

## **Improving the Effectiveness of Some Aspects of Marketing Agricultural Extension in the Province of the Central Region of Iraq**

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### **Abstract**

The research aimed to develop a proposed vision to improve the effectiveness of some aspects of marketing agricultural extension in the provinces of the central region of Iraq, represented by the following (organizational structure, strategy, policy). The provinces of the central region of Iraq were selected as regions for conducting the current research, which are (8) provinces, (Baghdad, Diyala, Wasit, Salah al-Din, Anbar, Holy Karbala, Babylon, Najaf). The research community also included agricultural extension workers in the Agricultural Extension Department and those responsible for marketing agricultural extension tasks, whose number is (118) respondents, and distributors to directorates, centers and extension farms, at a rate of (38,39,41) respectively. The entire community of the extension agents was taken. A random sample was taken from: 1- Provinces of the central region of Iraq by (50%) and by (4) provinces (Baghdad, Wasit, Anbar, Babylon). 2- The agricultural divisions are (68) within the provinces covered by the research sample, at a percentage of (60%) and by (41) divisions. All workers in the agricultural divisions included in the research were taken, whose number was (44) respondents, and accordingly, the total number of respondents subject to the search reached (162) respondents. In order to achieve the research aim, a questionnaire was prepared to collect data from the respondents consisting of a quadruple scale that included (36) paragraphs for the proposed perception of some aspects of improving the effectiveness of the marketing agricultural extension and by (12) paragraphs for the axis of the organizational structure, (9) paragraphs for the strategy axis, and (15) paragraphs for the policy axis. To analyze and present the results, the statistical analysis program spss and manual analysis and used. The results of the research concluded that the majority of the respondents agreed on the proposed vision of some aspects of improving the effectiveness of marketing agricultural extension. The researcher recommends the necessity of adopting the study by the relevant authorities (the Ministry of Agriculture, the Agricultural Extension and Training Department, the Ministry of Trade).

Keywords: marketing agricultural extension, quadruple scale, agricultural sector

## Introduction

The agricultural sector is of great importance in the economic structure where it is prominent in the field of economic development. It is truly a repository of food security and a source of livelihood for a large proportion of the population. In addition, it supplies the industrial sector with the raw materials needed for economic development. Despite this importance, the agricultural sector suffers at the same time from obstacles and problems that limit, its ability to grow and play its required role in achieving food security and achieving a better level of its workers (Al-Kiswani, 2016: 1). Accordingly, the sustainability of the agricultural sector is to increase production and improve its quality continuously, which depends on an efficient marketing system represented by the success and sustainability of the agricultural marketing strategy and the study of all activities and policies represented in the purchase of agricultural inputs by farmers, and the movement of agricultural products from farmers to consumers from supply, demand, sale and price formation (Al-Dabbagh, 2014: 174). Despite the importance of agricultural marketing in Arab countries, including Iraq, it is a dilemma and an obsession for farmers who are always keen to improve the quality of their various agricultural products (Radwan, 2010: 2) Due to the absence or lack of marketing information related to methods of handling agricultural products, which leads to exposure Much of it is rolled out during the stages of its marketing and reaching the consumer (Al-Mutawakel, 2009: 42-41).

Accordingly, the farmers in Iraq need integrated information related to the marketing of their agricultural crops, methods, and marketing tools that are suitable for each crop and that ensure that the percentage of loss and spoilage is reduced in the least amount and that leads to obtaining the largest economic return from those crops (Hanoush, 2013) : 2), Hence, the role of marketing systems and devices emerges, among which is the marketing agricultural Extension that is concerned with marketing agricultural crops, where it does not stop its interest at harvesting, but extends to include all marketing operations. (Al-Tanoubi, 1998: 468) and represented by the good transfer of agricultural commodities in the field, sorting and grading, good packing ... etc, and advertising and promotion services, Providing marketing information and data, providing marketing outlets for agricultural products, as well as guiding producers to market their products to the best methods and technical patterns for production and processing, and assisting them in making production and marketing decisions (Shaban, et al., 2015: 47).Based on the above. The Marketing Agricultural Extension Organization plays an effective and important role to ensure the work of marketing systems for the benefit of producers and consumers alike, and to develop agricultural production from the beginning of agricultural operations until the post-harvest operations. (70: FAO, 2002). Despite the role that the marketing agricultural extension agency plays in increasing agricultural production and the marketing process, many studies indicate the absence of effective and organized marketing mechanisms for marketing agricultural products, and the lack of appropriate markets and the basic post-harvest environments, as well as inadequate marketing support services, especially marketing extension services (90: Rama and J Wilkinson, 2008). In the same context the Arab Organization for Agricultural Development indicated that agricultural marketing systems and their activities in the Arab countries, including Iraq, are still facing many problems and difficulties in most of the production and

consumption areas. The scarcity of studies and marketing information (Shaun Ferris et al, 2014: 7), as well as the absence of specialized agencies entrusted with the tasks of marketing agricultural extension, including their own programs (Al-Mawly, 2014: 2). Accordingly the process of improving the effectiveness of marketing agricultural extension and developing it will not be the magic wand to solve all the marketing problems that the agricultural sector suffers from, but it will have a positive impact on the extension work to overcome the marketing crisis for many agricultural products, Its success depends on the efficiency of the marketing services provided by the workers to the farmers. (Abdul Hadi, 2012: On the Internet). Accordingly ... the current research came to address an important and fundamental topic for agricultural production, which is improving the effectiveness of marketing agricultural extension, which is represented by developing a proposed conception of some aspects of improving the effectiveness of marketing agricultural extension,

Accordingly, the current research came to answer the following questions: -

What is the proposed vision to improve the effectiveness of some aspects of marketing agricultural extension in the province of the central region of Iraq?

### **Research aims:-**

The current research aims to develop a proposed vision to improve the effectiveness of some aspects of marketing agricultural extension, represented by the organizational structure, strategy, and policy.

### **Research hypothesis:**

Respondents agreed to conceive of the proposal to improve the effectiveness of some aspects of agricultural marketing extension.

## **1 - Research methodology**

In order to achieve the research aims, the descriptive methodology was used, which is one of the forms of structured scientific analysis and interpretation to describe a specific phenomenon or problem and portray it quantitatively by collecting convincing data and information about the phenomenon or problem, classifying it, analyzing it and subjecting it to careful study (Al-Amrani, 2012: 103), so this approach is appropriate to obtain accurate data and detailed facts about (improving the effectiveness of marketing agricultural extension in the province of the central region of Iraq).

## **2-Conducting the research region**

The provinces of the central region of Iraq have as been chosen regions for the current research, as they contain eight provinces , compared to the northern and southern regions of Iraq.

## **3-Research Community**

### **The research community included:**

3-1 - The provinces of the central region of Iraq, which number (8), are (Baghdad, Babylon, Diyala,

Holy Karbala, Najaf, Anbar, Salah al-Din, Wasit).

3-2- Agricultural extension workers in the Agricultural Extension Department and those responsible for marketing agricultural extension tasks, which number (118) respondents, and distributors to directorates, centers and extension farms, with (38,39,41) respectively, and the whole extension agents community was taken.

#### **4 - Research sample**

**A random sample was taken from: -**

4 -1- Provinces of the central region of Iraq by (50%) and by (4) governorates, which they are (Baghdad, Wasit, Anbar, Babylon).

4-2 Agricultural divisions total number (68) agricultural divisions within the governorates covered by the research sample, with a percentage of (60%) and by (41) divisions.

4-3- All workers in the agricultural divisions covered by the research, whose number (44) respondents were taken. Accordingly, the number of respondents subjects has reached (162) respondents.

#### **5 - The research tool and its design stages**

Based on the research aims, the research tool was designed that went through the following stages: -

**The first stage - preparing the research outline in its initial form through: -**

1 - Access to books and some Arab and foreign sources related to the topic (World Bank, 2014: 7) (Afro-Asian Rural Development Organization, 2007: 100-83)(FOOD CROPS SOCIETY: 1995: 12).

2 - The opinions of experts and specialists in the field of agricultural extension, agricultural economics and agricultural marketing.

3 - Using the international information network (the Internet).

4 - Field visits and personal interviews, where the Agricultural Extension and Training Department in Abu Ghraib was visited, the agricultural extension departments in the agricultural directorates in Baghdad (Al-Rusafa and Al-Karkh) and extension centers in each of the province (Wasit, Babel, and Anbar), where an interview was conducted with managers to view the marketing agricultural extension work on 7/24/2020.

In light of the aforementioned sources, the plan was prepared in its initial form, which includes (49) paragraphs to measure the proposed perception of some aspects of improving the effectiveness of the marketing agricultural extension distributed on 3 axes as follows: -

1- The organizational structure for marketing extension, according to (19) paragraphs

2 - The strategy and policy of marketing extension by (12) paragraphs for the strategy and (18)

paragraphs for the policy.

### **The second stage: -Instrument Validity**

After identifying the fields and axes and formulating the paragraphs in their initial form, they were presented to (14) of the arbitrators who have experience and specialization in the field of agricultural extension, agricultural economics and marketing extension , to measure the apparent validity and content validity, and that is by polling their opinions about the extent of clarity of what is stated in the questionnaire and its suitability for the field, themes and paragraphs to which it belongs, and it measures what has been set to measure, in addition to suggesting what they see appropriate, either by deleting, reformulating or adding, and accordingly a gradual scale was used consisting of (agree, agree with the amendment procedure, disagree) the following weights were determined: (0,1,2) and respectively .

The experts were asked to place a sign (✓) in the place that expresses their agreement regarding the fields, axes and paragraphs ,The opinions of the experts were collected and their answers were recorded during the period between (23/8/2020 - 18/9/2020), analyzed and agreed upon, in light of the following: -

### **The third stage: - Approval Criteria and the cut-off threshold**

The approval criterion and the cut-off threshold means that it is the degree that the field, axis, or paragraph must achieve in the average degrees of approval of experts to remain in the criteria included in the scheme in its initial form, it is a basis for judging whether any of the components of the proposed measures remain in their final form (Naji, 2019: 13), and a percentage (75%) or more has been determined as the percentage of acceptance of the approval standard (cut-off threshold).

### **Fourth stage: - Calculation of averages of Degrees of expert approval for the components of the scheme in its initial form.**

The averages of degrees of expert approval for the components of the scheme in its initial form were calculated, as the general average of the experts' approval rate for the themes and paragraphs of the scheme in its initial form was (81%) from the experts 'opinions, as: -

- modifying the paragraphs about which the opinions of experts and specialists differed.
- deleting the paragraphs on which the experts' agreement is less than (75%).
- Merging some paragraphs that are similar in terms of content to each other.

In light of the responses of the expert group, their scientific insights were enlightened about the accuracy and drafting of the paragraphs and the clarity of what was mentioned in the questionnaire, and the results were as follows: -

conducting the modification to the paragraphs of the proposed vision for some aspects of improving the effectiveness of marketing extension, where the number of paragraphs of the organizational structure

was (19) paragraphs, paragraphs (5,7,8,9) were merged because they contain the same content and paragraphs (6,13,15) were dropped. After modification (12) paragraphs, As for the strategy axis, where the paragraphs of the strategy were (12) paragraphs (3,8,9) were dropped to become (9) paragraphs, as for the paragraphs on the policy axis (18) paragraphs after the amendment became (15) paragraphs merged paragraphs (8, 13.9) with Paragraph (12) for being duplicate in terms of content.

### **The fifth stage: - Preparing the Planned in its final form**

According to the aforementioned procedures, the questionnaire was reached in its final form, which includes (36) paragraphs distributed on (3) axes to visualize the proposal to improve the effectiveness of some aspects of the marketing agricultural extension represented in the organizational structure, strategy, and policy.

### **The sixth stage: - the stability of the search tool**

Stability was measured, which is a clear and essential condition for the validity of the measures included in the questionnaire, and thus it expresses the degree of stability in what is achieved from the measuring tool with time (Al-Fattah, 2013: 10), and accordingly, a pre-test was conducted on (24 / 9/2020- 10/24/2020) on a sample of (24) respondents in Karbala province. The stability was measured statistically by analyzing the first test data, using the Fakronbach equation if the stability percentage for each of the organizational structure, strategy, and policy reached (0.91,0.92,0.92), respectively, and accordingly, the overall stability coefficient reached (0.92).

### **Data collection**

The questionnaire was used to collect data from the (162) respondents, and their answers were recorded for the period between (20/11/2020 - 20/1/2020).

### **Results and discussion**

Identify the proposed scenario to improve the effectiveness of some aspects of marketing agricultural extension in the central region of Iraq.

Presentation, analysis and discussion of the respondents 'approval of the proposed scenario to improve the effectiveness of some aspects of the marketing agricultural extension, which includes (3) axes, which are the organizational structure, strategy, and policy. –

The Proposed perception to improve the effectiveness of some aspects of marketing agricultural extension in the province of the central region of Iraq ,The proposed vision for improving the effectiveness of some aspects of marketing agricultural extension included (3) axes (organizational structure, strategy, policy), For the purpose of analyzing these axes, averages and weighted percentages were used for each axis, as shown in Table 1

**Table 1 -: Average weighted mean and percentage weight for each axis of the Proposed perception to improve the effectiveness of some aspects of agricultural marketing extension.**

<b>Weight Percentage</b>	<b>Weighted Mean</b>	<b>axes</b>	<b>Sequence in order of importance</b>	<b>Sequence according to the questionnaire</b>
<b>78.75%</b>	<b>3.15</b>	<b>Organizational Structure</b>	<b>1</b>	<b>1</b>
<b>78.25%</b>	<b>3.13</b>	<b>The strategy</b>	<b>2</b>	<b>2</b>
<b>73.75%</b>	<b>2.95</b>	<b>Policies</b>	<b>3</b>	<b>3</b>
<b>77%</b>	<b>3.08</b>	<b>General average</b>		

It is evident from the above table that all respondents emphasized the importance of the axes included in the Proposed perception to improve the effectiveness of some aspects of marketing agricultural extension. This is reinforced by the value of the Weighted Mean, which ranged between (2.95 - 3.15) degrees, with Weight Percentage that ranged from (73.75% - 78.75%) degree, with an overall average of (3.08) degrees and weight (77%). This is reinforced, the organizational structure axis came first in terms of importance or approval of the respondents, where it achieved a Weighted Mean of (3.15) degrees and a Weight Percentage of (78.75%), which is higher than the weighted circles of other axes. This may be due to the lack of alignment of the organizational structure for marketing agricultural extension with recent developments . as well as the lack of job description for workers in marketing agricultural extension. Where, the policy axis ranked last in terms of the respondents 'approval of it, where it achieved a weighted average of (2.95) degrees and a percentage weight of (73.75%), because the agricultural marketing extension policy contributes to achieving agricultural development and following up on its implementation.

### **1- The organizational structure for marketing agricultural extension**

The results of the research showed that the respondents pay great attention to this axis. This is through their response to the (12) paragraphs set for the organizational structure of the marketing agricultural extension, which obtained a weighted average between (3.01-3.28) degrees and a percentage weight between (75.25% - 82%) and as shown in Table 2.

**Table 2: Distribution of respondents according to their agreement on the proposed paragraphs for the axis of the organizational structure for agricultural extension and marketing**

Weight Percentage	Weighted Mean	Perfectly non-approval	non-approval	approval	Perfectly approval	paragraphs	Rank according to the questionnaire	Sequence in order of importance
82%	3.28	1	24	59	76	Work to develop an organizational structure appropriate to the nature and needs of the work, with clear parameters that define the marketing agricultural extension work.	1	1.5
82%	3.28	4	15	75	68	To have continuous contact with farmers to know their reactions towards the marketing service provided to them.	12	1.5
81%	3.24	5	22	64	71	That there be communication and cooperation in the parts of the organizational structure of the marketing agricultural extension between the directors and the centers.	7	3
80%	3.20	5	21	72	64	That there be an oversight to follow up on the implementation of the procedures and rules that regulate the work of marketing agricultural extension on an ongoing basis.	10	4



79.25%	3.17	4	22	79	57	Linking the tasks of those in charge in the field of providing marketing and agricultural services to ensure the achievement of the desired goals of marketing agricultural extension	9	5
78.75%	3.15	2	26	79	55	The aims of organizing the marketing agricultural extension include all aspects of the educational extension process (knowledge, skills, attitudes) and at all levels.	3	6.5
78.75%	3.15	3	23	82	54	The organizational structure of the agricultural marketing extension should be reviewed periodically.	11	6.5
77.75%	3.11	3	24	87	48	Adapting to the internal and external variables that the agricultural marketing extension is exposed to as quickly as possible.	6	8
77.5%	3.10	5	27	77	53	That a specific job description be developed and the work coordinated between the various people who carry out the agricultural marketing extension tasks.	4	9

75.75%	3.03	7	26	84	45	Prevent duplication and overlap between the implementation of the advisory and marketing tasks.	5	10.5
75.75%	3.03	7	29	78	48	Achieving harmony between the marketing activities provided to farmers, and avoiding work bottlenecks.	8	10.5
75.25%	3.01	4	36	76	46	Achieving harmony between the marketing activities provided to farmers, and avoiding work bottlenecks.	2	12

It is evident from the above table, that most of the respondents emphasized the paragraph (Work to develop an organizational structure appropriate to the nature and needs of the work. Clear features define the work of the marketing agricultural extension.) and the paragraph (that there is continuous contact with farmers to get acquainted with their reactions towards the marketing service provided to them). This is reinforced by their obtaining the first place in terms of the level of importance or approval of the respondents, as they achieved a Weight Percentage of (3.28) degree and a Weight Percentage (82%) which is higher than the weighted mean for the other paragraphs. This is due to the fact that the current organizational structure is not commensurate with the size of the problems facing the marketing agricultural extension and is not appropriate to the nature and needs of its employees, In addition, the marketing agencies work to perform their tasks and marketing services individually or independently without contacting the farmers to know their needs, which is reflected in advice and extension methods that do not meet the actual needs of farmers in this field.

While the paragraph (Transforming Marketing Agricultural Extension from a central system based on technology transfer to a more centralized system based on market requirements and directed by farmers) came last in terms of the level of importance or the degree of respondents 'approval of it, where it achieved a weighted mean of (3.01) degree. With a percentage weight of (72.25%) a degree, which is less than the other Weighted Mean. This is due to the fact that the marketing agricultural extension work based on the transfer of modern technology to farmers in marketing their products directed by them and based on the requirements and trends of the local markets, and it is more central in terms of prices, quantity and quality of the product.

## **2- The marketing agricultural extension strategy**

The results of the research showed that the respondents pay great attention to this axis. This is through their response to the (9) paragraphs devised for the marketing agricultural extension strategy, which obtained a weighted average located between (3.04 - 3.25) degrees and a percentage weight between (81.25% - 76%) and as shown in the following table: -

**Table 2 -:** Distribution of respondents according to their agreement on the proposed paragraphs of the agricultural extension and marketing strategy

Weight Percentage	Weighted Mean	Perfectly non-approval	non-approval	approval	Perfectly approval	paragraphs	Rank according to the questionnaire	NO.
81.25%	3.25	3	17	79	63	The strategy should focus on the role of marketing agricultural extension by developing new methods of agricultural marketing that bridge the gap between producer and consumer	3	1
80.25%	3.21	3	24	71	64	Preparing an integrated marketing strategy that takes into consideration the specifications and type of the Iraqi product.	6	2
79.25%	3.17	4	15	93	50	To put in place a clear and specific strategy for work that helps in developing short and medium-term plans in their implementation and follow-up.	1	3.5
79.25%	3.17	4	24	74	60	Developing a financing plan that includes public and private sector resources to provide support for marketing agricultural extension policies.	7	3.5
78.5%	3.14	9	19	74	60	Development of rural manufacturing to absorb the products of small farmers to improve product prices and create local job opportunities.	9	5

77.25%	3.09	10	24	69	59	Activating the role of agricultural cooperative societies in marketing products and marketing services.	8	6
76.5%	3.06	4	27	87	44	To prepare a strategy for the agricultural marketing activity in cooperation with the relevant authorities	2	7.5
76.5%	3.06	7	29	74	52	That the strategy focuses on small farmers because they are the most in need of marketing agricultural extension services.	4	7.5
76%	3.04	3	29	89	41	That the strategy focus on extension, educational and development advisory tasks in the field of .marketing agricultural extension	5	9

It is evident from the above table that most of the respondents emphasized the paragraph (that the strategy focuses on the role of marketing agricultural extension by developing new methods of agricultural marketing that bridge the gap between producer and consumer.). This is reinforced by its obtaining the first place in terms of the level of importance or approval of the respondents, where it achieved a Weight Percentage of (3.25) degree and a Weight Percentage (81.25%), which is higher than the weighted mean for the other paragraphs. This is due to the modernity of marketing agricultural extension and the scarcity of accumulated experiences in this field, which led to a gap between information about the consumer and information about the product, which requires the development of a strategy that the marketing agricultural extension will be graded within stages and steps calculated and studied in light of the current and future possibilities to bridge this gap. While the paragraph (That the strategy should focus on extension, educational and development advisory tasks in the field of agricultural marketing extension) came last in terms of the level of importance or the degree of respondents' approval of it, where it achieved a weighted average of (3.04) degrees and a weight of (76%), which is less other weighted means. This is due to the fact that the tasks of marketing agricultural extension are guiding, educational, and developmental advisory tasks, so they practice all work in order to provide marketing services to farmers by using the tools that facilitate the process of providing those services, and this confirms the need for an actual focus on the sustainability and development of government support for these tasks.

#### 4 - Marketing agricultural extension policy:

The results of the research showed that the respondents pay great attention to policies and through their response to the (15) paragraphs laid down for the marketing agricultural extension policy, which obtained a weighted average between (3.02-3.35) degrees and a percentage weight between (83.75% - 75.5%) and as shown in the following table: -

**Table 3 -: Distribution of respondents according to their agreement on the proposed paragraphs of the agricultural extension and marketing policy**

Weight Percentage	Weighted Mean	Perfectly non-approval	non-approval	approval	Perfectly approval	paragraphs	Rank according to the questionnaire	NO.
83.75%	3.35	4	17	60	81	Established food factories based on products that are surplus to the needs of the local markets.	12	1
82%	3.28	1	22	69	70	To adopt flexible policies that are compatible with the changes	1	2
81.5%	3.26	1	22	73	66	Regional and international economic works according to market mechanisms.	5	3
81.25%	3.25	1	28	67	68	The marketing policy should be documented, applied, sustainable and in line with the marketing policies of the relevant authorities	4	4
80.5%	3.22	6	20	68	68	The marketing policy should be documented, applied, sustainable and in line with the marketing policies of the relevant authorities.	13	5
79.5%	3.18	7	21	70	63	Establishing popular and rural markets to reduce the number of marketing rings and thus reduce the marketing cost of the local product.	15	6
79.75%	3.19	8	22	63	69	Activating the role of marketing agricultural extension in educating farmers about effective technical methods for agricultural pest control, storage and marketing.	10	7
79.25%	3.17	1	29	74	58	To develop advanced financing policies that suit agricultural investment in all fields of marketing extension.	3	8
78.75%	3.15	6	23	74	59	Provide the appropriate environment for the work of the private sector to play its role in investing in the field of marketing agricultural extension	14	9

78.5%	3.14	4	22	83	53	Assisting decision-makers in the Ministry of Agriculture in formulating policies and taking decisions related to marketing agricultural extension.	7	10
78%	3.12	3	26	82	51	Proposing policies for marketing agricultural extension based on increasing the competitiveness of national products.	8	11
77.75%	3.11	5	25	79	53	That the policy be appropriate to the nature and size of the marketing activities and services provided by the marketing agricultural extension staff.	6	12
77.5%	3.10	3	29	79	51	The policy provides a general framework for setting and reviewing aims and objectives related to agricultural marketing extension.	2	13
76.5%	3.06	11	25	69	57	The marketing agricultural extension should encourage the export of high-value agricultural products and the import of relatively low-value products	9	14
75.5%	3.02	13	25	70	54	That the marketing agricultural extension policy facilitate the farmers' access to loans and expand their circle.	11	15

It is evident from the previous table that most of the respondents emphasized the paragraph (establishing food factories based on products that are surplus to the needs of local markets.) It achieved a weighted mean of (3.35) degree and a percentage weight (83.75%), which is higher than the weighted mean for the other paragraphs. This is due to the suspension of most of the food factories that used to receive the surplus product from the farmers, which had a negative impact on them, especially since these factories have a direct relationship with the agricultural sector as an element of support and support for farmers through mutual benefit and gains. Whereas the paragraph (That the marketing agricultural extension policy should facilitate farmers' access to loans and expand their circle.) Ranked last in terms of the level of importance or the degree of respondents' approval of them. It achieved a Weighted Mean of (3.02) degree and percentage weight of (75.5%), which is due to the importance of agricultural loans and their role in increasing cultivated areas and productivity and improving farmers' income, as well as there, are types of loans that differ in how they are granted and recovered by farmers, and the mechanisms of the Agricultural Bank giving those loans.

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