

AN ASSESSMENT OF THE OKLAHOMA COOPERATIVE
EXTENSION'S IFMAPS PROGRAM AS PERCEIVED
BY THE COUNTY PROFESSIONAL
FIELD STAFF

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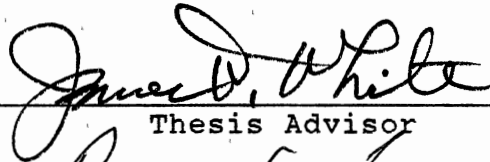
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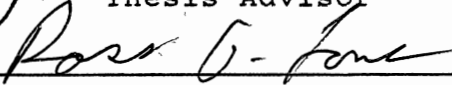
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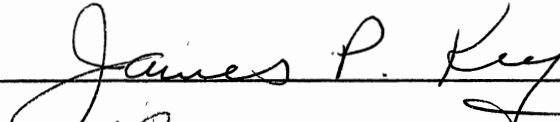
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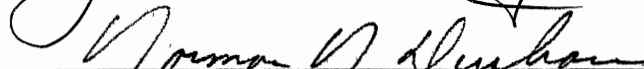
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TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION	1
Statement of the Problem.	1
Purpose of the Study.	1
Objectives of the Study	2
Assumptions of the Study.	3
Scope of the Study.	3
Definitions	4
II. REVIEW OF LITERATURE	7
The Farm Financial Crisis of the 1980's	7
Displaced Farmers	11
History of the IFMAPS Program	14
Future Perceptions of Farm Financial Education	20
Summary of Review of Literature	23
III. METHODOLOGY.	25
Introduction.	25
The Population.	25
Selection and Development of the Instrument.	26
The Instrument.	27
Analysis of Data.	28
IV. PRESENTATION AND ANALYSIS OF DATA.	31
Introduction.	31
Population.	31
Finding of the Study.	32
Extension Agents' Background Information.	32
Extension Agents' Perceptions of the IFMAPS Program	41
Extension Agents' Perceptions of Clientele's Response	51
Extension Agents' Perceptions of Future Clientele	54
Contingency Tables and Chi-Square Testing.	60

Chapter	Page
V. SUMMARY, CONCLUSIONS, AND RECOMMENDATION	67
Introduction.	67
Summary of the Study.	67
Purpose of the Study	67
Objectives of the Study.	67
Rationale for the Study.	69
Design and Procedures.	69
Major Findings of the Study.	70
Characteristics of the Respondents	70
Extension Agents' Perceptions of the IFMAPS Program	71
Extension Agents' Perceptions of Clientele's Response	72
Respondents' Need for IFMAPS In-Service Training	73
Needs of the "Broader Clientele".	73
Relationship Between Demographics and IFMAPS Rating	73
Relationship Between Experience and IFMAPS Knowledge.	74
Agents' Perceptions versus Clientele's Perceptions	74
Relationship Between Demographics and Clientele Needs.	74
Conclusions	75
Recommendations	80
Recommendations for Additional Research	84
SELECTED BIBLIOGRAPHY	85
APPENDICES.	88
APPENDIX A - INSTRUMENT.	89
APPENDIX B - COVER LETTER.	95
APPENDIX C - FOLLOW-UP LETTER.	97
APPENDIX D - RESPONDENTS' COMMENTS	99

LIST OF TABLES

Table	Page
I. A DISTRIBUTION OF RESPONDENTS BY DISTRICT. . . .	33
II. A DISTRIBUTION OF RESPONDENTS' SERVICE WITH COOPERATIVE EXTENSION BY YEARS OF EXPERIENCE .	34
III. A DISTRIBUTION OF RESPONDENTS WORKING WITH THE IFMAPS PROGRAM BY AREA OF APPOINTMENT. . .	36
IV. A DISTRIBUTION OF RESPONDENTS BY YEAR OF RESPONSIBILITY IN WHICH THEIR IFMAPS PROGRAM WAS INITIATED.	37
V. A DISTRIBUTION OF RESPONDENTS BY YEAR IN WHICH THEIR FIRST IFMAPS WORKSHOP WAS CONDUCTED. . .	37
VI. A DISTRIBUTION OF IFMAPS WORKSHOPS BY SEMINAR PRESENTERS	39
VII. A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THEIR KNOWLEDGE OF IFMAPS BY CATEGORY OF EFFECTIVENESS.	39
VIII. A DISTRIBUTION OF RESPONDENTS BY WHETHER OR NOT THEY RECEIVED IN-SERVICE TRAINING FOR THE IFMAPS PROGRAM	40
IX. A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THE INITIAL IFMAPS PROGRAM IN-SERVICE TRAINING BY CATEGORY OF EFFECTIVENESS.	42
X. A DISTRIBUTION OF RESPONDENTS BY WHETHER OR NOT THEY DESIRED ADDITIONAL IFMAPS TRAINING. . . .	42
XI. A SUMMARY OF RESPONDENTS' PREFERENCES OF RELATIONSHIPS WITH IFMAPS PARTICIPANTS	43
XII. A SUMMARY OF RESPONDENTS' PREFERENCES CONCERNING THE IFMAPS PROGRAM'S METHOD OF PROVIDING UPDATING	44
XIII. RESPONDENTS' PERCEPTION OF THE EFFECTIVENESS OF THE IFMAPS MATERIALS BY CATEGORY OF EFFECTIVENESS.	46

Table	Page
XIV. A SUMMARY OF RESPONDENTS' PERCEPTIONS REGARDING CLIENTELE NEEDS FOR EDUCATIONAL MATERIALS BY CATEGORY OF PERCEIVED EFFECTIVENESS.	46
XV. A SUMMARY OF THE RESPONDENTS' PERCEPTIONS CONCERNING THE INITIATION OF THE IFMAPS PROGRAM BY WHETHER OR NOT IT WAS TIMELY.	47
XVI. A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THE IFMAPS PROGRAM CONCERNING CLIENTELE NEEDS BY CATEGORY OF EFFECTIVENESS.	47
XVII. A SUMMARY OF RESPONDENTS' EVALUATION OF IN-COUNTY IFMAPS WORKSHOPS BY CATEGORY OF EFFECTIVENESS.	49
XVIII. A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THE MOST EFFECTIVE IFMAPS WORKSHOP PRESENTER	49
XIX. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE TRAINING OF THE IFMAPS CONSULTANTS BY CATEGORY OF PERCEIVED EFFECTIVENESS.	50
XX. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE APPROPRIATENESS OF SKILLS LEVELS OF TEMPORARY IFMAPS SPECIALISTS BY CATEGORY OF EFFECTIVENESS.	50
XXI. A SUMMARY OF RESPONDENTS' PERCEPTIONS OF WHETHER OR NOT THERE WAS A NEED FOR FORMAL AGRIBUSINESS TRAINING.	52
XXII. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE ASSISTANCE PROVIDED TO CLIENTELE BY LEARNING STYLE	52
XXIII. A SUMMARY OF RESPONDENTS' PERCEPTIONS AS TO WHY CLIENTELE WERE INTERESTED IN PARTICIPATING IN THE IFMAPS PROGRAM BY SELECTED CATEGORY OF INTEREST	53
XXIV. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THEIR CLIENTELE'S RATING OF THE IFMAPS PROGRAM BY CATEGORY OF EFFECTIVENESS	55
XXV. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING ATTENDANCE AT IFMAPS GROUP MEETINGS BY WHETHER OR NOT PEER PRESSURE WAS A FACTOR.	55
XXVI. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE UTILIZATION OF THE IFMAPS PROGRAM BY THEIR CLIENTELE'S KNOWLEDGE OF THE PROGRAM	56

Table	Page
XXVII. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING CLIENTELE NEEDS BY WHETHER OR NOT THERE WAS A NECESSITY FOR FUTURE IFMAPS TYPE PROGRAMS. . .	56
XXVIII. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE IDENTITY OF FUTURE CLIENTELE AND THEIR NEEDS FOR IFMAPS PROGRAM ASSISTANCE BY LEVEL OF IMPORTANCE.	57
XXIX. A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING FARM MANAGEMENT SKILLS NEEDED BY CURRENT AND FUTURE CLIENTELE BY LEVEL OF IMPORTANCE. . . .	59
XXX. CONTINGENCY TABLE FOR COMPARISON OF COOPERATIVE EXTENSION AGENTS' DEMOGRAPHICS AND THEIR PERCEIVED EFFECTIVENESS OF THE IFMAPS PROGRAM.	61
XXXI. CONTINGENCY TABLE FOR COMPARISON OF THE RELATIONSHIP BETWEEN EXTENSION AGENTS' RATING OF THEIR LEVEL OF KNOWLEDGE OF IFMAPS SUBJECT MATTER AND THEIR YEARS OF EXPERIENCE IN THE OKLAHOMA COOPERATIVE EXTENSION SERVICE	62
XXXII. CONTINGENCY TABLE FOR COMPARISON OF THE EXTENSION AGENTS' PERCEPTIONS OF CLIENTELE'S RATINGS WITH CLIENTELE'S ACTUAL RATINGS OF THE IFMAPS PROGRAM.	64
XXXIII. CONTINGENCY TABLE FOR COMPARISON OF THE DEMOGRAPHICS OF RESPONDENTS WITH FARM MANAGEMENT SKILLS NEEDED MOST BY CLIENTELE . .	66

CHAPTER I

INTRODUCTION

The IFMAPS program (Intensive Financial Management And Planning Support) was put into action in 1985 by the Oklahoma Cooperative Extension Service in response to the economic hard times and the farm crisis of the 1980's. The IFMAPS program was designed to help Oklahoma farm and ranch families improve their financial management situation, options, strategies and skills in order to improve their future financial situation. As with any type of educational program, it is necessary to constantly assess the effectiveness of the program in order to assure that the needs of clientele are being met.

Statement of the Problem

The Oklahoma Cooperative Extension Service's IFMAPS program has not been formally evaluated by the Extension Agents that use the program. The need existed for such an evaluation to determine if the program was still meeting Extension's clientele's needs as perceived by the agents.

Purpose of the Study

The purpose of the study was to determine Extension

Agents' perceptions of the effectiveness of the IFMAPS Program regarding their experiences gained from the program and how these experiences may be applied to assist a broader clientele.

Objectives of the Study

1. To determine basic characteristics of the respondents (Extension Agents).
2. To determine Extension Agents' perceptions of the effectiveness of the IFMAPS Program.
3. To determine Extension Agents' perceptions concerning their experiences in regard to members of their clientele who utilized the IFMAPS Program.
4. To determine Extension Agents' perceptions of the need of in-service training for the IFMAPS Program.
5. To determine the Extension Agents' perceptions of what management needs may exist among members of the "broader clientele".
6. To determine if there was a relationship between the area of Oklahoma in which Extension Agents were stationed (east or west) and their perceived effectiveness of the IFMAPS program.
7. To determine if there was a relationship between years of Extension experience and Extension Agents' perceived knowledge about the IFMAPS program's subject matter.
8. To compare the opinions of Extension Agents

regarding the perceptions of clientele concerning the effectiveness of the IFMAPS programs with evaluation data compiled by the state IFMAPS Coordinator.

9. To determine if the area of Oklahoma in which the Extension Agent was stationed (east or west) makes a difference in the farm management skills needed most by current and future clientele.

Assumptions of the Study

1. The questionnaire accurately collected the information that was needed to meet the objectives of the study.

2. The County Extension Agents that returned the questionnaire provided their responses to the questions accurately and sincerely.

Scope of the Study

The scope of the study included a possible response from each of the 77 counties in Oklahoma. A questionnaire was sent to each county to be completed by the Extension Agent with IFMAPS responsibility and/or experience. Once the questionnaires were returned, it was determined that the population consisted of 72 possible respondents. The basis for this determination was because five counties were involved in a county sharing program and one county did not have an agent with IFMAPS responsibility at the time of the mailing in January of 1990. One agent that was involved in

the county sharing program filled out a separate questionnaire for the two counties he served; therefore, both of his questionnaires were used in the study. Of the 72 possible responses, 66 (92%) were returned and 61 (85%) were determined to be usable.

Definitions

The following terms are defined to clarify how they were used in this study.

Broader Clientele: The people that could be reached by the Cooperative Extension Service that are not being reached now. Extension's main outreach in 1989 was agricultural producers.

Cooperative Extension Service: The Extension Service disseminates information gained through research done by Land Grant colleges, free of charge to all citizens. The research is presented to the citizens in a practical and usable form to help achieve quality of life for all.

County Extension Director: The C.E.D. in each county is the administrative head of the county staff. The C.E.D. has the responsibility for all the programs in their county which includes the program areas of 4-H, Agriculture, Home Economics, and Rural Development.

County IFMAPS Coordinator: There was not an Extension Agent on the county level that had an official title as a county IFMAPS coordinator. But each county agent had the opportunity to coordinate an IFMAPS program in their county.

This term was just used by the author as a descriptive term. See County Professional Field Staff for further clarification.

County Professional Field Staff: The Extension Agent in each county that has offered and/or has experience with the IFMAPS program. This Extension Agent was also referred to as the County IFMAPS Coordinator in the text. The Professional Field Staff could be a 4-H Agent, Agriculture Agent, Home Economists, Horticulture Agent, Rural Development Agent or some combination of these.

Displaced Farmers: A displaced farmer is a farmer that has to give up farming because of financial difficulty and is forced to look for other employment.

Districts: The Oklahoma Cooperative Extension Service is divided into 4 districts which are the Northeast, Southeast, Northwest, and Southwest districts.

Effectiveness: How well the IFMAPS program meets the needs of Extension professionals and their clientele.

Extension Agents: An Extension Agent can be any one of the following people that work for the Oklahoma Cooperative Extension Service on the county level: 4-H Agent, Agriculture Agent, Home Economist, Horticulture Agent, Rural Development Agent, or a combination of these.

Farmers: This term will be used throughout the text to refer to both farmers and ranchers, unless otherwise stated.

Financial Diagnostic Specialists: Their job is to provide individual financial planning assistance to Oklahoma

farmers, free of charge.

Heavy Responsibility Group: This term was used in the conclusions of the study to refer to the Extension Agents that had three or more program area responsibilities.

IFMAPS: This is an acronym for Intensive Financial Management and Planning Support. This program was put into action in March of 1985 to assist Oklahoma farm and ranch families with the financial and emotional stress caused by the farm crisis of the 1980's. Its main focus was to provide financial and farm management information and assistance.

IFMAPS Professionals: This term was used as a inclusive term to describe people with IFMAPS responsibility. Those people could be one or a combination of all of the following: O.S.U. Extension Agricultural Economics Specialists, Area O.S.U. Agricultural Extension Specialists, and Financial Diagnostic Specialists.

Perception: The degree of understanding and recognition of objects and conditions around us, as in the Extension Agent's opinions and suggestions derived from experiences with the IFMAPS program.

CHAPTER II

REVIEW OF LITERATURE

The purpose of this chapter was to present a review of literature that was related to this study. The five sections of the literature review were: (1) The Farm Financial Crisis of the 1980's, (2) Displaced Farmers, (3) History of the IFMAPS Program, (4) Future Perceptions of Farm Financial Education, and (5) Summary of the Review of Literature.

The Farm Financial Crisis of the 1980's:

Soon after the "boom" years of the 1970's, the situation in the agricultural sector began to change for the worse after years of stability and growth. By 1983 the agricultural sector in the United States was facing a major crisis. A large percentage of the farmers and ranchers were experiencing financial stress. The 1980's would later be referred to as the "bust" years in agriculture. Very few agriculturists had predicted that such a problem would develop in the agriculture industry. Farming and ranching traditionally were high risk enterprises that were always changing, and farmers and ranchers had to change in order to survive the different crises throughout history. Some examples of past crises are droughts, insects, disease and

other natural disasters (Lasley, 1986). But the agriculturalist faced one of the most dramatic and rapid changes in the history of agriculture in the United States in the 1980's, a kind of crisis with which they had little experience.

The 1980's brought with it a surplus of many products that farmers produced. One reason for this was that "from the 1950's to the 1970's the national and regional emphasis had been to provide adequate supplies of food and fiber at reasonable prices for domestic consumption to satisfy export demand for agricultural products, and to have the security of surplus production" (Egbert, 1984, p. 1). Therefore, in the 1970's farmers and their financial institutions invested heavily in land and technological improvements with the idea that demand would continue its trend, prices would increase or hold steady, and interest rates would remain manageable. But the demand and prices decreased and the farmers were left with payments that required "boom" time prices in order not to default. The farmers that were depending on the higher product prices would now be faced with financial stress (Wallace, 1988).

Then "the October 1979 decision by the Federal Reserve System to allow interest rates to fluctuate greatly increased the financial risk exposure of the agricultural sector. Because of this policy change, the liquidity position of many farmers was subject to increased interest expense" (Wallace, 1988, p. 9). In 1980 the United States' embargo of the

Soviet Union decreased agriculture's export market. As the 1980's progressed, "farm debt continued to increase while farm income declined, land prices began to fall, interest rates soared..." (Egbert, 1984, p. 4). The value of farm assets kept decreasing, and the farmers' debt-to-asset ratio kept increasing (Wallace, 1988). As the farm financial crisis worsened, there were record numbers of farm foreclosures and the failure of agricultural banks, even with the huge outlays of federal funds (Choat, 1987).

Along with the farm financial crisis of the 1980's came the oil bust of 1983, which had an extreme effect on Oklahoma's economy (Woods & Sanders, 1989). These were two very important commodities produced in Oklahoma, and all of Oklahoma began to feel financial stress at this point.

In this study, the debt-to-asset ratio was used to explain the situation the farmers and ranchers were in during the farm financial crisis.

The D/A (debt-to-asset ratio) is often used as a simple measure of the financial position [leverage] of farm and ranch businesses. The D/A ratio, as used here, is simply the debt owed on the operation divided by the value of the assets owned. By common use, agricultural units with D/A ratios of 0.4 or less are thought to be in generally good financial health and to be under only mild financial stress. Units with D/A ratios in the 0.4-0.7 range are often considered to be subject to moderate stress. On the other hand, farms and ranches with D/A ratios greater than 0.7 are generally considered to be under severe financial stress and are often subject to financial failure" (Plaxico & Tilley, 1986, p. 3).

Some researchers suggest that the D/A ratio is not a totally adequate measure of the financial well-being of the farms and ranches, but it does provide some useful

information. For example, in a study done in North Dakota in 1985 and 1986, seven out of ten cases said that their high D/A ratio was the most significant factor in them making changes in 1985 (Ekstrom, Hardie & Leistritz, 1987). This suggests that the D/A ratio was used as an indicator by some to make adjustments in their enterprises.

The average D/A ratio for Oklahoma since record keeping of this type started in 1985 was as follows: January 1, 1985, 0.18; 1986, 0.22; 1987, 0.22; 1988, 0.23; and 1989, 0.22 (Oklahoma Department of Agriculture, 1988). On January 1, 1989, forty-five percent of the respondents reported no debt, while ten percent reported a D/A ratio of 0.7 or higher. "The most highly leveraged group accounted for about ten percent of the operators, owned about 11 percent of the assets, but owed 43 percent of the debt. The two least leveraged groups comprised 79 percent of the respondents, owned 77 percent of the assets and owed only 27 percent of the debt" (Oklahoma Department of Agriculture, 1988, p. 96). The average net farm income in 1985 was a negative \$1,309 (Cochrane, Tilley, Knowles, & Plaxico, 1985). "The average net farm income per farm in Oklahoma for 1985 to 1988 was \$9,474 per year" (Love, 1990, February, p. 2). That was not a good return when considering farmers' living expenses, time requirements, and investment requirements during this time period. The D/A ratios were not improving; therefore, the financial crisis of the 1980's did not end with the start of the new decade. In 1989 21% of the Oklahoma farmers were

still experiencing considerable financial stress (Love, 1990, February). Many small and mid-sized farmers and ranchers that did not quit farming had to get off-farm employment to supplement their farm incomes in order to provide for their families (Duncan, 1989).

Besides financial difficulty, the farm financial crisis brought with it other problems that had to be dealt with because of the stress that the financial situation put on farmers and their families. The appearance was that rural America was falling apart.

Displaced Farmers:

Another indicator of the severity of the farm crisis was the displacement of farmers. The Cooperative Extension Service started to realize in the 1980's that they needed to develop programs to help the farmers that were in trouble as well as the farmers that had already lost their farms. The IFMAPS program was an example of one of the efforts of the Cooperative Extension Service to help their financially burdened farmers and displaced farmers. "The record number of farm foreclosures and bankruptcies illustrate, albeit imprecisely, the struggle in rural America" (Rathge, Leistritz & Goreham, 1988, p. 1).

The displaced farmers of the 1980's differed from farmers that have quit farming in the past because these distressed farmers were victims of a dramatic shift in world supply and demand conditions (Mazie & Bluestone, 1987).

These farmers were not necessarily losing their farms because they were inefficient producers or managers either, and the following will help illustrate this point. According to Pelham and Heffeman:

Percent equity and lack of income source diversification, rather than inferior production ability, seem to be the primary determinants of farm insolvency on some farms. This contradicts the common suggestion that the current farm crisis [was] the result of the free market weeding out poor managers (Lasley, 1986, p. 43).

These good producers and managers got themselves in financial trouble because

...the economic prosperity among farmers during the mid-1970s led many newly established producers to consider expanding their landholdings to take advantage of economies of scale. Steeply rising land values buffered slowly increasing interest rates and made expansion attractive. Concurrently, tax credits made updating or enlarging equipment and machinery a seemingly wise investment strategy. Strong encouragement by the financial community promoted this logic and increased operators' likelihood to leverage.... We [the authors] conclude that those who were the more atute managers (i.e., the adopters) in the 1970s were probably those most at risk to financial tragedy in the 1980s. (Rathge et al., 1988, p. 354).

Both the financial community and the farmers were planning on the farm product prices to remain high and the economy to remain healthy.

The 1980's brought with it a growing surplus of farm products, and the market price for these products began to drop. On the average the displaced farmers were younger, married, had larger families and were more educated than the farmers that were still in the farming business in the late 1980's. A majority of these displaced farmers started farming in the "boom" years of the 1970's while land and farm

product prices were high (Rathge et al., 1988). Starting in the farming business at this time required a large investment, and the farmers were loaned this money at high interest rates. Many of the young farmers, as well as other farmers, were not able to cope with their heavy debt load in the 1980's and had to quit farming. Since farming was usually a family operation, the displacement of the farmer was also a displacement of the whole family unit. This led to many stress related problems such as marital difficulty, child abuse, suicide, depression, and substance abuse (Lasley, 1986). It became evident that displaced farmers and farm families needed help with coping with the loss of the family farm.

Because of the many skills that a farmer must have to be a farm producer and farm manager, the farmer could become marketable in the work force. Research suggests that a farm family needs the following to make the transition from displaced farmer to non-farm jobs:

- * Personal support...[which] could include counseling, moral support, help in assessing their financial condition, and legal and technical information to help them adjust to new circumstances and make decisions in selling their farm assets.
- * Financial bridges [because] displaced farm families need a source of income until they can obtain work in the nonfarm sector.
- * Help to find work [which would include] skills assessment, classroom and on-the-job training, and job search and relocation assistance can help them find new work (Mazie & Bluestone, 1987, p. 1).

Several programs were enacted in Oklahoma and other states in the 1980's to help farmers deal with the transition into a new career. Displaced farmers were an unfortunate

result of the farm crisis of the 1980's, but with the right support and determination these farmers would be able to find work and become productive citizens again.

History of the IFMAPS Program:

The agricultural leaders of the United States had not faced a farm financial crisis of such a large magnitude as the farm financial crisis of the 1980's since the depression years of the 1920's and 1930's. The depression years were considered to be the most devastating, but the agricultural leaders still faced a problem of major proportions. The farm sector had stability and growth in most years from 1945 through 1980 (Love, 1986). This time of stability and growth left agricultural leaders with a false sense of security and trust in the farm financial system. The financial crisis of the early 1980's caught agricultural leaders unprepared and with little or no place to turn for advice or information.

The failure to systematically study individual, family, community, state, and regional adaptations to the economic difficulties of the 1920's and 30's left us with few skills in our repertoire of interventions to meet the current crisis (Lasley, 1986, p. 9).

Agriculturalists' failure to learn how to deal with such a crisis from the depression years may have contributed to the loss of some farmers' farms. If good financial management information and programs would have been available to farmers during their time of need, many could have saved their farms. The agriculturalists realized the importance of studying and comparing past and present trends; therefore, all the states

now collect annual data that help the agriculturalists predict when a problem might arise, and this helps them be better prepared before the problem becomes a crisis. "The information collected results in improved governmental policy decisions, better coordination of Extension efforts (from county through state), a more accurate awareness of the problem by agricultural and non-agricultural communities, and more accurate targeting of program efforts" (Love, 1986, p. 86).

Most state Cooperative Extension systems had started offering some programs on farm financial management to their clientele in the 1970's, but these programs were no where near what was needed to combat the crisis. In 1980 every state offered some type of financial management education for its clientele (Brown, 1985). But as the farm crisis worsened, agricultural leaders felt that these programs had to be revised and/or completely reworked to meet the needs of the farmers. In 1981 some states who felt the crisis in its early stages started developing programs (Lasley, 1986). Different states realized the crisis was upon them at different times because of the products each state produced and how dependent the state's economy was on agriculture.

By 1984 there had been a dramatic increase in the number and depth of the programs in all fifty states (Brown, 1985). The timeliness of the special Congressional Appropriation offered in 1984 of one million dollars and in 1985 of 1.4 million dollars allowed many of the programs to continue

their research and obtain the needed professionals and information needed (Brown, 1985). When the farmers were feeling the effects of the crisis, so was the Extension Service, so these appropriation were needed very badly. Nationally in 1985 the Cooperative Extension Service was spending about one fifth of their total program resources on the financial crisis (US Department of Agriculture, 1985, March).

The Extension Service identified financial counseling as the area they needed to concentrate their time and money on the most (Brown, 1985). It was important for Cooperative Extension Service to take the lead in the educational process dealing with the financial crisis because Extension has proven time and time again how beneficial they are in disseminating information to farmers. Also, many farmers look to the Extension Service for the latest information (Keating, 1989).

One of the problems with dealing with the financial crisis was that each farmer's operation and needs were very diverse; therefore, one program to meet all the needs of clientele was very hard to develop (Spears, 1987). For example, in order to cover all the clientele's needs effectively, the Cooperative Extension Service focused their programs on farmers, their families, rural communities, agribusinesses, and related social services and lending institutions (US Department of Agricultural, 1985, November). The reason for the need to reach such a diverse audience was

because of the large number of farmers affected by the crisis and the fact that the crisis was also causing family problems such as stress, divorce, and even suicide (US Department of Agriculture, 1985, March). A 1985 study indicated that "intensive delivery methods provide greater impacts that are end-result oriented than do less intensive methods" (Hale, 1985). Therefore, the Extension Service had to concentrate on a one-to-one type program delivery in order to be the most effective in accomplishing the above objectives.

Oklahoma started developing the IFMAPS program in 1984, and it was put into operation in March of 1985. The main focus of this program was to provide farm and ranch families with financial and farm management information and assistance. The program information was either delivered through workshops or on an one-to-one format.

The program's objectives [were] to: (1) provide practical and timely information that enables farm families to organize financial information, evaluate the information, and make informed decisions; (2) provide teams capable of assisting families in the preparation of financial statements, farm budgets, and marketing plans; (3) improve the working relationships and understanding of each segment affected by the debt crisis in agriculture with emphasis on the debtor-creditor relationship; and (4) provide a knowledge base from which cooperators can continue to improve their financial management skills (Spears, 1987, p. 111).

Dr. Ross Love, the coordinator of the IFMAPS program, and his associates determined what approach would be the most effective for Oklahoma to take while dealing with the farm financial crisis. They studied the programs that were in effect at that time in other states while keeping in mind how Oklahoma would differ from these states (Love, 1990,

February).

Workshops were used to make farmers aware of what the IFMAPS program had to offer and to teach basic management skills. The one-to-one method was used to help farmers develop financial plans for their operation and to study their options via studying the farm's financial records. The IFFS (Integrated Farm Financial Statements) microcomputer program was used to help with this process. The "IFMAPS analyses allow farmers to discern profitable and unprofitable portions of their operations and make appropriate changes" (Love, 1990, February, p. 5).

It was determined that the Extension Service did not have the personnel with the time or resources to do the one-to-one counseling; therefore, the Extension Service hired Financial Diagnostic Specialists and gave some IFMAPS responsibility to the O.S.U. Extension's State and Area Agricultural Economics Specialists. "The IFMAPS team members receive on-going training in current lender policies, mediation procedures, stress management, updated individual assistance consulting materials, revised workshop materials, negotiation and dispute resolution, and IFFS software improvements" (Love, 1990, February, p. 10). Many other Oklahoma agencies have helped in providing information and assistance to Oklahoma families.

Oklahoma recognized the problems that farm families and the state itself faced because of the farm crisis and worked to support financial improvement programs which would help

improve the living scale of Oklahoma residents. For instance,

Oklahoma has demonstrated a commitment to revitalizing its agricultural sector. Over the past five years, the State has provided grant funds to supplement Federal grant funding and Oklahoma CES personnel and budget commitments. Despite a very unstable state budget, the legislature provided grants to IFMAPS of \$116,000, \$118,750, \$125,000, \$125,000 and \$125,000 over the last five years. This funding was largely possible because of previous Federal competitive grants (Love, 1990, February, p. 6).

The IFMAPS program has helped 5,200 farmers, ranches and other participate groups, and approximately 2,250 farm families received the one-to-one intensive assistance for farm financial planning (Love, 1990, February). "Sample surveys indicate that on the average farm families receiving one-to-one assistance improved their expected net farm incomes by \$20,925 per year. Approximately 94% of those receiving assistance were able to continue farming at some level" (Love, 1990, February, p. 2). Ninety-six percent of the participants in the IFMAPS program gave the program an overall rating from "good" to "excellent" (Love, 1990, January). Some examples of the comments that were made by farmers that participated in the IFMAPS program were:

"IFMAPS provides workable solutions to agricultural problems."

"If it hadn't been for IFMAPS I don't know where I'd be now."

"Farmers with financial concerns can receive valuable help from this program. It helps to spotlight certain areas where adjustments can make a big difference in the overall picture. Even a friendly, smiling face can ease the grief associated with mounting financial difficulties." (Love, 1989)

The IFMAPS program was developed during a time of

desperate need for farmers in Oklahoma, and both educators and farmers perceived it as a very timely and effective program. "Extension's role in this financial crisis will be recognized as one of its best success stories" (Love, 1986, p. 90).

Future Perceptions of Financial Education:

IFMAPS and other such programs were developed to help farmers in their time of need during the farm crisis years, and these programs have been a success all over the United States. Will there be a need for programs like IFMAPS in the 1990's and further into the future? Many educators suggest that the need will continue as farming becomes more business oriented than production oriented. Research shows that farmer education such as this does pay great dividends (Persons, 1989).

It pays in both economic terms and in the social and moral benefits which participants describe. It is truly an investment in human capital that pays big private and public dividends (Persons, 1989, p. 18).

From the 1940's to the 1970's the emphasis in agriculture was on production in order to feed the world (provide an abundance of food at reasonably low cost to consumers), but the 1980's brought with it the idea of a surplus and decreased exports. Farmers were actually getting so good at producing that they started flooding the market, which means the supply was greater than demand; therefore, the price of their products decreased. The "technological advancements are largely responsible for the growth in

productivity" (Duncan, 1989, p. 8). Some examples of these technological advancements are in the area of machinery, chemicals, and plant breeding (Duncan, 1989). This meant that the farmer had to produce with lower input cost which meant he had to become a better financial manager.

[The] agricultural sector has evolved from a relatively isolated and independent sphere of economic and cultural relationships to a sophisticated business sector that has been almost fully integrated into the national and world economies. Worldwide crop conditions, monetary exchange rates, world economic conditions, and interest rate differentials now influence the financial performance of the agricultural business in the United States (Duncan, 1989, p. 3).

We are not dealing with just the "family farm idea" any more in the United States. Farming is now evolving into a very high-tech business.

Financial management is becoming more and more important in order for farmers to make as good a living as they possibly can with their resources. Farm size in the future will include mostly large farms and small farms with the operator having off-farm employment. The mid-size farms (sales of \$40,000 to \$100,000) will continue to decrease (Duncan, 1989). The small and large farms will require more detailed financial records in order to make better management decisions and stay in operation. Since agriculture has turned into a world market, "the prospects for U.S. agriculture in the 1990's and into the early part of the 21st century will depend on how efficiently it can produce and how effectively it can market relative to trading partners and competitors" (Duncan, 1989, p. 11). United States

agriculture will need to continue to make improvements in productivity, management practices, and efficient marketing and distribution systems in order to remain competitive in the world market (Duncan, 1989).

There are some indications that IFMAPS and related programs are still needed in Oklahoma. "A [state-wide] Oklahoma survey of farm families conducted in 1989 indicated 21% of the State's farm and ranch families were experiencing considerable financial stress" (Love, 1990, February, p. 2). Furthermore,

Ten commercial banks located in rural agricultural communities failed during 1989 (72 over the last four years). Examiner pressure and bank owners' risk-cutting initiatives have resulted in farm foreclosures and repayment requests that, under less severe circumstances, would not have been invoked. Many banks are discontinuing agricultural lending due to loan risk and developments such as the Buyer's Protection Law and Chapter Twelve bankruptcy.

Other tangible evidence of continuing farm financial stress in Oklahoma is: 1) FmHA in Oklahoma continues to have thousands of delinquent borrowers; 2) severe drought in north central and northwest counties affecting the 1989 wheat crop, large economic losses in Eastern counties due to winter weather during 1989 and potentially large losses to the 1990 winter wheat crop due to drought and severe temperatures; 3) a loan loss rate at agricultural banks double the national average for agricultural banks; 4) FmHA holding and increasing portion of farm debt and; 5) a three-fold increase in rural small business liquidations due to financial stress. (Love, 1990, February, p. 3)

Obviously, Oklahoma farmers will not be out of financial difficulty in the near future. Oklahoma reported a high average D/A ratio of 0.22 in 1989, which is another indication that a financial program is still needed (Oklahoma Department of Agriculture, 1988).

The need for IFMAPS and related programs also stems from

state and federal developments that effect farmers. "Recent developments at the State and Federal level are positive, yet likely to mean an even greater demand for intensive education and assistance in financial planning" (Love, 1990, February, p. 3). Some of these developments are the Agricultural Linked Deposit program, the Agriculture Mediation Program, the FmHA loan servicing program, implementation of conservation plans, and the passage of the 1990 Farm Bill (Love, 1990, February).

"There is wide spread agreement that the farm credit crisis is not a temporary, short-term phenomenon. Instead, it is a long-run adjustment to secular trends that calls for further restructuring of the agricultural industry at all levels" (Wallace, 1988, p. 149). The need for IFMAPS and related programs will continue in order for United States farmers to stay productive and competitive.

Summary

The 1980's farm crisis dealt a devastating blow to farmers, ranchers, and rural America as a whole. Many farmers and ranchers lost everything they had worked for all their lives, and one of the harsh realities was that many of them were not necessarily bad producers and/or managers. They were victims of a changing economy that appeared with little warning.

The Cooperative Extension Service leaped into action (as they have done for nearly a century) to develop programs to

help the farm and ranch families deal with their financial and personal stress. The Cooperative Extension Service etched its name in history with its timely and effective programs. Many other agencies also worked together with Extension to help develop these programs. Extension was able to recognize its short comings and, through cooperation with other agencies, increased the effectiveness of their programs. Hopefully, this will open more avenues for future cooperation with other agencies to help best meet the needs of American citizens.

This is the year of 1990, and the farm financial crisis is still currently upon us, but some signs are that change for the better is approaching. The Extension programs developed to combat the farm crisis will still have a place in the future, even after the farm crisis is over, by helping the farmers and ranchers with financial decisions because better financial management and planning will bring better economic returns now and in the future.

CHAPTER III

METHODOLOGY

Introduction

The purpose of this chapter is to describe the methods and procedures used to conduct this study. In order to accomplish the purpose and objectives of this study, it was necessary to determine the population and develop an instrument that would obtain the necessary information. A procedure for collecting the data was determined and the methods for analyzing the data were chosen. The data collection instrument chosen for this study was a mail questionnaire, which was sent out January of 1990.

The Population

The population chosen for this study was the 72 County Extension Agents in Oklahoma that had IFMAPS responsibility and/or experience. The mail questionnaire was sent to each County Extension Director or Acting County Extension Director so that they could distribute the questionnaire to the proper Extension Agent in the county. The reason for sending the questionnaire to the County Extension Directors was that someone with IFMAPS responsibility could have county program responsibilities in one or more of the following areas:

Agriculture, 4-H, Home Economics, Horticulture and/or Rural Development; therefore, it would be hard for the author to determine who had IFMAPS responsibility in each county. The names and addresses of the County Extension Directors were obtained from the Cooperative Extension 1989-90 Personnel Directory.

The population and the method for reaching the population was determined by the author and his major advisor.

Selection and Development of the Instrument

Once the objectives were considered and evaluated, a questionnaire was determined to be the most effective assessment tool. Then when considering time and expense, the mail questionnaire was chosen to be the most appropriate questionnaire due to the number of the questions, the diversity of the population to be questioned, and the size of the geographical area to be covered.

The questionnaire was of original design with some ideas coming from a review of similar questionnaire formats. The questions were developed in a manner to best accomplish the objectives of the study. The questions were developed by the author and each draft was reviewed by his major advisor. The instrument was then reviewed by the Oklahoma IFMAPS Program Coordinator and some of the questions were then chronologically rearranged and revised. Then the graduate committee members reviewed the questionnaire again and the

final revisions were made.

The graduate committee members thought the questionnaire was a little lengthy and that the response rate might be decreased because of the length. But it was determined that all the questions were needed in order to accomplish all the objectives of the study. In addition, the chosen population had a history of a good response rate to educational related surveys. Each questionnaire was coded in case a second mailing was necessary for some counties. The coding of the questionnaire was not used to identify respondent and non-respondent county agents' responses. The code was only used to be able to identified the counties that participated in the study. The questionnaire was designed to take less than ten minutes to complete. The choice of whether or not to participate in this study was entirely left up to the discretion of the County Extension Director and/or the IFMAPS County Coordinator.

The Instrument

In order to gather the IFMAPS County Coordinators perceptions of the IFMAPS program, the questionnaire was designed with choice response type questions. The questions were divided into four sections:

- (1) Extension Agents' background information,
- (2) Extension Agents' perceptions of the IFMAPS program,
- (3) Extension Agents' perceptions of clientele's response,
- (4) Extension Agents' perceptions of future clientele.

The questionnaire was five pages long and contained thirty questions. A cover letter accompanied each questionnaire which explained the purpose of the study as well as instructions to complete the questionnaire. The initial mailing occurred December 29, 1989. On January 16, 1990, a second mailing was sent out to the non-responding counties to the first mailing.

Some yes/no questions, ranking questions and multiple choice questions were used in the questionnaire. A four point "Likert type" scale was also used in some questions to allow the Extension Agents to rate their experiences with the IFMAPS program.

Analysis of Data

Descriptive statistics were used to analyze the data obtained by the questionnaire. The following definition of descriptive statistics was included for clarity.

The primary use of descriptive statistics is to describe information or data through the use of numbers. The characteristics of groups of numbers representing information or data are called descriptive statistics. Descriptive statistics are used to describe groups of numerical data such as test scores, number or hours of instruction, or the number of students enrolled in a particular course (Key, 1981, p. 142).

The descriptive statistics used were measures of central tendency and dispersion which included frequencies, percentages, arithmetic means, and ranges. The mean scores were used to interpret the scales and tables in the text. The scale categories were assigned the following numerical values and real limits were established for a more accurate

description:

<u>Numerical Value</u>	<u>Range of Real Limits</u>	<u>Level of Effectiveness</u>
4	3.50-4.00	Excellent
3	2.50-3.49	Good
2	1.50-2.49	Fair
1	1.00-1.49	Poor

Objectives six, seven, eight, and nine compared: geographic location with perceived effectiveness; Extension experience with perceived knowledge; opinions of Extension Agents with clientele perceptions; and geographic location with future skills needed for farm management programs. The information to fulfill these objectives was taken from specific questions on the questionnaire and information derived from evaluation instruments collected from IFMAPS workshops cumulative from 1987 into 1990 (Love, 1990, January). The origin of the questions will be further discussed in chapter four. Contingency tables were utilized to depict the data and illustrate the findings. The chi-square test of independence was used to test the null hypothesis of objectives six, seven and nine. The null hypothesis was that the two criteria of classification were independent.

Two criteria of classification are said to be independent if the distribution of one criterion in no way depends on the distribution of the other. If two criteria of classification are not independent, there is an association between the two criteria (Daniel, 1984, p. 328).

The chi-square test of homogeneity was used to test the null hypothesis of objective eight. The null hypothesis was that the two criteria of classification were homogeneous in their responses.

CHAPTER IV

PRESENTATION AND ANALYSIS OF DATA

Introduction

This chapter presents an analysis of the compiled data obtained from the questionnaire. The intent of this study was to determine Extension Agents' perceptions of the effectiveness of the IFMAPS Program regarding their experiences gained from the program and how these experiences may be applied to assist a broader clientele. The data for this study was collected during January of 1990 and involved a possible response from each of the 72 County Extension Agents with IFMAPS responsibility and/or experience.

Population

Each of the 77 counties were sent a mail questionnaire and a self-addressed, stamped envelope. A follow-up mailing was sent to the non-respondents two and a half weeks after the initial mailing. The mail questionnaire was selected as the data gathering instrument because it offered both a practical and feasible method of data collection, even though a low percentage response and some relatively incomplete responses might be expected. There was a lower response percentage than initially expected from the chosen

population, but the response was adequate.

Some respondents chose not to answer certain questions on the questionnaire, especially when the question asked the respondent to judge their clientele's perception of the IFMAPS program. The reason for this comes from the fact that most producers that were having financial difficulty would not discuss the problem with their peers; therefore, the respondents did not feel that they could accurately answer the question. Also under IFMAPS one-to-one counseling, all discussions and actions are confidential between the client and the IFMAPS professionals and not shared with the Extension Agents. In most cases, the Extension Agent did not know who was being counseled in their county. However, the IFMAPS professionals normally let the Extension Agent know that they were working in the agent's county.

Findings of the Study

Extension Agents' Background Information

Data in Table I provided a breakdown of the response from each of the four Oklahoma Extension Districts and total response percentages. Of the 72 possible responses, 66 (92%) of the questionnaires were returned, but only 61 (85%) of the questionnaires were usable. The unusable questionnaires that were returned were not filled out, according to their comments, because the respondent was a new agent and/or the agent did not have IFMAPS experience.

The data in Table II provided a breakdown of respondents

TABLE I
A DISTRIBUTION OF RESPONDENTS BY DISTRICT

District	Possible Responses	Responses by District	District NR
NW	16	15	01
SW	18	15	03
NE	21	18	03
SE	17	13	04
Total	72	*61	11

*There were only 61 usable questionnaires returned.
NR - Non Respondents

TABLE II

A DISTRIBUTION OF RESPONDENTS' SERVICE WITH
COOPERATIVE EXTENSION BY YEARS
OF EXPERIENCE

Experience	Frequency (N=61)	Percent (%)
01-05	17	27.87
06-10	12	19.67
11-15	15	24.59
16-20	07	11.47
21-25	02	03.28
26-30	05	08.20
NR	03	04.92
Total	61	100.00

Mean Response = 11.88 years of experience.

Total of 689 years of service

NR - Non Respondents

by their years of service to the Oklahoma Extension Service. Over 27% of the respondents had one to five years of Extension experience. Extension workers with 15 years or less made up over 72% of the study. The mean years of experience was 11.88, which represented a relatively young work force. Total years of experience for the Extension population in Oklahoma was 689.

The data in Table III represented the breakdown of respondents by their area of appointment. The largest part of the population was represented by the County Extension Director/Agriculture Agent group which was 32.79% of the population. The single appointment of Agriculture Agent came a close second high with 29.51%. Respondents with three and four program responsibilities represented 11.47% and 16.39% respectively, or a total of 27.86% of the population. Every program area at one time has had IFMAPS responsibility as part of their assignment.

Table IV provided a breakdown of the year when IFMAPS responsibility became part of respondents' county assignments. The majority of the respondents, over 65%, had IFMAPS responsibility the year IFMAPS began in 1985; therefore, over 34% of the Extension Agents missed the initial IFMAPS in-service training. Of the respondents, over 11% received IFMAPS responsibility as part of their program area in 1989.

Table V indicated the distribution of respondents by the year in which their first IFMAPS program was conducted in

TABLE III

A DISTRIBUTION OF RESPONDENTS WORKING WITH THE
IFMAPS PROGRAM BY AREA OF APPOINTMENT

Area of Appointment	Frequency (N=61)	Percent (%)
C.E.D./R.D./4-H/H.E.	01	01.64
C.E.D./R.D./4-H/AG	09	14.75
C.E.D./R.D./AG	04	06.55
C.E.D./AG/4-H	03	04.92
AG/R.D.	01	01.64
C.E.D./AG	20	32.79
AG/4-H	02	03.28
H.E.	01	01.64
AG	18	29.51
4-H	01	01.64
NR	01	01.64
Total	61	100.00

C.E.D. - County Extension Director
 AG - Agriculture Agent
 H.E. - Home Economics Agent
 R.D. - Rural Development Agent
 4-H - Youth Agent
 NR - Non Respondent

TABLE IV

A DISTRIBUTION OF RESPONDENTS BY YEAR OF
RESPONSIBILITY IN WHICH THEIR IFMAPS
PROGRAM WAS INITIATED

Year IFMAPS Responsibility Began	Frequency (N=61)	Percent (%)
1985	40	65.57
1986	06	09.84
1987	06	09.84
1988	02	03.28
1989	07	11.47
Total	61	100.00

TABLE V

A DISTRIBUTION OF RESPONDENTS BY YEAR IN WHICH
THEIR FIRST IFMAPS WORKSHOP WAS CONDUCTED

Year Presented	Frequency (N=61)	Percent (%)
1985	17	27.86
1986	18	29.51
1987	03	04.92
1988	02	03.28
1989	02	03.28
Not Offered	19	31.15
Total	61	100.00

their county. The two years that the majority of the IFMAPS program was initiated were 1985 (27.86%) and 1986 (29.51%), or a total of over 57% in the first two years of the IFMAPS program. But over 31% of the respondents had not offered a county wide IFMAPS program from 1985 to 1989.

Table VI illustrated the distribution of who presented the county wide IFMAPS program when the program was offered. The Extension Specialist, which could be the Area Agricultural Economics Specialist and/or the State Agricultural Economics Specialist, presented the majority (57.38%) of the programs. Less than 2% of the respondents presented the program personally. A collaboration between the respondent and the Extension Specialist presented the program over 18% of the time.

The data in Table VII illustrated how respondents judged their knowledge of the IFMAPS subject matter by category of effectiveness. The respondents having a "good" knowledge of subject was over 60% of the population. Respondents with "poor" rating was over 6%. The overall mean response was 2.64, which fell into the category of "good" for the whole population.

Table VIII represented a distribution of whether or not the respondents received some type of IFMAPS in-service training to conduct IFMAPS workshops. Respondents receiving training were the majority at over 75%, while 25% did not receive any training.

TABLE VI
A DISTRIBUTION OF IFMAPS WORKSHOPS BY
SEMINAR PRESENTERS

Presenter	Frequency (N=61)	Percent (%)
Respondent	01	01.64
Extension Specialist	35	57.38
Respondent and Extension Specialist	11	18.03
Not Offered	13	21.31
Non Respondents	01	01.64
Total	61	100.00

TABLE VII
A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THEIR
KNOWLEDGE OF IFMAPS BY CATEGORY
OF EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	03	04.92
Good	37	60.65
Fair	17	27.87
Poor	04	06.56
Total	61	100.00

Mean Response = 2.64

TABLE VIII

A DISTRIBUTION OF RESPONDENTS BY WHETHER OR NOT THEY RECEIVED IN-SERVICE TRAINING FOR THE IFMAPS PROGRAM

In-service Training	Frequency (N=61)	Percent (%)
Yes	46	75.41
No	15	24.59
Total	61	100.00

Extension Agents' Perceptions of the
IFMAPS Program

Table IX illustrated respondents' perceptions of the initial 1985 IFMAPS in-service training by category of effectiveness. Over 44% rated the training as "good" or "excellent," while none of the respondents rated it "poor". About 38% of the respondents were not involved in the initial in-service training. The mean response was 2.79, which was in the "good" category.

Table X showed the distribution of respondents by whether or not they wanted additional IFMAPS in-service training. Over 54% wanted more training, while over 44% of the Extension Agents did not.

Table XI illustrated the respondents preferred role with county IFMAPS program participants. Over 54% of the Extension Agents would rather act as a "middleman" between their clientele and the IFMAPS specialists. Over 14% wanted to do both individual clientele consultation and group programs and, therefore, have total control of the IFMAPS program. Over 72% of the respondents desired direct help from IFMAPS professionals.

Table XII represented a summary of respondents' preferred method to receive updated information concerning the IFMAPS program. Over 47% preferred to receive their information through in-service training and written materials. This would make in-service training the most desired, over 65%, method for the Extension Agents to receive

TABLE IX

A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THE
INITIAL IFMAPS PROGRAM IN-SERVICE TRAINING
BY CATEGORY OF EFFECTIVENESS

Category of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	03	04.92
Good	24	39.34
Fair	11	18.03
Poor	00	00.00
Not Involved	23	37.71
Total	61	100.00

Mean Response = 2.79

TABLE X

A DISTRIBUTION OF RESPONDENTS BY WHETHER OR NOT
THEY DESIRED ADDITIONAL IFMAPS TRAINING

Desire for Further Training	Frequency (N=61)	Percent (%)
Yes	33	54.10
No	27	44.26
Non Respondents	01	01.64
Total	61	100.00

TABLE XI

A SUMMARY OF RESPONDENTS' PREFERENCES OF RELATIONSHIPS
WITH IFMAPS PARTICIPANTS

Respondents' Responsibility	Frequency (N=61)	Percent (%)
"Middleman"	33	54.10
One-to-One	07	11.48
Group Meetings	04	06.56
Collaboration	09	14.75
Non Respondents	08	13.11
Total	61	100.00

"Middleman" - a go between for clientele and specialists.

One-to-one - personal consultation with clientele.

Group meetings - county-wide meetings.

Collaboration - both as a consultant and group presenter.

TABLE XII

A SUMMARY OF RESPONDENTS' PREFERENCES CONCERNING THE
IFMAPS PROGRAM'S METHOD OF PROVIDING UPDATING

Updating Method Preference	Frequency (N=61)	Percent (%)
In-service Training	11	18.03
Written Materials	10	16.39
In-service Training and Written Materials	29	47.54
Computers	00	00.00
No Information Needed	02	03.29
Non Respondents	09	14.75
Total	61	100.00

information. None of the respondents wanted the information sent to them via computers. And over 3% of the respondents felt they did not need any further IFMAPS information.

Table XIII illustrated the respondents' perceptions of the effectiveness of the current and past IFMAPS materials. Over 59% rated the material "good," while none of the respondents gave it a "poor" rating. Over 63% of the respondents gave the material a rating of "good" to "excellent". The mean response was 2.76, which made the overall rating a "good".

Table XIV showed a summary of respondents' perceptions of how effectively the IFMAPS material met their clientele's educational level. Over 47% of the respondents gave the material a "good" rating, while over 42% gave it a "fair". The material did not receive an "excellent" rating. The overall mean response was 2.50, which fell into the "good" category.

Table XV summarized the respondents' perception of whether or not the IFMAPS program was released in enough time to be helpful to clientele. Over 75% of the respondents thought the release was timely, while over 14% did not.

Table XVI showed the distribution of respondents' perceptions of how well the IFMAPS program met clientele needs. Over 63% thought that IFMAPS did a "good" job of meeting clientele needs. Over 78% rated the program as "good" or "excellent". None of the respondents gave it a "poor" rating. The mean response was 3.02 which fell into

TABLE XIII

RESPONDENTS' PERCEPTION OF THE EFFECTIVENESS OF THE
IFMAPS MATERIALS BY CATEGORY OF EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	03	04.92
Good	36	59.02
Fair	16	26.23
Poor	00	00.00
Non Respondents	06	09.83
Total	61	100.00

Mean Response = 2.76

TABLE XIV

A SUMMARY OF RESPONDENTS' PERCEPTIONS REGARDING
CLIENTELE NEEDS FOR EDUCATIONAL MATERIALS BY
CATEGORY OF PERCEIVED EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	00	00.00
Good	29	47.54
Fair	26	42.62
Poor	01	01.64
Non Respondents	05	08.20
Total	61	100.00

Mean Response = 2.50

TABLE XV

A SUMMARY OF THE RESPONDENTS' PERCEPTIONS CONCERNING
THE INITIATION OF THE IFMAPS PROGRAM BY
WHETHER OR NOT IT WAS TIMELY

Timely Release	Frequency (N=61)	Percent (%)
Yes	46	75.41
No	09	14.75
NR	06	09.84
Total	61	100.00

NR - Non Respondent

TABLE XVI

A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THE IFMAPS
PROGRAM CONCERNING CLIENTELE NEEDS BY
CATEGORY OF EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	09	14.75
Good	39	63.93
Fair	08	13.12
Poor	00	00.00
Non Respondents	05	08.20
Total	61	100.00

Mean Response = 3.02

the "good" category.

Table XVII showed respondents' overall evaluation of the IFMAPS workshop presented in their county by category of effectiveness. About 28% of the respondents did not offer the IFMAPS workshop. Of those respondents which held a workshop, 75% rated the workshop as "good," while none gave it a "poor" rating. The mean response was 3.07, which fell into the "good" category. About 91% of those holding a workshop rated the workshop as "good" or "excellent".

Table XVIII represented respondents' perceptions of who would be the most effective presenter of IFMAPS programs in their county. Over 54% felt that IFMAPS Specialist would be the most effective, and over 40% thought that a combination of themselves and the IFMAPS Specialist would be more effective. None of the respondents felt that they alone presenting the program would be desirable.

Table XIX illustrated respondents' ratings of how well trained the IFMAPS professionals were for one-to-one consultations. Over 63% of the respondents rated them at "good," while over 9% rated them "poor." Over 80% rated the IFMAPS professionals as "good" to "excellent" in their training and knowledge. The mean response was 2.87, which fell into the "good" category.

Table XX represented a summary of respondents' perceptions of the Temporary IFMAPS Specialist's skills level. Over 55% rated their skills level as being "good," while less than 2% gave them a "poor" rating. Over 72% of

TABLE XVII

A SUMMARY OF RESPONDENTS' EVALUATION OF IN-COUNTY
IFMAPS WORKSHOPS BY CATEGORY OF EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	07	11.47
Good	33	54.10
Fair	04	06.56
Poor	00	00.00
Not Presented	17	27.87
Total	61	100.00

Mean Response = 3.07

TABLE XVIII

A SUMMARY OF RESPONDENTS' PERCEPTIONS OF THE
MOST EFFECTIVE IFMAPS WORKSHOP PRESENTER

IFMAPS Presenter	Frequency (N=61)	Percent (%)
Respondents	00	00.00
IFMAPS Specialist	33	54.10
Respondents and IFMAPS Specialist	25	40.98
Non Respondents	03	04.92
Total	61	100.00

TABLE XIX

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE TRAINING OF THE IFMAPS CONSULTANTS BY CATEGORY OF PERCEIVED EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	10	16.39
Good	39	63.93
Fair	06	09.84
Poor	06	09.84
Total	61	100.00

Mean Response = 2.87

TABLE XX

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE APPROPRIATENESS OF SKILLS LEVELS OF TEMPORARY IFMAPS SPECIALISTS BY CATEGORY OF EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	10	16.39
Good	34	55.74
Fair	09	14.75
Poor	01	01.64
Non Respondents	07	11.48
Total	61	100.00

Mean Response = 2.98

the respondents rated them as "good" or "excellent." The mean response was 2.98 which fell into the "good" category.

Table XXI gave a summary of respondents' perceptions of the need for future Extension workers to have formal agribusiness type training. Over 81% thought future Extension workers needed formal agribusiness training, while over 16% did not think formal training was necessary.

Extension Agents' Perceptions of Clientele's Response

Table XXII illustrated the IFMAPS teaching technique that helped the majority of IFMAPS clientele. Over 86% of the respondents stated that one-to-one counseling with the IFMAPS Specialist helped the majority of IFMAPS participants. Over 4% thought county-wide group meetings helped the most people, while less than 4% felt that one-to-one consultation with the County Agent was best.

Table XXIII summarized respondents' perceptions of why clientele were interested in participating in the IFMAPS program. Over 59% participated in order to survive the farm financial crisis of the 1980's. Over 40% were interested in restructuring their debt. Over 28% of the participants were most interested because of bankruptcy, and over 28% participated at the suggestion of a financial agency. Over 20% wanted to reduce their debt, and over 12% wanted to improve their management skills. None of the respondents were most interested in expansion of their enterprise.

TABLE XXI

A SUMMARY OF RESPONDENTS' PERCEPTIONS OF WHETHER
OR NOT THERE WAS A NEED FOR FORMAL
AGRIBUSINESS TRAINING

Agribusiness Training	Frequency (N=61)	Percent (%)
Yes	50	81.97
No	10	16.39
NR	01	01.64
Total	61	100.00

TABLE XXII

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE
ASSISTANCE PROVIDED TO CLIENTELE BY LEARNING STYLE

Teaching Technique	Frequency (N=61)	Percent (%)
One-to-one with IFMAPS Specialist	53	86.88
One-to-one with Respondents	02	03.28
County wide Group Meetings	03	04.92
Non Respondents	03	04.92
Total	61	100.00

TABLE XXIII

A SUMMARY OF RESPONDENTS' PERCEPTIONS AS TO WHY
 CLIENTELE WERE INTERESTED IN PARTICIPATING
 IN THE IFMAPS PROGRAM BY SELECTED
 CATEGORY OF INTEREST

Categories of Interest	Frequency (N=61)	Percent (%)
Improvement of Management Skills	08	12.50
Expansion of Enterprise	00	00.00
Survival	38	59.38
Reduction of Debt	13	20.31
Restructuring Debt	26	40.63
Bankruptcy	18	28.13
Suggestion of Financial Agency	18	28.13
Other	00	00.00

Table XXIV showed a summary of respondents' perceptions concerning their clientele's rating of the IFMAPS program. Over 75% rated the program as being "good," while none of the respondents rated it "poor." Over 83% of the respondents rated the program in the "good" or "excellent" category. The mean response was 2.98, which fell into the effectiveness category of "good".

Table XXV summarized the respondents' perceptions as to the effect of peer pressure on attendance at IFMAPS group meetings. Over 86% of the respondents suggested that peer pressure did effect group meeting attendance negatively.

Table XXVI illustrated respondents' perceptions of whether or not more clientele would have utilized the IFMAPS program if they had been better educated about the program. Over 54% gave a "yes" response, while about 41% gave a "uncertain" response.

Extension Agents' Perceptions of Future Clientele

Table XXVII summarized respondents' perceptions concerning the need for future IFMAPS programs to meet clientele needs. Over 88% gave a "yes" response for the continuation of the IFMAPS program.

Table XXVIII summarized respondents' perceptions concerning the identity of future clientele and their needs for IFMAPS program assistance. Over 54% ranked clientele that are trying to avoid financial trouble as "most

TABLE XXIV

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING
THEIR CLIENTELE'S RATING OF THE IFMAPS PROGRAM
BY CATEGORY OF EFFECTIVENESS

Categories of Effectiveness	Frequency (N=61)	Percent (%)
Excellent	05	08.20
Good	46	75.40
Fair	06	09.84
Poor	00	00.00
Non Respondents	04	06.56
Total	61	100.00

Mean Response = 2.98

TABLE XXV

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING
ATTENDANCE AT IFMAPS GROUP MEETINGS BY WHETHER
OR NOT PEER PRESSURE WAS A FACTOR

Peer Pressure Effect	Frequency (N=61)	Percent (%)
Yes	53	86.88
No	04	06.56
NR	04	06.56
Total	61	100.00

NR - Non Respondent

TABLE XXVI

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE UTILIZATION OF THE IFMAPS PROGRAM BY THEIR CLIENTELE'S KNOWLEDGE OF THE PROGRAM

Clienteles Knowledge	Frequency (N=61)	Percent (%)
Yes	33	54.09
No	01	01.63
Uncertain	25	40.98
Non Respondents	02	03.30
Total	61	100.00

TABLE XXVII

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING CLIENTELE NEEDS BY WHETHER OR NOT THERE WAS A NECESSITY FOR FUTURE IFMAPS TYPE PROGRAMS

IFMAPS Continuation	Frequency (N=61)	Percent (%)
Yes	54	88.52
No	03	04.92
NR	04	06.56
Total	61	100.00

NR - Non Respondent

TABLE XXVIII

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING THE
IDENTITY OF FUTURE CLIENTELE AND THEIR NEEDS FOR
IFMAPS PROGRAM ASSISTANCE BY LEVEL OF IMPORTANCE

Level of Importance	Financially Troubled		Avoidance of Financial Trouble		Financial Institutions		Ag Related Businesses		Other *
	#	%	#	%	#	%	#	%	
(1) Most Important	22	40.00	30	54.54	03	05.45	01	01.92	
(2)	22	40.00	18	32.73	11	20.00	03	05.77	
(3)	07	12.73	07	12.73	26	47.27	14	26.92	
(4)	04	07.27	00	00.00	14	25.46	32	61.54	
(5) Least Important	00	00.00	00	00.00	01	01.82	02	03.85	
Total	55	100.00	55	100.00	55	100.00	52	100.00	

*Written-in responses and their level of importance were:

-Young farm families getting started received one response of (1) "most important."

-Farmers interested in computer programs received one response of (2)

-Entering Ag producers and training Extension Agents in computer literacy each a response of (4)

-People entering Ag production received one response of (5) "least important."

important," while over 40% ranked clientele that are in financial trouble as "most important". Education of financial institutions received a "moderately important" ranking, over 47%. Education of agriculture related businesses received over 61% ranking on the level of "somewhat important".

Clientele that are trying to avoid financial trouble was ranked as being "important" to "most important" by over 87% of the respondents. The majority of respondents felt that the IFMAPS program should be tailored toward clientele that are trying to avoid financial trouble. Clientele that are financially troubled ranked as being "important" to "most important" by over 80%. Respondents felt that clientele that are in financial trouble was the next most important future program area.

Table XXIX summarized respondents' perceptions of farm management skills needed for current and future clientele. Over 47% of the respondents marked training in financial management as "most important," while over 26% marked farm planning as "most important". Marketing skills was marked as "most important" by over 22%. Farm policy was marked as "most important" by over 3%, and alternative agriculture 0%.

Over 94% of the respondents ranked financial management as "moderately important" or higher; therefore, it was considered the most important educational need for clientele. Over 88% ranked marketing as "moderately important" or higher. Over 77% ranked farm planning as "moderately

TABLE XXIX

A SUMMARY OF RESPONDENTS' PERCEPTIONS CONCERNING FARM
MANAGEMENT SKILLS NEEDED BY CURRENT AND FUTURE
CLIENTELE BY LEVEL OF IMPORTANCE

Level of Importance	Financial Management		Marketing		Farm Planning		Farm Policy		Alternative Agriculture		Other *
	#	%	#	%	#	%	#	%	#	%	
(1) Most Important	25	47.17	12	22.64	14	26.42	02	03.85	00	00.00	
(2)	16	30.19	20	37.74	12	22.64	01	01.92	05	09.61	
(3)	09	16.98	15	28.30	15	28.30	02	03.85	12	23.08	
(4)	02	03.77	03	05.66	09	16.98	21	40.38	16	30.77	
(5)	01	01.89	03	05.66	03	05.66	26	50.00	18	34.62	
(6) Least Important	00	00.00	00	00.00	00	00.00	00	00.00	01	01.92	
Total	53	100.00	53	100.00	53	100.00	52	100.00	52	100.00	

*Written-in responses and their level of importance were:

-General production practices with emphasis on cost/benefit of inputs received a response of (1) "most important."

-Public relations and communication skills received one response of (6) "least important."

important" or higher. These three areas were thought to be the educational approaches most needed by clientele now and in the future.

A listing of respondents' suggestions or comments about the IFMAPS program, as requested by question number 30 of the questionnaire, are located in appendix D.

Contingency Tables and Chi-Square Testing

Table XXX compared Cooperative Extension Agents' demographics to their perceived effectiveness rating of how well the IFMAPS program met clientele needs. The data used in this contingency table was gathered from survey question number one and 16. The chi-square test of independence was used to analysis the relationship. The calculated chi-square (2.74) was less than the critical value (7.815); therefore, the null hypothesis that the Extension Agents' demographics and the perceived effectiveness rating of the IFMAPS program were independent cannot be rejected. The data suggested that at the 95% significance level the alternative hypothesis, that the two above mentioned criteria are not independent, should be rejected.

Table XXXI compared the relationship between Extension Agents' rating of their knowledge of the IFMAPS subject matter to their years of Extension Service experience. The data used in the contingency table were gathered from survey question number two and seven. The chi-square test of independence was used to analysis the relationship. The

TABLE XXX

CONTINGENCY TABLE FOR COMPARISON OF COOPERATIVE
EXTENSION AGENTS' DEMOGRAPHICS AND THEIR
PERCEIVED EFFECTIVENESS OF THE
IFMAPS PROGRAM

Area of Oklahoma	Categories of Effectiveness of the IFMAPS Program				
Division	Excellent	Good	Fair	Poor	Total
East	07	18	04	00	29
West	02	21	04	00	27
Total	09	39	08	00	56

Chi-Square = 2.74

Critical Value = 7.815 at significance level .05

Cannot reject H_0

TABLE XXXI

CONTINGENCY TABLE FOR COMPARISON OF THE RELATIONSHIP
 BETWEEN EXTENSION AGENTS' RATING OF THEIR LEVEL OF
 KNOWLEDGE OF IFMAPS SUBJECT MATTER AND THEIR
 YEARS OF EXPERIENCE IN THE OKLAHOMA
 COOPERATIVE EXTENSION SERVICE

Experience Categories	Extension Agents' Rating of Their Knowledge Level				Total
	Excellent	Good	Fair	Poor	
Years					
01-05	00	10	04	03	17
06-10	00	08	04	00	12
11-15	03	07	04	01	15
16-30	00	09	05	00	14
Total	03	34	17	04	58

Chi-Square = 14.28

Critical value = 16.919 at significance level .05

Cannot reject H_0

calculated chi-square (14.28) was less than the critical value (16.919); therefore, the null hypothesis, that the Extension Agents' ratings of their knowledge of IFMAPS subject matter and the number of years of Extension experience were independent, cannot be rejected. The data suggested that at the 95% significance level the alternative hypothesis, that the two above mentioned criteria are not independent, should be rejected.

Table XXXII compared Extension Agents' perceptions of how their clientele rated the effectiveness of the IFMAPS program to some actual ratings of the IFMAPS program by the people who used the program. The Extension Agents' perceptions were gathered from survey question number 24. Clientele's actual ratings of the IFMAPS program were taken from a three year cumulative questionnaire summary that was assembled by the IFMAPS professionals. The question on the IFMAPS professionals' questionnaire that retrieved the IFMAPS clientele's responses was "Please give your overall evaluation of the IFMAPS program" (Love, 1990, January). The chi-square test of homogeneity was used to analysis the data. The calculated chi-square (79.12) was greater than the critical value (7.81); therefore, the null hypothesis, that the Extension Agents' response and clientele's actual response were homogeneous, can be rejected. The data suggested that at the 95% significance level the alternative hypothesis, that the two above criteria were not homogeneous, cannot be rejected.

TABLE XXXII

CONTINGENCY TABLE FOR COMPARISON OF THE EXTENSION
 AGENTS' PERCEPTIONS OF CLIENTELE'S RATINGS
 WITH CLIENTELE'S ACTUAL RATINGS OF
 THE IFMAPS PROGRAM

Perceptions of IFMAPS Effectiveness	Categories of Effectiveness of the IFMAPS Program				Total
	Excellent	Good	Fair	Poor	
Respondents					
Ext. Agents	005	046	06	00	057
Clientele	356	141	21	00	518
Total	361	187	27	00	575

Chi-Square = 79.12

Critical Value = 7.81 at significance level .05

Reject H_0

Table XXXIII compares Extension Agents' demographics to the farm management skills needed the most by their clientele. The data used in the contingency table was gathered from survey question one and 29. The chi-square test of independence was used to analysis the data. The calculated chi-square (4.81) was less than the critical value (11.07); therefore, the null hypothesis, that the Extension Agents' demographics and most needed farm management skills were independent, cannot be rejected. The data suggested that at the 95% significance level the alternative hypothesis, that the two above mentioned criteria are not independent, should be rejected.

TABLE XXXIII

CONTINGENCY TABLE FOR COMPARISON OF THE DEMOGRAPHICS
OF RESPONDENTS WITH FARM MANAGEMENT SKILLS
NEEDED MOST BY CLIENTELE

Area of Oklahoma	Ranking of the Farm Management Skills Most Needed by Clientele as Perceived by Respondents						
Division	Financial Management	Marketing	Farm Planning	Farm Policy	Alternative Agriculture	Other *	Total
East	11	08	09	00	00	01	29
West	13	04	06	02	00	00	25
Total	24	12	15	02	00	01	54

*The written-in response that received a "most important" rating was "General production practices with emphasis on cost/benefit of inputs".

Chi-Square = 4.81

Critical Value = 11.07 at significance level .05

Cannot reject H_0

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Introduction

The purpose of this chapter was to present summaries of the study problem, methodology, and major findings. Conclusions and recommendations were also presented based on the data that was gathered and compiled.

Summary of the Study

Purpose of the Study

The purpose of the study was to determine Extension Agents' perceptions of the effectiveness of the IFMAPS program regarding their experiences gained from the program and how these experiences may be applied to assist a broader clientele.

The population of the study consisted of 72 County Extension Agents from Oklahoma who had IFMAPS responsibility and/or experience in their county.

Objectives of the Study

In order to accomplish the purpose of this study, the following objectives were established:

1. To determine basic characteristics of the respondents (Extension Agents).
2. To determine Extension Agents' perceptions of the effectiveness of the IFMAPS program.
3. To determine Extension Agents' perceptions concerning their experiences in regard to members of their clientele who utilized the IFMAPS program.
4. To determine Extension Agents' perceptions of the need of in-service training for the IFMAPS program.
5. To determine the Extension Agents' perception of what management needs may exist among members of the "broader clientele".
6. To determine if there was a relationship between the area of Oklahoma in which Extension Agents were stationed (east or west) and their perceived effectiveness of the IFMAPS program.
7. To determine if there was a relationship between years of Extension experience and Extension Agents' perceived knowledge about the IFMAPS program's subject matter.
8. To compare the opinion of Extension Agents regarding the perceptions of clientele concerning the effectiveness of the IFMAPS program with evaluation data compiled by the state IFMAPS Coordinator.
9. To determine if the area of Oklahoma in which the Extension Agent was stationed (east or west) makes a difference in the farm management skills needed most by current and future clientele.

Rationale for the Study

The Cooperate Extension Service has been educating people for almost a century on a wide variety of subjects. There have been very few times in history that Extension was needed as badly as it was during the farm financial crisis of the 1980's. With Extension's clientele's increasing need for financial management education and guidance, the Oklahoma Cooperate Extension Service developed the IFMAPS program to provide farmers with the help they needed.

As with every type of program, the IFMAPS program needed to be evaluated in order to assure that the program was still meeting the needs of its clientele. The IFMAPS program had not been formally evaluated by the Extension Agents that use and take responsibility for the program. The need existed for such an evaluation to determine if the program was still meeting its objectives and to determine if there were any new objectives it should try to meet.

Results of this study should help provide assistance in determining past effectiveness and future direction, in order for the IFMAPS program to better serve its clientele.

Design and Procedures

Following a review of literature related to the problem and following the determination of the need for such a study, the major tasks in the design of the study were: (1) the determination of the appropriate population, (2) the development of a survey instrument, (3) the collection of the

data and, (4) the analysis of the data.

The population was the 72 County Extension Agents with county IFMAPS responsibility and/or experience. The mail questionnaire was used during January of 1990 to gather the data. Of the questionnaires returned, 85% were usable.

Questions were derived from the objectives that were established from discussions with the Oklahoma IFMAPS Coordinator, Dr. Ross Love; thesis advisor, Dr. James White; and through the literature review.

Upon the collection of data, descriptive statistics were used to analyze and report the data. Chapter IV presented the findings and discussion of the data shown in the tables.

Major Findings of the Study

The nine objectives of the study were used as a basis for organization of the major findings. Therefore, the following nine topic headings were derived from the objectives.

Characteristics of the Respondents. The mean years of experience was 11.88, which represents a fairly young work force. Over 27% had five or less years of experience. A total of 689 years of Cooperative Extension Service experience was represented by the population.

The program area that worked the most with the IFMAPS program was respondents with County Extension Director and Agriculture appointments, with the program responsibility of Agriculture alone coming in a close second. These two

program areas made up over 62% of the population. Respondents with three or more program assignments made up over 27% of the population.

Over 65% of the respondents have had responsibility for the IFMAPS program in their county since the program began in 1985. Therefore, the respondents should have been very experienced with the IFMAPS program. Yet, over 31% of the respondents had not held an IFMAPS program at all. The reason for this high percentage may be because over 14% of the respondents' responsibility began in 1988 and/or 1989, and they may not be familiar with the program.

The respondents felt most comfortable when the Extension Specialists presented the IFMAPS county program, even though respondents rated their knowledge of the IFMAPS subject matter as being "good." Over 75% of the respondents had received some type of IFMAPS in-service training.

Extension Agents' Perceptions of the IFMAPS Program.

Over 75% of the respondents felt that the IFMAPS program was released at the appropriate time to help their clientele. Respondents felt that the IFMAPS program did a "good" job meeting the clientele's needs.

Respondents' overall rating of the IFMAPS materials as to its understandability and applicability was "good." Respondents also gave a "good" rating on how well the IFMAPS materials met the educational level of their clientele. Of the respondents that offered the IFMAPS county-wide workshop, over 65% rated the effectiveness of the workshop as being

"good" or "excellent." Over 54% of the respondents felt that the most effective person to present the IFMAPS program would be the IFMAPS Specialist, while over 40% felt that a combination of themselves and the IFMAPS Specialist would be best.

Respondents rated the IFMAPS consultants' one-to-one consultation training as being "good." The temporary IFMAPS specialists' skills level were also rated as "good."

Extension Agents' Perception of Clientele's Response.

The teaching method that helped the majority of the people that participated in the IFMAPS program was the one-to-one consultation with the IFMAPS Specialists, according to over 86% of the respondents. Over 59% of the IFMAPS participants were interested in survival of their farm enterprise, while over 40% wanted to restructure their debt. No respondents marked expansion of the client's enterprise as the main reason for clientele participation. Respondents' perception of clientele's effectiveness rating of the IFMAPS program was "good."

Over 86% of the respondents felt that peer pressure kept some of their clientele from attending the IFMAPS meetings. Over 54% of the respondents felt that additional clientele would utilize the one-to-one financial assistance from the IFMAPS Specialists if they were more aware of the program and its services.

Over 88% of the respondents felt that clientele's need for the IFMAPS program will continue in the future.

Respondents' Need for IFMAPS In-service Training. Over 54% of the respondents wanted to receive more in-service training on the IFMAPS program. Over 53% of the respondents would prefer that the IFMAPS in-service train them to operate as a "middleman" between clientele and the IFMAPS Specialist. Over 47% of the respondents preferred to receive new information on the IFMAPS program by in-service training and written materials. None of the respondents wanted to receive information via computers.

Over 81% of the respondents felt that college undergraduates that were interested in a career in the Cooperate Extension Service should take agribusiness type courses to help them understand the IFMAPS subject area.

Needs of the "Broader Clientele". Over 54% of the respondents felt that clientele trying to avoid financial trouble were the "most important" people to reach with the IFMAPS program in the future, while over 40% thought that clientele with financial trouble were the "most important."

Respondents felt that the following areas of management were the "most important" for the IFMAPS program to concentrate on in the future: Financial Management (over 47% of the respondents), Farm Planning (over 26% of the respondents), and Marketing (over 22% of the respondents).

Relationship Between Demographics and IFMAPS Rating. According to the chi-square test of independence, the Extension Agents' demographics and their perceived

effectiveness rating of the IFMAPS program were found to be independent of each other. Therefore, the IFMAPS program appeared to have had the same amount of perceived effectiveness in all parts of Oklahoma.

Relationship Between Experience and IFMAPS Knowledge.

According to the chi-square test of independence the relationship between Extension Agents' rating of their knowledge of the IFMAPS subject matter to their years of Extension Service experience was found to be independent. Therefore, it appeared that no particular age groups of Extension Agents had a superior knowledge of the IFMAPS subject matter.

Agents' Perceptions of Clientele versus Clientele's Perceptions. According to the chi-square test of homogeneity which compared Extension Agents' perceptions of how their clientele rated the effectiveness of the IFMAPS program with some actual ratings of the IFMAPS program by the people who used the program, the ratings were found not to be homogeneous. Therefore, the Agents' perceptions of the effectiveness of the program tended to be lower than the people's who used the program.

Relationship Between Demographics and Clientele's Needs. According to the chi-square test of independence that compared Extension Agents' demographics to the farm management skills needed the most by clientele, the two areas were determined to be independent. Therefore, it appeared

that all areas of the state needed education of the same types of farm management skills.

Conclusions

The interpretations and major findings presented in the study provided a basis for the following conclusions:

1. The findings indicated that: (a) the respondents represented a fairly young work force, with a mean of 11.88 years of Cooperative Extension Service experience; (b) over 27% of the respondents had less than five years of experience; (c) over 24% of the respondents had not received any type of IFMAPS in-service training; and (d) the respondents rated their knowledge of IFMAPS type material as being "good." Therefore, it was concluded that even though the respondents were rather inexperienced compared to years of service, they had a "good" knowledge of the IFMAPS subject matter.

2. The findings indicated that over 72% of the respondents had two or less program area responsibilities, while respondents with three or more program responsibilities made up over 27% of the population. Therefore, it was concluded that the "heavy responsibility" group could not have taken a more active role in reaching clientele through the IFMAPS program because of time restraints and other program obligations.

3. The findings indicated that over 31% of the respondents did not offer an IFMAPS program. Therefore, it

was apparent that a relatively large number of clientele are not being served due to a lack of IFMAPS educational meetings.

4. The findings indicated that the respondents preferred that IFMAPS Extension Specialists conduct the county-wide IFMAPS meetings. Therefore, it was concluded that the most effective county meetings were apparently presented either by the IFMAPS Specialist or by a combination of the IFMAPS Specialist and the county field staff.

5. The findings indicated that the IFMAPS program had a timely release and did a "good" job of meeting clientele's needs. Therefore, it was concluded that the IFMAPS program was an effective and timely program.

6. The findings indicated that about 91% of the respondents who held a workshop rated the county-wide IFMAPS workshop as being "good" or "excellent." Therefore, it was concluded that the county-wide workshops were effective and an important method of educating clientele about what the IFMAPS program had to offer.

7. The findings indicated that the respondents rated the IFMAPS consultants' one-to-one skills with clientele as being "good." Therefore, it was concluded that the IFMAPS consultants were well trained and provided a valuable service to their clientele.

8. The findings indicated that of the teaching methods used, over 86% of the respondents felt that the technique most helpful to clientele was the one-to-one

consultation with the IFMAPS Specialist. Therefore, it was concluded that the one-to-one consultation with the IFMAPS Specialist was the most effective method to help clientele, especially when they were in financial trouble.

9. The findings indicated that the majority of the IFMAPS participants were interested in the survival of their farm enterprise and the restructuring of their debt and that IFMAPS participants perceived that the IFMAPS program did a "good" job of addressing their needs. Therefore, it was concluded that restructuring debt and survival of the farm entity was sufficiently addressed by the IFMAPS professionals.

10. The findings indicated that peer pressure kept some of Extension's clientele from attending IFMAPS meetings, while over 54% of the respondents felt that more clientele would utilize the IFMAPS program services if they were more aware of its services. Therefore, it was apparent that more IFMAPS education was needed to get more clientele involved in the program.

11. The findings indicated that over 88% of the respondents felt that the need for the IFMAPS program will continue in the future. Therefore, it was concluded that a need still exists for IFMAPS training now and in the future.

12. The findings indicated that over 54% of the respondents wanted to receive more IFMAPS training, and they preferred to receive that training through in-service training and written materials. Therefore, it was concluded

that there was an interest in more IFMAPS training when it is offered through in-service training and/or written materials.

13. The findings indicated that college undergraduates who were interested in a career in the Cooperative Extension Service should receive training in agribusiness type courses. Therefore, it was concluded that a better understanding of financial and farm management issues by Extension field staff would better serve the IFMAPS clientele.

14. The findings indicated that the clientele that IFMAPS needs to reach in the future were clientele trying to avoid financial trouble and clientele with financial trouble. Therefore, it was concluded that the IFMAPS program has a priority in addressing the needs of financially troubled clientele.

15. The findings indicated that the respondents felt that the following areas of management should be concentrated on in the future: financial management, farm planning, and marketing. Therefore, it was apparent that educational programs in the areas of financial management, marketing, and farm planning were needed.

16. The findings indicated that the demographics of the Extension Agents' and their perceived effectiveness rating of how well the IFMAPS program met their clientele needs were independent of each other. Therefore, it was concluded that the IFMAPS program was effective in meeting clientele needs in all parts of the state.

17. The findings indicated that Extension Agents' years

of Extension experience and their ratings of their IFMAPS subject matter knowledge were independent. Therefore, it was concluded that there was no relationship between the years of Extension experience and IFMAPS subject matter knowledge.

18. It was apparent from the findings that the Extension Agents' perceptions of their clientele's effectiveness rating and clientele's actual ratings of the IFMAPS program were not homogeneous and that clientele had rated the effectiveness of the IFMAPS program higher than Extension Agents. The possible reasons for this difference of opinion were: (a) that due to the sensitive nature of the subject and the design of the IFMAPS program, all consulting with clientele was confidential. Therefore, the Extension Agents may not have heard how effective the program was because the client choose not to discuss his problems. (b) Extension Agents also tend to be more critical of a program that they take responsibility for and in some situations have little control over. Therefore, it was concluded that the establishment of positive personal relationships with clientele was a vital component in conducting successful workshops and seminars, as well as personal consultations.

19. The findings indicated that Extension Agents' demographics and their clientele's need for farm management skills were independent. Therefore, it was concluded that for the most part, producers from all areas of Oklahoma need the same type of farm management training.

Recommendations

The following recommendations were made from the conclusions drawn from the data analysis:

1. Based on the conclusion that even though the respondents were rather inexperienced in years of service, they had a "good" knowledge of the IFMAPS subject matter, it was recommended that the respondents become more familiar with the services offered by the IFMAPS program and the type of county programs which should be offered.

2. Based on the conclusion that the "heavy responsibility" group of respondents could not have taken a more active role in the IFMAPS program and other program obligations, it was recommended that the IFMAPS professionals continue their one-to-one consultation in order to be able to meet the needs of Extension clientele. It was also recommended that the agents with two or less program areas of responsibilities take a more active role in the IFMAPS program.

3. Based on the conclusion that a relatively large number of clientele are not being served due to a lack of IFMAPS educational meetings, it was recommended that county field staff offer county IFMAPS meetings in a timely fashion as well as provide better communication and publicity.

4. Based on the conclusion that the most effective county meetings were apparently presented either by the IFMAPS Specialist or by a combination of the IFMAPS Specialist and the county field staff, it was recommended

that these two combinations be used when conducting county wide meetings.

5. Based on the conclusion that the IFMAPS program was an effective and timely program, it was recommended that the Oklahoma Cooperative Extension Service continue to develop programs to better serve the future needs of its clientele.

6. Based on the conclusion that the county-wide workshops were an important method of educating clientele about what the IFMAPS program had to offer, it was recommended that the respondents should conduct more of these kinds of programs.

7. Based on the conclusion that the IFMAPS consultants were well trained and provided a valuable service to their clientele, it was recommended that these professionals continue to be utilized by their clientele.

8. Based on the conclusion that the one-to-one consultation with the IFMAPS Specialist was the most effective method to help clientele, it was recommended that the respondents let the IFMAPS Specialist handle the one-to-one consultation of clientele. The reason for this recommendation was because some clientele were not inclined to reveal their financial difficulty, and the IFMAPS Specialists have professional training in this area. Also most agents do not have the time for individual consultation.

9. Based on the conclusion that the IFMAPS professionals were effective in helping the majority of the IFMAPS participants who were interested in farm enterprise

survival and debt restructuring, it was recommended that the IFMAPS professionals continue work in this area as well as trying to help clientele avoid financial trouble.

10. Based on the conclusion that it was apparent that more IFMAPS education was needed to get more clientele involved in the program, it was recommended that the respondents and IFMAPS professionals try educating their clientele about the program through publications, radio, video tapes, satellite conferences, etc. The use of these educational programs could reduce the effects of peer pressure on clientele.

11. Based on the conclusion that clientele still need IFMAPS training now and in the future, it was recommended that IFMAPS professionals continue to work to meet clientele's needs concerning farm management issues, stress, and human relations.

12. Based on the conclusion that there was an interest, by respondents, in more IFMAPS training when it was offered through in-service and/or written materials, it was recommended that IFMAPS professionals offer more IFMAPS training opportunities in this manner.

13. Based on the conclusion that a better understanding of financial and farm management issues by Extension field staff would better serve the IFMAPS clientele, it was recommended that they receive training specifically in agricultural finance, farm planning and farm management.

14. Based on the conclusion that future clientele need

education in avoiding future financial constraints and handling current problems, it was recommended that the IFMAPS professionals make these two issues a top priority.

15. Based on the conclusion that it was apparent that educational programs in the areas of financial management, marketing and farm planning were needed, it was recommended that these three areas be a major part of the educational programs to help clientele avoid financial problems.

16. Based on the conclusion that there was no relationship between the years of Extension experience and IFMAPS subject matter knowledge, it was recommended that IFMAPS educational meetings and materials not be directed toward a certain age group. The data indicated that no particular age group had an IFMAPS knowledge level greater than any other.

17. Based on the conclusion that the Extension Agents' perceived that their clientele rated the IFMAPS program as being low regarding its effectiveness, it was recommended that Extension Agents try to become more aware of their clientele's evaluations of Extension programs.

18. Based on the conclusion that for the most part producers from all areas of Oklahoma need the same type of farm management training, it was recommended that the IFMAPS professionals concentrate on developing materials in the areas of financial management, farm planning, and marketing which will help meet the needs of Extension clientele in Oklahoma regardless of geographic location.

Recommendations for Additional Research

The following are recommendations for further research based on my experience and knowledge gained from conducting this study.

1. A study should be conducted to determine methods for Extension to work around the problem of peer pressure that constrains some Extension clientele from participating in educational and consultation programs.

2. A study should be conducted to determine precisely who would constitute the "broader clientele" that the IFMAPS program should try to reach in the future.

3. A more in-depth study should be conducted to determine the needs Extension should address concerning the "broader clientele."

4. A study should be conducted to determine the most effective teaching technique and approaches Extension Agents should utilize for delivering educational programs in agricultural finance, marketing and farm planning.

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APPENDICES

APPENDIX A
INSTRUMENT

IFMAPS PROGRAMS EVALUATION QUESTIONNAIRE

Directions

Please indicate your response to the following questions by marking (X) the appropriate response(s) for each question.

Extension Agents' background information:

1. In what cooperative extension district is your county located?

Northwest district Northeast district
 Southwest district Southeast district

2. Indicate the approximate number of years that you have been a county extension agent. _____

3. What was your appointment(s) when you dealt with the IFMAPS program? (If you had more than one appointment, please indicate all.)

C.E.D. Home Economics Agricultural
 4-H Rural Development Specialists
Other (explain) _____

4. In what time period did your appointment included responsibility of the IFMAPS program?

1985 1986 1987 1988 1989

5. In what time period did you first hold an IFMAPS workshop?

1985 1986 1987 1988 1989
 Did not hold a workshop

6. Who presented the IFMAPS workshop when the workshop was offered in your county?

Yourself Extension Specialist Both
 Was not offered in my county

7. Please rate your background knowledge of agribusiness practices in relation to the IFMAPS programs subject area regardless of whether your knowledge was obtained through formal or informal education.

Excellent Good Fair Poor

8. Have you received any in-service training regarding the IFMAPS program?

Yes No

Extension Agents' perceptions of the IFMAPS program:

9. If you were involved in the IFMAPS in-service training in 1985, please rate how adequately it educated you about the IFMAPS program's purpose and objectives? (If you were not involved in the in-service training do not mark any of the choices.)

Excellent Good Fair Poor

10. Would you like to receive more training about the IFMAPS program?

Yes No

11. How would you prefer the IFMAPS training prepare you to work with clientele?

Middleman between farmers and specialists
 One-on-one consultation with clientele
 Group programs for clientele
 Both consultation and programs

12. What is your preferred way to receive the information you need to stay informed about the IFMAPS program now and in the future?

In-service training(s)
 Materials sent to your county for you to study and refer to when needed
 Both in-service and materials
 Computer programs
 I already have all the information and skills I need

13. Please rate the IFMAPS materials in regard to how easy it was for the agent to understand and apply?

Excellent Good Fair Poor

14. Please rate how effectively the materials matched the educational level for your clientele?

Excellent Good Fair Poor

15. Was the IFMAPS program introduced at the appropriate time in order to meet clientele needs?

Yes No

16. How would you rate the IFMAPS program's coverage of the clientele's needs?

Excellent Good Fair Poor

17. Please give your overall evaluation of the workshop presented in your county in relation to materials provided to clientele.

Excellent Good Fair Poor
 Workshop was not presented

18. Who do you believe would be the most effective in presenting future IFMAPS workshops in your county?

You
 Specialists
 Collaboration between you and the specialists

19. Through your experiences with the IFMAPS consultants, how well are the IFMAPS consultants trained for one-to-one consultation?

Excellent Good Fair Poor

20. Did the temporary IFMAPS specialist possess all the skills necessary to meet the clientele's needs?

Excellent Good Fair Poor

21. Should undergraduates interested in Extension work take agribusiness type courses in order for them to better understand IFMAPS subject area?

Yes No

Extension Agents' perceptions of clientele's response:

22. In what way were your clientele who participated in the IFMAPS program helped the most?

One-on-one with the IFMAPS specialists
 One-on-one with yourself
 In a group secession

23. Why were most of the clientele who participated in the IFMAPS program interested in the program?

Improvement of management skills
 Expansion of the enterprise
 Survival
 Reduction of debt level
 Restructuring of debt
 Bankruptcy
 Suggestion of financial agencies
 Other (explain) _____

24. Please rate clientele's response to the IFMAPS program from your perceptions of their evaluations and discussions, or change in practices.

Excellent Good Fair Poor

25. Do you feel like some of your clientele did not attend IFMAPS meetings or use the IFMAPS program because they did not want their peers to think they were in financial difficulty?

Yes No

26. Do you feel that your clientele would utilize the one-to-one financial assistance which is available through the IFMAPS program if they were educated about the program?

Yes No Uncertain

Extension Agents' perceptions of future clientele:

27. Will there continue to be a need for a program such as IFMAPS in the future for your clientele?

Yes No

28. Besides the clientele that the IFMAPS program has helped in the past, who do you perceive to be the clientele we need to reach in the future? (Please rate in number of importance, 1 being the most important and 5 being the least importance.)

Farmers in financial trouble
 Farmers who are not in financial trouble and wish to stay out of financial difficulty through improved management skills and practices
 Financial institution representatives (FmHA, PCA, Banks, loan officers, etc.)
 People in agriculture related businesses
 Other (explain) _____

29. What farm management skills are needed most by current and future clientele? (Please rate in number of importance, 1 being the most important and 6 being the least important.)

Financial management
 Marketing skills
 Farm planning skills
 knowledge of farm policy
 Knowledge of financial benefits and risks of alternative agriculture
 Other (explain) _____

30. If you have any further suggestion or comments about the IFMAPS program, we would appreciate your input, either negative or positive, on this sheet.

APPENDIX B

COVER LETTER

December 29, 1989

Dear County Extension Directors:

I am attempting to evaluate the Cooperative Extension Service's IFMAPS program (Intensive Financial Management and Planning Support). This letter is addressed to the C.E.D so that you can distribute this evaluation form to the appropriate extension professionals in your county. This questionnaire is designed to take less than ten minutes to complete. I appreciate your time and understanding concerning this matter.

In order to get the most useful information regarding the IFMAPS program, this questionnaire is designed to survey the people who have used IFMAPS with their clientele. The responses are very important in order to get all the information needed to increase its effectiveness. The responses will remain confidential and only be included as part of the total findings of the research. The coded number on each survey will be used only to determine what counties have responded so that an additional survey may be sent to those counties who, for whatever reason, have not responded.

This questionnaire is designed to determine extension agents' perceptions of the IFMAPS program regarding their experiences gained from the program and how these experiences may be applied to assist a broader clientele in the future. I am very interested in identifying the broader clientele in order for the program to reach the "right" audience. Therefore, I would appreciate any comments you might have.

A summary of this information will also be shared with Ross Love, Extension Farm Management Specialist and Coordinator of the IFMAPS Program. We are very interested in your response.

I would like for you to return this questionnaire by January 12, 1990. It is very important for you to return this form as soon as possible because of the nature of this study. To make the research complete and accurate, I need to know everyone's perceptions. Thanks again for your consideration!

Respectfully,

Roger Methvin
Pawnee County
Agricultural Agent

James D. White
Associate Professor
and Thesis Advisor

Enclosures

APPENDIX C

FOLLOW-UP LETTER

January 16, 1990

Dear County Extension Directors:

I am attempting to evaluate the Cooperative Extension Service's IFMAPS program (Intensive Financial Management and Planning Support). This letter is addressed to the C.E.D so that you can distribute this evaluation form to the appropriate extension professionals in your county. This questionnaire is designed to take less than ten minutes to complete. I appreciate your time and understanding concerning this matter.

In order to get the most useful information regarding the IFMAPS program, this questionnaire is designed to survey the people who have used IFMAPS with their clientele. The responses are very important in order to get all the information needed to increase its effectiveness. The responses will remain confidential and only be included as part of the total findings of the research. The coded number on each survey will be used only to determine what counties have responded so that an additional survey may be sent to those counties who, for whatever reason, have not responded. This is the second mailing to your county.

This questionnaire is designed to determine extension agents' perceptions of the IFMAPS program regarding their experiences gained from the program and how these experiences may be applied to assist a broader clientele in the future. I am very interested in identifying the broader clientele in order for the program to reach the "right" audience. Therefore, I would appreciate any comments you might have.

A summary of this information will also be shared with Ross Love, Extension Farm Management Specialist and Coordinator of the IFMAPS Program. We are very interested in your response.

I would like for you to return this questionnaire by January 31, 1990. It is very important for you to return this form as soon as possible because of the nature of this study. To make the research complete and accurate, I need to know everyone's perceptions. Thanks again for your consideration!

Respectfully,

Roger Methvin
Pawnee County
Agricultural Agent

James D. White
Associate Professor
and Thesis Advisor

Enclosures

APPENDIX D

RESPONDENTS' COMMENTS

Respondents' comments about the IFMAPS program as requested by question number 30 of the questionnaire.

1. "I did not conduct a formalized meeting but the program was used by several people. It needs to be done by specialist the agents do not have the time to stay current on all aspects."

2. "Keep up the good work."

3. "My only comment is that agricultural producers need to take the initiative to get involved with the program or ask for help. Specialist is the people to do IFMAPS. I simply don't have the time."

4. "Provide county personnel with IFFS computer training. It doesn't have to be in depth to the point he/she will feel responsible to become IFMAPS Specialist. It should help the county person understand the program however so they can become more involved if they want to do more initial consultation and explanation of programs. This should definitely be a voluntary training session and potential attendees must have some computer skills prior to attending."

5. "It is hard to get producers to attend meetings of this nature, but I don't think that they can be forced into attending."

6. "Consultants need to know how to crunch the numbers, but also need to understand all facts of production agriculture. Also the ability to empathize or understand the psychology of what these people have or are going through and still be able to be objective in your analysis."

7. "Most of the people that IFMAPS tried to help were to far gone to save them from bankruptcy. They have gone into other jobs now. Many whom I know was in trouble wouldn't come to a group meeting at all. Some wouldn't even talk about it. As agricultural agent and CED we do not have the quality time to give one family one-to-one help. Therefore a specialist is very good."

8. "I firmly believe the county agent should be allowed to attend the IFMAPS sessions with clients in his county if he so desires. This help build a stronger client relationships in the county. It is also time to train some of the newer county agents who have come on board after the initial IFMAPS training."

9. "Good program. Many clientele wait too late."

10. "IFMAPS needs to get rid of its image that its only for those producers as a last resort."

11. "I feel the really critical time has passed. I am sure there are still some out there needing assistance, but not that great a number as in the past, at least for this county. As in the past most people have too much pride to let too many know just how bad off they really are."

12. "A good program that need to be expanded."

13. "IFMAPS should be tied to more ag loans as an optional part of the application procedure. Make banks and agencies more aware of benefits available to their higher risk applicants."

VITA

Roger Louis Methvin

Candidate for the Degree of
Master of Science

Thesis: AN ASSESSMENT OF THE OKLAHOMA COOPERATIVE
EXTENSION'S IFMAPS PROGRAM AS PERCEIVED BY THE
COUNTY PROFESSIONAL FIELD STAFF

Major Field: Agricultural Education

Biographical:

Personal Data: Born in Harrison, Arkansas, October 20,
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Education: Graduated from Bruno-Pyatt High School, in
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Science Degree from Arkansas Tech University,
Russellville, Arkansas, May of 1988, with a major
in Agricultural Business; completed requirements
for the Master of Science Degree at Oklahoma State
University in December, 1990.

Professional Experience: Extension Agriculture Agent,
in Pawnee County, Pawnee, Oklahoma, January,
1989, to present.