

## ENHANCING OF PIG AND PIG PRODUCT MARKETING IN A CASHLESS ECONOMY IN NSUKKA LOCAL GOVERNMENT AREA OF ENUGU STATE

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### Abstract

*The study was carried out to determine the ways of enhancing pig and pig product marketing in a cashless economy in Nsukka Local Government Area of Enugu State. The study was guided by three specific purposes and three research questions. A descriptive survey research design was adopted for the study. The population for the study was 405 which comprised of 350 registered pig farmers, 50 pork marketers and 5 agricultural extension agents in Nsukka L.G.A.; while the sample size used for the study was 100, made up of 75 registered pig farmers, 20 pork marketers and all the 5 agricultural extension agents in Nsukka L.G.A. The sample size was obtained through a simple random sampling technique. The instrument used for data collection was questionnaire. The instrument was face validated by three experts from the Department of Agricultural Education, University of Nigeria Nsukka. The data collected were analysed using mean and standard deviation. The results from data analysis found ten (10) challenges in the marketing of pig and pig product in a cashless economy; eight (8) enhanced ways of marketing pig and pig product in a cashless economy; and ten (10) benefits of using enhanced pig and pig products marketing system in cashless economy. Based on the findings, the study concluded that the use of enhanced or modern technologies in marketing of pigs and pig products would improve marketing efficiency of pigs and pig products, reduces wastages of pig products, and increases farmers' income and profit in a cashless economy. It was therefore recommended that Nigeria government through the ministries of works and communication should provide modern technologies such as good internet access, television channels, ATM machines among others in farming communities to enable pig farmers to utilize them in marketing their products; and extension agents through the aid of experienced bankers need to train pig farmers and pig product marketers on the use of modern technologies such as camera phones, POS machines among others.*

**Keywords:** Pigs, Pig Products, Marketing, Cashless Economy, Enhancing

### Introduction

Pigs are non-ruminant animals that feed on mostly domestic waste. Pigs are kept in one form or the others almost everywhere in the world. Jokthan (2019) opined that pigs are kept in rural areas of many parts of the world. The author further stated that it is very common to find pigs roaming freely around communities, and such pigs are sold or slaughtered when the need arises. Pig-keeping enterprises are also found in and around towns and cities, and they play an important role in feeding the urban population. Pigs have high survival rate, high feed conversion efficiency and high prolificacy (Karol and Krider, 2013). Pigs are known to be prolific having 20 to 30 piglets from 2 liters per year with a short gestation period of 3months, 3weeks and 3 days (Akinyosoye in Onah, Okadi, Ezebuiro, Ugwuoke & Ekenta, 2023). Pigs are voracious eaters and they are good and efficient feed converters. They are able to reach slaughter weight of about 80 – 90kg in 7 to 8 months under good management system

and balanced nutrition (Adesehinwa, Aribido, Oyediji and Obiniyi, 2013). People rear pigs mainly because of its meat known as pork.

Pigs produce meat (pork) and fats (lard) which are highly consumed in non-Muslim areas of the world (Serres in Onah, Okadi, Ezebuiro, Ugwuoke & Ekenta, 2023). Apart from pork and lard, pigs produce other vital product such as pig skin which serves as raw materials for making valuable leather materials (Onah et al 2023). Pigs also produce bristles used for making brushes; while the hooves from pigs are used to manufacture gelatin and glue products (Holness, 2017). Pigs also provide good source of animal feeds from blood and inedible meat tissues; and the pigs blood, intestines and offals are used for making sausage and delicacies for man and animal consumption (Onah et al 2023). The dungs from pigs serve as manure which the crop farmers use to increase the fertility of farm lands; and it can be used to produce biogas used in domestic

cooking. All the pig products and by product are good sources of income to the farmers when they are marketed to those that need them.

The term marketing has been defined in different ways by scholars. The American Marketing Association (AMA) (2015) defined marketing as “the performance of business activities that direct the flow of goods and services from producer to the consumer”. Onyeke and Nebo (2012) referred to marketing as the anticipation, identification and satisfaction of human needs through the exchange process. According to Nebo (2015), marketing involves individual and organizational activities directed at sensing and serving the customer needs and expediting exchanges in order to achieve the individuals and organization objectives. In the concept of this study, a market can be defined as a contact point where people meet to buy and sell pigs and pig products on daily or periodic bases. Modern marketing is no longer limited to this passive role of directing the flow of goods and services; it now plays an active role in the determination of what kind of goods and services will be acceptable to consumers and therefore, what attribute should be incorporated in the product. These activities precede physical production of goods and services, including agricultural produces and products that are being marketed by farmers.

Marketing of agricultural products such as pigs and pig products comprises of all activities involved in supply of farm inputs to the farmers and movement of agricultural products from the farms to the consumers (Adofu, Orebiyi, & Otitolaiye, 2013). Marketing of agricultural commodities developed after which man was able to produce more food than he needed for himself, and exchange of his products with others started. The marketing of pigs and pig products especially in Nsukka Local Government Area of Enugu State are being carried out with traditional method. The traditional system or pattern of marketing pigs and pig products in Nsukka and its' environ is not quite different from how it is being done in other rural areas that engage in agricultural activities. Most times, the buyers of these products do go to the farmers' farms where pigs are reared, and buy directly from the farmer. Pigs are mostly sold to customers right inside the farm, although, in some cases, pigs are also taken to the market for sale like Orba Market. Selling of pigs to buyers directly from the farm has both advantages and disadvantages. The advantage is that this system of marketing helps to reduce the farmers stress, time and cost of taking the pigs to market; but, the disadvantage of this system of selling pigs is that the price is usually lesser, thereby reducing the farmers' profitability. The pig farmers are just at the mercy of whatever the buyer bids because the farmer has limited bidders. In addition, the

cashless policy recently implemented by the Central Bank of Nigeria (CBN) does not favour traditional marketing of agricultural products such as pigs and pig products unlike the cash-based economy.

A cash-based economy can be referred to as a system where retail and commercial payments are primarily made in cash (Osazevbaru & Yomere (2015). The cash-based economy favours small and medium size businesses because of easy and speedy flow of transactions. That notwithstanding, a cash-based economy imposes some costs on the banking system, individuals, and the government. The higher the velocity of cash usage, the higher the processing cost borne by those in the value chain (Osazevbaru & Yomere, 2015). According to the authors, the cost of printing new notes to replace the ones that are torn or worn out due to frequent handling is high. Also, the cash-based economy favours crime rate such as stealing, robbing, money laundering, kidnapping and other criminal activities. In order to combat these problems, CBN introduced cashless economy.

Cashless economy is a system that encourages the use of credit and debit cards for payment of goods and services Madugba (2020). Cash-less economy is that system which aims at reducing, but not eliminating, the volume of physical cash circulating in the economy whilst encouraging more electronic based transactions (Osazevbaru & Yomere, 2015). In other words, it is a combination of e-banking and cash-based system. It is essentially a mobile payment system which allows users to make payment through GSM phones with or without internet facilities (Odior and Banuso, 2012; Akhalumeh and Ohiokha, 2012).

There are a lot of constraints associated with the cashless policy in Nigeria. According to Madugba (2020), the infrastructural decay, inefficient security system on financial information, the high rate of cybercrime among others limits the efficiency and effectiveness of electronic payment system, which in turn negatively affect the actualization of cashless policy in Nigeria. The author further stated that the nature of cashless policy is not questionable, but the inefficient nature of our network system in Nigeria is too poor to encourage electronic payment channels especially in rural areas where business activities are carried out by petty traders in high volumes, and there is no network for calls let alone transfers and other services. It will not be hyperbolic to state that the implementation of cashless policy in Nigeria brought unforetold hardship to many people in the country. Businesses and individuals were badly affected because they were not prepared for cashless system neither does the CBN and Nigeria government was not adequately prepared for cashless

economy before implementing it. Pigs and pig products sellers and buyers in Nsukka were not left behind. This is because the system of marketing pigs and pig products is based on traditional methods.

In order to facilitate the marketing of pig and pig products especially in a cashless economy, there is need to adopt enhanced marketing systems instead of relying on the traditional marketing methods. This can be done through the use of modern technologies that aid marketing of pigs and pig products especially in a cashless economy. Therefore, this study aimed at investigating ways of enhancing pigs marketing in a cashless economy for in Nsukka Local Government Area of Enugu State. Specifically, the study determined the:

1. challenges associated with the marketing of pig and pig product in a cashless economy in Nsukka L.G.A.
2. enhanced ways of marketing pig and pig product in a cashless economy in Nsukka L.G.A.;
3. benefits of using enhanced pig and pig products marketing system in cashless economy in Nsukka L.G.A.

### **Research Question**

The study was guided by the following research questions:

1. What are the challenges associated with the marketing of pig and pig product in a cashless economy in Nsukka L.G.A.?
2. What are the enhanced ways of marketing pig and pig product in a cashless economy in Nsukka L.G.A.?
3. What are the benefits of using enhanced pig and pig products marketing system in cashless economy in Nsukka L.G.A.?

### **Methodology**

The study adopted a descriptive survey research design and it was carried out in Nsukka Local

Government Area of Enugu State. The population for the study was 405 which comprised of 350 registered pig farmers, 50 pork marketers and 5 agricultural extension agents in Nsukka L.G.A, while the sample size used for the study was 100, which made up of 75 registered pig farmers, 20 pork marketers and all the 5 agricultural extension agents in Nsukka L.G.A. The sample size was obtained using Yaro Yamane formular while a simple random sampling technique was used to select the population. The instrument used for data collection was questionnaire. The questionnaire consisted of 29 items, 10 items for research question 1, 9 items for research question 2 while research question 3 had 10 items. The questionnaire sought information on the three research questions formulated for the study. The instrument was face validated by three experts from the Department of Agricultural Education, University of Nigeria Nsukka.

Data collection was carried out by the researcher with the help of two research assistants. The questionnaires were administered to the pig farmers in their farming communities, pork marketers in the various markets in Nsukka where pork is sold, and extension workers in their extension office in Nsukka. At the end, 95 out of the 100 questionnaires that were issued out were retrieved. The data collected were analysed using mean and standard deviation. Mean was used to answer the three research questions while standard deviation was used to determine the closeness or otherwise of the responses to the mean.

### **Results**

#### **Research Question 1**

What are the challenges associated with the marketing of pig and pig product in a cashless economy in Nsukka L.G.A.?

**Table 1: Mean ratings of the challenges associated with the marketing of pig and pig product in a cashless economy in Nsukka L.G.A.?**

S/N	Item Statement	Mean	S.D	Remark
1.	Poor internet connectivity	3.17	0.79	Agree
2.	Fraudulent practice among some customers and internet fraudsters	2.55	0.90	Agree
3.	ICT/digital technology illiteracy	3.00	0.72	Agree
4.	Absence of Digital devices for online transaction	2.70	0.69	Agree
5.	Low level of awareness among pig farmers, sellers and buyers	3.10	0.97	Agree
6.	Delay in receiving credit alert	3.50	0.89	Agree
7.	Poor attitude among the buyers and sellers	2.89	0.74	Agree
8.	Poor perception of pig farmers and marketers on the use of digital marketing system in cashless economy	3.16	0.78	Agree
9.	Misunderstanding among pig sellers and buyers due to unsuccessful or delay transactions	3.25	0.69	Agree
10.	Lack of technical know-how on the use of digital means of payment among pig buyers and sellers	3.31	0.99	Agree

**Key:** Total number of respondents (N) = 95; Mean (M); Standard Deviation (SD)

The data presented in Table 1 showed that all the 10 items identified on the challenges in the marketing of pig and pig product in a cashless economy in Nsukka L.G.A. obtained mean responses ranging from 2.55 to 3.50 which is far above the cut of mark of 2.50, indicating that all the respondents agreed that all the items on Table 1 are the challenges in the marketing of pig and pig product in a cashless economy in Nsukka L.G.A. Also,

the standard deviation of the items in Table 1 ranged from 0.69 to 0.99, which implies that the respondents were very closed to one another in their responses.

#### **Research Question 2**

What are the ways of marketing pig and pig product in a cashless economy in Nsukka L.G.A.?

**Table 2: Mean ratings of the enhanced ways of marketing pig and pig product in a cashless economy in Nsukka L.G.A.?**

S/N	Item Statement	Mean	S.D	Remark
1.	Through the use of mobile banking like Mobile Bank App	3.03	0.98	Agree
2.	Use of information and communication technology (ICT)	2.90	0.89	Agree
3.	Use of mobile phones	2.90	0.99	Agree
4.	Use of website like personal website	2.44	0.80	Disagree
5.	Use of radio stations and television channels	2.80	1.00	Agree
6.	Use of Automatic Teller Machines (ATM)	3.00	0.86	Agree
7.	Use of social media platforms such as Facebook, WhatsApp	2.90	0.78	Agree
8.	Use of Point of Sale (POS)	3.03	0.92	Agree
9.	Use of newspapers and magazines	2.70	0.85	Agree

**Key:** Total number of respondents (N) = 95; Mean (M); Standard Deviation (SD)

Table 2 showed the mean ratings of the ways of marketing pig and pig product in a cashless economy in Nsukka L.G.A. From the table, all the items except item 4 had mean responses of 2.70 and above which were above the cut of point of 2.50, this depicted that they are the ways of marketing pig and pig product in a cashless economy in Nsukka L.G.A. Item 4 had a mean response of 2.44 which is below the cut of point of 2.50, showing that it is not a way of marketing pig and pig product in a cashless economy in Nsukka L.G.A. All the items had a

standard deviation which ranges from 0.78 to 1.01, showing that the respondents are not far from each other in their responses on the ways of marketing pig and pig product in a cashless economy in Nsukka L.G.A.

### Research Question 3

What are the benefits of using enhanced pig and pig product marketing system in cashless economy in Nsukka L.G.A?

**Table 3: Mean ratings of the benefits of using enhanced pig and pig product marketing system in cashless economy in Nsukka L.G.A?**

S/N	Item Statement	Mean	S.D	Remark
1.	Facilitates easy marketing of pigs and pig products	2.99	0.88	Agree
2.	Reduce transportation cost of taking the pig/pork to market	3.20	0.97	Agree
3.	Provides timely information to the pig farmers and pork marketers about the current market situation	2.70	0.76	Agree
4.	Reduces the activities of middlemen	3.05	0.71	Agree
5.	Reduces agricultural risk	2.68	0.97	Agree
6.	Reduces wastages/damages of pigs and pig products	3.00	0.84	Agree
7.	Create awareness to customers about the existing products	2.67	0.83	Agree
8.	Links farmers and consumers easily	2.58	1.04	Agree
9.	Makes marketing of pigs and pig products fast	2.99	1.00	Agree
10.	Enhances farmers income and profit maximization	3.08	0.74	Agree

**Key:** Total number of respondents (N) = 95; Mean (M); Standard Deviation (SD)

The data presented on Table 3 revealed that all the items on the enhanced pig and pig product marketing system in cashless economy in Nsukka L.G.A got a mean response ranging from 2.53 to 3.20, which is above the cut of mark of 2.50. This showed that the respondents agreed that they are the benefits of using enhanced pig and pig product marketing system in cashless economy in Nsukka L.G.A. The standard deviation ranges from 0.71 to 1.04 which revealed that the respondents were not far from the mean.

### Discussion of the Findings

Data on Table 1 found ten (10) challenges in the marketing of pig and pig product in cashless economy. The challenges found are poor internet connectivity, fraudulent practice among some customers and internet fraudsters, ICT/digital technology illiteracy, absence of Digital devices for online transaction, low level of awareness among pig farmers, sellers and buyers, delay in receiving credit alert, poor attitude among the buyers and sellers, poor perception of pig farmers and marketers on the use of digital marketing system in cashless economy, misunderstanding among pig sellers and buyers due to unsuccessful or delay transactions, and lack of technical know-how on the use of digital means of

payment among pig buyers and sellers. The findings are in support of the findings of Fatogun (2022), the author emphasized that to operate business successfully in cash-less economy, some level of literacy is required especially in the area of using phones and mobile banking system. Quite unfortunate, majority of the pig farmers and pork sellers in Nsukka environ are illiterate which made it difficult for them to sell their products easily during the cashless period, they prefer to keep the money in their own vault and cash rather than the bank (Fatogun, 2022). The findings are similar with the report of Adu (2016) who stated that internet related crimes like hacking and other related crimes were recorded during cashless economy in Nigeria. The author further stated that the policy exposed user of traditional method of pig and pig product to dangers of fraudulent practices as any security lapses can be exploited by the astute fraudster to perpetuate fraud.

The data presented in Table 2 revealed eight (8) enhanced ways of marketing pig and pig product in a cashless economy. The ways include the use of mobile banking like mobile bank app, use of information and communication technology (ICT), use of mobile phones, use of radio stations and television channels, use of

Automatic Teller Machines (ATM), use of social media platforms such as Facebook, WhatsApp etc., use of Point of Sale (POS) and use of newspapers and magazines. The findings are in accordance with the findings of Agu and Agu (2020) who maintained that the use of mobile banking system, telephone banking, electronic card, Point of Sale terminals (POS) and Automated Teller Machine (ATM) are digital or enhanced marketing system which can be effectively be used to market agricultural products such as pigs and pig products. Esha and Ashank (2017) stated that some of the technologies required for digital or modern marketing of agricultural products include electronic devices such as personal computers, smartphones, and cell phones, tablets, among others. The authors further stated that digital or modern marketing can also be carried out through non-internet channels such as TV, Radio, SMS, or through internet channels like social media, E-mails among others. The findings are also consistent with the findings of Olaniyi, Adetumbi and Adereti (2013) who stated that ICTs can be utilized by farmers in collecting, processing, storing, retrieving and disseminating market information. The communication media enable people around the world to contact one another directly, access information instantly, as well as facilitate connection and communication from remote areas (Oye, lahad and Zairah, 2021). The availability of market information also enables marketers to check on the prices they received vis-à-vis the prevailing market prices. Information made available to pig farmers and pork marketers reduces the price difference across markets.

The findings in Table 3 shown ten (10) benefits of using enhanced pig and pig product marketing system in cashless economy. These benefits include facilitates easy marketing of pigs and pig products, reduce transportation cost of taking the pig/pork to market, provides timely information to the pig farmers and pork marketers about the current market situation, reduces the activities of middlemen, reduces agricultural risk, reduces wastages/damages of pigs and pig products, create awareness to customers about the existing products, links farmers and consumers easily, makes marketing of pigs and pig products fast and enhances farmers income and profit maximization. The findings are in support of the findings of Holmes (2014) who stressed that the use of enhanced technology such as television channels, internet, ICT, mobile phones among others in marketing of agricultural products such as pigs and pig products facilitate easy marketing of pigs and pig products and help to reduce transportation cost especially where the distance from farm to market is far. The author further noted that these gadgets help in sharing of information

and foster communication among farmers and the marketers of pigs and pig products. Accurate and timely market information enhances market performance by improving the knowledge of market actors (Helmberger, Campbell & Dobson, 2017). The information about market made available to farmers help in reducing price differences across markets, thereby enhancing farmers' income and profits (Shepherd, 2020). Enhanced technologies played major role in diffusing information to farmers. According to the author, the internet may be used to have information on farming, check market prices, weather report and news, download forms and guides. Moreover, by using the internet, one can create a website where different kinds of information partaking to agricultural products can be shared among farmers and marketers.

### Conclusion

In this 21<sup>st</sup> century which is characterised by digitalization and globalization, depending on the use of traditional marketing system that relies on cash-based transactions for marketing of pigs and pig products will slow down the marketing process. Quite unfortunate, most pig farmers and pig products marketers in Nsukka and it environ depend solely on cash based transactions. This system had terrible effect both to the pig farmers, pork marketers and even among the buyers especially during cashless system in Nigeria. In conclusion, the use of enhanced or modern technologies in marketing of pigs and pig products would improve marketing efficiency of pigs and pig products, reduces wastages of pig products, and increases farmers' income and profit in cashless economy.

### Recommendations

Based on the results from this study, the following recommendations are made:

1. Nigeria government through the ministry of agriculture, and ministry of communication should provide modern technologies such as good internet access, television channels, ATM machines among others in farming communities for easy marketing of pigs and pig products.
2. Extension agents through the aid of experienced bankers need to train pig farmers and pig product marketers on the use of modern technologies such as mobile phones with internet connectivity, mobile apps, POS, ATM cards among others in the marketing of pigs and pig products especially in cashless in economy.

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