DRIVERS OF GROUP PARTICIPATION AMONG PRODUCE BUYERS: THE CASE OF CASHEW NUT IN KWARA STATE, NIGERIA

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ABSTRACT

The study examined the determinants of group participation among cashew nut buyers in Kwara State. A total of 304 respondents were randomly selected from the State Cashew Nut Buyers' Association. Descriptive statistics and binary logit regression were used to analyse the data. The result revealed 43.7% of the produce buyers had high level of group participation while 56.3% of produce dealers had low level of group participation. Result of binary logit regression showed that age (-0.0242), marketing experience (0.0472), quantity of cashew nut sold (0.0053) and benefits from the group (0.0340) were significant factors influencing the level of group participation among cashew nut buyers. The study concluded that the level of group participation among cashew nut buyers was low and influenced by their socioeconomic characteristics. The study recommended that governance of the association should design a suitable and sustainable framework to facilitate more benefits from group such as prompt marketing information, group networking as well as joint trading to attract and encourage participation of their members in group activities.

Keywords: Cashew nuts, Group Participation, Produce Dealer and Binary Logit regression

INTRODUCTION

Between the 15th and the 16th century, cashew, whose origin could be traced to Brazil was introduced to the most populous nation in the continent of Africa (Nigeria) by Portuguese traders (Oladejo, 2015). The edible fruit which a good source of Vitamin C and sugar, has wine, alcoholic and non-alcoholic drinks as its products of fermentation. Cashew nut, which is known for its richness in such minerals as iron, phosphorus and calcium also contains fat-soluble vitamins of A, D, E and K to the level of 200-2100mg/100g which are vital for the healthy growth of the humans (Akanni & Adams, 2011). Cashew nut is made up of three different parts namely; the adhering testa, the kernel and the shell. The kernel, which is the main product of cashew nuts; is the edible portion of the nut, often consumed as roasted and salted nuts. It is also used in confectionery and bakery products. The cashew nutshell contains a viscous and dark fluid, known as cashew nut shell liquid (CNSL).

It is used as raw material for phenolic resins and brake lining compound for the automotive industry (Hammed, Anikwe & Adedeji, 2008). The above uses of cashew nut have made it a valuable commodity for local consumption and as an export commodity, as it generated $110 million for the nation in 2013 which represented 10% of agricultural export (Nigeria Export Promotion Council [NEPC], 2015). However, Nigeria cashew nut industry has potential to perform more than this if cashew buyers can come together as group and participate well in group activities.

Participation according to World Bank (2014) is the process by which stakeholders exert influence and share control over setting of priority, policy-making, allocation of resources and access to public goods and services. Development experts are of the opinion that participation of individual members of any group is crucial to the achievement of the noble goal and objectives of such group (Muhammad, Umar, Abubakar, & Abdullahi 2011). Therefore, individuals that find it difficult to achieve certain goal are been brought together under the umbrella of a "group". Such goal could be achieved by harnessing together resources from individual members of the group which could be capital (physical and human) as well as labour. Hence, this will enhance their performance or ability to engage in a profitable venture (Amondo, 2013). The group is therefore, a veritable tool for access to credit, productivity improvement as well as increased sales and profit (Suresh, 2009). These benefits of group participation could be achieved if members have access to information about capital and market requirements.

Cashew nut marketing is a major source of income to many people in Nigeria. It makes significant contribution to job creation, foreign exchange earnings and Gross Domestic Product (Aliyu & Hammed, 2008). The increase in demand for cashew nuts as a raw material for confectionery, medicine, automobile and other industrial uses across the globe, makes an efficient cashew nut marketing indispensable (Sivakumar & Mart, 2016). Despite these, a number of factors ranging from low yielding varieties to inadequate farm management, poor storage, inadequate processing facilities and marketing problems has not allowed its production potentials to be actualized. FAO (2016) put Nigeria's yield of Cashew Nuts at relatively low value of 23, 922 kg/ha in 2016, when compared to yield from other countries such as Mexico (24,971 kg/ha), Vietnam (43,447kg/ha), Peru (47,756 kg/ha) and Philippines (75,521 kg/ha) during the same period. This implies that the cashew nut industry in Nigeria has not lived up to the expectation due to inefficiencies in the produce marketing. Due to the inability of individual to address some of the aforementioned challenges besetting the cashew nut subsector of the economy, the concept of social capital according to (Ejiaru, 2007) which reflect benefit derived from membership/involvement in group activities became necessary. Nwaobiala, Ogbonna, & Egbutah, (2014) posited that despite some of the benefits inherent in members' participation in groups activities, participation in group activities is not guaranteed in many communities in the study area.

In the light of the above, the study makes a humble attempt at providing answers to the following research questions:

i. What are socioeconomic characteristics of cashew nut buyers in the study area?
ii. What is the level of participation in group activities among produce buyers in the study area?
iii. What are the factors influencing the level of participation of produce buyers in group activities in the study area?
iv. What are the constraints to effective group participation?

Proffering answers to the above questions translate the research objectives which are to:

i. describe the socioeconomic characteristics of cashew nut buyers in the study area;
ii. determine the level of participation in group activities among produce buyers in the study area;
iii. identify the factors influencing the participation of produce buyers in group activities in the study area; and
iv. identify the constraint to effective participation in group activities

METHODOLOGY

This study was carried out in Kwara State. Geographically, the state is located between Latitudes 7^0 45'N and 9^o 30'N and longitudes 2^o30'E and 6^o 25'E (Wikipedia, 2014). The State which is one of the States that makes up the North-Central geopolitical zone of the country has a land mass of 32,500 square kilometres. The state with mean annual rainfall of between 1000mm to 1500mm, mean daily temperature of between 30^0C and 35^0C experiences two seasons (raining and dry seasons) with some cold and dry harmattan from December to January. This climatic condition favours the growth of arable crops such as millet, cassava, yam, cowpea, maize, and rice. The State of harmony as it is popularly referred to, with a projected population of about 3,192,893 (National Bureau of Statistic, NBS, 2017), has Yoruba, Nupe, Fulani and Baruba constituting the major ethnic groups. Administratively, the state comprises sixteen (16) Local Government Areas (LGA) and cashew is grown in virtually all the LGAs. This makes the State one of the major producers of cashew nut in Nigeria, producing 55,000 tons of cashew nut annually (Akinola, 2016).

The population for the study were all members of Kwara State Cashew nut Buyers' Association. Cashew nut buyers association has three thousand and forty (3040) registered members across the state and they have forty-two (42) zones (Kwara State Cashew Nut Buyers' Association, 2019). A two-stage sampling procedure was used for sample selection. The first stage was the random selection of twenty-five per cent of the zones in the study area, translating to approximately eleven (11) zones that were selected. In the second stage, three hundred and four (304) cashew nut buyers were randomly selected across the selected zones based on probability proportion to their membership size as shown in Table 1.

Table 1: Sampling Procedure for the Selection of Cashew Nut Buyers

Zones	Sampling Frame	Sample Size
Afon	80	39
Alapa	80	39
Osi	50	24
Idofian	90	44
Share	40	20
Ilorin	50	24
Fufu	50	24
Illoffa	50	24
Erin-Ile	40	20
Malete	35	17
Omu- Aran	60	29
Total	625	304

Source: Field survey, 2019

Data for this study were collected from primary source with the aid of structured questionnaire. The data collected includes socioeconomic characteristics of cashew nut buyers such as age, household size, sex, educational level, marital status, etc. Also, data on all costs incurred in buying and selling of cashew nuts were collected. Out of 304 copies of questionnaire administered, 285 copies with useful information were used for the analyses.

Analytical techniques employed were descriptive statistics, a 5-point Likert type scale and binary logit regression. Descriptive Statistics was used to capture the socioeconomic characteristics of the respondents using minimum, maximum, mean and standard deviation where applicable.

A 5-point Likert type scale was employed to determine the levels of participation in group activities among produce buyers in the study area. Cashew nut buyers were asked to rate their level of participation in group activities on a 5-point numerical rating scale of; Always = 5, Often = 4, Sometimes = 3, Rarely = 2, Never = 1. The cashew nut buyers were expected to select each activity according to their degree of participation. The mean score obtained by each member of the group was obtained by summing up the scores by such member and divided by five (5). Members level of participation were measured by such variables as; payment of monthly contribution/dues, abiding by the rules and regulations of the group, meetings attendance, participating in group's training and contribution to group discussions. In line with Goddey and Akinloye (2016), group participation index was employed to determine the level of participation in group activities. Participation in group activities by cashew nut buyers with mean score greater than or equal (3.0) were categorised as high level while participation in group activities by cashew nut buyers with mean score less than (3.0) were considered as low level.

The binary logit regression model was employed to determine of the level of participation of produce dealers in group activities. The binary logit regression is an appropriate tool when the dependent variable is dichotomous.

The general form of logit regression model is as follow:

Logit = $(P_i) = \ln\left(\frac{Pi}{1-Pi}\right) = \beta_o + \sum_{J=1}^{K} \beta i\, Xij + \mu i$ 1

Where $\frac{Pi}{1-Pi}$ measure the response of event occurrence and non-occurrence and known as odd ratios. Their natural log gives the value of the coefficient of the logit model. The general form of odd ratios is as follow: $\left(\frac{Pi}{1-Pi}\right) = \beta_o + \sum_{J=1}^{K} \beta i\, Xij + \mu i$……2

Here *β's* are the slope coefficient and intercept of the model, Xi represents the variables of the model and μi described as an error term used in the model.

The explicit form of the logit model is expressed in line with Tolorunju, Dipeolu, & Sanusi (2018) as:

$Y^* = \propto_o + \beta_1\chi_1 + \beta_2\chi_2 + \beta_3\chi_3 + \cdots \ldots \ldots \ldots \ldots + \beta n\chi n + \mu$ ……3

Where:

Y* = the dependent variable is defined as households having high level of participation = 1 and 0 otherwise (dummy)

The independent variables which were selected following Adepoju, Owoeye, & Adeoye, (2015); Omotesho, *et al.* (2016); Mugonola, Ajok, & Ongeng (2017); Mafimisbi & Ikuerowo, (2018); Kiprok *et al*., (2019); Offor, Okpara & Umeh, (2019) and Hirpesa, *et al.* (2021) were:

X_1 = Age (years)

X_2 = Educational status (years of formal schooling)

X_3 = Cashew nut marketing experience (Years)

X_4 = Non cashew nut income (Naira)

X_5 = Household size (number)

X_6 = Marital Status Single=0, Married =1, Divorced=3, Widow=4

X_7 = Sex (dummy; 1=male, 0= 0therwise)

X_8 = Quantity of cashew nuts sold (tons)

X_9 = Benefit(s) derived from participating in group activities (range from 1-5 in order of benefit),

X_{10} = Membership of other associations (dummy: yes = 1; no = 0)

A 5-point Likert type scale was also used to identify constraints to participation in group activities among cashew buyers. The cashew nut buyers were asked to rate their constraints to participation in group activities on a 5-point numerical rating scale of; extremely serious problem = 5, very serious problem = 4, moderately serious problem = 3, mildly serious problem = 2, not serious problem = 1. The cashew nut buyers were expected to select each constraint listed according to degree of severity.

The total scores of each constraint was calculated as follow:

(i) Mean score (MS) = $\frac{\text{Total score of each constraint}}{\text{Total number of cashew nut buyers}}$ ……4

(i) Rank- The value of the MS was used to rank the constraints faced by cashew nut buyers in descending order from extremely serious problem to not serious problem.

The variables measured were: poor access to credit, poor access to market information, failure to address/pursue member's needs, members' refusal to repay loans, inadequate government assistance, hijacking of benefits & affair by few privileged members, long distance to meeting place and confliction of meeting days with market day.

RESULTS AND DISCUSSION

Socioeconomic Characteristics of the Cashew Nut Buyers in Kwara State

The Socioeconomic characteristics of the cashew nut buyers were presented in Table 2. As shown in Table 2, majority (77.5%) of the cashew nut buyers were between the age range 31 -50 years, with an average age of 39 years. This implies that majority of the respondents are still young and within their economically active and productive ages during which they were still expected to be actively involved in group activities as individual within the age bracket are still innovative and amenable to changes and education. The result is in line with Hirpesa et al. (2021) who reported an average age of 41.2±10.6 among smallholder dairy farmers in Ethiopia. The result showed that cashew nut buying business is male dominated as they constituted 67.7% while their females' counterpart constituted 32.3%. The male dominated nature may be as result of risk and uncertainties embedded in the business due to price fluctuation and females are known to be risk averse. The disparity observed in sex distribution was also attested to by Kiprop, Okinda, Wamuyu and Geng (2019) who reported 73.2% male as against 26.8% females in their study among smallholder farmers in Kenya. As regards marital status, the result as shown in Table 2 revealed that the majority (80.7%) of the cashew nut buyers were married. This means that married people were mostly engaged in cashew nut marketing and are likely to receive assistance from their spouses to carry out the business. The result close to Salau, Popoola, & Nofiu, (2018) who reported 92.8% of the produce dealers were married in South western Nigeria.

As regards household size, result as shown in Table 2 revealed the mean household size of produce buyers to be 6 members with minimum household size of 2 members and maximum of 16. This is relatively large household size which characterizes a developing country. Large household size with low dependent could make available family labour which could be of assistance when carrying out cashew nut marketing. Educational status of the produce buyers in the study area revealed that almost 70% had one form formal education or the other. The highest proportion (36.8%) had primary education, followed by 30.9% who had no formal education, next to this (21.8%) are those who had secondary education while 7.0% and 3.5%, respectively are those who had Quranic and tertiary education. The number of years of formal education is known to influence the attitude, value exposure and opportunities of individuals. Therefore, educated produce buyers are expected to be well informed about price information.

Table 2: Socioeconomic Characteristics of Cashew nut Buyers in Kwara State

Variables	Category	Frequency	Percentage
Age	21-30	45	15.8
Mean = 39	31-40	141	49.5
	41-50	80	28.0
	51-60	14	4.9
	>60	5	1.8
Total		285	100
Sex	Male	193	67.7
	Female	92	32.3
Total		285	100
Marital Status	Single	39	13.7
	Married	230	80.7
	Divorced	12	4.2
	Widowed	4	1.4
Total		285	100
Household Size	1-5	149	52.3
Mean= 6	6-10	123	43.2
	> 10	13	4.5
Total		285	100
Level of Education	None	88	30.9
	Quranic	20	7.0
	Primary	105	36.8
	Secondary	62	21.8
	Tertiary	10	3.5
Total		285	100
Marketing Experience	1-10	114	40
Mean=14	11-20	163	57.2
	> 20	8	2.8
Total		285	100
Quantity of cashew nut sold	≤5.0 ton	170	59.7
Mean=7.2	5.01-10	71	24.9
	10.01-15.00	14	4.9
	15.01-20	10	3.9
	≥20	20	7.0
Total	Total	285	100
Occupation Status	Primary	39	13.7
	Secondary	246	86.3
Total		285	100.0
Other sources of income	No other	34	11.9
	Farming	58	20.4
	Trading	152	53.3
	Artisan	17	6.0
	Civil Servant	24	8.4
Total		285	100.0

Source: Field Survey, 2019

This is in line with Akanni and Adams (2011) who reported that 70% of cashew nut marketers in South West Nigeria were educated.

With respect to marketing experience, the result indicated that the produce buyers on the average, had 14 years of marketing experience. The years of marketing experience is expected to have positive impact on marketing performance of the produce dealers. The result is close to Mafimisebi and Ikuerowo (2018) that report 19 years of farming/marketing experience among smallholder local rice farmers in southwest, Nigeria. The result of the study showed that the majority (59.7%) of the produce buyers traded below 5 tons of cashew nuts annually. The average quantity of cashew nuts sold by cashew nut buyers was 7.20 tons per annum. This indicates that the majority of them were operating at a small-scale level which could be attributed to the capital intensiveness of the enterprise. A large percentage (86.3%) of produce dealers had cashew nut marketing as their minor occupation. This implies that most produce buyers were engaged in the business as their secondary sources of income. The result of findings as shown in Table 2 showed 53.3% of the produce buyers had other sources of income as trading while 20.4%, 8.4% and 6.0% of them had farming, civil service and artisan as their other sources of income, respectively. This indicates that people from different occupations were involved in cashew nut marketing.

Participation in Group Activities among Cashew Nut Buyers in Kwara State

Participation in group activities among cashew nut buyers was presented in Table 3.

Table 3: Distribution of Produce Buyers According to their Group Participation

Activities	Always	Often	Sometimes	Rarely	Never	MS
Attendance at the meeting	84 (29.5)	124 (43.5)	72 (25.3)	4 (1.4)	1 (0.3)	4.00
Abiding by the rules of the group	64 (22.5)	107 (37.5)	108 (37.9)	5 (1.8)	1 (0.3)	3.80
Payment of monthly dues	51 (17.9)	98 (34.4)	70 (24.5)	59 (20.7)	7 (2.5)	3.45
Contribution to group discussions	18 (6.3)	36 (12.6)	80 (28.1)	82 (28.8)	69 (24.2)	2.48
Participation in the group's training	18 (6.3)	45 (15.8)	79 (27.7)	46 (16.1)	97 (34.1)	2.44

Source: Field Survey, 2019. MS – Mean Score, Figure in parenthesis are percentages

Table 3 presents the distribution of cashew nut buyers with respect to their participation in group activities. With minimum mean score of 2.44 and maximum value of 4.0, a threshold value of 3.0 was chosen. Members whose activity mean score were below 3.0 were considered as having low level of group participation while the those whose activities with mean values of equal to or greater than 3.0 were considered as having high level of group participation.

The result as shown in Table 3 revealed that majority (73%) of the produce buyers had high level of attendance at the association's meeting with a mean score of 4.00. This shows that the majority of cashew nut buyers regularly attended the association's meeting. This could be an avenue where they share price and other marketing information as well as addressing/ discussing challenges facing members of the association. With respect to abiding by the rules and regulations of the group, more than half (60%) of the produce buyers often abided by the rules and regulations of the association. The mean value of 3.8 also indicated that abiding by the rules and regulations of the association was one of the activities members paid high premium for. The result further showed that cashew nut buyers' level of participation was high with a mean value of 3.45 as reflected in their payment of monthly dues, with (52.3%) of them often paid their monthly dues. Contribution to group discussions was one of the group activities that fell below mean or threshold value of 3.0. Some (19.0%) of cashew nut buyers regularly contributed to group discussions. This implies that a large proportion of them do not contribute to group discussions during the meeting. As regards participating in group training, just 22.1% of the cashew nut buyers often attended group trainings. The mean value of 2.44 showed that most of them had low participation in group training. A simple majority (56.3%) of the cashew nut buyers had low level of participation in group activities in the study area, as further analyses revealed that 43.7% of them had high level of group participation while 56.3% of them had low level of group participation.

Determinants of Participation in Group Activities among Cashew Nut Buyers

The determinants of participation in group activities among cashew nut buyers were shown in Table 4 below.

Table 4: Determinants of Participation in Group Activities among Cashew Nut Buyers

Variables	dy/dx	**Std. Err**	**Z**	**P>|z|**
Age	--.024207	.00685	-3.54***	0.000
Education	.0042885	.00733	0.58	0.559
Marketing Experience	.0472408	.00914	5.17 ***	0.000
Non Cashew nut income	.000012	.00000	2.67***	0.007
Household Size	.0309702	.02347	1.32	0.187
Marital status	.0333978	.07126	0.47	0.639
Sex	.0836177	.07907	1.06	0.290
Quantity of cashew nut	.0052814	.00338	1.56	0.118
Benefits from group	.0340421	.01023	3.33***	.014
Membership to other associations	.0609466	.07332	0.83	0.406
Number of Observations	285			
LR Chi^2 (10)	80.68			
Prob>Chi2	0.0000			
Pseudo R^2	0.2062			
Log likelihood	-155.2908			

Source: Data Analysis, 2019; *** P<0.01

The binary logit regression model was used to capture factors influencing participation in group activities of the respondents in the study area, the result is presented in Table 4. The result showed a pseudo R^2 of 0.2062, implying that 20.6% of variations in dependent variables were explained by the explanatory variables. A chi square statistic of 80.68 significant at 1% (0.0000) shows the model is well fitted. The result as shown in Table 4 indicated that four out of ten explanatory variables were significant. The significant variables were; age, marketing experience, quantity of cashew nut sold and benefits derivable from the group. Age was negative but significant at 1% indicating that a unit decrease in the age of buyers increases the probability of the buyers being actively involved in group activities. This implies that young cashew nut buyers are more agile to participate fully in group activities than their old counterpart. The result is in sharp contrast to Hirpesa et al. (2021) who reported positive and significant age variable on participation in contract farming in Ethiopia. The coefficient of cashew nut income was positive and significant ($P<0.01$) implying that a unit increase in the variable translate to higher participation in group activities. This is in tandem with Honfoga et al. (2016) who reported positive and significant relationship of expected commission and assembly service income among cashew growers in Benin**.**

The coefficient of marketing experience was positive and significant ($P<0.01$). The implication is that the more experienced a cashew nut buyer is, the higher their chances to participate in group activities. This is corroborated by Goddey and Akinloye (2016) on farmers' participation in community- based organizations. The coefficient of the quantity of cashew nut sold was positive and significant ($P<0.10$). This depicts that the more the quantities of cashew nuts traded by produce buyers the higher the likelihood of the respondents' participation in group activities. Cashew nut buyers operating on a large scale are more likely to be more involved in group activities. The result is consistent with the findings of Offor, Okpara and Umeh, (2019) on the determinants of net returns on cashew nuts in Abia state. The coefficient for benefits derived from the group was positive and significant ($P<0.01$). This implies that the more the benefits derived or derivable from the group by respondents, the more the probability of their participation in group activities. The benefits of the group such as marketing information, joint trading and group networking will likely encourage active participation.

Constraints to Effective Participation in Group Activities among Cashew Nut Buyers in Kwara State

The constraints to effective participation in group activities among cashew nut buyers in Kwara State were presented in Table 5.

Table 5: Distribution of Produce Buyers according to Constraints to Participation in Group Activities

Constraints	Extremely Serious	Very Serious	Moderately Serious	Mildly Serious	Not Serious	M S	R
Poor access to credit	155 (54.4)	81 (28.4)	25 (8.8)	11 (3.9)	13 (4.6)	4.24	1
Inadequate government assistance	147 (51.6)	48 (16.8)	16 (5.6)	24 (8.4)	50 (17.5)	3.77	2
Hijacking of benefits by a few privileged members	19 (6.7)	89 (31.2)	129 (45.3)	40 (14.0)	8 (2.8)	3.25	3
Failure to address member's needs	41 (14.4)	96 (33.7)	61 (21.4)	58 (20.4)	29 (10.2)	3.22	4
Poor access to information	26 (9.1)	82 (28.8)	74 (26)	88 (30.9)	15 (5.3)	3.06	5
Long distance to the meeting place	14 (4.9)	35 (12.3)	70 (24.6)	117 (41.1)	49 (17.2)	2.47	6
Confliction of meeting days with marketing day	13 (4.6)	36 (12)	46 (16.1)	102 (35.8)	88 (30.9)	2.24	7
Member refusal to repay loan	31 (10.9)	26 (9.1)	28 (9.8)	44 (15.4)	156 (54.7)	2.06	8

Source: Field Survey, 2019.

MS – Mean Score and R – Rank. Figure in parenthesis are percentages

Table 5 shows the perceived constraints of the cashew nut buyers in the study area. With mean scores ranging from 2.06 to 4.24 while the average mean score was 3.04. The constraints that had a mean score of equal to or greater than 3.04 which was the average mean score for the study were discussed. Poor access to credit ranked first with a mean score of 4.24 and 54.4% of cashew nut buyers considering this as extremely serious. Majority (82.8%) of the cashew nut buyers perceived no access to credit facilities from the association. This implies that the failure of the produce buyers' association to provide financial assistance to her members is a deterrent to the participation of the members in group activities. This is in line with Jamilu, Atala, Akpoko and Sanni (2015) that reported poor access to credit as a major constraint to participation of farmers in IFAD community based agricultural and rural development project in Katsina state.

The result showed that the majority (74%) of cashew nut buyers perceived inadequacy of government assistance as a constraint to their participation in group activities. This was ranked second with a mean value of 3.77. This indicates that despite the fact that members of the association are paying tax, they had poor support and encouragement from the government in their trading. This is similar to the findings of Goddey and Akinloye (2016) which reported poor government assistance as a major challenge to farmers' participation in community-based organizations in Niger Delta areas of Nigeria.

Hijacking of benefits of the group by few privileged members was one of the perceived constraints that were above the mean value. It was ranked third with a mean value of 3.25. This implies that the members of the association considered hijacking of group benefit(s) by some privileged individuals as one of the reasons for non-participation in group activities.

Failure to address members' needs was ranked fourth among perceived constraints with a mean value of 3.22. Majority (69.5%) of the cashew nut buyers reported failure to address members' needs as constraints to their participation in the activities of the group. This connotes that members' attraction to the activities of the group is low due to the low sensitivity of the association to some of their challenges in doing the business. This corroborates the findings of Goddey and Akinloye (2016) who found failure to address members' need as a major constraint to farmers' participation in community-based organizations. Other constraints that were below the average mean score and considered as mildly serious are long distance to meeting place, member refusal to repay loan and clashing of meeting days with market days.

CONCLUSION AND RECOMMENDATIONS

The study concluded that majority of the cashew nut buyers had low level of group participation and this is influenced by their socioeconomic characteristics. The implication is that members' participation would enable them to harness the group benefits which would have positive impact on their marketing performance.
Based on the findings of the study, the study recommended that:

i. Young members should be mobilized into the group as it will enhance more participation in group activities.
ii. Group can transform into cooperative societies through which members can put resources (financial) together for them to access so as to be able to increase quantity of cashew nut purchased.
iii. Governance of the association should design a suitable and sustainable framework to facilitate more benefits from group such as prompt market information, group networking as well as joint trading to attract and encourage participation of their members in group activities.

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