

## Farmers' benefit from activities of some agricultural organizations in Kafr El-Sheikh and Gharbia governorate

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**Abstract:** This study aimed at identifying the level of farmers' benefit from activities of agricultural organizations: the agricultural cooperative, the agricultural extension Center, and the agricultural bank, identifying relationships between the studied independent variables and the farmers' benefit from the activities carried out by these organizations, identifying the variables that most contribute to explaining the variance in farmers' benefit from the activities. Data were collected through personal interviews using a pretested schedule from a random sample of 165 respondents and appropriate statistical methods were used to obtain the following results.

- That 38.2%, 46.7%, and 57.6% of the respondents believe that their benefit from activities carried out by the Agricultural Cooperative, the Extension Center, and the Agricultural Bank is average, respectively.
- The ten independent variables together explain 15.4%, 28.9%, and 23.7% of the total variance in the respondents' benefit from activities carried out by the three organizations, respectively.
- Two variables explain 11.1% and 16.5% of the variance in the benefit from activities carried out by the Agricultural Cooperative and the Agricultural Bank, respectively, and six variables explain 27% of the variance in the benefit from activities carried out by the Extension center.
- The most important problem that limited Farmers' benefit from activities of the agricultural cooperatives was the lack of production requirements (seeds- fertilizers- pesticides) in a suitable time, for the extension center was holding seminars and extension meetings at inappropriate times, and for the agricultural bank was guarantees and conditions for obtaining loans are complex and numerous.
- The most important suggestions by farmers for facing problems that limit their benefit from activities of the agricultural cooperative was providing good and supported production supplies to farmers at the right times and in sufficient quantities, for the extension center was Providing publications and extension bulletins at the right times, and for the agricultural bank was extending the repayment period of loans following the conditions of the farmers.

**Keywords:** agricultural organizations- Farmers' benefit- activities of agricultural organizations.

دراسة تحليلية لاستفادة الزراع من أنشطة بعض المنظمات الزراعية  
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المستخلص: هدف البحث للتعرف على مستوى استفادة الزراع المبحوثين من الأنشطة التي تقوم بها المنظمات الزراعية وهي الجمعية التعاونية الزراعية، والمركز الإرشادي، والبنك الزراعي، والتعرف على العلاقات الثنائية والمتعددة بين المتغيرات المستقلة المدروسة وبين استفادة الزراع من الأنشطة التي تقوم بها المنظمات الزراعية الثلاثة، والتعرف على أكثر المتغيرات إسهامًا في تفسير التباين الحادث في استفادة الزراع من الأنشطة التي تقوم بها المنظمات الزراعية الثلاثة، وكذلك التعرف على المشكلات التي تحد من استفادتهم من تلك الأنشطة ومقترحاتهم لمواجهتها. وقد اجري هذا البحث على عينة عشوائية منتظمة بلغ حجمها 165 مبحوث تمثل 10% من إجمالي الزراع المسجلين بالجمعية الزراعية بقرية الوراق ودمرو، وجمعت البيانات خلال شهري ابريل ومايو 2021م باستخدام استبيان بالمقابلة الشخصية، واستخدمت الأساليب الإحصائية المناسبة للحصول على النتائج البحثية التالية:

- أوضحت النتائج أن 38.2%، و46.7%، و57.6% من الزراع المبحوثين يرون أن استفادتهم من الأنشطة التي يقوم بها كل من الجمعية التعاونية الزراعية والمركز الإرشادي والبنك الزراعي تقع في الفئة المتوسطة على الترتيب.
  - أن المتغيرات المستقلة العشرة مجتمعة تفسر 15.4%، و28.9%، و23.7% من التباين الكلي في استفادة الزراع المبحوثين من الأنشطة التي تقوم بها الجمعية التعاونية الزراعية، والمركز الإرشادي، والبنك الزراعي على الترتيب.
  - أن نموذج الانحدار الخطي المتعدد التدريجي أسفر عن متغيرين يفسران 11.1%، و16.5% من التباين في استفادة الزراع المبحوثين من الأنشطة التي تقوم بها كل من الجمعية التعاونية الزراعية والبنك الزراعي على الترتيب، وستة متغيرات تفسر 27% من التباين في استفادة المبحوثين من الأنشطة التي يقوم بها المركز الإرشادي.
  - أن أهم المشكلات التي تحد من استفادة الزراع المبحوثين من الأنشطة التي تقوم بها المنظمات الزراعية هي: بالنسبة للجمعية التعاونية الزراعية عدم توافر مستلزمات الإنتاج في الوقت المناسب، وبالنسبة للمركز الإرشادي عقد الندوات والاجتماعات الإرشادية في أوقات غير مناسبة، وبالنسبة للبنك الزراعي الضمانات والشروط اللازمة للحصول على القروض معقدة وكثيرة.
  - أن أهم المقترحات لمواجهة هذه المشكلات هي: بالنسبة للجمعية التعاونية الزراعية توفير مستلزمات الإنتاج الجيدة والمدعمة للزراع في الأوقات المناسبة وبكميات كافية، وبالنسبة للمركز الإرشادي توفير المطبوعات والنشرات الإرشادية في الأوقات المناسبة، وبالنسبة للبنك الزراعي إطالة فترة سداد القروض بما يتناسب مع ظروف الزراع.
- الكلمات المفتاحية: استفادة الزراع- المنظمات الزراعية- المركز الإرشادي- البنك الزراعي.

## 1. Introduction and problem.

The Development represents the goal that all human societies seek to achieve to provide and satisfy the basic needs of its citizen and improve their standard of living. Rural development is one of the most important goals that Egypt seeks to achieve because rural development is a process of planned social change aimed at improving the living conditions of the rural population and the advancement of their communities, where the rural population represents 57.6% of the total population of Egypt (Central Agency for Public Mobilization and Statistics, 2017).

Social organizations are the main driver of the development process in general and rural development in particular. They work to satisfy the economic, social, cultural, health, and other members' needs of society, these organizations depend on a basic principle that the individual alone is unable to meet his needs, so he always needs help from others to achieve his needs (Kishk, 1998). Organizations are

the main tool by which society achieves its goals and satisfies its citizen's needs. For this reason, society ensures the legitimacy of organizations and supports them, and provides their needs in terms of material and human resources. Therefore, when organizations are effective and meet individual's needs, this leads to society's progress, and for this, the presence of organizations is necessary to a society characterized by Rapid change and Complexity (Zoghbi and Abu Tahoun, 1995). So the state has taken care of development organizations, particularly agricultural organizations, for the important role they play in the agricultural sector and rural society, as it is an important requirement to raise the efficiency of agricultural production and increase farm income by providing farmers with internal and external market information, disseminating technology and modern agricultural practices and meeting their needs, and helping farmers to solve their problems, in addition to establishing various projects beneficial to them, and facilitating their contact with different organizations to obtain their services (Waddington, 2010: 1).

The Agricultural Cooperative, the Agricultural Extension Center, and the Agricultural Bank are among the organizations that play a prominent role in achieving agricultural development, because the success of these organizations in performing their activities leads to the achievement of agricultural development because of what these organizations provide to achieve agricultural development in its various aspects, especially with economic and social changes That occurred in Egyptian society in general and in rural society in particular due to the globalization of agricultural trade and economic liberalization policies and the need to enhance the ability of agricultural organizations to adapt to these changes. In addition, these organizations are of interest to the majority of the farmers when the farmer goes to these organizations, he finds all his requirements for the production process, including supported production requirements, machinery, problem-solving, marketing of his crop, etc. these organizations include everything related to agriculture, in preparation, production, and marketing which are primarily concerned with improving the living conditions of farmers and strengthening the rural community.

The research problem started from the observation that the level of farmers' benefit from the activities carried out by some agricultural organizations was below the required level and did not reach what they had hoped for. This is confirmed by research evidence and previous studies that can be viewed (Tantawi et al., 2015; Imbabi, 2018).

Based on the foregoing, the importance of this research becomes clear. To identify the level of farmers' benefit from the activities of these three studied agricultural organizations, as well as the variables associated with and affecting their work, and identify Problems that limit Farmers' benefit from activities of agricultural organizations studied and their suggestions for facing these Problems to reach results that can be used to activate the roles of these organizations in agricultural development and the advancement of rural society.

## 1.2. Aims

Consequently, the general aim of this research was identifying the level of farmers' benefit from activities of the Agricultural Cooperative, the Agricultural Extension Center, and the Agricultural Bank, as well as the variables associated with and affecting their work, with Kafr El-Sheikh and Gharbia governorate as a study region. The specific aims were:

- 1- Identifying the characteristics of the respondents in the study field.
- 2- The level of farmers' benefits from the three studied agricultural organizations' activities.
- 3- Determining the correlational and regression relationships between the ten studied independent variables and farmers' benefit from the three studied agricultural organizations' activities.
- 4- Determining the unique contribution of each studied independent variable in explaining the variation in the farmers' benefit from the three studied agricultural organizations' activities.
- 5- Identifying Problems that limit Farmers' benefit from activities of agricultural organizations studied.
- 6- Identifying farmers' suggestions for facing problems that limit their benefit from activities of agricultural organizations studied.

## 2. Literature Review.

There are variations in theoretical writings on the concept of social organizations where Al-Azbi (1999:19) defines social organizations as social units established to achieve specific objectives. Kishk (1998:11) defines social organizations as a set of mutual relationships between individuals and groups that lead to their cooperation to achieve predetermined goals.

Rural organizations have an important role to play in the development of the Egyptian village, especially if they have the necessary resources to achieve their aims, and have done well in their functions, they can accelerate the development process, organizations are considered effective means of meeting the needs of the population and solving their economic, agricultural, social, and health problems, in addition to their important role in organizing the community, which helps to create good citizens who feel belonging and loyalty to their local and national community, so attention should be paid to raising the efficiency of rural organizations and removing obstacles that challenge its effectiveness in achieving its development goals (Mohammed, 2011).

In this research, agricultural organizations are defined as social units formed to achieve specific objectives through the continuous interdependence and interaction of a group of individuals, deliberately and under government supervision, established to serve a specific group of rural populations, especially farmers, and have an important role in the development of the agricultural sector, governing the interaction and behavior of individuals within them as well as the interaction with other organizations in

society a set of regulations, rules, and laws, and effect of the surrounding environment such as agricultural cooperative, extension center, and agricultural bank.

Agricultural cooperatives are one of the important organizations to raise the economic and social level of farmers through their role in achieving rural development in general and agricultural development particular. According to (Ogunleye, et al., 2015) a cooperative is gathered individuals with common goals, arranged to enhance the social welfare of its members through providing solutions to important rural economic, social, and cultural issues. Agricultural cooperatives contribute to improving agricultural production performance, reducing costs and increasing income, and thereby improving the standard of living of farmers through the services provided by the agricultural cooperatives to farmers such as the provision of production supplies such as seeds, fertilizers, and pesticides as well as irrigation appliances and agricultural machinery and their rental to farmers, besides its role in livestock development, and finding marketing channels which agricultural production is discharged at very affordable prices, which reflects on increasing income and improving the living conditions of farmers, and fight pests, and make various insurances on crops, livestock, farm facilities, and agricultural machinery. (Abdul Majid, 1999 (

The extension centers are civilized radiation centers that help to educate rural people about the areas of integrated rural development, and their most important objectives are: strengthening the link between research agencies, agricultural extension and farmers, building from bottom to top mentoring extension programs to ensure the active participation of farmers in these programs, linking agricultural extension centers to the central department of agricultural extension and local agencies and government and non-government organizations through an integrated information network to serve and develop the village, transfer modern technologies to farmers, and train extension workers and agricultural leaders on modern technology, training young people and rural women on environmental activities and rural industries, holding seminars for farmers in the cultivation and production of agricultural crops to give them the necessary knowledge and skills about agricultural innovations, besides its role in accessing problems to the competent authorities in a timely manner to find appropriate solutions for them (Meliji and Qandil, 2009). Therefore the latest studies on agricultural extension services indicate that participatory extension services have resulted in sanguine impacts on farmers' knowledge and skills as well as on production (Bernet, et al., 2001, World Bank, 2010, Islam, et al., 2011, Lukuyu, et al., 2012, Benjamin, 2013, Baloch, and Thapa, 2018).

The Agricultural Egyptian Bank plays an important role in the development of agricultural production because of its advantage of geographical spread within the Egyptian countryside, providing financial services and full support to the agricultural sector in its various fields to reach self-sufficiency of food, and plays an active role in financing productive projects through the granting of loans and seasonal agricultural advances and providing credit in the areas of agricultural production and agricultural and non-agricultural projects to provide agricultural production requirements, livestock development,

agricultural mechanization development and marketing of crops, It also activates deposits and savings, provides loans to young people and women. In addition to spreading savings awareness and accepting deposits and savings from customers for developing the environment surrounding the bank and agricultural economic development (Hussein and Al-Ahmar, 2020).

The social exchange theory is one of the theories that can be used to understand and explain farmers' benefit from activities of agricultural organizations and this theory assumes that social life is based on the exchange of individuals for certain things in their lives, in addition to the fact that any individual cannot dispense with this swap there is no individual or group who is self-sufficient and therefore individuals enter into swaps in the hope of obtaining certain rewards they wish, and the supporters of this theory agree to that swap is the basis of human life (Abd-Ella, 2006) That's why many leading anthropologists in the 20th century were interested in the central role of exchange in social life, including "Brunsla" and "Malinowfski", who stressed that two issues could be distinguished in the study of exchange, the first being the exchange or present gift, and the second issue, which they called the instruments exchange, and the essence of the difference between them was that the exchange process could become an end in itself when presenting the gift, resulting in social solidarity functions. In the case of the exchange of the instruments, this form of exchange embodies a utilitarian dimension and self-interest in the exchange process (Wallace and Wolf, 2012).

According to "Homans", the rewards that individuals achieve in their mutual behavior are the cornerstone of the reciprocal perspective, and therefore the establishment and permanence of the relationship depends on the return on relationships that the individual practice in the community or is expected to practice (Meadow et al., 1992).

It is clear from the above that the benefit of farmers from the activities of agricultural organizations can be explained in the context of the theory of social exchange, where the degree to which farmers benefit from the activities of agricultural organizations depends on the return of their relationships- exchange instruments embodies a utilitarian dimension and self-interest- this means the relationship between farmers and organizations is a reciprocal utilitarian relationship, so that when agricultural organizations can meet the needs and achieve farmers goals by performing their development roles appropriately, and providing their activities are carried out as required, farmers' benefit from the activities of these organizations will be increase, the resulting farmers becoming more participate in these organizations, and more positive impressions that reflect the effectiveness of these organizations, and emphasize the need for continuity of their activities and upgrading of their activities.

The studies that dealt with the three studied agricultural organizations is **The study of Nielsen (2001)** found that Several factors influencing the farmers' innovativeness include, amount of land available, age of household head and degree of contact with other areas **the study of Bedasso (2008)** found that the factors affected significantly on farmers' Benefits from Agricultural Cooperatives Services

were time spent in the locality, farm experience, participation in non-farm activities, mass media exposure (frequency of radio listening), extension contact, family size, number of livestock. **The study of Zheng et al. (2012)** found that the variables of age, the size of land, the performance of cooperatives, and government support are the most influential variables on the farmers' participation in China's agricultural cooperatives. **The study of Al-Azab and Abdullah (2014)** also found that the vast majority of the extension centers were able to achieve the goals for which they were established in degrees ranging from medium to high and that the most important objectives achieved by the extension centers were to communicate the results of research and techniques developed for agriculture and encourage them to adopt them, to provide extensions by information, expertise, and publications, and to inform farmers of the importance of preserving natural resources and protecting the environment from pollution. **Tantawi et al. study (2015)** also found that the vast majority of the respondents believe that the degree of achievement of the activities assigned to each agricultural organization (agricultural cooperative, extension center, village bank) was low, the most important problems suffered by the farmers when dealing with the agricultural cooperative was the lack of production supplies and high prices, and with the agricultural extension center was the lack of bulletins and extension magazines, the lack of material resources, and with the agricultural bank is the high-interest rate on loans and the difficulty of guarantees for obtaining loans. **The study of Koksai et al (2016)** found a negative and significant relationship between the producers' belief that agricultural cooperatives protect their benefits and age. While a significant positive relationship was recorded between education level and the frequency of monthly visits to the cooperatives. **The study of Abdelrahman (2017)** identified at build a model for the determinants of farmers' benefits from agricultural cooperatives activities in rural Egypt, with Kafrelshiekh governorate as a case study and found that farmers' benefits from agricultural cooperatives were low to medium level. Also, the significant positive influence of farmers' toward agricultural cooperatives, farmers' innovativeness, and farming experience on farmers' was benefited from it. Meanwhile, the results indicate a significant negative influence of farmers' age on farmers' benefits. Also, research findings indicate that farmers' innovativeness, farmers' attitude toward agricultural cooperatives, farmers' age, and farming experience combined explained 44% of the variance in farmers' benefits from agricultural cooperatives. **Imbabi's study (2018)** found that the satisfaction of farmers with the services provided to them from agricultural cooperatives and the extension center and the agricultural bank was average. **Hussein and Al-Ahmar study (2020)** found that farmers' attitudes towards the services provided to them by branches of the Egyptian Agricultural Bank were neutral for 56.7% of them, and the most services obtained by the respondents from the branches of the Bank are the granting of financial loans to prepare and serve the land and grow the crop, and grant financial loans to raise and fatten the calves.

### 3. Research Methods.

3.1. Research area and sampling technique: This study was conducted in Kafr al-Sheikh and Gharbia governorates, which are important agricultural governorates in the Delta region. Besides Many of the agricultural organizations involved in the study (the Agricultural Cooperative, the Extension Centre, and the Agricultural Bank) are spread in Kafr al-Sheikh and Gharbia governorates, In addition, the researchers are based in the Agricultural Research Station in Sakha, one of the largest research stations in the Arab Republic of Egypt, which serves the governorates of central, eastern and western delta (Kafr al-Sheikh, Gharbia, Behira, Daqahliya, Damietta and Manufiya) based on the relationship of scientific research service to the surrounding environment.

The Sidi Salim district was randomly selected in Kafr Elsheikh governorate, EL-Mahalla Al-kopra district was randomly selected in Gharbia governorate, then one village was purposively selected from each district because it included the three organizations involved in the study, El-Warraq and the Damru Villages were purposively selected from the Sidi Salem and, EL-Mahalla Al-kopra districts respectively,

The study population was delineated to be the farmers that have farm land holding and dealing with the three agricultural organizations studied, agricultural Cooperative records were used to enumerate the number of holders of agricultural land in the two villages have been selected in the sample and who numbered 1652 farmers by 765 farmers in the village of El-Warraq and (887) farmers in the village of Damru, a proportional stratified random sample has been selected a sample of 10% of the total farmers according to the number of holders in each village. Therefore, the target study sample size was (165) farmers. This number was distributed to the two selected villages according to the representation of each of them in the research comprehensive and distributed as follows (76) respondents in the village of El-Warraq, and (89) in the village of Damru.

3.2. An interview schedule was prepared and used to collect data from sample units, Data were collected by personal interviews during the period from April to May 2021. Frequencies, percentages, coefficient Alpha, Pearson correlation, Stepwise Multiple correlation, and regression were used in data analysis

3.3. **Type of study and scientific method used:** This study belongs to the descriptive and analytical studies, and the study used the sampling social survey method.

#### 3.4. Measurement of the research variables:

- Age: This variable was measured by asking the respondent about his age at the time of data collection to the nearest Gregorian year.
- Family farm size: This variable was measured by asking the respondent about the total number of Carats owned by the respondent and his family.
- The degree of participation in development activities: This variable was measured with five items that show the extent to which the respondent participates in development activities and projects that are



usually carried out in rural communities with the participation of the people who will develop the community, provided that the respondent determines the type of his participation by choosing between four forms, namely, participation by donating money, the effort by working on the project, collecting donations from the people, or giving advice and expressing opinions. The mentioned types of participation were given weights of 4, 3, 2, and 1, respectively. The reliability coefficient of the scale was calculated and it reached 0.70 which is a relatively high coefficient and indicates the validity of the scale. Accordingly, the degrees of the five items were collected to obtain the total score for the variable.

- The degree of achievement motivation: This variable was measured with ten items that show the researcher's striving and perseverance to achieve his goals. And the responses to each item were agreed, neutral, and disagree, and weights were given 3, 2, 1 respectively, and the opposite for negative items. The stability coefficient of the scale was calculated and was 0.68 which is an acceptable parameter and indicates the validity of the scale. Accordingly, the scores of the ten items were summed to obtain the total score for the variable.
- The degree of change agents Contact: This variable was measured with nine items that show the extent to which the respondent visits change agents at different administrative levels. The answers were always, sometimes, rarely, and no and given coding numbers 4, 3, 2, 1 respectively. The value of the scale's stability coefficient was 0.89 which is a high value indicating its validity. Accordingly, the scores of the nine items were combined to obtain the total score for the variable.
- The degree of community Satisfaction: This variable was measured with ten items that show the extent of the respondent's relationship with the local community in which he lives and his satisfaction with it. The responses to each item were agreed, neutral, and disagree, and weights were given 3, 2, 1 respectively for positive items and the opposite for negative items. The value of the scale's stability coefficient was 0.65 which is an acceptable value indicating its validity. Then, the scores of the ten items were collected to obtain the total score.
- The degree of urban contact: This variable was measured with five items that show the frequency of the respondents in civilized societies. The answers were always, sometimes, rarely, and no and given coding numbers 4, 3, 2, 1 respectively. The value of the scale's stability coefficient was 0.86 which is a high value indicating its validity. The scores of the five items were combined to obtain the total score.
- The degree of agricultural organizations satisfaction: This variable was measured with ten items that show the respondents' satisfaction with the agricultural organizations, and his agreement of their importance and the responses to each item were agreed, neutral, and disagree, and weights were given 3, 2, 1 respectively for positive items and the opposite for negative items. The value of the reliability coefficient was 0.65 which is an acceptable value indicating the validity of the scale. The scores of the ten items were collected to obtain the total score.

- The degree of trust in agricultural organizations: This variable was measured with six items that show the degree to which the respondent feels the availability of justice in obtaining the services of agricultural organizations. The responses to each item were agreed, neutral, and disagree, and weights were given 3, 2, 1 respectively for positive items and the opposite for the negative items. The value of the scale's stability coefficient was 0.60 which is an acceptable value indicating its validity. Then, the scores of the six items were combined to obtain the total score.
- The degree of awareness of social responsibility towards agricultural organization: This variable was measured with eight items that show the extent of awareness of the importance of maintaining agricultural organizations and a sense of social responsibility towards them. The answers to each item were true, false, and I don't know. Coding numbers were given 2, 1, and zero, respectively. The value of the stability coefficient was 0.80 which is a high value that indicates its validity. The scores of the eight items were combined to obtain the total score.
- Farmers' benefit from activities of agricultural organizations: To Measure farmers' benefit from the activities carried out by the three agricultural organizations studied. A list of the set of activities entrusted to each agricultural organization was presented as mentioned in the list of each agricultural organization, where the benefit of farmers from the activities carried out by the Agricultural Cooperative, the Agricultural Extension Center, and the Agricultural Bank was measured Through 17, 16, and 13 activities, respectively, each respondent was asked to choose between four answers: benefit to a large degree, to a moderate degree, to a small degree, and do not benefit, and those responses were given weights of 4, 3, 2, and 1, respectively. The value of the stability coefficient for the group of activities for each studied organization was 0.84, 0.79, and 0.82, respectively they are high values that indicate the validity of each scale for use in research purposes, and accordingly Activity group scores were collected for each organization to obtain their overall scores.
- problems that limit Farmers' benefit from activities of agricultural studied organizations: these problems had been identified with a question to be asked to farmers to indicate these problems that limit their benefit from activities of the agricultural cooperative, the extension center, and the agricultural bank, after that the answers had been observed and made frequency and percentages.
- Suggestions by farmers for facing problems that limit their benefit from activities of agricultural studied organizations: this suggestion had been identified with a question to be asked to farmers to indicate these suggestions for facing problems that limit their benefit from activities of the agricultural cooperative, the extension center, and the agricultural bank, after that the answers had been observed and made Frequency and percentages.

### 3.5. Hypotheses

The study proposes the following main hypotheses:

- 1- There is a significant correlation between each of the studied independent variables represented in Age, Family farm size, the degree of participation in development activities, the degree of achievement motivation, the degree of change agents contact, The degree of community satisfaction, the degree of urban contact, the degree of agricultural organizations satisfaction, the degree of trust in agricultural organizations, the degree of awareness of social responsibility towards agricultural organizations, and Farmers' benefit from activities of agricultural organizations studied.
- 2- There is a significant correlation between the studied independent variables together and Farmers' benefit from activities of agricultural organizations studied.
- 3- Each of the studied independent variables contributes significantly to the explanation of the variance in Farmers' benefit from activities of agricultural organizations studied.

#### 4. The results and their discussion.

##### 4.1. the characteristics of the respondents:

Table (1) presents the distribution and percentage of the respondents according to some of their characteristics. It is clear from the results of the table that the highest percentage of respondents was in the age group (42-55) where their percentage reached 58.8%, and it was found that three-fifths of the respondents, 60% their family farm size ranges between (6-73) carats, and more than half of the respondents (55.2%) had a medium degree of participation in development activities, the degree of achievement motivation was high for more than half of the respondents (53.9%), and the degree of change agents contact for half of the respondents (50.9%) was high, the majority of respondents (68.5%) had a moderate degree of community satisfaction, and the highest percentage of respondents was 46.1% of the respondents had a moderate degree of urban contact, and more than half of the respondents (52.7%) had a medium degree of agricultural organizations satisfaction, the degree of trust in agricultural organizations was medium for (50.9%) of the respondents, the highest percentage of respondents (45.5%) had a medium level of awareness of social responsibility towards agricultural organizations.

**Table (1) The distribution and percentage of the respondents according to some of their characteristics: n=165**

S.N	Independent Variables	Category	F	%
1	Age	(27-41) year	41	24.8
		(42-55) year	97	58.8
		(56-70) year	27	16.4
2	Family farm size	Small (6-73) carats*	99	60.0
		Medium (74-142) carat	49	29.7
		Large (143-210) carat	17	10.3
3	The degree of participation in	Low (5-9) degree	55	33.3

S.N	Independent Variables	Category	F	%
	development activities	Medium (10-15) degree	91	55.2
		High (16-20) degrees	19	11.5
4	The degree of achievement motivation	Low (10-16) degrees	7	4.3
		Medium (17-23) degree	69	41.8
		High (24-30) degree	89	53.9
5	The degree of change agents contact	Low (9-17) degree	34	20.6
		Medium (18-27) degree	47	28.5
		High (28-36) degree	84	50.9
6	The degree of community satisfaction	Low (10-16) degree	4	2.4
		Medium (17-23) degree	113	68.5
		High (24-30) degree	48	29.1
7	The degree of urban contact	Low (5-9) degree	15	9.1
		Medium (10-15) degree	76	46.1
		High (16-20) degree	74	44.8
8	The degree of agricultural organizations satisfaction	Low (10-16) degree	7	4.3
		Medium (17-23) degree	87	52.7
		High (24-30) degree	71	43.0
9	The degree of trust in agricultural organizations	Low (6-9) degree	5	3.0
		Medium (10-14) degree	84	50.9
		High (15-18) degree	76	46.1
10	The degree of awareness of social responsibility towards agricultural organizations	Low (zero-5) degree	16	9.7
		Medium (6-10) degree	75	45.5
		High (11-16) degree	74	44.8

\*One carats = 175 m2 Source: Compiled and calculated from questionnaires, 2021.

#### 4.2. Levels of farmers' benefit from activities of agricultural organizations, including the following:

The results are shown in Table (2) showed that the mean of farmers' benefit from activities of agricultural organizations was 44.70 and the standard deviation was 11.29 It is also clear that there are (63) respondents representing 38.2% of the total respondents who admitted that their benefit from the activities of the agricultural cooperative was medium, while (59) respondents representing 35.7% of the total respondents believe that the level of their benefit was high, (43) respondents representing 26.1% of the total respondents admitted that the level of their benefit was low. These results indicate that 64.3% of the total respondents fall into the categories of medium and low benefit from the activities carried out by the agricultural cooperative, which requires supporting agricultural cooperatives and activating their ability to serve farmers.

Concerning the level of farmers' benefit from activities of agricultural extension center, the results presented in Table (2) showed that the mean of farmers' benefit from activities of agricultural extension center was 45.38 and the standard deviation was 9.11. It is also clear that there are (77) respondents

representing 46.7% of the total respondents who admitted that their benefit from the activities of the agricultural extension center was medium, while (68) respondents representing 41.2% of the total respondents believe that the level of their benefit was high, (20) respondents representing 12.1% of the total respondents admitted that the level of their benefit was low. These results indicate that 58.8% of the total respondents fall into the categories of medium and low benefit from the activities of Agricultural Extension Center. This requires increasing attention to agricultural extension centers by providing their needs to perform their extension activities with the required quality.

**Table (2) Distribution of respondents according to their level of benefit from the activities of agricultural organizations studied n=165**

Organization	Category	F	%	Mean	Std.
Agricultural Cooperative	Low (17-33) degree	43	26.1	44.70	11.29
	Medium (34-51) degree	63	38.2		
	High (52-68) degree	59	35.7		
Agricultural Extension Center	Low (16-31) degree	20	12.1	45.38	9.11
	Medium (32-48) degree	77	46.7		
	High (49-64) degree	68	41.2		
Agricultural Bank	Low (13-25) degree	21	12.7	36.44	7.22
	Medium (26-39) degree	95	57.6		
	High (40-52) degree	49	29.7		

Source: Compiled and calculated from questionnaires, 2021.

Concerning the level of farmers' benefit from activities of agricultural bank, the results presented in Table (2) showed that the mean of farmers' benefit from activities of agricultural bank was 36.44 and the standard deviation was 7.22. It is also clear that there are (95) respondents representing 57.6% of the total respondents who admitted that their benefit from the activities of the agricultural bank was medium, while (49) respondents representing 29.7% of the total respondents believe that the level of their benefit was high, (21) respondents representing 12.7% of the total respondents admitted that the level of their benefit was low. These results indicate that 70.3% of the total respondents fall into the categories of medium and low benefit from the activities of the Agricultural Bank, and this may impose the need to provide the necessary support for the Agricultural Bank to be able to provide its services to farmers effectively.

4.3. Correlational and regression relationships between independent variables and farmers' benefit from activities of agricultural organizations:

4.3.1. Correlational and regression relationships between the independent variables and farmers' benefit from activities of agricultural Cooperative: The results in Table (3) showed that the value of the simple correlation coefficient between the farmers' benefit from activities of agricultural

Cooperative and the degree of change agents contact was significant at the probability level of 0.01 where the value of the simple correlation coefficient was 0.271, and there was a significant correlation at the probability level of 0.05 between the farmers' benefit from activities of agricultural cooperative and the degree of awareness of social responsibility towards agricultural organizations where the value of the simple correlation coefficient was 0.167. On the other hand, the data of the same table did not reveal the significance of the relationship between the farmers' benefit from agricultural cooperative activities and the rest of the studied variables. Thus, we reject the statistical hypothesis of these two variables and cannot be rejected for the rest of the studied variables. Accordingly, it becomes clear that the research evidence constitutes limited partial support for the validity of the first research hypothesis. The results also revealed the existence of a multiple correlations between the respondents' benefit from the agricultural cooperative activities and the ten independent variables, where the value of the multiple correlation coefficient (R) was 0.392 and the value of (F) was 2.79 which is statistically significant at the probability level 0.01, and this result supports the validity of the second research hypothesis. The results also indicate that the ten independent variables together explain 15.4% of the total variance in the respondents' benefit from activities of agricultural cooperative, where the value of determination coefficient ( $R^2$ ) was 0.154, which means that there are other variables not included in the study are responsible for explaining 84.6% of the variance in the respondents' benefit from the activities of the agricultural cooperative, which requires further research to identify those variables.

The values of the standard partial regression coefficient showed that the most important variables that contribute to explaining the variance in the dependent variable are: the degree of change agent's contact 0.241, and the degree of awareness of social responsibility towards agricultural organizations-0.233. Therefore the statistical hypothesis related to these two variables can be rejected and cannot be rejected for other independent variables, as the presented results constitute support partially limited the validity of the third research hypothesis.

Progressive multiple regression analysis was used to find out the most influential independent variables on the dependent variable, and the analysis resulted in a multiple linear regression equation that includes two variables: correlate with the dependent variable with a multiple correlation coefficient (R) which was 0.334, and the value (F) calculated to test the significance of the multiple correlation coefficient was 10.14 which is a statistically significant value at the 0.01 level. Therefore, it should be concluded that there is a correlation between these combined two variables and the dependent variable. The value of the determination coefficient ( $R^2$ ) was 0.111 which means that these two variables alone explain 11.1% of the dependent variable variance. 7.4% due to the degree of change agents' contact and 3.7% of it due to the degree of awareness of social responsibility towards agricultural organizations.

**Table (3) Correlation and regression relationships between the independent variable and Farmers' benefit from activities of Agricultural Cooperative. n=165.**

S.N	Independent Variables	(r) Correlation value	(Beta) Standardized regression coefficient		Cumulative percentage of the explained variance	percentage of the explained variance
			Complete model	Simplified model		
1	Age	0.011	0.002	-	-	-
2	Family farm size	0.037-	0.025-	-	-	-
3	The degree of participation in development activities	0.026-	0.010	-	-	-
4	The degree of achievement motivation	0.073	0.028	-	-	-
5	The degree of change agents contact	** 0.271	** 0.241	** 0.290	7.4	7.4
6	The degree of community Satisfaction	0.106-	0.262-	-	-	-
7	The degree of urban contact	0.043	0.039	-	-	-
8	The degree of agricultural organizations Satisfaction	0.132	0.153	-	-	-
9	The degree of Trust in agricultural organizations	0.016-	0.188	-	-	-
10	The degree of awareness of social responsibility towards agricultural organizations	* 0.167	** 0.233-	** 0.159-	11.1	3.7
Multiple correlation coefficient (R)		-	0.392	0.334	-	-
The Determination coefficient (R2)		-	0.154	0.111	-	-
(F) value		-	** 2.79	** 10.14	-	-

\*Significant Level at 0.05 \*\* Significant Level at 0.01

Source: Compiled and calculated from questionnaires, 2021.

4.3.2. Correlational and regression relationships between the independent variables and farmers' benefit from activities of agricultural extension Center: The results in Table (4) showed that the value of the simple correlation coefficient between the farmers' benefit from activities of agricultural extension Center and each of the following variables: the degree of participation in development activities, the degree of achievement motivation, the degree of change agents contact, The degree of agricultural organizations satisfaction, the degree of awareness of social responsibility towards agricultural organizations reached 0.217, 0.279, 0.283, 0.228, 0.180 respectively, All of them are significant values at the 0.01 probability level, except for the degree of awareness of social responsibility towards agricultural organizations significant at the probability level of 0.05. On the

other hand, the data of the same table did not reveal the significance of the relationship between the farmers' benefit from agricultural extension Center activities and the rest of the studied variables. Thus, we reject the statistical hypothesis of these five variables and cannot be rejected for the rest of the studied variables. Accordingly, it becomes clear that the research evidence constitutes partial support for the validity of the first research hypothesis. The results also revealed the existence of a multiple correlations between the respondents' benefit from the agricultural extension Center activities and the ten independent variables, where the value of the multiple correlations coefficient (R) was 0.537 and the value of (F) was 6.25 which is statistically significant at the probability level 0.01, and this result supports the validity of the second research hypothesis. The results also indicate that the ten independent variables together explain 28.9% of the total variance in the respondents' benefit from activities of agricultural extension Center, where the value of the determination coefficient ( $R^2$ ) was 0.289 which means that there are other variables not included in the study are responsible for explaining 71.1% of the variance in the respondents' benefit from the activities of the agricultural extension Center which requires further research to identify those variables.

The values of the standard partial regression coefficient showed that the most important variables that contribute to explaining the variance in the dependent variable are: the degree of participation in development activities 0.247, the degree of achievement motivation 0.274, the degree of change agents contact 0.220 the degree of community satisfaction-0.526, and the degree of trust in agricultural organizations 0.350. Therefore the statistical hypothesis related to these five variables can be rejected and cannot be rejected for other independent variables, as the presented results constitute support partially limited the validity of the third research hypothesis.

Progressive multiple regression analysis was used to find out the most influential independent variables on the dependent variable, and the analysis resulted in a multiple linear regression equation that includes six variables: correlate with the dependent variable with a multiple correlation coefficient (R) which was 0.520, and the value (F) calculated to test the significance of the multiple correlation coefficient was 9.76 which is a statistically significant value at the 0.01 level. Therefore, it should be concluded that there is a correlation between these combined six variables and the dependent variable. The value of the determination coefficient ( $R^2$ ) was 0.270 which means that these six variables alone explain 27% of the dependent variable variance. 8% due to the degree of change agents contact and 6% of it is due to the degree of achievement motivation, and 4.5% of it is due to the degree of participation in development activities, and 3.7% of it is due to the degree of community satisfaction, and 2.6% of it is due to the degree of trust in agricultural organizations, and 2.6% of it is due to age



**Table (4) Correlation and regression relationships between the independent variable and Farmers' benefit from activities of Agricultural Extension Center. n=165.**

S.N	Independent Variables	(r) Correlation value	(Beta) Standardized regression coefficient		Cumulative percentage of the explained variance	percentage of the explained variance
			Complete model	Simplified model		
1	Age	0.060-	0.172-	*0.159-	27	2.2
2	Family farm size	0.021	0.103	-	-	-
3	The degree of participation in development activities	** 0.217	** 0.247	** 0.287	18.5	4.5
4	The degree of achievement motivation	** 0,279	** 0,274	** 0.307	14	6
5	The degree of change agents contact	** 0.283	** 0.220	** 0.234	8	8
6	The degree of community satisfaction	0.076-	** 0.526-	** 0.467-	22.2	3.7
7	The degree of urban contact	0.148	0.009	-	-	-
8	The degree of agricultural organizations Satisfaction	** 0.228	0.039	-	-	-
9	The degree of Trust in agricultural organizations	0.040	** 0.350	** 0.328	24.8	2.6
10	The degree of awareness of social responsibility towards agricultural organizations	* 0.180	0.119	-	-	-
Multiple correlation coefficient (R)		-	0.537	0.520	-	-
The Determination coefficient (R2)		-	0.289	0.270	-	-
(F) value		-	** 6.25	** 9.76	-	-

\*Significant Level at 0.05 \*\* Significant Level at 0.01

Source: Compiled and calculated from questionnaires, 2021.

4.3.3. Correlational and regression relationships between the independent variables and farmers' benefit from activities of agricultural bank: The results in Table (5) showed that the value of the simple correlation coefficient between the farmers' benefit from activities of agricultural bank and each of the following variables: the degree of achievement motivation, the degree of change agents contact, the degree of urban contact, the degree of agricultural organizations satisfaction, the degree of awareness of social responsibility towards agricultural organizations reached 0.267, 0.311, 0.171, 0.310, 0.167 respectively, All of them are significant values at the 0.01 probability level, except for

the degree of urban contact, and the degree of awareness of social responsibility towards agricultural organizations significant at the probability level of 0.05. On the other hand, the data of the same table did not reveal the significance of the relationship between the farmers' benefit from agricultural bank activities and the rest of the studied variables. Thus, we reject the statistical hypothesis of these five variables and cannot be rejected for the rest of the studied variables. Accordingly, it becomes clear that the research evidence constitutes partial support for the validity of the first research hypothesis. The results also revealed the existence of a multiple correlation between the respondents' benefit from the agricultural bank activities and the ten independent variables, where the value of the multiple correlations coefficient (R) was 0.487 and the value of (F) was 4.79 which is statistically significant at the probability level 0.01, and this result supports the validity of the second research hypothesis. The results also indicate that the ten independent variables together explain 23.7% of the total variance in the respondents' benefit from activities of the agricultural bank, where the value of determination coefficient ( $R^2$ ) was 0.237 which means that there are other variables not included in the study are responsible for explaining 76.3% of the variance in the respondents' benefit from the activities of the agricultural bank which requires further research to identify those variables.

The values of the standard partial regression coefficient showed that the most important variables that contribute to explaining the variance in the dependent variable are: the degree of achievement motivation 0.167, the degree of change agents' contact 0.240, the degree of community satisfaction-0.369, and the degree of trust in agricultural organizations 0.259. Therefore the statistical hypothesis related to these four variables can be rejected and cannot be rejected for other independent variables, as the presented results constitute support partially limited the validity of the third research hypothesis.

Progressive multiple regression analysis was used to find out the most influential independent variables on the dependent variable, and the analysis resulted in a multiple linear regression equation that includes two variables: correlate with the dependent variable with a multiple correlation coefficient (R) which was 0.406, and the value (F) calculated to test the significance of the multiple correlation coefficient was 15.99 which is a statistically significant value at the 0.01 level. Therefore, it should be concluded that there is a correlation between these combined two variables and the dependent variable. The value of the determination coefficient ( $R^2$ ) was 0.165 which means that these two variables alone explain 16.5% of the dependent variable variance. 9.7% due to the degree of change agents' contact and 6.8% of it is due to the degree of community satisfaction.

**Table (5) Correlation and regression relationships between the independent variable and Farmers' benefit from activities of Agricultural Bank. n=165.**

S.N	Independent Variables	(r) Correlation value	(Beta) Standardized regression coefficient		Cumulative percentage of the explained variance	percentage of the explained variance
			Complete model	Simplified model		
1	Age	0.014-	0.096-	-	-	-
2	Family farm size	0.048-	0.017	-	-	-
3	The degree of participation in development activities	0.148	0.144	-	-	-
4	The degree of achievement motivation	** 0.267	* 0.167	-	-	-
5	The degree of change agents contact	** 0.311	** 0.240	** 0.266	9.7	9.7
6	The degree of community satisfaction	0.010-	** 0.369-	-	-	-
7	The degree of urban contact	* 0.171	0.032	-	-	-
8	The degree of agricultural organizations Satisfaction	** 0.310	0.170	** 0.264	16.5	6.8
9	The degree of Trust in agricultural organizations	0.089	* 0.259	-	-	-
10	The degree of awareness of social responsibility towards agricultural organizations	* 0.167	0.068	-	-	-
Multiple correlation coefficient (R)		-	0.487	0.406	-	-
The Determination coefficient (R2)		-	0.237	0.165	-	-
(F) value		-	** 4.79	** 15.99	-	-

\*Significant Level at 0.05 \*\* Significant Level at 0.01

Source: Compiled and calculated from questionnaires, 2021.

4.4. Problems that limit Farmers' benefit from activities of agricultural studied organizations:

4.4.1. Problems that limit Farmers' benefit from activities of agricultural cooperative, the results in Table (6) showed that these problems can be distributed into three categories:

- A. Problems facing more than 70% of the respondents were: lack of production requirements (seeds-fertilizers- pesticides) in a suitable time (83%), low quality of production supplies found at the agricultural cooperative (80%), and insufficient production requirements (76.4%), low price of supplying crops through the agricultural cooperative (70.9%).

- B. Problems suffered by 55.8% to 67.9% of the respondents were: the difficulty of marketing crops through the agricultural cooperative (67.9%), lack availability and adequacy of modern agricultural machinery at the agricultural cooperative (61.2%), agricultural cooperative employees were not given enough time to hear complaints from farmers (55.8%).
- C. Two problems suffered by less than half of the respondents (less than 50%) were: the shortage of workers in the agricultural cooperative and their inefficiency (45.5%), and weakness performance of the board of directors and employees of the agricultural cooperative (39.4%).

**Table (6) The Problems that limit Farmers' benefit from activities of an agricultural cooperative**

The problems	F	%
1- Lack of production requirements (seeds- fertilizers- pesticides) at a suitable time.	137	83.0
2- Low quality of production supplies found at the agricultural cooperative.	132	80.0
3- Insufficient production requirements.	126	76.4
4- Low price of supplying crops through the agricultural cooperative.	117	70.9
5- The difficulty of marketing crops through the agricultural cooperative.	112	67.9
6- Lack of availability and adequacy of modern agricultural machinery at the agricultural cooperative.	101	61.2
7- Agricultural cooperative employees were not given enough time to hear complaints from farmers.	92	55.8
8- The shortage of workers in the agricultural cooperative and their inefficiency.	75	45.5
9- Weakness performance of the board of directors and employees of the agricultural cooperative.	65	39.4

Source: Compiled and calculated from questionnaires, 2021.

**4.4.2.** Problems that limit Farmers' benefit from activities of the agricultural extension center, the results in Table (7) showed that these problems can be distributed into three categories:

- A. A-Two problems facing more than 70% of the respondents were: holding seminars and extension meetings at inappropriate times (80.6%), and lack of equipment and material capabilities available to the extension center (72.1%).
- B. B-Problems suffered by 53.3% to 64.2% of the respondents were: there is no support to encourage farmers to participate in agricultural extension activities (64.2%), failure of extensions to transfer recommendations at the right time to farmers (59.4%), and lack of leaflets and extension publications (53.3%).

- C. Problems suffered by less than half of the respondents (less than 50%) were: lack of seminars and extension meetings held in the village (49.1%), weakness of contact with research agencies (46.1%), lack of adequate advertising and publicity for extension activities provided by the extension center (44.2%), and shortage of extensions in all agricultural disciplines (40.6%).

**Table (7) The problems that limit Farmers' benefit from activities of the agricultural extension Center (n = 165)**

The problems	F	%
1- Holding seminars and extension meetings at inappropriate times.	133	80.6
2- Lack of equipment and material capabilities available to the extension center.	119	72.1
3- There is no support to encourage farmers to participate in agricultural extension activities.	106	64.2
4- Failure of extensions to transfer recommendations at the right time to farmers.	98	59.4
5- Lack of leaflets and extension publications.	88	53.3
6- Lack of seminars and extension meetings held in the village	81	49.1
7- Weakness of contact with research agencies.	76	46.1
8- Lack of adequate advertising and publicity for extension activities provided by the extension center.	73	44.2
9- Shortage of extensions in all agricultural disciplines.	67	40.6

Source: Compiled and calculated from questionnaires, 2021.

- 4.4.3.** Problems that limit Farmers' benefit from activities of the agricultural bank, the results in Table (8) showed that these problems can be distributed into three categories:

- A. problems facing more than 70% of the respondents were: guarantees and conditions for obtaining loans are complex and numerous (88.5%), length of waiting time for loans (83.6%), high benefits rate on loans (81.2%), and inability to pay installments on time (72.2%).
- B. two problems suffered by 61.2% to 69.7% of the respondents were: loan disbursements have been delayed for a long time (69.7%), complicated procedure administrative required (61.2%).
- C. Problems suffered by less than half of the respondents (less than 50%) were: mistreatment of bank workers to farmers (47.3%), bank employees had lack of interest in problems and conditions of farmers (40%) and lack of coordination between the agricultural bank and other organizations in a rural community (33.9%).

**Table (8) The problems that limit Farmers' benefit from activities of the agricultural bank**

The problems	F	%
1- Guarantees and conditions for obtaining loans are complex and numerous.	146	88.5
2- Length of waiting time for loans.	138	83.6

The problems	F	%
3- High benefits rate on loans.	134	81.2
4- Inability to pay installments on time.	120	72.7
5- Loan disbursements have been delayed for a long time.	115	69.7
6- Complicated procedure administrative required.	101	61.2
7- Mistreatment of bank workers to farmers.	78	47.3
8- Bank employees had a lack of interest in the problems and conditions of farmers.	66	40.0
9- Lack of coordination between the agricultural bank and other organizations in a rural communities.	56	33.9

Source: Compiled and calculated from questionnaires, 2021.

4.5. Suggestions by farmers for facing problems that limit their benefit from activities of agricultural studied organizations:

4.5.1. suggestions by farmers for facing problems that limit their benefit from activities of agricultural cooperative, the results in Table (9) showed that:

- A. the majority of the respondents (70.3% to 87.3%) agreed that there are five suggestions at the forefront of the suggestions were: providing good and supported production supplies to farmers at the right times and in sufficient quantities (87.3%), facilitating procedures for farmers to access production supplies (81.2%), and intervention by the agricultural cooperative to raise the prices of crops in proportion to the costs of their production (78.8%), maximize the role of agricultural cooperatives in the marketing of crops (75.8%), increase the efficiency of agricultural machinery and increase their number and renting them to farmers at affordable prices (70.3%).
- B. B-There are three suggestions agreed upon by less than two-thirds and more than half of the respondents (63%-52.7%) were: presenting financial support and providing the needs of agricultural cooperatives to help them perform their work efficiently (63%), and paying attention to the training of workers of the agricultural cooperative to introduce them to all new agricultural disciplines so that farmers can benefit from them (58.2%), activating the role of members of the board of directors of agricultural cooperatives and their employees (52.7%).

**Table (9): The suggestions by farmers for facing problems that limit their benefit from activities of an agricultural cooperative (n = 165)**

The suggestions	F	%
1- Providing good and supported production supplies to farmers at the right times and in sufficient quantities.	144	87.3
2- Facilitating procedures for farmers to access production supplies.	134	81.2

The suggestions	F	%
3- Intervention by the agricultural cooperative to raise the prices of crops in proportion to the costs of their production.	130	78.8
4- Maximize the role of agricultural cooperatives in the marketing of crops	125	75.8
5- Increase the efficiency of agricultural machinery and increase their number and renting them to farmers at affordable prices	116	70.3
6- Presenting financial support and providing the needs of agricultural cooperatives to help them perform their work efficiently.	104	63.0
7- Paying attention to the training of workers of the agricultural cooperative to introduce them to all new agricultural disciplines so that farmers can benefit from them.	96	58.2
8- Activating the role of members of the board of directors of agricultural cooperatives and their employees.	87	52.7

Source: Compiled and calculated from questionnaires, 2021.

4.5.2. suggestions by farmers for facing problems that limit their benefit from activities of agricultural extension Center, the results in Table (10) showed that:

- A. The majority of the respondents (70.9% to 79.4%) agreed that there are four suggestions at the forefront of the suggestions were: Providing publications and extension bulletins at the right times (79.4%), paying attention to field visits, and continuous follow-up from extension workers to farmers and finding appropriate solutions to the problems they face (76.4%), holding seminars and extension meetings for farmers constantly and encouraging farmers to attend them (72.1%), and increasing contact with research agencies to solve problems facing farmers in all agricultural disciplines (70.9%).
- B. There are three suggestions agreed upon by more than two-thirds and more than half of the respondents (54.4%-69.1%) were: good promotion of agricultural extension activities by making advertisements or posters in places where farmers gather in the village (69.1%), increasing the number of trained, specialized extension workers in all agricultural disciplines (64.8%), and providing training equipment extension and prepared halls (54.5%).
- C. one suggestion agreed by more than two-fifths (43%) was: introduce the internet into all extension centers and activate their role (43%).

**Table (10) The suggestions by farmers for facing problems that limit their benefit from activities of agricultural extension (n = 165)**

The suggestions	F	%
1- Providing publications and extension bulletins at the right times.	131	79.4

The suggestions	F	%
2- Paying attention to field visits and continuous follow-up from extension workers to farmers and finding appropriate solutions to the problems they face.	126	76.4
3- Holding seminars and extension meetings for farmers constantly and encouraging farmers to attend them.	119	72.1
4- Increasing contact with research agencies to solve problems facing farmers in all agricultural disciplines.	117	70.9
5- Good promotion of agricultural extension activities by making advertisements and posters in places where farmers gather in the village.	114	69.1
6- Increasing the number of trained, specialized extension workers in all agricultural disciplines	107	64.8
7- Providing training types of equipment extension and prepared halls	90	54.5
8- Introduce the internet into all extension centers and activate their role	71	43.0

Source: Compiled and calculated from questionnaires, 2021.

4.5.3. suggestions by farmers for facing problems that limit their benefit from activities of the agricultural bank, the results in Table (11) showed that:

- A. The majority of the respondents (71.5% to 84.8%) agreed that there are four suggestions at the forefront of the suggestions were: extending the repayment period of loans following the conditions of the farmers 84.8%, facilitating access to agricultural loans and advances and the speed of disbursement (80.6%), reducing the guarantees required for obtaining loans (73.9%), and reducing the benefits rate on loans to farmers (71.5%).
- B. There are two suggestions agreed upon by less than two-thirds and more than half of the respondents (52.1%-60.0%) were: removing administrative restrictions, simplifying the procedures for dealing with the agricultural bank (60.0%), and improving the relationship between farmers and agricultural bank employees (52.1%)
- C. There are two suggestions agreed by Less than half of the respondents and more than one-third of the respondents (37.6%-46.1%) were: holding training courses for agricultural bank administrators and employees (46.1%), strengthening the relationship between the agricultural bank and other organizations in the rural community (37.6%).

**Table (11) The suggestions by farmers for facing problems that limit their benefit from activities of the agricultural bank (n = 165)**

The suggestions	F	%
1- Extending the repayment period of loans following the conditions of the farmers.	140	84.8



The suggestions	F	%
2- Facilitating access to agricultural loans and advances and the speed of disbursement	133	80.6
3- Reducing the guarantees required for obtaining loans	122	73.9
4- reducing the benefits rate on loans to farmers	118	71.5
5- Removing administrative restrictions, simplifying the procedures for dealing with the agricultural bank.	99	60.0
6- Improving the relationship between farmers and agricultural bank employees	86	52.1
7- Holding training courses for agricultural bank administrators and employees	76	46.1
8- Strengthen the relationship between the agricultural bank and other organizations in the rural community	62	37.6

Source: Compiled and calculated from questionnaires, 2021.

### Recommendations.

1. The results showed that 38.2%, 46.7%, and 57.6% of the farmers admitted that their benefit from the activities of the agricultural cooperative, the extension center, and the agricultural bank, was medium respectively. This requires the support and increase the interest of these organizations to activate their ability to achieve their objectives and activities and meet the needs of the farmers.
2. The necessity of conducting more future research in the field of agricultural organizations to identify other independent variables not covered in the current research and that would affect farmers' benefit from activities of agricultural organizations studied.
3. The officials and administrators of these agricultural organizations should be concerned with sincere intervention to solve the problems resulting from the research and to introduce the suggestions of the farmers who are encouraged to solve these problems so that these organizations can become more effective in agricultural development work and achieve the objectives for which they were created optimally.
4. Increase cooperation and coordination between agricultural organizations and other organizations inside and outside the village to increase their ability to take advantage of the resources available to those organizations and thereby improve their effectiveness and enable them to play their roles efficiently, and the research recommends increased coordination between the three agricultural organizations studied at the level of each village so that farmers can benefit from their efforts together.
5. Assessing the situation of agricultural organizations periodically so their roles can be developed and improved.

6. Expanding the establishment of agricultural organizations to promote the rural community, especially farmers, while urging farmers to become members of those organizations, facilitate their entry procedures, inform them of the activities carried out by those organizations and urge them to participate positively in them.

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