



SOCIO-ECONOMIC CHARACTERISTICS OF BANANA FRUITS (*Musa paradisiacal*) MARKETERS IN UMUAHIA AGRICULTURAL ZONE, ABIA STATE, NIGERIA

Uloh, Emeka Victor, Ezeaku, Ezeorah Innocent & Ede, Ejike Amos

Department of Agricultural Education, Federal College of Education,

Eha-Amufu, Enugu State

Corresponding Author: vicbethels99@gmail.com

Abstract

The study centred on the socio-economic analysis of banana fruits marketers in Umuahia Agricultural Zone of Abia State, Nigeria. A structured questionnaire was used to collect data from 100 banana marketers who were selected using a multi-staged random sampling technique. The collected data were analyzed using descriptive statistics. The findings showed that banana marketing was dominated by females with a mean age of 40 years. Majority of the marketers were married and most of them had primary and secondary education. Their sources of finance for banana marketing was mostly from personal savings. Their sources of banana fruits for marketing was from the producers and wholesalers while their source of market in formations was principally from personal observation. Most of the marketers do not belong to any market union. Seven channels of distribution of banana was discovered with most dominant channel composed of producers, commissioned agents, wholesalers, retailers and consumers. Transportation was the major problem encountered by the marketers in their marketing of banana fruits. It was recommended that good road network should be provided to ease transportation of the product and marketers should be encouraged by relevant bodies to form marketing cooperatives.

Keywords: Banana fruits, Marketers, Socio-economic characteristics, Marketing channels,

Introduction

Banana (*Musa spp*) one of the world's most significant global food crops is a very important traditional staple foods for both the rural and urban population. This has made the crop to be a very important staple commodity for many developing countries, hence, the relevance of bananas for food security. Banana is a very delicate commodity on economic, social,

environmental and political grounds. In the words of Akinyemi, Adejoro, Layade, & Adegbite (2017). They are the first exported fruits and second after citrus in terms of value. According to FAO (2024) statistics estimations, Nigeria is ranked fourth in global production, producing 8.02 billion kilograms of banana in 2023. By this, Nigeria banana export contributes immensely to the global market, with potential for expansion.

Globally, world production of bananas has increased by 17% over the last 30 years to 102 million metric tons in 2010. India is by far the largest producer with 32 million metric tons. Other important producers are China, the Philippines, Ecuador, Brazil, Indonesia, and Tanzania. Banana production in Africa has doubled over the last 30 years to 10 million metric tons while in Asia it has quadrupled to 62 million metric tons. The annual world production of plantain and banana is estimated at 75 million tonnes (FAO, 2020).

The banana fruit (*Musa paradisiaca*) as a staple food crop is a very important source of income, employment and export earnings for major banana exporting countries mainly developing countries in Latin America and the Caribbean, as well as in Asia and Africa. Lemchi, Ezedinma, Tshiunza, Tenkouano and Fatureti (2005) asserted that there exists a strong bond between banana-generated income and household food security. With increasing urbanization, bananas and plantain are becoming more and more important as cash crop, in some cases providing the sole source of income to rural population thereby playing an important role in poverty alleviation (Frison and Sharrock, 2019). In the Cameroons, it is described as a positive-elasticity income asset (Temple, Chataigner and Kamajou, 2016), while in Nigeria alone, about 57% of farming households produce bananas and plantains as main crops (Ajayi and Baiyeri 2005).

In the words of Olumba and Onunke (2020), the quantity of banana produced in Nigeria has not been estimated. However, it is known to be produced in varying amounts in the following States, Abia, Akwa- Ibom, Anambra, Benue, Cross-River, Delta, Ebonyi, Enugu, Kaduna and Ondo. Specifically, 364,000 tonnes and 1,057,000 tonnes were produced in these states in 2012 and 2013 respectively (FAOSTAT 2012). This figure is estimation because the bulk of world banana production (85%) comes from relatively small plots and kitchen or backyard gardens where statistics are lacking (FAO, 2020). The most commonly grown cultivars within the savanna environment of Nigeria are sweet banana and cooking bananas. According to Baiyeri and Ortiz (2005), banana genotypes grown in high rainfall environment are red banana (prata), silk, gross michel and dwarf carvendish. The cultivar “cardaba” in the past few years was introduced by the International Institute of Tropical Agriculture (IITA) and has been adopted by the people of the region.

Nutritionally, fresh bananas contain 35% carbohydrate, 6-7% fiber, 1-2% protein, fat and major elements such as potassium, magnesium, phosphorus, calcium, iron, vitamins A, B6, and C (Adewumi, Ayinde, Olatunji, and Falana, 2009). Bananas are also used to manufacture beer, wine and other products. It also forms an important part of the cultural life of many people (FAOSTAT, 2012). In some African countries such as Uganda, the daily consumption of banana may exceed 1.6 kilograms per person, which is the highest in the world (FAO, 2020).

Bananas and plantains are basic staple crops, which play essential roles in providing food supplies for both urban and rural population of developing countries. Banana is cooked green, fried or eaten ripe. It can be processed for food as puree, canned slices, figs, flour, chips, powder, juice, jams and flakes. It can also be used to complement dairy products such as ice-creams or yoghurts or be used for bakery and food processing such as banana bread, soya-bean milk and cake (Agbagwa, Agbagba, & Mapenya, 2021). For these roles nutritional provided by banana, Ajayi and Baiyeri (2005) asserted cardaba banana culture as a relief to hunger in South Eastern Nigeria, where it is significantly propagated by many.

Arene, et al (2015) contended that in most parts of South Eastern Nigeria, a great proportion of banana crops are established on compound farms. Fertility here is maintained by regular use of household refuse (inorganic fertilizer). This has left banana production in the study area to be left in the hands of rural households whose members consume at least part of the crop and sell any surplus in the local market. Ashman (2004) opined that marketing of banana in the study area has a large, but yet unknown demand and supply situation. This is principally because previous researches concentrated largely on the production and disease control aspect of the crop.

Production and marketing are interrelated but production is not said to be complete if what is produced does not get to the final consumer in the required form and quality (Uloh, 2015). Ayinde, Adewumi and Ojehomon (2010) noted that the increase in farm output has not led to a corresponding increase in the earnings of the vast majority of farmers. One of the factors emphasized as being responsible for the imbalance is a poorly developed agricultural marketing system for major food staples, leading to high rate of spoilage, rising farm product prices and huge importation of food by government.

Previous works on banana had mostly focused on its agronomy and production technology, these include Identification of indigenous ripening technologies (Ayayi and Mba (2007), consumption and expenditure patterns of banana and plantain (Ajayi and Aneke, 2002),

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production constraints (Ajayi and Baiyeri, 1997), the policy acts and initiative in banana innovation systems (Faturoti, Madukwe, Tenkouano and Agwu, 2007) and consumer perception of cooking banana (Agumagu and Adesope, 2007). Marketing information provided by Ajayi (2000) and Nwaru, Nwosu and Agommuo (2011) focused on the activities of women in banana and plantain marketing and the determinants of profit on wholesale and retail Banana marketing in Abia State. Musa, Bakori and Adomi (2012) and Ayinde, Adewumi and Folorunsho (2010) concentrated on the factors affecting consumer preferences in Kano and Kwara States respectively. Enibe et al (2008) concentrated on the structure, conduct and performance of banana market in Anambra State, Nigeria. None had presented a holistic study on the Socio economics characteristics of banana marketers, hence, research in this is still scanty. Based on this premise, the need to investigate the socio-economic characteristics of banana marketers is sought with the following objectives:

- i). Describe the socio-economic characteristics of banana fruits marketers in the study area,
- ii). Determine the sources of banana fruits, market information, record keeping, and market operations of respondents in their marketing of banana fruits in the study area;
- iii). Determine the marketing channels of the respondents in their marketing of banana fruits; and
- iv). Identify the constraints encountered by banana marketers in the study area.

Method

The study was carried out in Umuahia Agricultural zone of Abia State, Nigeria. The zone is made up of five Local Governments Areas (LGAs) which include: Ikwuano, Umuahia North, Umuahia South, Isiala Ngwa North and Isiala Ngwa South. The population of the study comprised all banana marketing households in Umuahia Agricultural Zone of Abia State, Nigeria. A multistage sampling technique was adopted to select the respondents of the study. In the first stage, three Local Governments Areas that comprised Ikwuano, Umuahia North and Umuahia South were selected. This was because these LGAs had more banana growers and marketers when compared to other LGAs in the zone. Secondly, a simple random sampling technique was used to select two communities from each of the selected LGA. This gave six communities used for the study. The Communities used include, Ikwuano LGA (Nkatunta & Itunta), Umuahia North (Okwoyi & Isieke) and Umuahia South (Apumiri & Ezeleke). At the third stage, 20 banana marketing households were randomly selected from Ikwuano LGA (Nkatunta & Itunta), Umuahia North (Okwoyi & Isieke) and 10 banana marketing households from Umuahia South (Apumiri & Ezeleke). This is because the number of banana fruit marketers here are not as much as the previous LGAs. This gave a total sample population of

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100 households. A structured questionnaire called “Banana Marketers Socio Economic Activity Questionnaire” (BAMSEAQ) was used to elicit information from the respondents.

Descriptive statistics such as frequency tables and distribution, percentages and means were used to analyze objectives I, ii, iii and iv. Primary data was used for the study. This was obtained by administering the questionnaires to rural households in the area. The questionnaire addressed relevant and current issues related to the marketing of banana in the study area.

Results

Socio-economic characteristics of banana fruit marketers.

The result of the socio-economic characteristics of the banana marketers presented in table 1 showed that majority of the banana market participants were female. The result showed that 55% of the women were producers, 63% wholesalers and 90% retailers.

In the area of age distribution, the result showed that the mean ages of the respondents were 40 years. Maritally, most of the respondent producers (55%) wholesaler (80%) and retailers (70%) were married, while very few 10% (producer) 26.6% (wholesalers) and 48% (retailers) producers) 10% (wholesalers) and 18% (retailers) were single. They had a mean family size of seven. Occupationally, most of the respondents, 66.6% (wholesalers) and 72% (retailer) were fully involved in the marketing of banana. With respect to experience, the respondents has a mean of 11 years experience and their sources of finance for banana marketing is mostly from their personal savings as depicted by 60% (producers) 26.6% (wholesales) and 48% (retailer).

Table 1: Socio- economic characteristics of banana marketers in the study area

		Producers N=20	Wholesalers N=30	Retailers N=50	
Gender	Males	9(45)	11(37)	5(10)	
	Females	11(55)	19(63)	45(90)	
Age	16-20	-	-	6(12)	
	21-25	1(5)	3(3.3)	8(16)	33.9
	26-30	2(10)	5(17)	7(14)	
	31-35	3(15)	8(26.6)	13(26)	
	36-40	5(25)	8(26.6)	6(12)	
	41-45	4(20)	2(6.6)	6(12)	
	46-50	2(10)	4(13.5)	2(4)	
	51-55	-	1(3.3)	1(2)	
	55 & Above	-	2(6.6)	-	

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Marital status	Married	11(55)	24(80)	35(70)	
	Single	2(10)	3(10)	4(8)	
	Widowed	1(5)	4(13.3)	6(12)	
	Single parent	1(5)	2(6.6)	3(6)	
Family size	1-5	7(35)	11(36.6)	29(58)	
	6-10	6(30)	14(46.6)	14(28)	7
	11-15	3(10)	3(10)	7(14)	
	16 and above	1(5)	2(16.6)	2(8)	
Educational level	Primary	4(20)	14(46.6)	27(42)	
	Secondary	3(15)	12(40)	16(32)	
	Tertiary	2(10)	6(6.6)	5(10)	5
	Non-formal	11(55)	2(6.6)	2(4)	
Occupation	Farming	16(80)	3(10)	4(8)	
	Banana marketing	-	20(66.6)	36(72)	
	Trading	4(20)	6(20)	7(14)	
	Civil servant	-	1(3.3)	3(6)	
Experience	1-5	1(5)	3(10)	17(34)	
	6 -10	5(25)	7(23.3)	19(38)	
	11 -15	10(50)	15(50)	6(12)	11
	18 -20	2(10)	3(10)	5(10)	
	20 and above	2(10)	2(6.6)	3(6)	
Source of finance	Personal savings	12(60)	8(26.6)	24(48)	
	Friends/ relations	1(5)	4(13.3)	!4(28)	
	Isusu	2(10)	4(13.3)	3(6)	
	Money lenders	1(5)	6(20)	\$(8)	
	Loan (MCBN)	-	3(10)	1(2)	
	Ngo's	4(20)	5(16.6)	4(8)	

Source: Field survey, 2025

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In the source of banana fruits for sale in the study area showed that 100% of the wholesaler claim that they bought their banana fruits from the producers (farmers). In the same vein 100% of the retailers also obtained their banana fruits from the wholesalers.

Table 2: Source of banana fruits for sale in the study Area (kg)

Source	Producers (20)		Wholesalers (30)		Retailers (50)		Average (100)	
	No	%	no	%	No	%	No	%
Self-produced	20	100	6	20	4	8	30	30
Producers	-	-	30	100	11	22	41	41*
Wholesalers	-	-	9	30	50	100	59	59
Retailers	-	-	-	-	2	4	2	2

Source: Field survey 2025

With response to market operations carried on by the respondents in their marketing of banana fruits 68% of the respondents were involved in storing banana, while, 32% were not involved in storing banana. Their sources of market information was basically by personal observation (100%) and from friends (87%) with respect to record keeping 55% of the respondents keep records will 45% don't the respondents non-membership of market union was very obvious as 86% of the respondents declared their non-membership of any market union.

Table 3: Distribution of respondents' responses to storage, market information, record keeping and membership of market union in the study area.

Source	producers (20)		Wholesalers (30)		Retailers (50)		Average (100)	
	No	%	No	%	No	%	No	%
Storage								
Yes	-	-	18	60	50	100	68	68
No	20	100	12	40	-	-	32	32
Sources of market information								
Personal observation	20	100	30	100	50	100	100	100*
from friends	-	-	26	86.6	27	54	55	55
Record keeping								
Yes	2	10	26	86.6	27	54	55	55
No	18	90	4	13.3	23	46	45	45
Market union								
Membership	-	-	14	46.6	-	-	14	14
Non-membership	20	100	16	53.3	50	100	86	86

Source: Field survey 2025

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Based on respondents market operation 100% of the respondent retailers sold their banana fruits daily, while 75% farmers and 93.3% wholesalers operated a four daily market which is in consonance with the 4 daily market pattern in southeast Nigeria. On the time/period of market operation, the study further revealed that 100% of the respondent farmers, wholesalers, and retailers sold their banana fruits in the morning/daytime.

Table 4: Distribution of respondents based on their market operations.

Market Operations	Farmers (20)		Wholesalers (30)		Retailers (50)		Average (100)	
	No	%	no	%	No	%	No	%
Days of market operation								
Daily	2	10	-	-	50	100	52	52%
Four Daily	15	75	28	93.3	-	-	43	43%
Weekly	3	15	14	46.6	-	-	17	17%
Time/Period of Market Operation								
Morning/Day	20	100	30	100	50	100	70	70%
Evening/Night	-	-	-	-	14	28	14	14%

Source: Field survey, 2025

The marketing channels of banana was determined in the study area. Marketing channel is a set on intermediaries, or players which facilitate the movement of banana fruit from the producer to the final consumer. In the study area, seven channels of banana distribution were discovered. The intermediaries include the following, the producers, the commission agents, wholesalers, retailers and consumers.

The seven channels for distribution of banana were as follows:

- Channel 1: Producers → Consumers (direct channel) – 20%
- Channel 2: Producers → Retailers → Consumers – 50%
- Channel 3: Producers → Wholesalers → Retailers → Consumers – 70%
- Channel 4: Producers → Wholesalers → Consumers → 57%
- Channel 5: Producer → Commission agents → Wholesaler → Retailers → Consumers -93%
- Channel 6: producer → Commission agents → Wholesaler → Consumers - 34%
- Channel 7: producer → Commission agents → Retailers → Consumer - 55%

Constraints Encountered by Banana Marketers in the Study Area

From the 16 identified constraints encountered by banana fruit markets poor access to credit posed the highest challenge to banana marketers as indicated by 85% (farmers) 90% (wholesalers) and (retailers) respectively. This was followed by high cost of transformation with 75% (producer), 80% (wholesalers) and 82% (retailer).

Table 5: Constraints encountered by banana marketers in the study area

Constraints	Producer (20)		Wholesaler (30)		Retailer (50)	
	F	%	F	%	F	%
High transport cost	15	(75)	24	(80)	41	(82)
High purchasing cost	-		7	(23.3)	20	(40)
Poor sales	6	(30)	15	(50)	18	(36)
Poor quality of fruits	-		3	(10)	14	(28)
Effects of rodents/diseases	9	(45)	18	(60)	19	(38)
Non-availability of fruits	-		4	(13.3)	15	(30)
Theft	11	(55)	11	(36.6)	17	(34)
Bulkiness of the product	15	(75)	25	(83.3)	37	(74)
Poor access to credit	17	(85)	27	(90)	45	(90)
Price fluctuations	7	(35)	14	(46.6)	27	(54)
Post harvest rotting	13	(65)	18	(60)	30	(60)
Lack of standard measure	9	(45)	9	(30)	20	(40)
Illiteracy	10	(50)	7	(23.3)	19	(38)
Poor storage facilities	12	(60)	20	(66.6)	31	(62)
Problem of weather	13	(65)	14	(46.6)	20	(40)
Taxes market charges	11	(55)	13	(43.3)	21	(42)

Source: Field survey 2025

Discussion of Findings

The findings of this study have shown that women dominate banana marketing in the study area. This finding corresponds with Oladejo and Sanusi (2008) the post harvesting handling of plantain and banana was still within the domains of women while men are more involved with its production. However, this contrasts with the findings of Musa et al (2012). That banana fruits marketing in Kano State Nigeria is dominated by 94% males this is believed to be due to the Islamic cultural and religious believe where women are expected to be in “purdah” and under their husbands care as a form of submission.

The respondents were still in their productive age, this is because their mean age (34years) agrees with the ages of key market players of Agbugba (2012) that the ages of key market

players in vegetable marketing fell between 30-50 years. Most of the respondents were married with a mean family size of 7, this assertion was supported by Agbagwa & Agbugba (2021) who opined that married marketers who engages in marketing of agricultural products tend to be more stable than those single. Educationally, most of the marketers had a formal education ranging from primary to tertiary institution, with a marketing experience of eleven years or more. On the source of banana fruits for retailers claimed that they obtained their banana fruits from the farmers (producers) and wholesalers respectively. With respect to market operations, a very high percentage of the respondents store their banana fruits, their source of market information was basically by personal observation and from friends. Relatively, most of the respondents keep records of their market operations and most of the marketers were not members of any markets union. The retailers markets their banana fruits daily while the producers and wholesalers operated a four daily market which is in consonance with the 4 daily markets pattern in South East, Nigeria. The marketers sell their banana fruits during the daytime except few of the retailers among the streets that sell in the evenings/nights. This is in consonance with the assertion of Olumba & Onunke (2020), that marketers a times considers the local markert days in selling their products.

The constraints encountered by the banana fruits marketers in the study area among others include poor access to credit, high transportation cost, bulkiness of banana fruits, rapid determination in quality and multiple taxation were major problems encountered by banana marketers in the marketing of their banana fruits.

Conclusion

Based on the findings from this study, it is obvious that banana fruit marketing is dominated by females who were married relatively enlightened and of active middle and middle-age group from the study a good number of marketing, market information, and record keeping were carried out by producers wholesalers and retailers daily on a 4 daily market days. The constraints encountered by the respondents include poor access to credit, high transportation, lack of efficient infrastructures, rapid deterioration in lack of market union quality and multiple taxation by and government agencies

Recommendations:

Based on the results of the study, the following recommendations were made.

1. To ease the transportation challenge encountered by the markets, governments, well-meaning individuals and institutions should provide a good network. This is because good road network will definitely result to reduction in transport cost.

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2. Banana fruit marketers should be adequately motivated and encouraged by relevant bodies to form marketing cooperative. This will help the source for credits to strengthen their banana marketing enterprises.
3. It is obvious that banana production in the country is very much in the hands of small-scale farmers. The efforts of the government should be collaborated with good and adequate social infrastructures such as better roads, credit facilities and efficient service.

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