Bayero Business Review

Note to Contributors

Bayero Business Review is a management oriented journal concerned with a wide range of areas relating to the management of businesses and organisations. Specifically, it covers among others issues in General Management, Strategy, Finance, Investment, Accounting, Entrepreneurship, Marketing, Economic issues, Human Resources Development, Internal Business, Labour and Personnel Administration. In essence, the journal aims at providing business solutions and policy guidance to both the private and public organisations. It also seeks to provide up-to-date and valuable referral teaching and research materials in the subject areas described.

Guidelines for Submitting Articles

Content
Articles should contain original research work, or scholarly reviewed works. Brief articles and book reviews may be considered provided they do not exceed 10 pages of A4 paper, typed (double spaced).

Abstract
Each article to be submitted should have an abstract of not more than 150 words. It should contain the relevance of the work, methodology used, and the main contribution of the paper and a highlight of the conclusions and/or recommendations.

Structure of the Article

Introduction
Conceptual/Theoretical Framework and Literature Review
Methodological Issues
Results and Discussion
Conclusion and Recommendations
The above structure is optional; authors may use other accepted mode of presentations.

Referencing

In-text referencing should follow Harvard (APA) style, i.e. surnames of the author(s), followed by the year of publication. Where there are more than two authors, the surname of the first author may be used, followed by et al. Reference list should contain all authorities cited in the body of the work and in an alphabetical order.

Length

Each article should not exceed 20 pages double line spacing on A4 paper, and the font size of the characters should be 12, Times New Roman. 2.5cm should be left to top, bottom, right and left margins.

Literary Style

Headings: titles of articles and main headings should be in Bold Title cases, while Lower Case should be used for sub headings.

Tables and Figures

Tables should be typed in the text and numbered accordingly. The title should be in the title case and typed on top of the table. Figures should be typed on a separate sheet of paper and be camera-ready or on transparencies.

Submission of Articles

Two copies of the typescript and email copy should be sent to either:

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ISSN 0189-4684
Cover Price N500.00
Bayero Business Review
Volume 3, No. 1, March 2009

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This first edition of Bayero Business Review contains five scholarly articles from various fields of business and management. The papers are thoughtful, comprehensive, and incisive.

The first paper relates to gender differences in customer service and satisfaction of banking customers in Kano metropolis. The paper proves that respondents feel more favourably disposed towards female Customer Service Officers (CSOs). The data indicates that female CSOs can deliver better service delivery than male CSOs. The paper suggests that banks should continue to hire female CSOs due to their empathy and ability of being more communicative.

The implication of customer service breakdown on depositors' trust in Nigerian banking institutions is the focus of the second paper. The paper provides an analysis of the major factors that contributed to the failure in Nigeria, especially in the two decades. The failure of banks has significant implications on the economic growth, job creation, and financial stability of the country.

In conclusion, Bayero Business Review aims to provide a platform for business research and scholarly discussions in the West African region. The journal publishes high-quality research that contributes to the advancement of knowledge in business and management.

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Strategic Marketing Processes: An Alternative Approach to Sustainable Agricultural and Rural Development Potentials in Nigeria

Adegbuyi Omotayo Adeniyi*

Abstract
Despite the rhetorical acknowledgement of the importance of the agricultural and rural sector, most Nigeria governments (past and present) are not giving that sector the needed priority in their policies and budgets. Equally, the recognition of the need for a new development model by an increasing number of scholars has yet to produce adequate guidance for those Nigeria leaders, which are seeking to transform the rural areas. The purpose of this paper is to contribute to a strategy, which attempts to unlock the agricultural and rural development potentials of Nigeria by linking it in terms of strategic marketing processes with government inputs that are specifically directed towards promoting popular involvement. The methodology adopted in this study was a descriptive analysis of existing literature on performance of Nigerian agriculture and rural development sectors. The findings revealed that Nigerian agricultural sector did not show the impressive growth expected. The paper recommended adoption of strategic marketing processes. If this approach is properly adopted, it is anticipated that these actions would stabilize the sector, diversify the production base, improve export growth, reduce the food trade gap, all leading to a reversal in the negative trend in agricultural production and ensuring sustainable growth and development.

Introduction
Agriculture is the primary focus of rural development. The natural endowments of Nigeria give it comparative advantage as potentially one of the most productive countries in the world, with the development of primary production enterprises and agro-industries ensuring beneficial growth, economic well-being and improved livelihoods for the people. After the Nigerian civil war dramatic change in the country’s economy and society made a new approach to rural development necessary and urgent. The populations of the urban areas recorded enormous increase and continued to swell rapidly, thereby highlighting the disturbing rate of rural-urban migration. These conditions were themselves compounded by what came to be generally referred to as the “oil boom” a sharp increase in the country’s foreign exchange earnings due to sale of petroleum crude.

The “oil boom” Nigeria’s import causing increase in income-per-capital and services. With income-per-capital and consumption good society changed. The GDP in Nigeria sector while the (Agriculture and non-oil sector continue to experience a steep decline in agriculture and rural development sectors. The populations of the urban areas recorded enormous increase and continued to swell rapidly, thereby highlighting the disturbing rate of rural-urban migration. These conditions were themselves compounded by what came to be generally referred to as the “oil boom” a sharp increase in the country’s foreign exchange earnings due to sale of petroleum crude.

In response to all this the federal and state, administration, a main hinges on of development projects by the rural comm voluntary organizations sector is heavily to urban modernization by foreign donors. It had little overall effect to adopt a longer perspective and to make great indigenous capacities and administration.

The agricultural sector (2003), is concerned
In response to all these, the governments, federal and state, turned to development administration, a measure which in the main hinges on official financial support of development programmes embarked on by the rural communities and relative voluntary organizations. Indeed, the rural sector is heavily taxed for the support of urban modernization. Large investments by foreign donors in the rural sector have had little overall effect. Donors need to adopt a longer perspective on development and to make greater efforts to promote indigenous capacities for policy, planning, and administration.

The agricultural sector, according to Ejaya (2003), is concerned with the production, distribution, and storage of agricultural crops, livestock, forestry and fishing. Before the 1986 structural adjustment policy, the Nigerian agricultural sector contributed a substantial proportion of export and at least 70% of employment. It is a characteristic feature of peasant farming- small-scale farmers dominate nearly 70% of total output: livestock production is primarily controlled by rural nomadic herders; poultry farms and fishing trawlers are small with limited participation of large industrial producers- have seriously restricted the sector’s development. The sector has not regained its dominance of the 1960s since the recovery of petroleum, and its subsequent large scale exploitation, declining agricultural contribution to the GDP from 97.3% in 1960 to less than 40% currently (CBN 2005).

Apart from government emphasis on oil, flow of bank credit to the agricultural sector has not been encouraging. Proportion of commercial bank credit to the sector, for example, has not risen above 18.7% in the last twenty years (1985-2005). Furthermore, expectation and global significance of Nigeria in such commodities as cocoa (305 metric tons) and palm-products (202.6 metric tons) have dropped to 132.1 and 74.5 metric tons respectively within the last decade.

Yet literature attesting to linkages between agricultural development, industrialization, and stronger economic development abounds (Porter et al. 2002; Olomola, 1999). The importance of bank
credit to agricultural production has also been established in many countries (Adejugbe, 2004; Yaron et al. 1997). In spite of such findings, between 1985 and 2005, the Nigerian agricultural sector did not show the impressive growth expected. Some of the major constraints to optimum production in agriculture include inadequate supply of fertilizer and other farming inputs, as well as outbreak of certain crop/livestock diseases (CBN report; 2002). Other factors including infrastructural inadequacies, as well as rising interest rates, might also account for declining productivity and flow of bank credit to the sector. Thus, the sectors’ average growth rate was only 4.0%; lower than the 5.8% projected annual growth target set in the 2002-2005 national rolling plan.

The objective of this paper is to contribute to a strategy, which attempts to unlock the agricultural and rural development potentials of Nigeria by linking it in terms of strategic marketing processes. The paper comprises five sections. Section one examines history and background of agricultural and rural development in Nigeria. The following section is on assessment of agricultural and rural development policies till date. Section three examines the role of marketing in enhancing the performance of agricultural and rural development programmes, while section four highlights the planning implications of the trend, and section five concludes the article.

Literature Review

History and Background of Agricultural and Rural Developments in Nigeria

Rural development is a euphemism for popular participation of the people in the local areas in political, economic and other activities that affect them directly (Hadi, 2003). During the colonial period 1900-1960 rural development policies in Nigeria were governed by the socio-economic process, which had arisen in Western Europe as a result of the Industrial Revolution (Baba, 1984). This great historical event created high demand for the cheap industrial raw materials and basic foodstuff obtainable from the colonies. The period was therefore dominated by attempts to develop cash crop production for the industries of Western Europe. The colonial officers thus embarked upon measures, which facilitate the exploitation of the bulk of rural Nigeria, the source of the needed raw materials, basic foodstuff and materials. Rural development was therefore, seen in the light of encouraging the rural farmers to undertake sustainable changes in their production systems. Export crop production and material exploitation stimulated the construction of the first transport infrastructure (railway) to enhance the exploitation of these resources.

For example, cocoa growing in South-Western Nigeria and the groundnut trade in Northern Nigeria stimulated the construction of the first modern transportation in the country. Late South-Eastern Nigeria areas of the Udi facilitated the export of these resources to other countries. In effect, the colonial administration’s strategies to achieve the following:

(a). Methods requiring legislative change
(b). Methods requiring organizational change
(c). Methods requiring concentration (Baba; 1984)

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Background of Rural Developments

A euphemism for the people in the socio-economic and other policies in Nigeria directly (Hadi, 1984). This great high demand for raw materials and was therefore to develop cash industries of colonial officers thus which facilitate the bulk of rural and of the Industrial Revolution (1840). These did not in involve outright acquisition of land and the “unfreezing” of the entire society as was the case in China, Tanzania and the Soviet Union, but legislative controls designed to facilitate the exploitation of the land resources.

Similarly, the colonial administration had instituted the marketing Board system charged with the responsibility of stabilizing commodity prices so that farmers might develop the incentive to increase the production of the various export crops. Other functions of the Boards include the control of crop quantity and the financing of development projects (Oyenuga, 1967).

This institution, through the control of price mechanism, was a major force accounting for the substantial internal changes, which were made by the indigenous small-holder farmer. It also generated substantial capital surpluses, which became a major source of development fund in other sectors of the economy.

The post-war years (that is, later 1940s) also brought about some forms of investment in rural Nigeria, which were only remotely linked with agricultural production. A good example was the rural health care through programmes of ecological control and provision of relevant health care services and infrastructure. Examples of these were the Anchua rural development and resettlement scheme, the Ibarapa project at Igbo-Ora, and the Uboma Project (Oluwasanmi, 1966).
The impact of these programmes on the rural environment during the period had been minimal. In terms of their contributions to raising the levels of living of the rural population, the programmes did not achieve much. The strategies were basically export-oriented agricultural modernization, which had very little relevance to the welfare of the rural dwellers. The programmes did more to facilitate the penetration and exploitation of the few rural areas favoured with the production of the needed minerals and agricultural resources than focus on the welfare of the rural dwellers. Attention was mainly focused on the development of export crops without considering seriously the well-being of the rural producers. In terms of the indirect benefits of these schemes, various studies have shown that no significant success has been achieved by way of influencing the peasants’ farmers surrounding them (Adegboye, Basu and Olatumbosun, 1969). According to Ogala (2004), Nigeria is a country that specializes in neglecting the goose that lays the golden egg that produces the geese. It is on record that before the exploration and exploitation of petroleum, agriculture was the mainstay of Nigeria’s economy.

An Assessment of Nigerian Agricultural and Rural Development Policies from 1975 To 2005

Nigeria has tried and is still trying every approach in rural development. While the objectives of rural development have been the same or have unfolded incrementally with expanding national and international problems, strategies for achieving it have varied from one government to another or from group of policy makers to another. The objectives of the rural development as contained in Federal Republic of Nigeria, Third National Development plan 1975 – 80 include among others:

1. The creation of jobs for the rural unemployed or under-employed;
2. The diversification of trades in the countryside and assistance towards improving methods of farming;
3. The raising of per capita income and standard of living, and therefore, of regional and national income;
4. The slowing down of the exodus of rural workers to the towns;
5. The elimination of regional imbalances;
6. The reduction of wealth and income inequalities between urban and rural areas; and
7. The establishment of a measure of social justice.

The policy and framework document identifies the role of agriculture as that of generating foreign exchange, providing employment and income earning opportunities especially in rural areas; improving food security; and protecting and conserving the natural resource base through adoption of good soil and water management practices.

After the country’s independence in 1960, the responses of the first civilian government to the challenges of national development (rural and urban) as summarized in the first and second national develop

national development period (1970 – 1974), emphasis on the rural areas, was purely agricultural country. The objectives during the third national development period (1975 – 1980) for the first time, a rural were summarised in the first and second

The policy, new emphasis on agricultural-related activities, as an agrarian revolution during the period. Feed the Nation (Fdn) and in 1980 the country launched to replace the National Production Programme required a package of changes. Rural development of basic needs, of the rural areas of the provision of faculties in the rural
The period since 1975, which corresponds to the Third and Fourth National Development Plans (1975 – 80) (1981 – 85), therefore saw some major changes in rural development approach. These changes are themselves attributable to the fresh reconceptualization of rural development by such agencies of change as the World Bank, International Labour Organization and the Food and Agricultural Organization (FAO, 1978; and Mbithi, 1977).

The redefinition is largely accountable for four major approaches to the mobilizations of resources for rural development in Nigeria since 1975. These approaches are
(i). Integrated Rural Development.
(iii). The Basic Needs Strategy, and
(iv). The Instrument of Local Government.

Out of the four new approaches the River Basin Development Approach is basically agricultural, the Integrated Rural Development (IRD) approach has agriculture as its principal component. The Basic Needs Strategy is basically social with agriculture as the base while the instrument of local government approach is a socio-spatial cum political strategy of transforming an agrarian rural economy (Okoye, 1992).

The inroad into the Nigerian political scene of the Babangida administration within the later part of 1985, introduced a new dimension of consciousness of the national development plan (1962 – 68, 1970 – 74), especially with regards to the rural areas, were a carry over from the colonial period. The situation changed during the third national development plan period (1975 – 1980) during which for the first time, a rural policy, which was not purely agricultural, was introduced in the country. The objectives of the policy were: (i). “Increasing rural productivity and income; and (ii). Diversifying the rural economy generally and enhancing the quality of life through the provision of basic social amenities, such as health centres, pipe-borne water, all season roads, and electricity” (Federal Republic of Nigeria, 1975). The combined effects of these measures it was believed would help narrow the disparities in the living standards between the rural and urban areas of the country.

The policy, nevertheless, still retains emphasis on agricultural production and related activities, as typified by the various agrarian revolution programmes launched during the period. In 1976 the Operation Feed the Nation (OFN) was launched to replace the National Accelerated Food Production Programme (NAFPP) of 1974 and in 1980 the Green Revolution was launched to replace the OFN. But for the first time the rural areas were seen as an entities having peculiar problems, which required a package of well coordinated changes. Rural development was related to basic needs, of the rural population, that is, the provision of basic infrastructural faculties in the rural areas.

The inroad into the Nigerian political scene of the Babangida administration within the later part of 1985, introduced a new dimension of consciousness of the
rural area among the Nigerian people – the Directorate for Food, Roads and Rural Infrastructures (DFRRI). This programme was one of the most significant efforts of the Babangida administration to bring the majority of Nigerian who live in the rural areas to the mainstream of national development. The DFFRI is a vanguard of MAMSER (Mass Mobilization for Self Reliance, Economic Recovery and Social Justice) and among the agencies of this latter, the DFFRI takes a greater stride in social mobilization.

Since 1999 to 2007 with military gone and new democratic structure in place, the country is poised to regain her position in agriculture. The administration of President Obasanjo had watered the ground in empowering Nigerian farmers and agro-allied investors to harness the country’s rich resources in producing food and raw materials for industries and export. N50bn Agricultural Credit Support Scheme was made available to Nigeria Agricultural Credit and Rural Development Bank (NACRDB) for disbursement to farmers at 8% loan interest, while fertilizers, pesticides, herbicides and planting technologies are made available at subsidized rates by the government. The case has adequately been made for the transformation of Nigeria agriculture from a predominant subsistence system to a market-oriented agribusiness sector. This requires according to Nwajiuba (2005) structural and technological changes, as well as institutional and policy support.

What have been the impacts of the various agricultural and rural development strategies, efforts and programmes on the country’s rural sector? Looking at these strategies / programmes more closely in terms of their performance, qualitative and quantitative changes they have not met with the expected successes and their failures derive from the following fundamental problems.

(a). The goals and objectives of the various planning schemes have generally been set by experts and not the communities to benefit from the scheme. Such projects exude an alarming aura of unreality because the aims and aspirations of the target population were not fully articulated within the plan. For example, the Nachi oil refinery is locationally disadvantaged and hence despite the huge sums of money already invested by the government, the realization of the project is not yet in sight.

(b). The socio-structural, institutional and functional problems of the target communities were not given adequate attention in such plans.

(c). Such plans were not integrated within the national scheme. Their peripheral nature imposed on such projects glaring constraints and assumed the status of a major realization disabling factor.

(d). In all, planning for the rural communities tended to be imposed from above through the so-called experts. All too often however, their assessment has tended to be at variance with the rural people's desire.

(e). Poor management of the rural economic development given the dominance of financial management, marketing, storage, harvest, and processing problems. Moreover, the government has large surpluses and large deficits, and this has resulted in the inability to move food from surplus areas to deficit areas. Further, the government has large surpluses and large deficits, and this has resulted in the inability to move food from surplus areas to deficit areas. Food imports (which are about 14.5 percent of the official trade balance) have increased, the country has large surpluses and large deficits, and this has resulted in the inability to move food from surplus areas to deficit areas.

A key feature of the dominance of financial management, marketing, storage, harvest, and processing problems. Moreover, the government has large surpluses and large deficits, and this has resulted in the inability to move food from surplus areas to deficit areas. Food imports (which are about 14.5 percent of the official trade balance) have increased, the country has large surpluses and large deficits, and this has resulted in the inability to move food from surplus areas to deficit areas.

The Role of Marketing in the Performance of Agricultural Development Programs
Marketing has been defined in different ways by different authors and different schools of thought, certain distinct concepts and definitions. One view is that marketing is the process of people to people endeavoring to execute the flow of goods or services from producer to consumer at a profit and in the process of human activities in relation to markets. In other words, the process market to actualize...
variance with the needs and ideals of the rural people.

(e) Poor management of substantial revenues from the oil sector, trade liberalization and withdrawal of government support for the sector (Olubamise, 2005).

A key feature of the agricultural sector is the dominance of food crops (see Appendix A). Evidence points to substantial harvests wastage because of marketing, storage and processing problems. Moreover, while certain areas have large surpluses, other areas have large deficits, and the marketing system is unable to move food cheaply from surplus to deficit areas. Furthermore, despite the dominance of food crops in total agricultural output, Nigeria faces increasing food shortages leading to rising food imports (which now account for about 14.5 percent of total imports).

The Role of Marketing in Enhancing Performance of Agricultural and Rural Development Programmes

Marketing has been defined in several ways by different authorities. Despite the different schools of thought, there are certain distinct concepts that emerge from their definitions. One of them is the belief that marketing is a societal activity. Another is the view of marketing as the execution of those business functions that direct the flow of goods and services from the producer to the consumer. Marketing means human activity taking place in relation to markets. It means working with markets to actualize potential exchanges for the purpose of satisfying human needs and wants. Every business and other social institutions all over the world owe their existence, success, and growth to the application of the marketing concept (Achumba, 2000). According to Jain (1983), lack of marketing perspective makes optimum corporate strategies unsuccessful when there are environmental changes. Strategic marketing focuses on the market(s) of interest, the influences of the environment (in terms of threats and opportunities), and the marketing practices used in achieving objectives in the face of the environmental influences.

Marketing has an important role to play in the economy of a less developed country like Nigeria. Without the backing of effective marketing activities, there may be little progress in the national economy of Nigeria. One can say that it is through efficient and effective marketing practices that a developing country like Nigeria can participate efficiently and effectively in its Agricultural and rural development areas. With advancing technology and increasing productivity according to Achumba (2000), the future growth of an economy can be said to be a function of the effectiveness and efficiency of its marketing practices.

However, strategic marketing in essence is a chosen line of action selected by an organization for pursuing a marketing objective. In this vein, Newman and Logan (1985) see strategic as being concerned with where an organization...
With the reference to the above model, it implies that strategic marketing processes involve series of steps taken in a systematic order. In other words, strategic marketing process requires management to accomplish the following tasks in that order:

1. Analyze the opportunities and threats or constraints that exist in the external environment.
2. Analyze the firm's strengths and weaknesses in its internal environment.
3. Establish the firm's mission and develop its objectives and goals.
4. Establish strategies (at corporate, business and functional levels) that will match the firm's strengths and weakness with the opportunities and threats in the environment.
5. Implement the strategies.
6. Engage in strategic control activities to ensure that the organization's goals are attained.

Note that the process starts with the first step, ends with the last and then begins again. In other words, the process of strategic marketing is continuous.

Olayemi (1982) observed that food marketing is a very important but rather neglected aspect of agricultural development. More emphasis is usually placed by government on policies to increase food production with little or no consideration on how to distribute the food produced efficiently and in a manner that will enhance increased productivity.

**Conclusion and Recommendations**

The importance of rural development is paramount in any nation's overall development strategies. Development parse brings about fundamental change in the life of any society; change which will extend into the political, social and economic spheres of human life. We have in this paper examined background of agricultural and rural development in Nigeria, problems of rural development, assessment of agricultural and rural development and the roles of marketing in enhancing the performance of agricultural and rural development programmes. It must be noted that past government (federal, states, and local) corporate bodies, socio-cultural groups as well as sundry organizations and communities have made attempts in the past to develop agricultural and rural sector. Large chunks of money have been committed in such efforts. Also, nearly every known approach/strategy to agriculture and rural developments has been tried, albeit half-heartedly. The fact that Nigeria agriculture and rural sectors still remain deprived and underdeveloped attests to the ineffectiveness of such strategies and efforts in developing such sectors.

With the renewed emphasis on unlocking the agricultural and rural developments potentials, the time is ripe for a new direction/strategy to achieve overall well-being of the people and reverse the adverse impact on developmental efforts of the dispersed settlement structure. The strategic marketing process is the new option. Its major thrust is on identification of people's needs for socio-economic required is a strategy to enhance rural production, improve agriculture occupations, infrastructural accessibility and improve production to national market to achieve agricultural mobilization.

Nigeria, at federal, state and local government should provide research for agricultural products which to base research for agricultural products will ensure making, and direct and rural development.

Government can create a marketing agency to work in marketing agricultural products. The agency should be done in the government areas in the country. The agency should take responsibility for finding potential markets and products to these markets. The agency must also help the farmers to make products to these markets. The farmers must be informed the farmers on the greatest potential crops for export locally and for export. A farmer association method of spreading is the most efficient steps that farmers need to take to export their products.
Development is fundamental change in which social, economic, and political life is restructured in order to satisfy the material needs and aspirations of the masses. What is required is a simultaneous effort to enhance rural productivity and income, improve agricultural and non-agricultural occupations, and integrate rural marketing to national marketing systems as well as achieve agricultural and rural political mobilization.

Nigeria, at federal, state and local government should engage in research in order to provide reliable information upon which to base relevant decisions. Market research for agricultural inputs and products will enhance good policymaking, and directly affect productivity and rural development.

Government can adopt a broad based marketing agency to take more active role in marketing agricultural produce. This should be done in the 774 local government areas in Nigeria. Firstly, the agency should take a more active role in finding potential markets and promoting products to these markets. The marketing agency must also have much closer links with the farmers themselves. This is to inform the farmers of which crops have the greatest potentials for marketing locally and for exporting.

A farmer association would be an effective method of spreading information on which crops are the most marketable and the steps that farmers need to take in order to export their products.

Conclusion

Through strategic marketing processes government will come to grip with such fundamental factors as product quality, customer services, response to community interests and ethical practices. Government should also establish long-range goals and objectives. In this sense, governments can establish an agricultural bank or other institution on organized agricultural credit that addresses the unique circumstances of agriculture; revision of lending policies of financing entities to allow for greater congruence between loan repayment and production schedules; development of appropriate financing mechanisms to reduce transaction costs of loans, particularly for resource – poor entrepreneurs. The need for non-financial measures of performance arose from the fact that financial terms are insufficient, largely because they fail to recognize the importance of customer satisfaction (Steinman and Deshpande, 2000).

As far as adoption of strategy marketing is concerned, agricultural and rural developments involve any clear and consciously applied strategy designed to restructure the economy in order to satisfy the material needs and aspirations of the rural masses and to promote individual and collective incentives to participate in the process of development. This involves a host of multi-sectoral activities, including the improvement of agriculture, the promotion of rural industries, the creation of the requisite infrastructure and social overheads, as well as the establishment of appropriate decentralized structures in order to allow participation.
By mass participation, the writer means widespread involvement in both the planning and execution of development programmes. One important lesson to be learnt from recent Nigerian experience is that the lack of effective mechanisms for mobilizing and motivating the rural masses has been a major contributory factor in the overall declining performance of the rural sector in national economic progress.

To this end, it is suggested that for people of Nigeria to enjoy the potentials of agriculture and rural development, government should give priorities to the following among others.

a. Improve access to federal government programmes and services for rural Nigerians.

b. Improve access to financial resources for rural business and community development.

c. Provide more targeted opportunities, programmes, and services for youth.

d. Strengthen rural community capacity building, leadership and skill development.

e. Create opportunities for rural communities to maintain and develop infrastructure for community development.

f. Connect rural Nigerians to knowledge-based economy and society and help them acquire the skills to use the technology.

g. Strengthen economic diversification in rural Nigeria through more targeted assistance.

h. Work with state and local governments to examine and pilot-test new ways to provide rural Nigerians with access to healthcare at reasonable cost.

i. Work with state and local governments to examine and pilot-test new ways to provide rural Nigerians with access to education at reasonable cost.

j. Foster strategic partnerships with communities, between communities, and among governments to facilitate rural community development.

k. Promote rural Nigeria as a place to live, work, and raise a family, recognizing the value of rural Nigeria to the identity and well-being of the nation.

l. Government should set up an agency that should buy some of the excess produce that can not be preserved so that farmers will not be producing at a loss because they could be discouraged as a result of this excess produce and consequently forced out of business hence, creating unemployment.

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National governments need to seek out new ways to provide services to the poor with access to credit at a reduced cost. National governments need to partner with communities, local entrepreneurs to facilitate development.

A solution as a place to raise a family, support with rural Nigeria development and well-being of the rural people.

Set up an agency to receive or purchase the excess produce so that the businesses producing at a loss can be discouraged from producing less produce and to discourage people from out of business because of employment.

References


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