

**EFFECTS OF MARKET ASSOCIATION ACTIVITIES ON THE
MARKETING OF PALM OIL IN OVIA-NORTHEAST LOCAL
GOVERNMENT AREA, EDO STATE, NIGERIA**

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FACULTY OF AGRICULTURE
UNIVERSITY OF BENIN
BENIN CITY**

NOVEMBER, 2025

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**PROJECT SUBMITTED TO THE DEPARTMENT OF
AGRICULTURAL ECONOMICS AND EXTENSION SERVICES,
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CERTIFICATION

This is to certify that this research work was carried out by **Chinelo Olive ANIEMEKE** with Matriculation Number **AGR2000007** in the Department of Agricultural Economics and Extension Services, Faculty of Agriculture, University of Benin, and that the research project was approved as adequate in scope and quality in partial fulfillment of the award of the Bachelor of Agriculture (B.Agric).

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(Project Supervisor)

Date

Dr. J.I. Osabuohien
(Head of Department)

Date

DEDICATION

This project is dedicated to God almighty for preserving this researcher all through the period of this research, as well as her family and friends.

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ABSTRACT

This study focused on effects of market association activities on the marketing of palm oil in Ovia North East Local Government Area (LGA) of Edo State, Nigeria. The specific objectives were to: describe the socioeconomic characteristics of palm oil marketers; ascertain the conditions for entry and exit from the association; identify the activities carried out by the market association in the marketing process; examine the effects of association activities; identify the marketing information channels used by the respondents; identify the constraints encountered by palm oil marketers.

A two-stage sampling procedure was used for simple random sampling of 80 palm oil marketers from Five (5) palm oil markets in the LGA. Primary data were collected through the use of structured questionnaire in line with the objectives of the study and was supported by in-person interviews conducted among the respondents. Data were analyzed using descriptive statistics such as frequency counts, percentages, and mean scores, as well as inferential statistics such as Pearson's Product Moment Correlation (PPMC).

Results showed that majority (70.0%) of palm oil marketers were female, married (68.3%), with a mean age of 42 years. It also showed that the most prominent association activity was price regulation ($\bar{x} = 3.55$), followed by conflict resolution ($\bar{x} = 3.47$), business training ($\bar{x} = 3.20$), and assistance in obtaining loans ($\bar{x} = 3.39$). The result further showed that most (92.5%) of the respondents agreed that the association provided the most reliable market information. However, challenges such as poor transportation infrastructure ($\bar{x} = 3.40$) and high market levies ($\bar{x} = 3.15$) were identified as significant constraints that hindered effective marketing of palm oil. It was concluded that the activities of the market association, particularly in price regulation and conflict resolution, have positively impacted the marketing of palm oil in the study area. The study recommends better regulation and coordination of market levies imposed on marketers by the market associations to further enhance the marketing efficiency of palm oil in Ovia Northeast Local Government Area.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of study

The global palm oil industry, dominated by countries like Indonesia, Malaysia, and Nigeria, have seen exponential growth due to the crop's high yield and versatility in food, cosmetics, and biofuel applications (Murphy *et al.*, 2021). However, the industry faces challenges such as environmental degradation, fluctuating market prices, and limited market access for smallholders, who account for 40–50% of global palm oil production (Bennett *et al.*, 2019). Market associations, such as the Roundtable on Sustainable Palm Oil (RSPO), the Indonesian Palm Oil Association (GAPKI), and local cooperatives in Nigeria, have emerged as critical players in addressing these challenges by coordinating stakeholders, setting standards, and promoting sustainable practices. These associations influence marketing by enhancing product credibility, facilitating access to international markets, and shaping consumer perceptions through certifications and collective branding efforts.

Market associations are formal or informal organizations that unite stakeholders (e.g., producers, processors, marketers, and retailers) to promote collective interests, set industry standards, and enhance market competitiveness (Baudoin, *et al.*, 2017). The Marketing of palm oil involves the process of promoting, distributing, and selling palm

oil and its derivatives, such as crude palm oil (CPO), palm kernel oil, and processed products like cooking oil. These associations significantly shape the marketing of palm oil through various activities tailored to address industry challenges. The RSPO, for instance, has been pivotal in promoting sustainable palm oil through its certification program, which requires producers to adhere to strict environmental and social criteria. This certification enhances marketability in regions like the European Union, where consumers and regulators prioritize sustainability, leading to premium pricing for certified sustainable palm oil (CSPO) (Schleifer, 2017).

In Nigeria, local market associations and cooperatives play a crucial role in supporting smallholder farmers, who often face challenges like limited market information and high transaction costs. For example, a study in Akwa Ibom State found that women in palm oil cooperatives were actively involved in processing, marketing, and storage, benefiting from collective bargaining and training provided by these associations (Tiku and Bullem, 2015). These associations reduce reliance on middlemen, enabling farmers to secure better prices and access urban markets. Additionally, associations facilitate the adoption of information and communication technologies (ICT), such as mobile apps for market price updates, which improve marketing efficiency. In Southeast Nigeria, marketers using ICT achieved a return on investment of ₦0.65 for every ₦1 invested, demonstrating the economic benefits of association-driven initiatives (Tiku and Bullem, 2015).

Market association activities are pivotal in enhancing the marketing of palm oil by improving market access, promoting sustainability, and strengthening stakeholder collaboration, (Sulaiman,2016). Organizations like the RSPO and GAPKI drive global competitiveness through certifications and policy advocacy, while local associations in Nigeria empower smallholders by reducing marketing inefficiencies and fostering collective bargaining. The rise of consumer demand for sustainable and ethically sourced products, coupled with inefficiencies in traditional marketing practices, underscores the importance of examining how these associations can improve market access, pricing, and consumer trust (Vivek Voora, *et al.*,2023).

1.2 Problem statement

The marketing of palm oil in Nigeria faces significant challenges including imperfect market competition, inadequate access to credit, poor dissemination of market information, and high marketing costs such as transportation (Oladosu, *et al.*2022,). These associations, sometimes organized as cartels led by market queens, control access to market centers, preventing processors and new marketers from selling directly, which limits competition and maintains artificially high prices (Ayisala,2011). They also require marketers to register with substantial fees, adding to the cost burden and reducing profit margins for smaller or new participants (Nwauwa,2012).

Furthermore, high taxation and levies imposed by these groups negatively affect market participation by increasing operational costs, which can discourage marketers from

engaging fully in the market (Assetrise, 2025). Every business venture relies on information to thrive as well as to understand customers and market trends (Konkwo and Dickson, 2024). Information hoarding by associations restricts transparency, making it difficult for individual marketers to make informed decisions, thus weakening their bargaining power and market efficiency (Ayisala, 2011). These combined activities create barriers that reduce inclusivity and limit the economic welfare of individual palm oil marketers; this study was carried out to answer the following research questions;

1. What are the socio-economic characteristics of palm oil market association members in Ovia- Northeast Local Government Area?
2. What are the conditions for entry and exit from membership of palm oil market associations?
3. What are the activities performed by palm oil market associations in the marketing process?
4. What are the effects of association activities on palm oil marketing among members before and after joining?
5. What are the marketing information channels used by the respondents?
6. What are the constraints encountered by the respondents in marketing of palm oil in the study area?

1.3 Objectives of the study

The broad objective of this study was to assess the effects of market association activities on the marketing of palm oil in Ovia-Northeast Local Government Area of Edo State, Nigeria. The Specific objectives were to;

1. describe the socio-economic characteristics of palm oil market association members;
2. ascertain conditions for entry and exit from membership of palm oil market associations;
3. identify the activities performed by palm oil market associations in the marketing process;
4. examine the effects of association activities on palm oil marketing among members before and after joining;
5. identify marketing information channels used by the respondents;
6. identify constraints encountered by the respondents in marketing of palm oil in the study area.

1.4 Justification of the study

Numerous studies have explored the marketing of palm oil across Nigeria. For instance, Nse-Nelson *et al.* (2022) analyzed the net returns of wholesale palm oil marketers in Imo State, pinpointing crucial factors such as transportation costs, membership in cooperatives, and marketing experience. Likewise, (Matthew and Otunaruke, 2024) examined the profitability of palm oil marketing in Delta State, revealing that marketers

faced challenges including low economies of scale and limited access to finance. In a similar vein, Ogebe *et al.* (2025) studied market dynamics in Benue State, emphasizing issues like price volatility, the absence of standardization, and the predominance of middlemen. While these investigations have enriched the understanding of palm oil marketing, particularly regarding pricing, profitability, gender roles, market structures, and value chain analyses, they have largely overlooked the influence of market associations. Despite all these studies, not much work had specifically addressed the effects of market association activities on palm oil marketing, particularly in Ovia Northeast local government area of Edo State.

This study will be beneficial to palm oil farmers and producers by highlighting how the activities of market associations contribute to improved marketing and distribution of palm oil. By enhancing understanding of these roles, farmers and producers can strengthen their market access, bargaining power, and overall participation in the value chain. The findings will also serve as a valuable resource for local market associations and cooperative societies, offering insights into more effective strategies for collaboration, information sharing, and collective marketing initiatives.

In addition, the study will assist policymakers and agricultural extension agents by providing evidence-based insights that can inform the design and implementation of policies and programs aimed at promoting sustainable and efficient palm oil marketing practices. Finally, the research will be useful to scholars and future researchers in the

fields of agricultural marketing and rural economic development, as it contributes to existing literature on the influence of market associations on commodity marketing in similar socio-economic contexts.

1.5 Hypothesis of the study

The hypothesis stated in the null form was tested

H0: There was no significant relationship between the socioeconomic characteristics of palm oil market association members and performance of market association activities.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter reviews empirical and theoretical literature on how market association activities influence the marketing of palm oil. Market associations perform a set of functions including; collective marketing, price bargaining, credit intermediation, storage and collective investment in transport and processing that change the way smallholders and marketers access buyers, information and inputs (Olaoye, *et al.*,2024). Studies of agricultural marketing and market association activities show these functions lower transaction costs, reduce price dispersion, and can strengthen producers' bargaining power in local and regional markets (Adegoke, *et al.*, 2024).

Specifically for palm oil, recent studies and value-chain analyses document that marketing outcomes (selling price, market performance, quantity losses and profitability) are heavily shaped by the marketing channels and the degree of organisation among marketers (Oladosu *et al.*,2025). In many Nigerian states, palm oil moves through multiple intermediaries (agents/middlemen, local market traders and wholesalers), and organised groups or associations that coordinate sales, they can alter prices received, reduce post-harvest losses and expand access to higher-value buyers. Empirical analyses in Osun, Southeast and other Nigerian states show that choice of channel and the presence of organised marketing groups significantly affect market performance and

returns (Oladosu *et al.*, 2025)

2.2 Marketing

Marketing is defined by the American Marketing Association (AMA) as the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large, American Marketing Association (AMA, 2023). Marketing is grounded in a customer-oriented philosophy, where understanding consumer needs and preferences forms the basis for planning and implementing organizational strategies. Rather than focusing solely on selling, marketing emphasizes the systematic identification of customer value and the development of offerings that effectively satisfy these needs (Kotler & Keller, 2016).

Contemporary marketing thinking extends beyond traditional commercial objectives such as profit maximization and market expansion to embrace broader socio-economic concerns, including social responsibility, community development, and environmental sustainability. This expanded perspective recognizes that marketing activities affect not only firms and consumers but also the wider society. Consequently, marketing is increasingly viewed as a strategic tool for promoting societal well-being and sustainable development (Baker, 2014).

Within the field of agricultural economics, marketing assumes additional layers of complexity and significance. Agricultural marketing encompasses the range of business

activities and services involved in the movement of agricultural products from producers to final consumers. These activities include physical functions such as harvesting, processing, transportation, and storage, as well as economic functions such as pricing, financing, risk bearing, and market coordination. In addition, institutional arrangements and relationships play a critical role in linking producers to markets and ensuring efficient distribution systems (Asogwa & Okwoche, 2012).

Marketing information channels are crucial conduits through which producers, marketers, and consumers exchange vital market intelligence such as prices, demand trends, supply availability, and customer preferences. These channels influence the efficiency and responsiveness of agricultural marketing systems by facilitating timely decisions (Sahu *et al.*, 2025). In general, marketing information systems encompass both conventional and digital media ranging from personal networks to mass communication platforms.

Traditional marketing information channels include personal contacts, field agents, marketers, market associations, government extension services, and printed media such as newspapers and bulletins. These channels historically formed the backbone of information flow within agricultural markets but often suffer from inefficiencies including delays, limited reach, and inconsistencies (Kotler, Keller, & Chernev, 2022).

With technological advancements, digital marketing channels have become increasingly important, especially in urban and peri-urban contexts. These include social media

platforms, mobile phone messaging (SMS), email marketing, and web-based platforms offering real-time price updates, weather forecasts, and market analytics. Digital channels are prized for their speed, scalability, and interactivity, enabling market actors to engage in near instant communication and feedback, boosting market transparency and competitiveness (Speck, 2023).

Multichannel marketing approaches, combining both direct and indirect channels, allow producers and marketers to better segment and target audiences, diversify risk, and optimize market reach. For example, vertical marketing systems coordinate various intermediaries to streamline product flow, while omnichannel marketing integrates multiple touchpoints to create seamless customer experiences (OpenStax, 2023). The blending of traditional and digital channels represents a critical evolution in marketing information flow, especially significant for agricultural commodities in developing countries where digital adoption is rising rapidly (Kusumastuti *et al.*, 2022).

Thus, the effectiveness of marketing information channels depends on their ability to integrate timely, accurate, and actionable information, facilitating participation, price discovery, and adaptive behavior among market actors. Research highlights the importance of policy interventions to enhance information dissemination infrastructure and training to leverage digital tools for improved market performance (Herriott, 2023). Within marketing theory, information is recognized as a vital coordinating force that connects producers with consumers and promotes efficient resource distribution. The

availability of accurate and timely market information enables marketers to make informed decisions regarding the timing, location, pricing, and channels of sales, thereby minimizing information gaps between buyers and sellers (Kotler & Keller, 2016). Empirical evidence indicates that access to dependable market information strongly influences processors' marketing choices and their extent of participation in markets (Konkwo & Dickson, 2024). This underscores the importance of effective information dissemination in marketing systems, particularly in improving coordination and reinforcing linkages between producers and markets, which are core functions of agricultural marketing.

The significance of market information is even more evident in agricultural marketing contexts, given the perishability of many agricultural products, seasonal variations in supply, and the geographically dispersed nature of production. Market information systems provide critical signals on current prices and demand conditions, enabling farmers and marketers to better synchronize production and marketing decisions with prevailing market conditions.

2.3 Palm oil marketing in Nigeria

Palm oil marketing in Nigeria is a critical component of the agricultural economy, involving various actors from producers to final consumers through multiple marketing channels. The marketing system encompasses activities such as production, assemblage,

storage, transportation, grading, and financing, all of which play key roles in the commodity's distribution and profitability (Ezealaji, 2025). Marketing takes place in diverse locations including homes of processors, local markets, roadside stalls, and wholesale centers, reflecting the decentralized nature of the trade (Ezealaji, 2012).

Empirical evidence suggests that while palm oil marketing is generally profitable, it is constrained by notable logistical and infrastructural limitations. Studies conducted in Benue State reveal that elevated transportation costs and restricted access to credit represent major challenges for marketers, adversely affecting pricing efficiency and overall profitability (Ogebe *et al.*, 2025). In a similar vein, research from Imo State underscores the significance of efficient transportation routing in reducing marketing costs and improving distribution performance (Ezealaji, 2012). Inefficiencies in pricing are also frequently associated with the presence of multiple intermediaries and regional price disparities, factors that further complicate the palm oil marketing system (Matthew & Otunaruke, 2024).

Further empirical studies emphasize the growing role of Information and Communication Technology (ICT) in improving palm oil marketing efficiency. Evidence from Southeast Nigeria indicates that the use of mobile communication tools and social media platforms has enhanced the flow of market and price information, leading to improved profitability among palm oil marketers (Nzeocha *et al.*, 2024). Although the adoption of these digital innovations fosters transparency and competitiveness in local markets, their utilization

remains uneven due to infrastructural challenges and socio-economic inequalities.

In general, palm oil marketing in Nigeria presents a mix of opportunities and challenges. Although significant profit potential exists particularly for marketers who adopt efficient logistics and ICT-based strategies, persistent structural constraints such as inadequate infrastructure, limited access to credit, and fragmented market systems continue to hinder optimal performance (AssetRise, 2025). Tackling these constraints through focused policy measures and capacity-building initiatives is essential for strengthening the palm oil value chain and improving rural livelihoods (Iwuji, 2014).

2.4 Market associations

Market associations are organized groups within a marketplace, typically formed around specific commodities or business interests, to regulate, coordinate, and support the economic activities of their members (Alufohai *et al.*, 2018) In the context of agricultural marketing, market associations play a vital role in linking marketers, providing financial support, overseeing dispute resolution, and acting as arbiters in market management. They are often registered with local or state governments and are critical to the development and efficient functioning of traditional markets in Nigeria (Oyewale, 2021).

Market associations are often organized around specific commodities such as palm oil, rice, or beans, and are typically governed by elected executives or management committees. Across many Nigerian markets, these associations play a central role in

regulating trading activities, allocating market spaces, and promoting orderly and fair trading practices. A notable example is the market associations in Oja'Oba Market, Ibadan, which are predominantly led by women and have historically contributed to market development through financial support mechanisms and the promotion of cooperation and mutual understanding among members (Oyewale, 2021).

More broadly, market associations in Nigeria are instrumental in enhancing interactions among marketers and improving overall market efficiency, particularly within informal and semi-formal market systems. By serving as key institutional linkages, these associations encourage information exchange, build trust, and support collective decision-making, thereby fostering more structured and coordinated market environments (Ikioda, 2014). They often fill institutional gaps left by formal governance structures by providing social order and mechanisms for collective problem-solving (Omeihe *et al.*, 2021).

Functionally, market associations serve to improve access to market information and resources, enabling marketers to make better-informed decisions. Through shared knowledge and communication networks, they help reduce asymmetric information which is common in agricultural marketing, leading to more transparent pricing and better negotiation terms for members (Alufohai *et al.*, 2018). In addition to information provision, these associations engage in dispute resolution, which sustains trust and cooperation among marketers, critical for long-term trading relationships (Saraki, 2024).

Moreover, market associations contribute to logistical coordination, such as organizing collective transport and storage facilities. These group efforts reduce individual costs and improve market access, thus enhancing the competitiveness of members. Capacity building through training and financial support further empowers members to improve their business practices and manage risks effectively.

In summary, market associations act as multi-dimensional institutions that integrate economic, social, and operational functions. They play indispensable roles in promoting market stability, increasing trading efficiency, and supporting the livelihoods of Nigerian agricultural marketers. Market associations use several mechanisms to stabilize prices of agricultural commodities such as palm oil in Nigeria. One key mechanism is collective negotiation and bargaining, where associations pool their members' market power to influence prices positively and reduce price volatility for individual sellers. They often establish agreed price floors or minimum prices within their networks to prevent price wars and ensure fair returns to producers and marketers (Alufohai *et al.*,2018).

One important strategy employed by market associations is the regulation of commodity supply through controlled market entry and coordinated sales activities. By overseeing the timing and volume of products introduced into the market, associations help prevent excess supply that often results in sudden price declines, thereby promoting greater price stability across marketing periods (Food and Agriculture Organization of the United Nations [FAO], 2019).

In addition, market associations facilitate the dissemination of timely and accurate market information among members, enhancing price transparency. Access to such information allows marketers to better anticipate price movements and reduces impulsive responses to abrupt market changes. Improved market intelligence therefore supports more stable pricing by encouraging informed decision-making and reducing problems associated with information asymmetry (Ikioda, 2014).

In certain instances, associations implement buffer stock arrangements or collective storage systems, whereby commodities are temporarily withheld from the market during periods of low prices and released when price conditions improve. These mechanisms function as physical stabilizers, directly influencing market supply and contributing to price stabilization (Alliance for a Green Revolution in Africa [AGRA], 2023)

2.5 Market association activities

Market associations in Nigeria play important roles in supporting the marketing process and improving the welfare of their members. They provide access to timely market information, such as updates on price, demand, and supply conditions, which helps members make better decisions and negotiate effectively (Alufohai, 2018). By pooling resources, these associations also offer financial assistance, including collective savings and loan schemes, which help members overcome capital shortages.

Additionally, market associations are involved in setting and regulating prices to prevent

unfair competition and promote stability. They monitor market conditions and take action to reduce price fluctuations, such as controlling supply or setting minimum prices. These associations also help resolve disputes among members, which strengthens trust and cooperation, supporting smooth market operations (Saraki, 2024). Another key function is logistical support, where associations arrange group transportation and communal storage, reducing costs and enhancing access to markets. They also organize training and capacity-building activities to improve members' business skills and market knowledge, thereby increasing competitiveness (Ikioda, 2014).

Market associations in Nigeria perform critical functions that enhance agricultural marketing efficiency and member welfare. They provide essential market information, enabling members to make informed decisions and negotiate better terms (Alufohai, 2018). Associations also regulate prices to prevent market instability, often through coordinated supply control and minimum price agreements. Additionally, they resolve disputes among members, fostering trust and cooperation necessary for smooth market operations (Saraki, 2024). Logistical support, such as collective transportation and storage, reduces costs and improves market access, while training programs build members' capacity and competitiveness (Ikioda, 2014). Collectively, these activities make market associations vital institutions for stable and sustainable agricultural markets in Nigeria.

2.6 Effects of market association

Market associations in Nigeria have a significant impact on agricultural marketing by improving market access, enhancing bargaining power, and increasing profitability for their members. Membership in these associations provides farmers and marketers with collective strength, enabling them to negotiate better prices and reduce the influence of middlemen, which often leads to improved marketing margins (Muhammed, 2022). These associations also facilitate access to market information and credit services, which are critical for making informed decisions and investing in production and marketing activities (Obiadi. *et al.*, 2020).

Empirical studies have revealed that market associations contribute to reducing transaction costs and price volatility through coordinated marketing efforts and supply regulation. They assist members in organizing collective transportation, storage, and timely sale of commodities, which enhances operational efficiency and market competitiveness (Alufohai, 2018).

Furthermore, they offer training and capacity-building programs that improve members' skills in business and marketing, leading to better quality products and adherence to market standards (Ikioda, 2014).

Overall, the effects of market associations extends beyond economic benefits to include social cohesion among members, strengthened trust, and more sustainable agricultural marketing systems. Their role in creating institutional frameworks helps small-scale

producers overcome market barriers and enhances rural development outcomes (Saraki, 2024).

2.6.1 Conditions for entry into market association

Entry into market associations in Nigeria often requires formal application processes that include provision of identification, proof of relevant qualifications, and endorsement by current members or leadership. Application forms must be duly completed, supported by original copies of necessary documents such as national ID or business registration certificates. Compliance with sector-specific regulations and sometimes pre-registration training or examinations are prerequisites, ensuring applicants understand rules and standards before admission (Securities and Exchange Commission Nigeria, SEC, 2024).

Ongoing membership demands regular payment of dues and adherence to organizational by-laws that govern ethical practices and participation. Members are expected to be active in association activities such as meetings and capacity-building sessions, sustaining their good standing and influence in governance matters. Non-compliance with these obligations often leads to formal penalties or membership suspension (Manufacturers Association of Nigeria, 2024).

2.6.2 Conditions for exit from market associations

Exit from associations is governed by clearly stipulated rules allowing voluntary

resignation or compulsory removal due to breaches of conduct or failure to meet ongoing obligations. Disciplinary processes typically involve hearing panels and opportunities to appeal decisions to promote fairness and due process (Nigeria Employers' Consultative Association NECA, 2023).

Firms or individuals may also exit the market due to external business climate factors like economic downturns, regulatory changes, or competitive pressures, which complicate sustained association membership (Orjiakor, 2022).

The governance of membership admission and exit is supported by elected councils or committees that ensure transparent implementation of rules, safeguard member interests, and maintain organizational legitimacy (NECA, 2023). Variation exists by sector and association type, with differences in thresholds for admission, fee structures, and disciplinary practices reflecting adaptations to specific professional, trade, or commodity market environment.

2.6.3 Constraints in palm oil marketing

Palm oil marketing in Nigeria is confronted by a multitude of intertwined constraints that collectively hamper the growth, efficiency, and profitability of the sector. These challenges create a complex operating environment for marketers, necessitating comprehensive solutions that address both structural and operational issues (Journal of Agricultural Research and Food, 2025).

Inadequate capital remains a major constraint limiting marketers' ability to purchase palm oil in bulk or invest in improved production and marketing technologies. Restricted access to affordable credit, combined with high interest rates and stringent collateral requirements, confines many marketers to small-scale operations, thereby preventing the realization of economies of scale and reducing market competitiveness (Idowu & Falola, 2016). Insufficient financing also weakens marketers' capacity to manage supply variations through inventory storage, limiting their ability to time sales advantageously and stabilize income.

Transportation challenges significantly increase marketing costs and undermine supply chain efficiency. Elevated transport expenses, coupled with the absence of appropriate transport infrastructure, contribute to higher levels of product loss and reduced profit margins. These problems are further intensified by poor rural road networks, which create logistical bottlenecks, delay deliveries, increase exposure to spoilage, and raise vehicle maintenance costs (Ezealaji, 2012; Worlu *et al.*, 2023). Deteriorating road conditions, particularly during unfavorable weather, also restrict market accessibility and reduce consumer reach.

Storage-related constraints further worsen post-harvest losses, as many marketers lack access to suitable drying, preservation, and bulk storage facilities. Without adequate storage, palm oil quality deteriorates rapidly, resulting in significant product losses. These challenges are largely attributed to limited financial resources, low adoption of

modern storage technologies, and insufficient supporting infrastructure (International Scholars Journals, 2022).

Price volatility is a persistent issue contributing to income instability and risk aversion. Fluctuating prices, driven by seasonality, speculation, and market fragmentation, distort the signals marketers need for prudent business planning. Unpredictable pricing reduces the capacity to secure investments and dampens incentives to expand operations (Ezealaji, 2012).

Disruptive trading practices by intermediaries, such as dishonest weighing and delayed payments, erode trust and reduce profitability for marketers. The predominance of middlemen entrenches inefficiencies that fragment market benefits and reduce the share accruing to actual producers and marketers (Worlu *et al.*, 2023).

Moreover, poor access to reliable market information creates information asymmetry detrimental to competitive price formation and market transparency. Without timely updates on prices and demand conditions, palm oil marketers are disadvantaged in negotiating sales or establishing buyer networks (Ezealaji, 2012).

The burden of multiple market levies imposed by various administrative and local bodies diminishes margins and discourages formalization of marketing businesses. Lack of coordination among levy-collecting agencies leads to overlapping fees, compliance

confusion, and potential conflicts ((Ikprress, 2024).

Internal conflicts among marketers over pricing disputes, product quality, and credit defaults threaten collective action and cohesion, impairing the ability of market associations to effectively coordinate supply, stabilize prices, and advocate for market improvements (KwasuSpace, 2024).

Finally, security challenges such as theft and product pilferage during transport or storage further exacerbate risks and costs, deterring investments in larger-scale market activities and infrastructure (Worlu *et al.*, 2023). These constraints reveal the intricate interplay between financial, infrastructural, institutional, and market forces that shape palm oil marketing in Nigeria. Addressing them requires integrated policy frameworks, investments in infrastructure and finance, strengthening of market institutions, and enhancement of governance and transparency to unlock the sector's full potential (Wasiu, 2025).

2.7 Factors affecting market association members

Market association membership is influenced by a mix of socio-economic and institutional factors that shape individuals' and groups' decisions to join or remain part of these organizations. Age, education level, household size, and farm size are common socio-economic determinants, with younger, more educated farmers and those with larger farms being more likely to become members (Rwela,2023). Access to credit and

availability of agricultural inputs are critical institutional factors motivating membership as they enhance farmers' production and marketing capacities. Membership is also associated with perceived benefits such as better market access, more stable prices, and improved bargaining power (Alufohai *et al.*, 2018).

Social relationships and trust within the community, participation in meetings and training sessions, and active involvement in organizational committees significantly affect members' engagement level and satisfaction with the association (Alufohai *et al.*, 2018).

Conversely, strict membership requirements such as high subscription fees, service charges, or other financial burdens deter some potential members, particularly smallholders with limited resources (Rwela, 2023). Poor infrastructure, transportation challenges, and price volatility also act as barriers to active and effective participation among members (Alufohai *et al.*, 2018).

Institutional challenges include disputes among members, sometimes stemming from competition or governance issues, which may affect cohesion and collective action within associations (Kwasuspace, 2024). Effective dispute resolution mechanisms are therefore crucial to sustain functional memberships and market trust. Overall, the success and stability of market associations depend heavily on how well they address the economic, social, and institutional needs of their members, as well as how they manage internal and external challenges (Ugboaja *et al.*, 2013).

2.7.1 Inadequate funds

One of the primary constraints for palm oil marketers in Nigeria is inadequate financial capital. This limitation hinders the ability to purchase sufficient quantities of raw materials or invest in improved processing and marketing technologies, resulting in lower profit margins (Nwaiwu *et al.*, 2012). Many marketers find it difficult to access institutional credit due to high interest rates, lack of collateral, and limited knowledge of loan procedures (Okezie, 2020). As a result, marketers rely heavily on personal savings or informal borrowing, limiting business growth and scalability. Insufficient capital also restricts the ability to manage risks, such as price fluctuations or storage losses.

2.7.2 Transporting palm oil

Transportation poses another significant challenge to palm oil marketers. The bulky and perishable nature of palm oil requires careful handling and timely delivery to avoid spoilage. However, limited availability of specialized transport and high cost of logistics inflate operational expenses (Ezealaji, 2012). Furthermore, poor coordination among transporters and marketers often leads to inefficiencies, delays, and increased spoilage, reducing product quality and market value.

2.7.3 Poor road conditions

The poor state of transportation infrastructure, particularly feeder roads linking

production areas to markets, exacerbates marketing difficulties. Damaged and inaccessible roads increase transit time, vehicle maintenance costs, and risk of spoilage. Road degradation is especially severe during rainy seasons, further hindering market access (Ezealaji, 2012). This infrastructural deficit impairs effective distribution, raises marketing costs, and limits the geographical reach of palm oil marketers.

2.7.4 Inefficient storage

Storage inefficiency is a major contributory factor to post-harvest losses in palm oil marketing. Palm oil is susceptible to rancidity and quality degradation if not stored properly in airtight, temperature-controlled conditions (International Scholars Journals, 2022). The absence of proper storage facilities at collection centers or wholesale points forces marketers to sell immediately, often under unfavorable price conditions. Ineffective storage increases product wastage and reduces the capacity for marketers to accumulate stock for better market timing.

2.7.5 Price changes

Price instability remains a persistent problem in palm oil markets, creating significant uncertainty for marketers. Seasonal variations in output and demand, together with speculative activities, lead to frequent and unpredictable price movements that undermine income stability (Ezealaji, 2024). During periods of excess supply, marketers are often compelled to sell at reduced prices or face losses due to product deterioration. Such price fluctuations discourage long-term investment decisions and heighten marketers' exposure

to market shocks.

2.7.6 Cheating by buyers or middlemen

Cheating practices by buyers and middlemen remain rampant, negatively affecting the earnings and livelihoods of palm oil marketers. Marketers often experience unfair weighing, delayed payments, adulteration, or under-valuation of products (Worlu *et al.*, 2023). The dominance of middlemen further depresses farm-gate prices and weakens the bargaining power of small-scale marketers, increasing the transactional costs and reducing transparency in market dealings.

2.7.7 Poor access to market information

Limited access to accurate and timely market information seriously impairs marketers' decision-making. Reliance on informal sources or word-of-mouth leads to information asymmetry, causing suboptimal pricing and market timing (Ezealaji, 2012). The absence of organized price reporting systems and weak digital penetration diminish the ability of marketers to negotiate fair prices and exploit better market opportunities.

2.7.8 Too many market levies

Excessive imposition of market levies across different administrative levels creates a heavy financial burden on palm oil marketers. Multiple fees charged by local governments, market unions, and regulatory bodies cumulatively reduce profitability and discourage reinvestment (Ezealaji, 2012). The lack of coordination and transparency in

levy collection generates conflicts and increases compliance costs (Worlu *et al.*, 2023).

2.7.9 Disputes among marketers

Conflicts among palm oil marketers related to pricing disagreements, product quality disputes, and credit defaults undermine collective efforts and trust. Lack of formal conflict resolution mechanisms results in prolonged disputes that restrict market cohesion and cooperation (KwasuSpace, 2024). These internal frictions inhibit collaborative actions such as cooperative storage and collective marketing that could stabilize prices.

2.7.10 Security problems

Security concerns, including theft and insecurity along transportation routes, pose serious risks to palm oil marketers. Product losses due to theft during transit or storage increase costs and reduce incentives for inventory buildup (Worlu *et al.*, 2023). Insecurity in rural production areas also restricts access to markets and discourages investment in larger-scale marketing operations.

Together, these constraints form a complex web of challenges impeding the efficiency, profitability, and sustainability of palm oil marketing in Nigeria. Addressing them requires multifaceted interventions including improved credit access, infrastructure investment, capacity building, regulatory reform, and the promotion of transparent market information systems (Osaretin, 2024).

CHAPTER THREE

3.0 METHODOLOGY

3.1 Study area and scope

The study was carried out in Ovia North-East Local Government Area (LGA) in Edo State, Nigeria. The LGA which has its headquarters situated in Okada, and an area of 2,301 km², has a population of 153,849 people (National Population Commission NPC, 2006). The LGA lies within the geographical co-ordinates of Longitudes Longitudes 06° 39' East of the Greenwich Meridian and Latitudes 05° 35' North of the Equator. It is bounded in the south by Ovia South-West Local Government Area, in the North by Etsako West Local Government Area, in the East by Uhumwonde Local Government Area and West by Owan West Local Government Area.

The LGA is characterized by a tropical climate from humid to sub humid at different times of the year. There are two distinct seasons – rainy and dry seasons and an average temperature ranging from a minimum of 24°C to a maximum of 32C.

Ovia North-East Local Government Area is made up of about 50 communities as follows; Okada; Abrifor Camp; Egbeteti; Egboha; Ekenomeghele; Guobadia Camp; Half Way; Igbogo; Igueze; Igunye; Iguobo; Iguomo; Isiuwa; Iyanomo; Iyeta; Ofumwgbe Camp; Okoro; Ugbodun; Egbeta; Egekpanu; Gberao; Ogbese; Okeodo; Olumoye; Ugbuwe; Uhen; Utese; Abumwenre; Emeh; Okokhuo; Ugbokuli; Agorise; Igezomo; Igulye;

Iguosagie; Iwulzakagbo; Ofumwege; Ogua; Eko Ekpetin; Idumwengie; Igbanikaka; Igbehkue; Evboneka; Iyowa; Nifor; Ugbogiobo; Ukpoke; Iguoshodin; Ekiadolor; Agbanikaka; Ora; Owan; Osasimwinoba; Ekewan; Uhogua; Unuame; Agivbigie; Evbolekpen

3.2 Sampling procedure

A two-stage sampling procedure was used to select respondents for the study.

The first stage, involved a purposive sampling of five (5) markets from Ovia North-East Local Government Area, Edo State. The sampled markets included the following; Ugbogiobo, Oluku, Okada, Ekiadolor and Ekewan markets due to significant involvement of palm oil sellers in market association activities.

The second stage comprised a simple random sampling of 16 members of market association from each of the 5 markets. This gave a total of 80 respondents for the study.

3.3 Data collection

Data for the study were collected from both primary and secondary data sources.

Primary data was collected through structured questionnaire administered to respondents and was supported by in person interview schedule conducted among market association members.

Secondary Data was collected through online journal/ articles, relevant publication, textbooks and other relevant electronic and print media information sources.

3.4 Measurement of variables

a. Socio-economic characteristics:

Age: Respondents' age was measured in years, actual age in years at last birthday.

Sex: It was measured as either Male or female and was assigned nominal values. Male (1) and female (2)

Marital status: The marital status of the respondents was measured as Single (1), married (2), Divorced (3), widow/widower (4).

Educational level: The level of Education of respondents was assigned to nominal values and was measured as; No formal education (1), Primary school education(2), Secondary school education (3), Tertiary education(4).

Household size: The household size was measured according to the total number of persons eating from same pot/living under the same roof.

Farming experience: The farming experience was measured in years, i.e Years actively engaged in palm oil farming.

Annual income: The income of the farmers was measured in naira (₦) i.e Total cash income from palm oil marketing.

Association membership: The membership of respondents were measured as; Yes(1)

No(0). Membership in any formal market association.

Access to credit: The access to credit was measured as; (1)Yes No(0) . If respondents have obtained agricultural loan in past 12 months

Key measurement note:

1. Income Validation: Respondents were asked to provide financial records where available, with triangulation through observed assets and production outputs.
2. Land Measurement: Farm sizes were verified using GPS devices or local government cadastral maps where possible.
3. Association Activity: Membership duration (years) and participation frequency (times/month) was supplement binary membership data.
4. Education Calibration: Non-formal training (workshops, extension programs) was documented separately.

b. Marketing efficiency and net returns

This directly reflected economic outcomes influenced by association activities (e.g., collective bargaining reducing costs)

c. Selling price

This captured pricing dynamics shaped by associations' interventions in storage, transport, or bulk purchasing.

d. Income and satisfaction

This measured socioeconomic welfare, crucial for evaluating associations' impact on livelihoods.

e. Marketing performance

This evaluated strategic outcomes like market expansion or resilience, linked to association-led initiatives.

3.5 Analytical technique

Objective 1: To describe the socioeconomic characteristics of market association members in Ovia Northeast Local Government Area of Edo State, Nigeria. This was achieved using descriptive statistics such as frequency counts, percentages and mean score.

Objective 2: To ascertain the conditions for entry into and exit from market associations. This was achieved using descriptive statistics such as percentages and frequency counts.

Objective 3: To identify the activities performed by palm oil market associations. This was achieved using descriptive statistics such as percentages and frequency counts.

Objective 4: To examine the effects of market association activities before and after joining. This was achieved using descriptive statistics such as mean scores, percentages and frequency counts.

Objective 5: To identify the marketing information channels used by marketers. This was achieved using descriptive statistics such as frequency counts and percentages.

Objective 6: To identify the constraints encountered by marketers. This was achieved using descriptive statistics such as mean scores, frequency counts and percentages.

3.6 Hypothesis testing

The hypothesis was tested using Pearson's Product Moment Correlation (PPMC). Below is the mathematical expression of the model:

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n \sum x^2 - (\sum x)^2][n \sum y^2 - (\sum y)^2]}}$$

where;

Y= dependent variable

X= independent variable

n= number of pair of observation

r= correlation coefficient

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

4.1 Socioeconomic characteristics of market association members in Ovia Northeast Local Government Area of Edo State, Nigeria.

4.1.1. Sex

Result in Table 4.1 shows that most (83.8%) of the association members were female, while 16.3% were male, this implies that the palm oil market associations were dominated by females. This finding was supported by Oladosu *et al.*,(2025), who stated that palm oil marketing activities were dominated by females. The predominance of females in this trade could be attributed to women's traditional role in agricultural produce marketing, especially for food and oil crops, which are commonly sold in local markets.

4.1.2. Age

The age distribution of market association members in Table 4.1 shows that less than half (48.8%) of the respondents were within the age range of 36-45 years, 32.5% were within the age range of 46-55 years, 12.5% were within the age range of 30-35 years, while only 6.3% were within the age range of 56-60 years. The mean age of farmers was 44 years. This implies that the majority of palm oil marketers in the study area are within an age range considered to be economically active and productive, which enhances their ability to effectively engage in marketing activities. The result is consistent with the findings of

Ogebe *et al.*, (2025), whose study in Benue state revealed a comparable pattern.

4.1.3 Marital status

The marital status of market association members in Table 4.1 shows that greater than half (65.0%) of the association members were married, 13.8% were widowed, 12.5% were single, while 8.8% were divorced. This implies that married individuals dominate palm oil marketing, which is in agreement with Matthew's and Otunaruke's findings (2024), who noted that married people were more involved in marketing activities and this could be as a result of huge responsibility that is involved in raising a family, hence engaging in different activities to augment family income. This can also mean that there is a tendency that association members are more stable as marriage guarantees stability in their activities which could lead to increased productivity (Umeh *et al.*,2022). A household's capacity to supply adequate labour for farming is greatly influenced by its marital status (Agbugba *et al.*, 2014).

4.1.4 Educational level

Table 4.1 shows that less than half (36.3%) of the marketers had secondary education, 30.0% of them had primary education, 25.0% had no formal education, while only 8.8% had attained tertiary level of education. This is in line with the findings of Nse- Nelson *et al.*,(2021),where they discovered that majority of the marketers had acquired formal education and this will enhance marketing performance and efficiency. This also shows that Education influences profit maximization and the timely adoption of new marketing

strategies.

4.1.5. Household size

The result in Table 4.1 shows that majority(67.5%) of the association members had household sizes ranging from 5-8 persons, 21.3% had household sizes ranging from 1-4 persons, 10.0% had household sizes ranging from 9-12 persons, while 1.3% had house size ranging from 13-16 persons. The mean household size was 6, this implies that most of the association members have relatively large household sizes. Palm oil production and marketing, involving extensive labour in processing, transporting, loading, and selling, are significantly advantaged by larger household sizes, which provide the necessary human resources to handle these demanding activities effectively. This is in line with the findings of Umeh *et al.*,2022, which stated that large household size meant enough family labour for palm oil marketing. This is slightly below the findings of Ogundele and Okoruwa (2006) who found household size of palm oil producers in south western Nigeria to be 10 persons.

4.1.6. Years of experience

The years of experience of market association members in marketing of palm oil in Table 4.1 shows that greater than half (55.0%) of the distribution had 6-10 years of experience, 31.3% had 1-5 years of experience, 10.0% had 11-15 years of experience, while 3.8% had 16-20 years of experience. The mean years of experience is 8 years, this implies that greater experience enables marketers to better understand the marketing system,

conditions, trends and pricing dynamics. This is in line with the findings of Nse-Nelson *et al.*,(2022) which stated that marketing experience is important as it provides the marketers with efficient market information.

4.1.7. Years of membership in market association

The years of market association membership in palm oil marketing in Table 4.1 shows that less than half (45.0%) of the distribution had years of membership in market association ranging from 1-5 years, 41.3% had market association membership ranging from 6-9 years, 11.3% had market association membership ranging from 10-13 years, while only 2.5% had market association membership ranging from 14-17 years. The mean years of membership is 6 years. This is in line with the findings of (FAO, 2019), which stated that formal associations are the vehicles for the rapid and effective dissemination of technological innovations in agriculture.

4.1.8 Estimated annual income

The result in Table 4.1 shows that half (50.0%) of the distribution had an estimated annual income ranging from 1,001-1,000,000, less than half (45.0%) of the distribution had an annual income ranging from 1,000,001- 2,000,000, 3.8% had an annual income ranging from 2,000,001- 3,000,000, while 1.3% had an annual income ranging from 3,000,001- 4,000,000. The mean income is 1,111,350. The implication of this result according to Francis *et al.*,(2015), is that the income of marketers significantly affects the number of participation in palm oil, the more the income level, the more the participation.

4.1.9. Source of capital

Result in Table 4.1 shows that less than half (37.5%) of the association members get their capital through loan, 26.3% of the association members get their capital through cooperatives, 20.0% get their capital through family members, while 16.3% get their capital from their personal savings. This is consistent with the findings of Akerele *et al.*, (2020), which stated that 32.5% of palm oil marketers get their business financed through loans from banks.

4.1.10. Market association member

The result in Table 4.1 shows that all (100%) of respondents were members of a market association, highlighting that participation in palm oil marketing is predicated on formal membership in such associations. These market associations play a critical role in enhancing members' access to resources, improving management systems, and providing essential training and supervisory support. This finding aligns with Geoffrey (2016), who reported that association membership significantly facilitated effective participation among cotton contract farmers in Bariadi District.

4.1.11. Access to agricultural loan

The result in Table 4.1 shows that greater than half (55.0%) of the respondents have had access to Agricultural loan, while less than half (45.0%) have not had access to Agricultural loan.

Table 4.1: Socio economic characteristics

Variables	Description	Freq.	Perc.	Mean
Age	30 – 35	10	12.5	43.85
	36 – 45	39	48.8	
	46 – 55	26	32.5	
	56 – 60	5	6.3	
Household size	1 – 4	17	21.3	6.14
	5 – 8	54	67.5	
	9 – 12	8	10.0	
	13 – 16	1	1.3	
Years of membership	1 – 5	36	45.0	6.13
	6 – 9	33	41.3	
	10 – 13	9	11.3	
	14 – 17	2	2.5	
Estimated annual income	1001 – 1000000	40	50.0	1111350.0
	1000001 - 2000000	36	45.0	
	2000001 - 3000000	3	3.8	
	3000001 - 4000000	1	1.3	
Years of experience	1 – 5	25	31.3	7.84
	6 – 10	44	55.0	
	11 – 15	8	10.0	
	16 – 20	3	3.8	
Sex	Male	13	16.3	
	Female	67	83.8	
Marital status	Single	10	12.5	
	Married	52	65.0	
	Divorced/Separated	7	8.8	
	Widow/Widower	11	13.8	
Educational Level	No formal education	20	25.0	
	Primary	24	30.0	
	Secondary	29	36.3	
	Tertiary	7	8.8	
Market association member?	Yes	80	100.0	
	No	0	0.0	
Source of capital	Personal savings	13	16.3	
	Loan	30	37.5	
	Family	16	20.0	
	Cooperative	21	26.3	
Access to Agricultural	Yes	44	55.0	

loan	No	36	45.0
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Source: Field survey, 2025

4.2 Conditions for entry and exit

Result in Table 4.2 shows that the conditions required for entry into and exit from the association. For conditions of entry, results indicate that providing a guarantor is an important requirement, as majority (68.8%) of respondents answered “Yes,” while less than half (31.3%) responded “No.” Result further shows that majority (70.0%) of the respondents agreed that prospective members must stay within the locality, whereas less than half (30.0%) disagreed. The Result showed that most (93.8%) of the respondents affirmed that all members must be palm oil sellers, with only 6.3% indicating otherwise. Result also showed that most (91.3%) of the respondents reported that having a store or space in the market is required for membership, while 8.8% stated that it is not required. These findings are consistent with guidelines stating that associations generally maintain clearly defined admission criteria for new members to ensure transparency and proper governance (International Labour Organization ILO, 2021). Payment of a registration fee was also identified as a key condition for entry, as result showed that most (86.3%) of the respondents agreed to this requirement compared to 13.8% who disagreed. Likewise, acceptance by the executives was confirmed as a condition for entry by most (92.5%) of the respondents, while 7.5% indicated otherwise. These results imply that the association maintains clear entry requirements to ensure that only individuals who meet specified criteria are admitted. This is in line with findings by Schmitt (2021), who noted that

associations often include fee payment and leadership approval as standard components of membership admission procedures.

Regarding conditions for exit, Result showed that voluntary withdrawal is allowed, as majority (78.8%) of respondents agreed, while 21.3% disagreed. Result further showed that settlement of all dues and levies must be completed before exiting the association, as reported by most (90.0%) of the respondents, with only 10.0% disagreeing. Approval by the executives was also highlighted as a necessary condition for exit, with most (83.8%) of respondents agreeing and 16.3% disagreeing. Result showed that continued failure to meet membership conditions can also lead to exit, as majority (72.5%) agreed, while 27.5% disagreed. These results support the view that associations typically put in place structured disciplinary and exit procedures to maintain internal order and compliance (International Center for Not-for-Profit Law, 2013). Result further showed that members who break the rules of the association can be asked to forfeit their membership, as indicated by most (91.3%) of respondents, compared to 8.8% who disagreed. These results suggest that the association employs well-structured exit procedures aimed at maintaining discipline, compliance, and order among its members. However, some scholars argue that strict entry and exit requirements, especially those involving dues or leadership approval, may also create barriers that discourage membership participation in certain contexts (Frasier, 2025), providing a contrasting perspective to the findings of this study.

Table 4.2: Conditions for Entry and Exit

Conditions	Yes		No	
	Freq.	Perc.	Freq.	Perc.
Conditions for entry				
Provision of a guarantor .	55	68.8	25	31.3
Members must stay within the locality.	56	70.0	24	30.0
All members must be Palm oil sellers	75	93.8	5	6.3
Members must have a store/space in the market.	73	91.3	7	8.8
Payment of registration fee	69	86.3	11	13.8
Acceptance by the Executives	74	92.5	6	7.5
Conditions for exit				
A member can leave the association Voluntarily	63	78.8	17	21.3
Settlement of all dues/levies	72	90.0	8	10.0
Approval by the executives	67	83.8	13	16.3
Continued failure to meet membership conditions	58	72.5	22	27.5
Members who break the rules of the association can be asked to forfeit membership	73	91.3	7	8.8

Source: Field survey, 2025

4.3 Market association activities

Result in Table 4.3 shows the various activities carried out by the market association in support of its members. Result shows that less than half (37.5%) of respondents stated that the association helps members find buyers, while a larger proportion, greater than half (62.5%) reported that it does not. However, result showed that the association plays a strong role in price determination, as most (92.5%) of respondents agreed that the association helps to set prices, compared to only 7.5% who disagreed. This aligns with findings by (African Union Commission & Organisation for Economic Co-operation and Development AUC/OECD, 2021), which emphasized that market associations often participate in collective price-setting to protect members from unfair market fluctuations. Results further showed that greater than half (53.8%) of the respondents agreed that the association helps members to store their goods, while less than half (46.3%) disagreed. In addition, most (83.8%) of the respondents reported that the association helps to settle quarrels or disputes among members, while 16.3% indicated that this function is not performed. Protecting members from cheating was also identified as an activity of the association, with majority (75.0%) agreeing and 25.0% disagreeing. These findings are consistent with observations by the (FAO, 2016), which notes that producer and trader organizations frequently provide dispute resolution and safeguard members against exploitative practices. Results showed that greater than half (55.0%) of respondents agreed that the association helps members sell faster, while less than half (45.0%) disagreed. Furthermore, teaching members business-related skills was reported by most

(82.5%) of the respondents, while 17.5% disagreed. A significant proportion, most (91.3%) of the respondents also confirmed that the association helps members obtain loans, whereas only 8.8% stated otherwise. Results showed that working for the benefit of all members is a major activity of the association, as indicated by most (93.8%) of the respondents, with only 6.3% disagreeing. Finally, greater than half (56.3%) of respondents agreed that the association arranges group transportation of palm oil, while less than half (43.8%) stated that it does not.

Table 4.3: Market association activities

Activities	Yes		No	
	Freq.	Perc.	Freq.	Perc.
Helps members find buyers	30	37.5	50	62.5
Helps set prices	74	92.5	6	7.5
Helps to store	43	53.8	37	46.3
Helps settle quarrel or disputes	67	83.8	13	16.3
Protect members from cheating	60	75.0	20	25.0
Helps members sell faster	44	55.0	36	45.0
Teaches members business	66	82.5	14	17.5
Helps members get loans	73	91.3	7	8.8
Works for the benefit of all members	75	93.8	5	6.3
Arranges group transportation of palm oil	45	56.3	35	43.8

Source: Field survey, 2025

4.4 Effects of market association activities before and after joining the association

Result in Table 4.4 shows that before joining the association, respondents reported a lower ability to find buyers easily ($\bar{x} = 2.43$), and after joining showed an increase with a mean score of 2.84, indicating that membership enhanced their access to buyers. This finding aligns with FAO (2016), which reported that producer and trader associations strengthen market access by connecting members to buyers and improving market visibility. Similarly, selling at good prices improved from a mean score of 2.63 before joining to a mean score of 3.31 after joining, showing that the association helped members negotiate or obtain better prices for their products. Result also showed that the ability to sell quickly increased from a mean score of 2.48 before joining to a mean score of 2.94 after joining the association. Result also showed that having a place to store goods improved as well, rising from a mean score of 2.38 to a mean of 2.78 after membership. Result also showed that getting help with transporting goods showed a similar trend, improving from a mean score 2.30 before joining to a mean score of 2.64 after joining the association. Protection from cheating was initially low, with a mean score of 2.16 before joining; however, results show an improvement to a mean score of 3.13 after joining, indicating that the association plays a significant role in safeguarding members from fraudulent practices. FAO (2016), similarly notes that associations help reduce exploitation by providing oversight and collective bargaining strength. Access to loans also increased substantially, rising from a mean score of 2.29 before joining to a mean score of 3.39 after joining, suggesting that the association provides better financial

opportunities or linkages for its members. This is consistent with AUC/OECD (2021), which highlights that associations often enhance members' access to formal and informal credit sources. Result further showed that members' overall business improvement increased markedly after joining the association. The mean score rose from 2.33 before joining to a mean score of 3.46 after joining, demonstrating that association membership positively influenced business growth and general performance.

Table 4.4: Effects of Market Association Activities

Activities	Before joining	After joining
Able to find buyer easily	2.43	2.84*
Sold at good prices	2.63*	3.31*
Able to sell quickly	2.48	2.94*
Had a place to store	2.38	2.78*
Got help with transporting	2.30	2.64*
Protected from cheating	2.16	3.13*
Access to loans	2.29	3.39*
The association improved my business	2.33	3.46*

***Significant activities: mean \geq 2.5**

Source: Field survey, 2025

4.5 Marketing information channels

Result in Table 4.5 showed the different channels through which respondents obtain marketing information. Result showed that the most common source of marketing information is fellow marketers, as most (93.8%) of the respondents reported receiving information from them, while only 6.3% stated otherwise. This finding aligns with FAO (2016), which highlights that peer-to-peer information exchange among marketers and producers remains one of the strongest and most immediate sources of market intelligence in developing markets. Similarly, result shows that most (88.8%) of respondents agreed that information comes from the association or local leaders, whereas 11.3% disagreed. Market meetings were also identified as an important channel of information, with most (90.0%) of marketers responding “Yes” and only 10.0% saying “No.” Result further shows that less than half (41.3%) of respondents obtain information from radio programs, while a higher proportion, greater than half (58.8%) do not rely on radio as a source. Community meetings serve as a channel of information for greater than half (60.0%) of respondents, while less than half (40.0%) indicated they do not get information from this source. Only 18.8% reported receiving marketing information through churches or mosques, compared to most (81.3%) of the marketers who do not use religious gatherings for market information. Results also show that greater than half (56.3%) of respondents receive information from buyers, whereas less than half (43.8%) do not. Transporters or middlemen were identified as a source by greater than half (60.0%) of respondents, while less than half (40.0%) disagreed. Information coming from

family or friends was confirmed by less than half (42.5%) of respondents, whereas greater than half (57.5%) disagreed, suggesting that informal personal networks are not the main source of marketing information. This pattern supports Aker and Fafchamps (2014), which notes that while informal networks exist, structured group platforms such as associations remain more reliable and widely accessed channels for market information. Furthermore, result shows that most (92.5%) of respondents believe that the association provides the most reliable market information, while only 7.5% do not share this view. This highlights the strong trust members place in the association as a dependable source of accurate and timely market information. This is in line with the findings of Konkwo and Michael, 2021, which stated that the utmost barrier to agricultural production in Nigeria is not absence of recommended practices, but inability of service providers to transmit relevant technologies through information channels available and adaptable to the local situations of end-users.

Table 4.5: Marketing information channels

Information channels	Yes		No	
	F	%	F	%
Information comes from fellow marketers	75	93.8	5	6.3
Information comes from association or local leaders	71	88.8	9	11.3
Information comes from market meetings	72	90.0	8	10.0
Information comes from radio programs	33	41.3	47	58.8
Information comes from community meeting	48	60.0	32	40.0
Information comes through Churches or Mosque	15	18.8	65	81.3
Information comes from buyer	45	56.3	35	43.8
Information comes from transporters or middlemen	48	60.0	32	40.0
Information comes from family or friends	34	42.5	46	57.5
The association gives the most reliable market information	74	92.5	6	7.5

Source: Field survey, 2025

4.6 Constraints faced by market association members

With respect to constraints faced by market association members (Table 4.6), inadequate funds was the most prominent constraint ($\bar{x} = 3.40$) ranked as 1st, poor road condition ($\bar{x} = 3.20$) ranked as 2nd, too many market levies or dues ($\bar{x} = 3.18$) ranked as 3rd. This was closely followed by inefficient storage facilities ($\bar{x} = 3.08$), transporting palm oil to the market ($\bar{x} = 2.91$), security problems ($\bar{x} = 2.76$), poor access to market information ($\bar{x} = 2.75$), price changes ($\bar{x} = 2.74$), cheating by buyers Or middlemen ($\bar{x} = 2.59$), disputes or quarrels among marketers ($\bar{x} = 2.46$). This implies that insufficient funds was the major constraint encountered by market association members.

This is in line with the findings of Konkwo *et al.*, 2022, which stated that the most significant constraint encountered by marketers was insufficient funds. However, World Bank (2020) presents an alternative perspective, arguing that in many developing markets regulatory restrictions and administrative bottlenecks, rather than finance or infrastructure, form the primary barriers limiting trader performance suggesting that constraints vary depending on policy environments and governance systems.

Table 4.6: Constraints faced by market association members

Constraints	Not serious		Slightly serious		Serious		Very serious		Mean	Rank
	F	%	F	%	F	%	F	%		
Inadequate funds	4	5.0	6	7.5	24	30.0	46	57.5	3.40	1 st
Poor road condition	5	6.3	11	13.8	27	33.8	37	46.3	3.20	2 nd
Too many market levies or dues	4	5.0	15	18.8	24	30.0	37	46.3	3.18	3 rd
Inefficient storage facilities	4	5.0	16	20.0	30	37.5	30	37.5	3.08	
Transporting palm oil to the market	6	7.5	18	22.5	33	41.3	23	28.8	2.91	
security problems	11	13.8	21	26.3	24	30.0	24	30.0	2.76	
Poor access to market association	9	11.3	24	30.0	25	31.3	22	27.5	2.75	
Price changes	7	8.8	23	28.8	34	42.5	16	20.0	2.74	
Cheating by buyers	7	8.8	31	38.8	30	37.5	12	15.0	2.59	
Disputes or quarrels among marketers	16	20.0	24	30.0	27	33.8	13	16.3	2.46	

Source: Field survey, 2025

4.7 Test of hypothesis

4.7.1 Relationship between socio-economic characteristics of respondents and performance of market association activities

The result in Table 4.7.1 shows that there was a significant and negative relationship ($r = -0.850$, $P \leq 0.000$) between age and market association activities. This implies that as age increases, involvement or participation in market association activities decreases.

The result in Table 4.7.1 also showed a significant and positive relationship ($r = 0.263$, $P \leq 0.019$) between household size and market association activities. This implies that household size positively influences involvement, possibly because larger households have more Labour and resources to dedicate to collective marketing activities, increasing engagement and benefits derived from membership. This corresponds with the findings of Kabir *et al.*, 2022 who stated that households with larger sizes had better market access and were more involved in marketing and production diversification, enabling them to exploit market opportunities more effectively. The result in Table 4.7.1 also showed a significant and positive relationship ($r = 0.544$, $P \leq 0.000$) between years of membership and market association activities. This implies that the longer individuals have been members of a market association, the more actively they participate in association activities. This positive correlation suggests that sustained membership fosters greater engagement, trust, and commitment among members, which can lead to increased involvement in collective decisions, organized marketing efforts, and other cooperative functions. This finding corresponds with Marketing General Incorporated

(2025), which stated that tenure in associations often correlates with enhanced engagement, loyalty, and influence within the group, which are critical for the sustainability and effectiveness of market associations. Table 4.7.1 further shows that there was a significant and positive relationship ($r = 0.600$, $P \leq 0.000$) between years of experience and market association activities. This implies that marketers with more years of experience tend to participate more actively in market association activities. This finding corresponds with Akrong *et al.*, 2021, which states that greater experience among farmers or marketers correlates positively with participation in collective and market-oriented activities, reflecting enhanced capability, confidence, and engagement over time. The result in Table 4.7.1 also showed a significant and positive relationship ($r = 0.572$, $P \leq 0.000$) between estimated annual income and market association activities. This implies that the higher the income levels, the higher their active participation in market association activities. This suggests that individuals with higher annual incomes may have more resources and incentives to engage actively in the functions and benefits provided by market associations, including access to credit, shared information, collective bargaining, and networking. This finding corresponds with the findings of Guiyan, *et al.*, 2021 which states that income positively influences farmers' and marketers' ability and willingness to participate actively in cooperative and market groups. The remaining variables such as sex and access to agricultural loans were nonsignificant in this analysis. This implied that age, years of membership, years of experience and estimated annual income contributed significantly to the prediction of the

variation in the effects of market association activities on palm oil marketing.

Table 4.7: Relationship between socio-economic characteristics or respondents and performance of market association activities

Variables	Correlation	P-value
Age	-0.850**	0.000
Marital status	0.178	0.114
Household size	0.263*	0.019
Educational level	-0.061	0.588
Years of membership	0.544**	0.000
Years of experience	0.600**	0.000
Source of capital	0.160	0.156
Estimated annual income	0.572**	0.000
Access to Agricultural loan	0.209	0.062

Source: Field survey, 2025

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This study assessed the effects of market association activities on the marketing of palm oil in Ovia North-East Local Government Area of Edo State, Nigeria. Primary data were obtained from market association members with the use of structured questionnaire and in person interview. A total of 80 copies of the questionnaire used were all found relevant for the data analysis. The data collected were subject to both descriptive and inferential statistics. The descriptive statistics used were frequency counts, percentages, means and standard deviation, while the inferential analysis applied was Pearson's Product Moment Correlation (PPMC). The result of the analysis showed that most (83.8%) of the palm oil marketers were female and were mostly within the economically active age bracket, with a mean age of 44 years. Greater than half (65.0%) of the respondents were married, Majority (75.1%) had at least primary or secondary education, they had a mean household size of 6 persons. The result showed that the marketers had palm oil marketing experience of ($\bar{x} = 8$) years, while their association membership had ($\bar{x} = 6$) years. All respondents belonged to market associations, and greater than half (55.0%) had accessed agricultural loans.

The study further showed that associations enforced clear entry conditions such as providing a guarantor (68.8%), being a palm oil seller(93.8%), owning a store in the

market(91.3%), payment of registration fees(86.3%), and gaining acceptance from the executives(92.5%). Exit from associations required settlement of dues(90.0%), voluntary withdrawal(78.8%), approval from executives(83.8%), and compliance with association rules. Key activities carried out by market associations included price determination (92.5%), conflict resolution(83.8%), protection from cheating, training members on business skills(82.5%), assistance in accessing loans(91.3%), and facilitation of group transportation(56.3%), although they were less involved in helping members find buyers(37.5%). The study revealed substantial improvements in marketing outcomes after joining the association, including better access to buyers($\bar{x} = 2.84$), increased selling prices($\bar{x} = 3.31$), faster sales($\bar{x} = 2.94$), improved storage($\bar{x} = 2.78$), enhanced protection from cheating($\bar{x} = 3.13$), better transport assistance($\bar{x} = 2.64$), and increased access to loans($\bar{x} = 3.39$), resulting in a significant overall improvement in business performance($\bar{x} = 3.46$). Respondents mainly obtained marketing information from fellow marketers (93.8%), association leaders(88.8), market meetings(90.0%), transporters(60.0%) or middlemen and buyers, with the association considered the most reliable source of information(92.5%). Age ($r = -0.850^{**}$), was significant and negatively related to performance of market association activities while household size ($r = 0.263^*$), years of membership ($r = 0.544^{**}$), years of experience ($r = 0.600^{**}$), estimated annual income ($r = 0.572^{**}$) were significant and positively related to performance of market association activities.

5.2 Conclusion

Based on the findings, it was concluded that market association activities play a crucial role in improving the marketing efficiency of palm oil in Ovia North-East. The associations significantly enhance price regulation, facilitate dispute resolution, provide training and access to loans, and supply reliable market information. Membership in these associations leads to substantial improvements in marketing performance, including better prices, increased market access, and improved business outcomes.

However, major constraints especially inadequate funds, poor infrastructure, and multiple market levies continue to hinder optimal marketing performance. Strengthening financial support, improving rural infrastructure, and regulating market levies would enhance the economic performance of palm oil marketers and the overall marketing system.

5.3 Recommendations

Based on the findings of this study, the following recommendations were made:

1. Government, NGO's and financial institutions should design flexible, low-interest loan schemes tailored for small-scale palm oil marketers to address the constraint of inadequate funds.
2. Edo State Government should invest in rehabilitating feeder roads and market access routes to reduce transportation costs and product spoilage.

3. Market association leaders should ensure better regulation and coordination of levies imposed on palm oil marketers to reduce financial burdens and enhance profitability.
4. Market associations and local authorities should collaborate to provide improved, affordable storage units to minimize post-harvest losses.
5. Market associations should incorporate ICT tools such as mobile alerts or WhatsApp platforms to enhance timely dissemination of market information.
6. Regular training should be organized for marketers on business management, quality control, customer relations, and marketing strategies to improve performance.
7. Clear and transparent entry and exit rules should be maintained, while leadership training should be provided to ensure accountability, fairness, and better management.
8. Collaboration between community leaders and security agencies is needed to address theft, pilferage, and insecurity experienced during marketing activities.

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RESEARCH QUESTIONNAIRE

DEPARTMENT OF AGRICULTURAL ECONOMICS AND EXTENSION SERVICES, FACULTY OF AGRICULTURE, UNIVERSITY OF BENIN.

Dear Sir/Madam,

I am a final year student of the above named Department. The purpose of this interview schedule is to assess; “EFFECTS OF MARKET ASSOCIATION ACTIVITIES ON THE MARKETING OF PALM OIL IN OVIA NORTHEAST LOCAL GOVERNMENT AREA, EDO STATE, NIGERIA”. Please you are kindly requested to fill in the information in appropriate spaces provided.

Your response would be used purely for research purposes and will be treated as confidential.

Thanks for your anticipated cooperation.

Yours faithfully,

Chinelo Olive ANIEMEKE (Miss)

Association Membership: Yes () No ()

INSTRUCTIONS

Please tick (✓) or fill the necessary information as may be appropriate.

SECTION A: SOCIO ECONOMIC CHARACTERISTICS

1. Sex: a. Male () b. Female ()
2. Age(years): _____
3. Marital status: a. Single () b. Married () c. Divorced/Separated () d. Widowed ()
4. Educational level: a. No formal education () b. Primary school () c. Secondary school () d. Tertiary education()
5. Household size: _____(Number of persons living under one roof and feeding from same pot)
6. Years of experience in palm oil marketing: _____ years
7. Are you a market association member? a. Yes () b. No ()
8. If Yes, how long have you been a member? _____ years
9. Main source of capital: a. Personal savings () b. Loan () c. Family () d. Cooperative () Others(specify): _____
10. Estimated monthly income from palm oil marketing: #_____
11. Have you had access to Agricultural loan? a. Yes () b. No ()

SECTION B: ASCERTAIN CONDITIONS FOR ENTRY AND EXIT FROM MEMBERSHIP OF PALM OIL MARKET ASSOCIATIONS

12. What are the main conditions required for entry and exit from the palm oil market association? (Tick all that apply).

S/ N	CONDITIONS FOR ENTRY AND EXIT FROM MEMBERSHIP	Ye s	N o
A	CONDITIONS FOR ENTRY		
1	You must provide a guarantor.		
2	You must stay within the locality.		
3	All members must be Palm oil sellers		
4	You must have a store/space in the market.		
5	Payment of registration fee		
6	Acceptance by the Executives		
	Others:		
B	CONDITIONS FOR EXIT		
7	A member can leave the association Voluntarily		
8	Settlement of all dues/levies		
9	Approval by the executives		
10	Continued failure to meet membership conditions		
11	Members who break the rules of the association can be asked to forfeit membership		
	Others:		

SECTION C: ACTIVITIES OF PALM OIL MARKET ASSOCIATIONS

18. What activities does the association carry out for its members? (Tick all that apply)

S/ N	MARKET ASSOCIATION ACTIVITIES	Yes	No
1	The association helps members to find buyers for palm oil.		
2	The association helps to set prices for palm oil in the market.		
3	The association helps members to store palm oil safely.		
4	The association helps in settling quarrels or disputes among members		
5	The association protects members from cheating by buyers or sellers.		
6	The association helps members to sell their palm oil faster.		
7	The association teaches members better ways of doing business.		
8	The association helps members to get loans or financial support.		
9	The association works for the benefit of all members, not just the leaders.		
10	The association arranges group transportation of palm oil for members to the market.		

SECTION D: EFFECTS OF ASSOCIATION ACTIVITIES ON PALM OIL MARKETING

22. How was your palm oil business before and after joining the association? (Tick accordingly)

SD = strongly disagree, D = disagree, A = agree, SA = strongly agree

Instruction: For each statement, tick how true it was before you joined the association and after you joined the association.

S/N	ACTIVITIES	BEFORE JOINING				AFTER JOINING			
		SD	D	A	SA	SD	D	A	SA
1	I was able to find buyers easily for my palm oil.								
2	I sold my palm oil at good prices.								
3	I was able to sell my palm oil quickly.								
4	I had a safe place to store my palm oil.								
5	I got help with transporting my palm oil.								
6	I was protected from cheating by buyers or sellers.								
7	I had access to loans or financial support for my business.								
8	Overall, the association improved my business								
Others (please specify)									

SECTION E: MARKETING INFORMATION CHANNELS

26. Which of the following sources do you get information from? (Tick all that apply)

S/ N	MARKETING INFORMATION CHANNELS	Yes	No
1	Market information comes from fellow marketers .		
2	Market information comes from association or local leaders.		
3	Market information comes from market meetings.		
4	Market information comes from radio programs.		
5	Market information comes from community meetings		
6	Market information comes through Churches or Mosques		
7	Market information comes from buyers.		
8	Market information comes from transporters or middlemen.		
9	Market information comes from family or friends.		
10	The association gives the most reliable market information.		

SECTION F: CONSTRAINTS IN PALM OIL MARKETING

29. Which of these constraints do you encounter in palm oil marketing? (Tick all that apply)

S/N	CONSTRAINTS IN PALM OIL MARKETING	Not serious	Lightly serious	Serious	Very serious
1	Inadequate funds make palm oil marketing difficult.				
2	Transporting palm oil to the market is a major problem.				
3	Poor road conditions affect palm oil marketing.				
4	Inefficient storage facilities affect palm oil sales.				
5	Price changes in the market make business difficult.				
6	Cheating by buyers or middlemen is a problem				
7	Poor access to market information affects palm oil sales.				
8	Too many market levies or dues make business hard.				
9	Disputes or quarrels among marketers affect palm oil marketing.				
10	Security problems affect the marketing of palm oil.				
Others (please specify)					