14.6%). This finding however contradicts that work of Agbamu[13]who found that neighbours were the most preferred source of information for cassava farmers in Delta State.

**Table 2:** Preferred sources of information

Preferred sources	Frequency	Percentage
family/relative	18	18.8
Radio	15	15.6
fellow farmers/friends	14	14.6
personal experience	41	42.7
farmers association	3	3.1
agricultural input suppliers	2	2.1
Internet	3	3.1

#### 4.3: Preferred sources of finances/credits in the face of dwindling public extension services:

Table 3 shows that majority of the respondents (76.0%) preferred personal savings as source of finance and credit while 13.5% preferred cooperative societies and 6.3% preferred family/relatives. This result indicates that personal savings contributed the major bulk of the capital used for agricultural production followed by the ones sources from cooperative societies and through family and friends. This is in line with the study carried out by Agbo, Iroh and Ihemezie[14] which showed that majority of vegetable farmers got credit source from informal sources which proved to be more successful in meeting the credit needs of the farmers in the study area although such credits could be very limited. Sourcing credit from informal sources could hinder commercialization as such credit could be meagre. Also, as the loan repayment plan are not usually formalized, the individuals may require their money any time which can put undue pressure on the farmers. Only 1.0% each preferred money lender and neighbour/friends. This is in contrast with the work of Mgbakor, Uzendu and Ndubisi[15] who revealed that the most available credit source to farmers was through individual money lenders.

**Table 3:** Preferred sources of finance and credit

Finance and credit source	Frequency	Percentage
Family/Relatives	50	6.3
Friends/Neighbours	40	1.0
Farmers' cooperatives /isusu	5	-
Commercial Banks	1	-
Money lenders	5	1.0
Corporate societies	46	13.5
Personal savings	94	<b>76.0</b>
Microfinance Bank	3	1.0
Government	1	-

**4.4: Benefits of the new adjustments over conventional extension:**

Table 4 reveal that all (100%) of the respondents has gotten some benefits from the new adjustments. From the table, majority (89.9%) of the respondents indicated having easy access to information from family members, information from family members saves time and information from family members were more useful, 84.8% got more reliable information from family members, 62.6% indicated that information from family members were undistorted, while 48.5% each of the respondents indicated little/no collateral and lower interest on loan from family members, This result indicates that the respondents benefited greatly from family members in the face of dwindling public extension services. Family members provided the respondents with useful information and some level of credits/finance facilities. This implies that family ties still play significant roles in agricultural production in the area. This finding is consistent with the work of Ukach and Ayiah[16] who found that family members provided highest benefit in terms of information to farmers.

Greater proportion of the respondents (21.2%) indicated getting more reliable information, information undistorted and information more useful from television, 19.2% got easy access to information from television, and 16.2% indicated that information from television saves time. This result implies that farmers were not gaining much from information dissemination through the television. This finding could be as a result of unavailability of relevant information on television. Farmers will be more likely to seek information from sources that have relevant information of interest to them. The problem of inadequate electricity distribution could also hinder farmers from obtaining information from television. The time agricultural information programmes are aired could not be convenient for farmers to make use of the information. The finding is in line with the work of Adebisi and Akinosho et.al. [17] who found that only 32.5% of the respondents use television regularly to access agricultural information.

Majority of the respondents (50.5%) each got easy access to information and more reliable information from radio, 49.5% each indicated that information from radio were undistorted and more useful, 46.5% indicated that information from radio saves time, 32.3% used information from radio to access little/no collateral on loan, while 30.3% each indicated that information from radio gave them easy access to finance/credit and lower interest on loan. The implication of this result is that radio is very important in disseminating agricultural information as farmers benefited more from it than from other media. This agrees with the work of Familusi and Owoye[18] who revealed that radio is the most important instrument in dissemination of information to larger percentage of the people irrespective of their location as introduction of mobile phone in Nigeria has also increased the use of radio because some mobile phones come with radio feature thereby making it possible for them to listen to news and any programme using radio on their mobile phones. They also revealed that the cost of accessing information on radio is not expensive. Adebisi and Akinosho et.al.[17] also opined that radio is the most popular, preferred and frequently used media in accessing agricultural information by rural farmers. Majority (80.0%) each indicated easy access to information from fellow farmers/friends, saves time and are more useful, 61.6% got more reliable information from fellow farmers/friend, 41.4% got information on little/no collateral on loan, 39.4% got information on lower interest on loan, while 38.4% got information on easy access to finance/credit facilities from farmers/friends, 19.2% indicated information undistorted from fellow farmers/friends. The implication of this finding is that farmers are gaining tremendous support from each other and have developed trust among themselves in the area of information dissemination. This finding is in line with that of Daudu, Chado and Igbashal[19] who opined that farmers in Benue State sourced information from fellow farmers/friends. Majority of the respondents (97.0%) indicated more reliable information, saves time and information undistorted from personal experience, 96.0% each indicated easy access to information, 93.9% indicated getting little/no collateral on loan, 92.9% got easy access to finance/credit facilities, 91.9% indicated lower interest on loan, 85.9% got more reliable source of finance/credit and 82.8% got longer time frame on loan from personal experience. This reveals that most of the respondents through personal experience were able to get easy access to information and credits, more reliable information and credit source, faster and

undistorted information and also from personal experience they were able to know the credit sources that had little/no collateral, lower interest and longer time frame. Personal experience that is accumulated over the years is necessary for the daily running of the farm business. Farmers can trust their sense of judgment through the wealth of experience they have gathered over the years. A study by Ifeanyi-Obi and Togun et.al.[12], revealed that majority of cocoyam farmers in Southeast Nigeria accessed climate change information through their personal experience. Greater proportion (17.2%) of the respondents indicated that information from farmers association saves time, 16.2% each indicated more reliable information, information undistorted and information more useful from farmers association. The finding shows that farmers were not gaining much from information gotten from farmers' associations. This could mean that farmers associations in the area were not innovative enough to offer them the much needed information that could help in their farming activities. This result contradicts that of Adebisi and Akinosho et.al. [17] which showed 45.0% of the rural farmers depend on the use of their association to access agricultural information regularly. Greater proportion of the respondents (46.5%) got more useful information from agricultural input suppliers, 44.4% got easy access to information, 43.4% each indicated more reliable information and that information from agricultural input suppliers saves time and 42.4% indicated that information from agricultural input suppliers were undistorted. This result shows that farmers were getting a number of important benefits from information provided by agricultural input suppliers. Agricultural input marketers constitute a major source of information on agro-inputs availability and use for farmers. Greater proportion (46.5%) of the respondents got little/no collateral from cooperative societies, 44.4% indicated that loan from cooperative societies saves time, 43.4% got easy access to finance/credit facilities from cooperative societies, 36.4% got lower interest on loan from cooperative societies, 26.3% got more reliable finance/credit facilities from cooperative societies, 24.2% got longer time frame on loan from cooperative societies. These results imply that farmers were enjoying a number of benefits from credits provided by cooperative societies. Ijioma and Osondu[20] stated who revealed that co-operative societies is an important source of credit among farmers as they may require little or no collateral security. Majority (94.9%) of the respondents each indicated getting easy access to finance/credit facilities, little/no collateral and longer time frame on loan through self-financing, 93.9% each indicated that self-financing saves time and lower interest on loan, 89.9% got more reliable source of finances/credits, 58.6% got more useful information, 53.5% got easy access to information, 52.5% got more reliable information and 51.5% got undistorted information through self-financing. It may be right to say that much benefit is attached to self-financing due to the fact that users do not need to pay interest or meet an unrealistic requirement. So running the day-to-day activities of the farm is assured as long as personal finance is available. This agrees with Adebayo and Adeola[21] who found that small scale farmers sourced their agricultural credits from personal savings. Considering the distribution of data in the result, it could be inferred that the respondents got little/no benefits from international development organization, village leaders, libraries, internet, commercial banks, money lenders, microfinance banks and the governments. This situation could greatly undermine development and restrict farmers to the ever burdening condition of continuing their livelihood activity on a small scale. The result is closely related to the findings of Mgbakor, Uzendu and Ndubisi[15] who stated that commercial banks played minor role in making credit available to farmers.

**Table 4: Areas of benefits from current adjustments**

	Got any benefit				Frequency			Percentage		
	Yes				96			100		
	Easy access to information	More reliable information	Saves time	Information undistorted	Information more useful	More reliable source of finances/credit	Easy access to finance/credit facilities	Little / no collateral	Lower interest on loan	Longer time frame on loan
Family members	89.9	84.8	89.9	62.6	89.9	24.2	47.5	48.5	48.5	37.4
Television	19.2	21.2	16.2	21.2	21.2	4.0	4.0	4.0	4.0	1.0
Radio	50.5	50.5	46.5	49.5	49.5	27.3	30.3	32.3	30.3	21.2
Fellow farmers/friends	80.8	61.6	80.8	19.2	80.8	8.1	38.4	41.4	39.4	7.1
Mobile phone	12.1	7.1	13.1	4.0	12.1	1.0	1.0	1.0	1.0	1.0
Personal experience	96.0	97.0	97.0	97.0	96.0	85.9	92.9	93.9	91.9	82.8
Printed media	7.1	10.1	8.1	10.1	10.1	-	1.0	1.0	1.0	

Farmers association	11.1	16.2	17.2	16.2	16.2	4.0	4.0	5.1	5.1	4.0
Agricultural input suppliers	44.4	43.4	43.4	42.4	46.5	-	-	-	-	-
Religious organization	9.1	14.1	15.2	16.2	16.2	2.0	2.0	2.0	1.0	1.0
International development	-	5.1	2.0	5.1	5.1	-	-	-	-	--
Village leaders	10.1	9.1	11.1	7.1	11.1	-	-	-	-	-
Libraries	4.0	4.0	4.0	4.0	4.0	-	-	-	-	-
Internet	7.1	7.1	7.1	7.1	7.1	-	-	-	-	-
Commercial Banks	-	-	1.0	-	-	1.0	1.0	1.0	1.0	1.0
Money lenders	-	-	5.1	-	-	1.0	5.1	5.1	2.0	1.0
Cooperative societies	4.0	1.0	44.4	1.0	5.1	26.3	43.4	46.5	36.4	24.2
Self-financing	53.5	52.5	93.9	51.5	58.6	89.9	94.9	94.9	93.9	94.9
Microfinance Banks	-	-	3.0	-	-	3.0	4.0	4.0	4.0	3.0
Governments	-	-	-	-	-	1.0	-	1.0	1.0	1.0

**4.5: Challenges of the new adjustments compared to the public extension services in the area**

Entries in Table 5 show the challenges of the new adjustments compared to the public extension services to include: loans from religious organization are too small (M= 3.50; SD= 0.84), loans from commercial bank requires long processing periods (M= 3.48; SD= 0.54), loans from government requires long processing periods (M= 3.47; SD= 0.50), loans from family/friends were too small (M= 3.39; SD= 0.85), mobile phone is expensive to buy and maintain (M= 3.33; SD= 0.63), and loans from fellow farmers were too small (M= 3.31; SD=0.61). Others were: long loan processing period from microfinance banks (M=3.23; SD= 0.56), collateral is required for loans from commercial banks (M=3.22; SD= 0.62), loans from money lenders usually attracts high interest =3.22; SD= 0.65), farmers association do not have loan assistance for farmers (M= 3.16; SD= 0.86), no easy access to information from international development organization (M=3.13; SD=0.36), television is expensive to buy and maintain (M=3.06; SD=0.68), fellow farmers do not give assistance to loan (M=2.80; SD= 0.73). Other challenges identified include: fellow farmers are unwilling to give out information (M= 2.79; SD= 0.65), loans from commercial banks usually attracts high interest (M= 2.70; SD= 0.67), printed media e.g. magazine is expensive to buy (M=2.63; SD= 0.64), not know how to make use of internet (M=2.61; SD=0.57).It can be inferred from the results that obtaining loan is not easy for small scale farmers as the loan that can be granted to them could be small, requires long processing periods thereby not getting the fund when needed or requiring collateral that they may not have. The work of Adebayo and Adeola[20] revealed that interest rate was considered the highest constraint in sourcing for agricultural credit by small scale farmers. Mgbakor, Uzendu and Ndubisi[15] opined that lack of collateral security was the cankerworm that stood in the way of farmers to credit, and farmers lack of assistance to loan. In contrast to the current study however, their work showed that very few farmers complained about interest rate and loan processing time. This work also agrees with Ijioma and Osondu, [19] who stated that majority of farmers faced high interest rate and lacked collateral, respectively, as major problems in their quest for acquiring agricultural credit.

Some of the farmers do not know how to make use of the internet which could mean that they are not literate enough to understand and use the internet. This result collaborates with the work of Ukachi and Ayiah[16] who revealed that internet received poor patronage from farmers which could result from lack of fund to buy data including possession of inadequate technical skills. They further stated that farmers see the library more as a formal setting for formal education and not for farmers use. On the most challenging aspect of the new adjustments, greater proportion (29.3%) of the respondents indicated that loans from family/friends were too small as the most challenging while others includes: farmers association in the area do not have loan assistance for farmers (12.0%), fellow farmers were unwilling to give out information (7.6%). This implies that farmers are facing serious challenges in accessing agricultural information and agricultural credits and finances and this

could greatly affect their adjustment to public extension services. Akinagbe and Adonu[10] also noted that the major constraint were lack of acceptable collateral security required to secure loan, high interest rate associated with credit procurement and lack of information.

**Table 5:** Challenges of new adjustments compared to the current extension

Challenges	Mean	STD	Most challenging
Loans from family/friends are too small	3.39	0.85	29.3
Information from family/friends are not reliable	1.88	0.77	2.2
Getting agricultural information from television is not interesting	2.49	0.65	-
Television is expensive to buy and maintain	3.06	0.68	-
Radio is expensive to buy and maintain	2.70	0.65	-
Loans from fellow farmers are too small	3.31	0.61	-
Unavailability of information from fellow farmers	2.28	0.63	5.4
Fellow farmers are unwilling to give out information	2.79	0.65	7.6
Fellow farmers do not give assistance to loan	2.80	0.73	-
Mobile phone is expensive to buy and maintain	3.33	0.63	1.1
personal experience is unreliable	1.47	0.54	-
Printed media e.g Magazine is expensive to buy	2.63	0.64	1.1
Information from printed media e.g Newspaper is not reliable	2.00	0.33	-
Farmers association in my area do not have loan assistance for farmers	3.16	0.86	12.0
Loans from farmers association are too small	2.29	0.49	-
Loans from farmers association usually attracts high interest	2.00	0.89	1.1
Information from agricultural input suppliers are not reliable	1.91	0.49	-
Loans from religious organization are too small	3.50	0.84	-
There is no easy access to information from international development organization	3.13	0.36	1.1
Information from village leaders are not reliable	2.10	0.50	-
Lack of literacy skill to make use of libraries	2.30	0.57	-
Lack of skill on how to use of internet	2.61	0.57	-
Loans from commercial banks usually attracts high interest	2.70	0.67	-
Loans from commercial bank requires long processing periods	3.48	0.54	1.1
Collateral is required for loans from commercial banks	3.22	0.62	4.3
Loans from money lenders usually attracts high interest	3.22	0.65	1.1
Collateral is required for loans from money lenders	2.38	0.52	-
Self-financing is unreliable	1.68	0.79	2.2
Long loan processing period from microfinance banks	3.23	0.56	1.1
Loans from government requires long processing periods	3.47	0.50	-

## V. Conclusion

Based on the findings of the study, it can be concluded that a number of issues have emerged from farmers adjustments to dwindling public extension services in Enugu State, Nigeria. Farmers now preferred personal experience as their source of information and they also preferred self-finances as their sources of finance/credits. Respondents benefited greatly from family members in terms of getting agricultural information and credits. There were no much benefits from television as respondents do not frequently get agricultural information and credit from the source but radio served them better in sourcing agricultural information and credits. Mobile phone was not used much to get agricultural credits and finance but personal experience was very important as respondents benefited much from it in terms of getting agricultural information and credits. Respondents did not also benefit much from printed media and farmers association, religious organization, international organization, village leaders, libraries, internet, commercial bank, money lenders and microfinance bank. Fellow farmers/friends helped the respondents in accessing agricultural information and credits. Agricultural input suppliers helped the respondents in sourcing agricultural information but not in sourcing credits. There were also some benefits derived by the respondents from corporate societies in terms of accessing loan. Self-financing contributed the major bulk of credit and finance source. Respondents faced a number of challenges in the adjustments. It is necessary to facilitate farmer-to-farmer extension linkage to help farmers to keep abreast of necessary information that will enhance production, help them develop more management skill so that they can feed their families and improve their standard of living. Government should make some provisions for incentives and support to farmers in form of credit or loan as these would help to obtain necessary agricultural information and inputs. Bureaucracy involved in processing loan from commercial and microfinance banks should be reduced so as to make loan available to farmers at the time it is needed for their production. The high interest rate attached to loan from commercial and micro-finance banks should be reduced to enable farmers source agricultural credits from formal financial institutions to enable them operate on a large scale.

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