

**ANCHOR BORROWERS PROGRAMME: ASSESSMENT OF MASS MEDIA ACCESS LEVEL  
AMONG FARMERS IN SOUTH SOUTH-SOUTH, NIGERIA**

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**ABSTRACT**

*The study examined how farmers in the selected south-south states of Nigeria ( Akwa Ibom, Cross River, and Rivers States) accessed mass media to obtain information on the Anchor Borrowers' Programme (ABP). The objectives of the study were to assess farmers' sources, level of access, ease of access, and challenges in utilizing mass media for information about the Anchor Borrowers Programme in South-South Nigeria. Using the Development Media Theory and the Diffusion of Innovation Theory, the research employed the survey method. Data were gathered from 349 respondents through structured questionnaires. The analysis, conducted using descriptive statistics and ANOVA, revealed that radio is the most accessible medium, followed by television and social media. However, challenges such as poor network reception, lack of relevant content, and language barriers hinder optimal media utilization. The findings highlight the need for localized and culturally relevant communication strategies, improved infrastructure, and farmer education. Recommendations include expanding radio programming in local languages, addressing infrastructural deficits, enhancing digital media adoption, and fostering community engagement to build trust in media campaigns. The study also advocated for sustained monitoring and evaluation of media strategies to ensure their effectiveness.*

**Keywords: Anchor Borrowers' Programme, mass media, access, farmers, South-South Nigeria**

**INTRODUCTION**

Agriculture remains a cornerstone of Nigeria's economy, providing food security, employment, and raw materials for industries. Despite its significance, the sector faces challenges that hinder productivity and modernization. In response, the Federal Government launched the Anchor Borrowers' Programme (ABP) in 2015, in partnership with the Central Bank of Nigeria (CBN), to empower smallholder farmers through funding and capacity-building initiatives. By fostering economic linkages between farmers and agro-processors, the ABP seeks to boost agricultural output and reduce the nation's dependence on food imports.

Mass media plays a crucial role in disseminating information and fostering socio-economic development, particularly in agriculture. As a channel for communication, it encompasses radio, television, newspapers, and digital platforms, all of which are essential in promoting awareness and adoption of agricultural programs. According to Saleh, Burabe, and Nuhu (2018), radio remains the most effective medium for reaching rural farmers due to its affordability and accessibility, especially in regions with low literacy levels. However, advancements in digital technologies have introduced mobile phones and social media as complementary tools, offering real-time updates and interactive content (Jama et al., 2007).

However, the programme's success heavily depends on effective communication strategies to reach and engage its target audience. As noted by Shidali (2022), mass media plays a pivotal role in bridging knowledge gaps and sensitizing farmers to the program's benefits. Despite the potential of mass media, access among farmers in Nigeria is often hindered by infrastructural challenges, low literacy rates, and irrelevant content. Studies have shown that rural farmers rely predominantly on traditional media, such as radio, for agricultural information (Saleh, Burabe, & Nuhu, 2018).

Mass media, encompassing radio, television, newspapers, and social media, serve as critical tools for disseminating agricultural information to farmers. However, access to these media channels varies across regions due to infrastructural, cultural, and educational disparities. This study focuses on the South-South region of Nigeria, comprising Akwa Ibom, Cross River, and Rivers States, to assess farmers' level of mass media access and its implication in assessing information on the ABP. The findings aim to provide actionable insights for policymakers and stakeholders to optimize media strategies for agricultural development.

### **Objectives of the Study**

The objectives of this study were to:

- i. Determine farmers' sources of information about Anchor Borrowers Programme in the selected South-South states, Nigeria.
- ii. Assess the level mass media access for agricultural information by farmers in the selected South-South states.
- iii. Evaluate the ease of access to information on Anchor Borrowers Programme through mass media by farmers in the selected South-South States.
- iv. To identify the challenges faced by farmers in accessing and utilizing mass media information Anchor Borrowers Programme by farmers in the selected South-South states, Nigeria.

### **Research Questions**

The following research questions guided the study:

- i. What are farmers' sources of information about Anchor Borrowers Programme in the selected South-South states, Nigeria.
- ii. What is the level mass media access for agricultural information by farmers in the selected South-South States.
- iii. How easy is access to information on Anchor Borrowers Programme through mass media by farmers in the selected South-South States.
- iv. What are the challenges faced by farmers in accessing and utilizing mass media information Anchor Borrowers Programme by farmers in the selected South-South states, Nigeria.

### **Hypotheses**

H<sub>0</sub>: Access to mass media by farmers for information about the Anchor Borrowers' Programme do not differ significantly across Akwa Ibom, Cross River, and Rivers States.

H<sub>1</sub>: Access to Mass Media by farmers for information about the Anchor Borrowers' Programme differ significantly across Akwa Ibom, Cross River, and Rivers States.

### **Conceptual Review**

#### **Anchor Borrowers' Programme: An Overview**

The Anchor Borrowers' Programme (ABP), launched in 2015 by the Federal Government of Nigeria in collaboration with the Central Bank of Nigeria (CBN), represents a strategic initiative to enhance agricultural productivity and support smallholder farmers. The programme is designed to link farmers with large-scale agro-processors, providing access to funding, input supply, and capacity building to promote self-sufficiency in food production. As noted by Mahmud et al. (2022), the ABP addresses critical challenges in the agricultural sector, including limited access to credit and the need to modernize smallholder farming practices.

The programme aims to support the production of key crops such as rice, maize, and cassava, as well as livestock and tree crops. Its objectives align with the broader national goals of reducing food importation, increasing employment, and boosting the contribution of agriculture to Nigeria's GDP. According to the CBN guidelines (2021), the ABP fosters economic linkages between farmers and agro-industries while driving financial inclusion among rural populations. However, studies like

Shidali (2022) emphasize that the success of the ABP depends heavily on the effective dissemination of information and farmer sensitization, with mass media playing a pivotal role in bridging knowledge gaps.

### **Mass Media**

Mass media, including radio, television, and digital platforms, has been integral in promoting the ABP by creating awareness and educating farmers on the programme's benefits. According to Saleh, Burabe, and Nuhu (2018), radio remains the most effective medium for reaching rural farmers due to its affordability and accessibility, particularly in regions with low literacy rates. However, the adoption of digital platforms, such as mobile apps and social media, is increasingly recognized as a complement to traditional channels, enabling interactive communication and real-time updates. Jama et al. (2007) highlight the potential of mobile technologies to overcome infrastructural and educational barriers, making agricultural information more inclusive and actionable.

Despite its achievements, the ABP faces several challenges, including delays in fund disbursement, limited infrastructure, and difficulties in ensuring equitable access to programme benefits. Obih and Baiyegunhi (2018) underscore the importance of addressing these challenges through coordinated efforts involving policymakers, media practitioners, and local communities. By leveraging mass media more effectively, the ABP can achieve its goals of transforming smallholder farming into a commercially viable enterprise, thereby contributing to food security and economic stability in Nigeria.

### **Mass Media Access in Agriculture**

Mass media access plays a critical role in the dissemination of agricultural information, empowering farmers to make informed decisions and adopt innovative practices. In Nigeria, radio remains the most widely accessed medium, especially in rural areas, due to its affordability and ability to overcome literacy barriers. As Saleh, Burabe, and Nuhu (2018) argue, radio's wide reach and cost-effectiveness make it an invaluable tool for sharing agricultural knowledge, particularly in remote regions with limited infrastructure. Television, although impactful, is less accessible in rural areas due to electricity challenges and higher costs associated with equipment and subscriptions.

The adoption of digital technologies, such as mobile phones and social media platforms, has expanded access to agricultural information. According to Jama et al. (2007), mobile phones enable real-time communication, allowing farmers to access tailored advice on weather, pest control, and market prices. Despite these advancements, infrastructural challenges, including poor network coverage and unreliable electricity supply, hinder broader adoption. Studies by Oluchukwu (2004) and Egbule (2009) highlight that low literacy levels and a lack of localized, relevant content further restrict access to mass media among rural farmers. These challenges underscore the need for integrated approaches that combine traditional and digital media to ensure inclusive access to agricultural information.

Enhancing mass media access requires targeted interventions, including infrastructural development, localized content creation, and farmer education. McQuail's (1987) development media theory emphasizes the need for media to align with national development goals, suggesting that investments in rural infrastructure, such as community radio stations and solar-powered television sets, can bridge accessibility gaps. Moreover, mobile platforms can deliver customized content in local languages, addressing literacy and cultural barriers. These strategies are critical for empowering farmers and fostering sustainable agricultural development.

### **Farmers**

Farmers are central to agricultural development, playing a critical role in ensuring food security, economic stability, and environmental sustainability. Globally, smallholder farmers, who cultivate less than five hectares of land, account for the majority of agricultural production. According to the Food and Agriculture Organization (FAO), they produce about 80% of the food consumed in Asia

and sub-Saharan Africa. In Nigeria, farmers contribute significantly to the agricultural sector, which employs over 36% of the population. However, their productivity is often constrained by challenges such as limited access to credit, inadequate infrastructure, and the effects of climate change (FAO, 2020; Saleh, Burabe, & Nuhu, 2018).

In rural Nigeria, farming is predominantly small-scale and family-based, with activities ranging from crop cultivation to livestock rearing. Farmers often rely on traditional methods, which, while resilient, limit their capacity to increase yield and income. Innovations in farming technologies and techniques can significantly enhance productivity, but their adoption hinges on access to information and resources. The Anchor Borrowers' Programme (ABP), for instance, seeks to address these gaps by providing financial support and connecting farmers to agro-processors. However, as highlighted by Mahmud et al. (2022), the success of such interventions depends on effective communication and farmers' ability to access and utilize agricultural information.

Empowering farmers involves addressing systemic barriers that hinder their growth. These include improving access to credit, investing in infrastructure like roads and irrigation systems, and enhancing education and training opportunities. Additionally, targeted use of mass media can bridge knowledge gaps, as Saleh et al. (2018) emphasize, by delivering critical information about best practices, market trends, and government programmes. Digital tools, such as mobile apps and e-extension services, also offer opportunities to connect farmers with expert advice and peer networks, fostering innovation and collaboration (Jama et al., 2007; FAO, 2020).

### **South-South Nigeria: Overview**

The South-South region of Nigeria, located in the Niger Delta area, is one of the country's six geopolitical zones and comprises six states: Akwa Ibom, Bayelsa, Cross River, Delta, Edo, and Rivers. Known for its rich natural resources, the region is the heart of Nigeria's oil and gas industry, contributing significantly to the national economy. Despite its wealth in crude oil and natural gas, the region is also a hub for agriculture, with farmers cultivating crops such as cassava, yam, rice, and oil palm. Fisheries and aquaculture are prominent in its coastal and riverine communities (National Bureau of Statistics, 2017).

The region's population is culturally diverse, with numerous ethnic groups, including the Ijaw, Efik, Ibibio, and Edo. Each group has distinct languages, traditions, and agricultural practices. This diversity influences the region's socio-economic dynamics, particularly in agriculture, where traditional knowledge and practices play a significant role. However, challenges such as environmental degradation from oil exploration, inadequate infrastructure, and socio-political instability have hindered sustainable development in the region (Jike, 2004).

Agriculture remains a vital sector for the South-South region, providing livelihoods for many rural residents. Crops like cocoa, rubber, and oil palm are grown for export, while staples like cassava and yam support local food security. However, farmers face challenges such as limited access to credit, poor extension services, and climate change impacts. Government initiatives, like the Anchor Borrowers' Programme, aim to address these challenges by enhancing access to funding and modern farming techniques (Mahmud et al., 2022).

Improving mass media access is critical for disseminating agricultural information in the South-South region. Studies highlight that radio and mobile technologies are particularly effective in reaching rural farmers. Tailored communication strategies that respect the cultural and linguistic diversity of the region can enhance farmers' access to information on agricultural development programmes, contributing to the region's economic and social stability (Saleh et al., 2018).

### **Theoretical Framework**

This study is anchored on two key theories: the Development Media Theory and the Diffusion of Innovation Theory, both of which are pertinent in explaining the role of mass media in agricultural development and farmer accessibility in agricultural programmes like the Anchor Borrowers' Programme (ABP).

### **Development Media Theory**

Proposed by McQuail (1987), the development media theory posits that the media should serve as a partner in national development by supporting government policies and promoting socio-economic progress. In the context of this study, the theory emphasizes the media's role in disseminating information about the ABP to farmers in the South-South region, thereby encouraging their accessibility to agricultural information. The theory also suggests that media content should prioritize developmental goals, such as poverty alleviation and food security, aligning with the objectives of the ABP. This theoretical lens helps to explore how media channels—radio, television, and digital platforms—can address farmers' information needs and contribute to the programme's success (McQuail, 1987; Saleh, Burabe, & Nuhu, 2018).

### **Diffusion of Innovation Theory**

First articulated by Rogers (2003), the diffusion of innovation theory explains how new ideas, practices, or technologies spread within a social system. It identifies four key elements influencing this process: the innovation itself, communication channels, time, and the social system. In this study, the ABP represents the innovation, and mass media serves as the primary communication channel to raise awareness, educate farmers, and influence their decision to adopt the programme. The theory highlights the importance of communication in overcoming barriers to innovation, such as lack of awareness or mistrust, which are prevalent in the South-South region due to socio-economic disparities.

By integrating these theories, the study provides a robust framework for examining the effectiveness of mass media in enhancing farmers' access to information in the ABP. The theoretical framework underscores the need for tailored media strategies that address regional challenges, including infrastructure gaps and cultural diversity, to ensure sustainable agricultural development.

### **Review of Studies**

Abubakar, B. Z., Ango, A. K., Buhari, U. (2009). *The Roles of Mass Media in Disseminating Agricultural Information to Farmers in Birnin Kebbi Local Government Area Of Kebbi State: A Case Study of State Fadama II Development Project.*

The research investigated the role of mass media in distributing agricultural information to farmers in Birnin Kebbi Local Government Area. The study aims to examine the socio-economic characteristics, agricultural enterprises, access to mass media, associated challenges, and the relevance of mass media in addressing farmers' problems and disseminating agricultural technology. A total of 80 structured questionnaires were randomly distributed to selected participants across five districts involved in the State Fadama II Development initiatives within the study area. The data gathered were analyzed using both descriptive and inferential statistical methods.

Findings indicated that the majority of respondents were full-time farmers with personal landholdings and over 21 years of farming experience. The study also revealed that radio and television served as the primary channels for accessing agricultural information. Most respondents regarded these media sources as conventional, accessible, and preferred listening to agricultural programs at night (between 8 p.m. and 11:59 p.m.). However, challenges such as the cost and maintenance of media devices (radio and television) were identified as significant issues.

The hypotheses tested showed a notable correlation between the sources of agricultural information accessed by farmers and the relevance of the information in addressing agricultural challenges ( $r = 0.544$ ,  $p = 0.290$ ).

The study recommended increased efforts to disseminate agricultural information to farmers via radio and television, particularly during nighttime hours. Additionally, the establishment of local community viewing centers by the government was suggested to enhance access.

Influence of Mass Media Promoted Agricultural Programmes on Arable Crop Production in Ezza North Local Government Area of Ebonyi State, Nigeria

Nwankwo, Edeh, and Okafor (2023) examined how mass media agricultural programs influenced arable crop production. They identified radio and television as the main sources of agricultural information, with programs like "One-Man-One Hectare" contributing to crop production increases. However, challenges such as high costs of media devices and inadequate capital limited access to agricultural information. The study concluded that mass media had a significant influence on crop production (Nwankwo et al., 2023).

Adamu, M., Haruna, M. S., & Bello, S. A. (2021). Impact of mass media on adoption of agricultural innovations in Kaduna State.

Adamu et al. (2021) explored how mass media shaped awareness and adoption of agricultural innovations among farmers in Kaduna State. While awareness was high, adoption remained low due to limited access to resources. The authors recommended integrating mass media campaigns with agricultural extension services to increase adoption rates.

Oladipo, O. F., & Adebayo, O. S. (2022). Women farmers' perceived effectiveness of mass media in accessing agricultural information in Kwara State, Nigeria.

Oladipo and Adebayo (2022) studied women farmers' access to agricultural information through mass media. They found that while mass media was effective in providing market information, it was less effective in overcoming language barriers or linking farmers to extension agents. They recommended producing content tailored to women farmers' specific needs (Oladipo & Adebayo, 2022).

Khosa, R., & Makwetu, L. (2020). Adoption of mass media for agricultural purposes by smallholder farmers in the Eastern Cape Province of South Africa.

Khosa and Makwetu (2020) investigated the use of mass media by smallholder farmers in South Africa. They found that 80% of farmers relied on mass media for agricultural purposes, with socioeconomic factors such as education and income influencing access. The authors suggested providing government training and subsidies to enhance media utilization (Khosa & Makwetu, 2020).

Ahmed, A., & Audu, M. (2023). The mass media and impact of government agricultural programmes on farmers in Taraba State: A study of Donga Local Government Area.

Ahmed and Audu (2023) evaluated the impact of government agricultural programs on farmers in Taraba State through mass media. They observed that programs like the Rice Value Chain were popular, but challenges such as poor infrastructure and limited media access hindered their effectiveness. The study recommended more proactive government communication strategies through media (Ahmed & Audu, 2023).

Choudhury, S., Das, P. K., & Singh, N. (2021). Mass media as a source of agricultural information: An overview of literature.

Choudhury et al. (2021) reviewed the role of mass media in disseminating agricultural information. They emphasized that mass media enhanced decision-making among farmers but highlighted the need for tailored and culturally relevant content. The study advocated for collaboration between media houses and agricultural stakeholders to maximize effectiveness (Choudhury et al., 2021).

Ibrahim, S. T., & Yusuf, R. M. (2020). Influence of socio-economic factors on farmers' use of mobile phones for agricultural information in Nigeria.

Ibrahim and Yusuf (2020) focused on mobile phone use as a mass media tool for agricultural purposes among Nigerian farmers. They identified socioeconomic factors such as education and income as critical in determining farmers' access to mobile phone-based agricultural information. The authors recommended improving rural infrastructure to support mobile technology use (Ibrahim & Yusuf, 2020).

## **METHODOLOGY**

### **Research Design**

The study adopted the survey method. The survey is suitable for conducting this kind of research which involves gathering and analyzing data from respondents. This method according to Nwagbara (2005) is useful in studies in which the population involved is too large to be observed directly. It is considered appropriate for this study as it is basically descriptive in nature, and will provide a description of the phenomena under study as well as help in the establishment of relationships or associations existing between variables.

### **Description of Study Area**

The area of this study comprises Akwa Ibom, Cross River and Rivers State. The three states are located within the south-south geopolitical zone of Nigeria and are occupied by smallholder and medium farmers who are the targets of the programme.

#### **Akwa Ibom State**

Occupying a total land mass of 8,412sq.kms, of Nigeria's coastal basin, Akwa Ibom State is located at the southernmost tip in Nigeria's south-south geo-political zone. The state falls within the tropical belt with a dominant vegetation of green foliage, shrubs and oil-palm trees. It has a high density of cash crops such as rubber, cocoa, coconuts, citrus, cassava, yam, maize, cowpeas, plantain, banana, pineapple and kolanut.

The state is one of the largest oil-producing states in Nigeria and is also endowed with rich deposits of limestone, gravel, salt, silver nitrate, silica sand and kaolin. Akwa Ibom State has two distinct seasons: the rainy season that starts from April and lasts till October, and the dry season with November to March duration. The coastal areas of the state witness rainfall almost all year round. Harmattan occurs around December and January (Akwa Ibom Diary 2022).

Akwa Ibom is made up of thirty-one (31) local government areas and has an estimated population of 5 million people (NPC and NBS, 2017). A majority of the rural populace engage in farming alongside fishing, trading, hunting, woodcarving, raffia works and other crafts.

#### **Cross River State**

Cross River State occupies a total land mass of 21.787 km<sup>2</sup> in the coastal area of south-south geopolitical zone of Nigeria's Niger Delta Region. It is in the tropical rain forest and houses 58% forestry of Nigeria (NIPC, 2022). The vegetation is tropical savannah and monsoon.

With 18 local government areas, the state has a population of 4,097,143 (NPC and NBS 2017). The main occupations of the people of Cross River State apart from civil service are farming, fishing and crafts. Agriculture is the major occupation of the people and the state is divided into three agricultural zones: Calabar, Ogoja and Ikom.

The major crops in the state are cocoa, rice, cassava, oil palm, rubber, banana and pineapple. The state is also endowed with solid minerals such as limestone, granite, clay, salt, tin, basalt, quartzite, kaolin, sand and feldspar.

#### **Rivers State**

Rivers State is in the Niger Delta region and specifically in the south-south geo-political zone of Nigeria. It has a total land mass of 10,575km<sup>2</sup> on the Nigeria's coastal line with 23 local government areas. Presently, only about 39 percent of the state's total land mass is suitable for crop cultivation (NIPC 2022).

The state has a population of 7,817,866 people (NPC and NBS 2017). Although the state is regarded as the centre of Nigeria's oil and gas industry, the people of Rivers State are predominantly engaged in fishing, crop cultivation and livestock farming. With a tropical rain forest and monsoon, the major crops in the state are cassava, rubber, oil palm, coconut, raffia palm, rice, maize, yam

and vegetables. The mineral resources available in the state are crude oil, silica, glass sand and clay.

### **Population of the Study**

The population of this study comprised all farmers in Akwa Ibom, Cross River and Rivers State.

### **Sample and Sampling Procedure**

A sample of 384 respondents was selected for the study using the multi-stage sampling technique. This sample size is determined based on the Research Advisor Table (2006) and Krejcie and Morgan (1970) table which both stipulate the sample size for very large populations from 100,000 and above at 95% confidence level and 5.0% margin of error as 384. Given this sample size, 128 respondents were drawn from each of the three states.

At the first stage, purposive sampling technique was applied to select farmers in each of the states through their respective Farmers Multi-purpose Cooperative Societies. At the second stage, cluster sampling technique was used to cluster the farmers into three farming zones in each of the three states: Akwa Ibom (Uyo, Ikot Ekpene, Eket), Cross River (North, South Central), Rivers (East, West, South-East).

The third stage was the application of simple random sampling to select three Farmers multi-purpose Cooperative Societies from each of the farming zones in the three states based on the Federal Department of Cooperatives and National Bureau of Statistics' Cooperatives Baseline Survey (2013). At the fourth stage, available sampling procedure was used. The questionnaire was then administered to fourteen (14) members of the Farmers multi-purpose Cooperative Societies that were available for questionnaire administration. The remaining two copies of the questionnaire were added to the farmers groups that fell within the zone in the state capitals.

### **Method of Data Collection**

Data for this study were collected through the administration of a structured questionnaire. A total of 384 copies of the questionnaire were administered whereas 349 were retrieved and used for the study, making 91% return rate.

### **Method of Data Analysis**

Descriptive statistics method which includes the use of tables and other descriptive measures to describe the data collected for this work was adopted and analysis was done using Statistical Package for Social Sciences (SPSS).

Analysis of variance (ANOVA) was also used to analyse the data in order to test the Hypothesis postulated in this research work. ANOVA test allow a comparison of more than two groups at the same time to determine whether a relationship exists among them. The result of the ANOVA test, the F-statistic (F-ratio), allows for the analysis of multiple groups of data to determine the variability or difference between samples and within sample.

In the work, ANOVA was used to test the differences in the level of access to Mass Media by farmers for information about the Anchor Borrowers' Programme across Akwa Ibom, Cross River, and Rivers States. The decision rule is that if the computed F is greater than the tabulated F,  $H_0$  is rejected, otherwise it is accepted.

**Data Presentation and Analysis**

**Table 1: Cross-Tabulation of Source of Information by State**

State	Radio (%)	Television (%)	Newspaper (%)	Social Media (%)	Radio & Television (%)	Newspaper & Social Media (%)	Television & Newspaper (%)	All of the Above (%)	Total
Akwa Ibom	30 (25.6%)	15 (12.8%)	5 (4.3%)	12 (10.3%)	20 (17.1%)	8 (6.8%)	12 (10.3%)	15 (12.8%)	117
Cross River	25 (21.4%)	17 (14.5%)	10 (8.5%)	15 (12.8%)	18 (15.4%)	9 (7.7%)	10 (8.5%)	13 (11.1%)	117
Rivers	35 (30.4%)	18 (15.7%)	5 (4.3%)	8 (7.0%)	22 (19.1%)	8 (7.0%)	7 (6.1%)	12 (10.4%)	115
Total	90 (25.9%)	50 (14.4%)	20 (5.7%)	35 (10.1%)	60 (17.2%)	25 (7.2%)	29 (8.3%)	40 (11.5%)	348

Radio emerges as the dominant source of information, accounting for 25.9% of total responses, with Rivers leading at 30.4%. This underscores a strong reliance on traditional broadcast media in the region. Television (14.4%) and Social Media (10.1%) follow, with Cross River and Akwa Ibom showing higher engagement in social media compared to Rivers. Newspapers, at 5.7%, are the least utilized standalone source, with slightly higher use in Cross River (8.5%), suggesting challenges related to accessibility or relevance of print media content.

Combination sources, particularly Radio & Television (17.2%), show strong influence, especially in Rivers (19.1%) and Akwa Ibom (17.1%). Other combinations, like Newspaper & Social Media (7.2%) and Television & Newspaper (8.3%), have smaller but meaningful roles. A notable 11.5% of respondents use all available channels, with slightly higher usage in Akwa Ibom (12.8%). These findings highlight the importance of leveraging traditional media while enhancing the reach and relevance of social media and newspapers to ensure broader engagement with the Anchor Borrowers Programme.

**Table 2: Cross-Tabulation of Media Access Frequency for Agricultural Information by State**

State	Daily	Weekly	Monthly	Rarely	Never	Total
Akwa Ibom	40 (34.2%)	30 (25.6%)	20 (17.1%)	15 (12.8%)	12 (10.3%)	117
Cross River	35 (29.9%)	25 (21.4%)	25 (21.4%)	20 (17.1%)	12 (10.3%)	117
Rivers	30 (26.1%)	35 (30.4%)	20 (17.4%)	15 (13.0%)	15 (13.0%)	115
Total	105 (30.1%)	90 (25.8%)	65 (18.6%)	50 (14.3%)	39 (11.2%)	349

The data shows that accessing media for agricultural information on a "daily" basis is the most common frequency, with 30.1% of respondents falling into this category. Akwa Ibom leads in daily media access (34.2%), highlighting stronger media engagement compared to Cross River (29.9%) and Rivers (26.1%). Weekly access ranks second overall at 25.8%, with Rivers having the highest percentage (30.4%), suggesting periodic but consistent engagement in this region. Monthly access accounts for 18.6%, with Cross River and Rivers showing similar percentages (21.4% and 17.4%, respectively), indicating moderate but less frequent engagement. The "rarely" category (14.3%) and "never" (11.2%) suggest that a significant portion of respondents encounter barriers to accessing media regularly, particularly in Rivers, where "never" is cited by 13%. These findings

highlight variability in media access frequency across states, pointing to the need for targeted interventions such as improving infrastructure, addressing literacy challenges, and offering more localized content to enhance engagement, particularly for those accessing media infrequently.

**Table 3: Ease of Access to Information About the Anchor Borrowers Programme through Mass Media**

State	Very Easy	Easy	Neutral	Difficult	Very Difficult	Total
Akwa Ibom	30 (25.6%)	30 (25.6%)	30 (25.6%)	12 (10.3%)	15 (12.8%)	117
Cross River	35 (29.9%)	15 (12.8%)	12 (10.3%)	25 (21.4%)	30 (25.6%)	117
Rivers	33 (28.7%)	30 (26.1%)	20 (17.4%)	20 (17.4%)	12 (10.4%)	115
Total	98 (28.1%)	75 (21.5%)	62 (17.8%)	57 (16.3%)	57 (16.3%)	349

The findings highlight a mixed experience among respondents in accessing information about the programme. While 28.1% reported finding it "very easy," a significant proportion still faced challenges, with 16.3% citing "difficult" or "very difficult." Akwa Ibom respondents showed a balanced distribution across categories, with 25.6% each for "very easy," "easy," and "neutral," indicating a relatively even spread of experiences. Cross River exhibits a polarization, with the highest percentage of "very easy" responses (29.9%) alongside the greatest difficulty levels (47% combined for "difficult" and "very difficult"). Rivers shows a moderate distribution, with 28.7% reporting "very easy" access but also a significant percentage (17.4%) facing challenges. Overall, while the data suggests that a majority of respondents found accessing information relatively straightforward, the notable proportion encountering difficulties points to disparities in accessibility, likely due to infrastructural, literacy, or contextual barriers. Addressing these barriers through targeted interventions could enhance the reach and impact of the programme's communication efforts.

**Table 4: Challenges in Accessing and Utilizing Mass Media Information**

State	Poor Network/ Reception	Lack of Relevant Content	of Language Barrier	Difficulty in Understanding	Lack of Trust	Others	Total
<b>Akwa Ibom</b>	35 (29.9%)	25 (21.4%)	20 (17.1%)	15 (12.8%)	12 (10.3%)	10 (8.5%)	117
<b>Cross River</b>	30 (25.6%)	28 (23.9%)	25 (21.4%)	20 (17.1%)	10 (8.5%)	4 (3.4%)	117
<b>Rivers</b>	25 (21.7%)	25 (21.7%)	15 (13.0%)	18 (15.7%)	20 (17.4%)	12 (10.4%)	115
Total	90 (25.8%)	78 (22.4%)	60 (17.2%)	53 (15.2%)	42 (12.0%)	26 (7.4%)	349

The data reveals that poor network reception is the most significant barrier to accessing or utilizing mass media information about the Anchor Borrowers Programme, affecting 25.8% of respondents. This challenge is most pronounced in Akwa Ibom (29.9%) and Cross River (25.6%), highlighting

infrastructural deficiencies in these areas. The lack of relevant content follows closely (22.4%), suggesting a gap in tailoring messages to the specific needs of farmers, with Cross River (23.9%) and Rivers (21.7%) being most affected. Language barriers, cited by 17.2% of respondents, and difficulty understanding information (15.2%) are indicative of communication challenges, possibly linked to low literacy levels or overly technical content. Trust issues, while less prominent at 12%, still represent a barrier for many, particularly in Rivers (17.4%). Responses categorized as "others" (7.4%) suggest that additional niche challenges exist, though they are less widespread. Overall, these results underscore the need for improved infrastructure, customized messaging, and efforts to build trust in the information disseminated through mass media.

### **Test of Hypothesis**

A One-Way ANOVA is appropriate for analyzing whether there are statistically significant differences in these variables among the three states.

### **Hypothesis:**

#### **Access Frequency to Mass Media**

H<sub>0</sub>: There is no significant difference in the frequency of access to mass media information by farmers across Akwa Ibom, Cross River, and Rivers.

H<sub>1</sub>: There is a significant difference in the frequency of access to mass media information by farmers across the states.

### **Data and Analysis Structure**

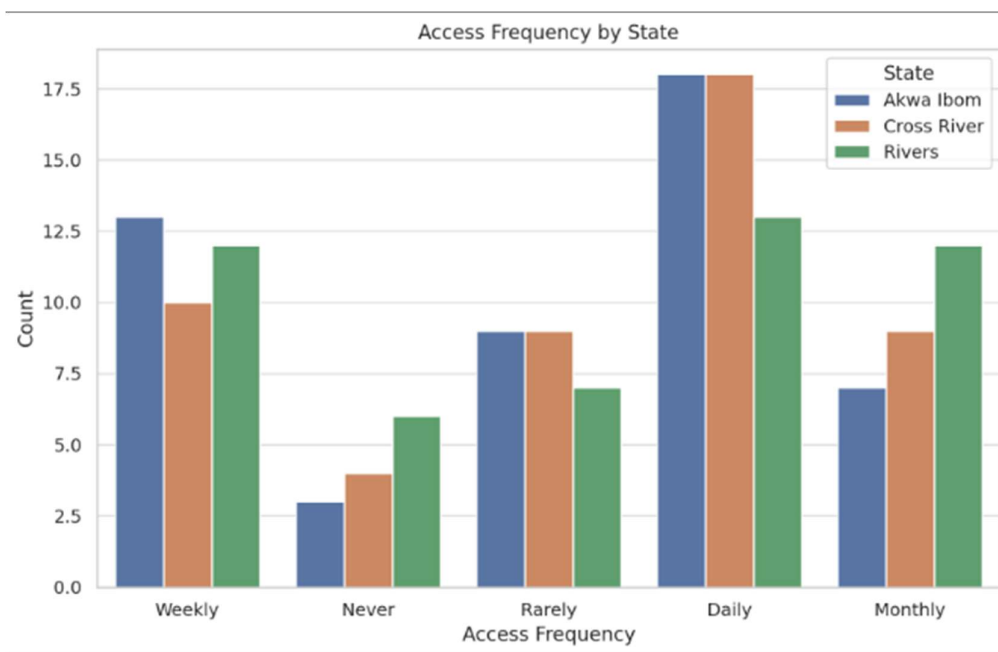
#### **1. Access Frequency to Mass Media**

Using the data from Table 2 of the "Assessment of Farmers Access," the dependent variable is the frequency of mass media access, categorized as daily, weekly, monthly, rarely, or never. The independent variable is the state (Akwa Ibom, Cross River, and Rivers). A One-Way ANOVA will determine whether the variations in frequency are statistically significant across these states. If the ANOVA results show significant differences, post-hoc tests (Tukey's HSD) will identify which states differ.

### **Linkage to Theoretical Frameworks**

Development Media Theory: This theory supports using accessible media channels for developmental messaging, aligning with findings where radio dominates as the preferred medium.

Diffusion of innovation theory: Ease of access and frequency directly correlate to the adoption of new agricultural practices and program participation.



### ANOVA Analysis Results

Access Frequency by State

**Statistic:** 0.657

**p-value:** 0.520

**Interpretation:** There is no statistically significant difference in the frequency of mass media access among the states (Akwa Ibom, Cross River, and Rivers) based on the p-value ( $> 0.05$ ). From the analysis above, it is evident that most respondents across all states access media daily or weekly, indicating consistent media engagement.

### Implications

The results suggest frequent media access across the states, emphasizing the importance of maintaining robust traditional media platforms like radio while leveraging opportunities in emerging platforms. Efforts should focus on improving ease of access by addressing infrastructural challenges and tailoring content to meet regional needs.

## DISCUSSION

### i. What are farmers' sources of information about the Anchor Borrowers' Programme in the selected South-South states?

The findings in Table 1 show that radio is the primary source of information, accounting for 25.9% of responses, with Rivers State showing the highest reliance at 30.4%. Television and social media follow at 14.4% and 10.1%, respectively, while newspapers have the lowest uptake at 5.7%, reflecting barriers such as literacy and affordability. Notably, a significant number of respondents use a combination of sources like radio and television (17.2%), with this trend particularly evident in Rivers (19.1%) and Akwa Ibom (17.1%). These findings highlight the critical role of integrated communication channels in enhancing access to program information.

Although the One-Way ANOVA results indicate no statistically significant difference in access frequency among the states ( $p > 0.05$ ), the observed variations in preferred media sources underscore the importance of tailoring communication strategies to local preferences. The Development Media Theory supports leveraging accessible and affordable channels like radio for developmental messaging, making it an effective tool for disseminating the ABP in rural areas.

Similarly, the Diffusion of Innovation Theory emphasizes the use of trusted communication platforms, such as radio, to foster awareness and adoption of developmental initiatives. Studies by Saleh et al. (2018) and Abubakar et al. (2009) corroborate these findings, highlighting the importance of radio in reaching rural communities. Integrating newer platforms like social media alongside traditional media can help bridge gaps, particularly for younger and digitally literate audiences.

#### **ii. What is the level of mass media access for agricultural information by farmers in the selected South-South states?**

The results in Table 2 show that 30.1% of respondents access mass media daily, with Akwa Ibom leading at 34.2%, followed by Cross River (29.9%) and Rivers (26.1%). Weekly access accounts for 25.8% overall, particularly in Rivers (30.4%). However, notable barriers exist, with 14.3% of respondents rarely accessing media and 11.2% reporting no access at all, reflecting challenges such as infrastructural deficits, literacy barriers, and economic constraints.

Despite these observations, the One-Way ANOVA analysis reveals no significant differences in access frequency across the states ( $p > 0.05$ ), suggesting a relatively uniform pattern of engagement with media. The Development Media Theory underscores the importance of addressing infrastructural challenges to ensure equitable access to media channels. Consistent media access is critical for fostering regular engagement with developmental content, as advocated by the Diffusion of Innovation Theory. Reviewed studies, such as those by Khosa & Makwetu (2020), emphasize similar challenges in rural areas, highlighting the need for infrastructural investments to enhance mass media access. Addressing these issues is vital to achieving consistent media engagement across the region, enabling effective dissemination of agricultural information.

#### **iii. How easy is access to information on the Anchor Borrowers' Programme through mass media by farmers in the selected South-South states?**

The findings from Table 3 reveal variability in the ease of accessing ABP information among the states. While 28.1% of respondents find accessing information "very easy," a significant proportion (16.3%) reports it as "difficult" or "very difficult." Cross River exhibits the highest difficulty levels, with 47% reporting challenges, likely due to infrastructural and contextual barriers. Akwa Ibom shows a more balanced distribution, while Rivers records moderate access ease, with 28.7% of respondents reporting "very easy" access.

Although the ANOVA results do not show significant differences in overall media access frequency ( $p > 0.05$ ), these findings underscore the importance of addressing non-frequency factors such as infrastructural deficits and content delivery barriers. The Diffusion of Innovation Theory highlights the necessity of reliable communication channels to bridge gaps in ease of access, while the Development Media Theory advocates for designing targeted strategies to address socio-economic challenges. Ahmed & Audu (2023) similarly identify infrastructural barriers as critical constraints in rural areas, reinforcing the need for improved infrastructure and localized content to enhance access and utility of mass media for programs like the ABP.

#### **iv. What are the challenges faced by farmers in accessing and utilizing mass media information about the Anchor Borrowers' Programme?**

The challenges detailed in Table 4 include poor network reception (25.8%), lack of relevant content (22.4%), language barriers (17.2%), and difficulty understanding the information (15.2%). Trust issues, reported by 12% of respondents, further emphasize the credibility gap, while "others" account for 7.4% of challenges. Poor network reception is particularly pronounced in Akwa Ibom (29.9%) and Cross River (25.6%), while the lack of relevant content is a consistent issue across all states.

These challenges highlight the structural and contextual barriers that impede effective utilization of mass media for accessing ABP information. The Development Media Theory

underscores the importance of creating culturally relevant and accessible content to address linguistic and comprehension challenges. Additionally, the Diffusion of Innovation Theory stresses the need to build trust and ensure content relevance to drive adoption of innovations like the ABP. Reviewed studies, such as those by Oladipo & Adebayo (2022) and Choudhury et al. (2021), emphasize the importance of addressing these barriers through infrastructure improvements, development of localized content, and trust-building initiatives via community engagement.

The findings underscore the critical role of mass media in promoting agricultural programmes like the Anchor Borrowers' Programme. While radio remains the most effective channel, the lack of significant differences across states suggests that challenges such as poor infrastructure, literacy barriers, and lack of localized content are common across the region. These challenges hinder optimal access to media information on anchor borrowers' programme, despite high awareness levels created by media campaigns.

### **RECOMMENDATIONS**

Based on the research questions and hypothesis test results:

- i. **Leverage Radio for Broader Reach:** Expand radio programming tailored to farmers' needs, broadcast in local languages. This will enable everyone to have easy access to agricultural information.
- ii. **Address Infrastructure Deficits:** Improve network reception and electricity supply, especially in rural areas. It is the hope of the authors that when these are done, farmers will be able to connect with their counterparts elsewhere to share information for their overall benefit.
- iii. **Develop Localized Content:** Creation of relevant and actionable content that aligns with farmers' linguistic and cultural contexts is necessary in order to bridge language gap.
- iv. **Promote Literacy and Media Education:** There should be access to training programmes to enhance farmers' ability to interpret and apply media content effectively.
- v. **Enhance Social Media Use:** Usage of mobile-friendly platforms is imperative to complement traditional media, offering real-time updates and interactive content.
- vi. **Build Trust Through Community Engagement:** Engage local leaders and cooperatives to foster trust in media campaigns and government programmes.
- vii. **Monitor and Evaluate Media Campaigns:** It is crucial to implement a robust system for continuous monitoring and evaluation of media strategies targeting farmers. Regular assessments should focus on determining the effectiveness of these campaigns in disseminating information about the Anchor Borrowers' Programme. Feedback from farmers should be actively gathered and analysed to identify areas for improvement, ensuring that media strategies remain responsive to farmers' needs and adaptable to changing contexts in the agricultural sector.

### **Suggestions for Future Research**

Future research could explore the following areas:

- i. **Impact of Digital Media on Rural Farming Communities:** With the increasing penetration of mobile phones and internet services, future studies could investigate the role of digital media, such as social media and mobile apps, in enhancing access to agricultural information for farmers.
- ii. **Comparative Analysis across Regions:** A comparative study of the effectiveness of mass media in promoting agricultural programs across different regions of Nigeria (e.g., North vs. South) could provide insights into regional differences and help develop more targeted communication strategies.
- iii. **Longitudinal Studies on Media Influence:** Conducting longitudinal studies to track changes in farmers' access to agricultural information over time and the sustained impact of media campaigns on agricultural development would be valuable in understanding the long-term effects of media interventions.

- iv. Gender-Specific Media Strategies: Research focusing on gender-specific media strategies to engage women farmers, who may face different challenges and have unique needs, would contribute to more inclusive agricultural development initiatives.

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