MARKET DEVELOPMENT IN THE NIGER DELTA

Monograph Series Vol. 20

REPORT OF WHOLESALE AND RETAIL SECTOR

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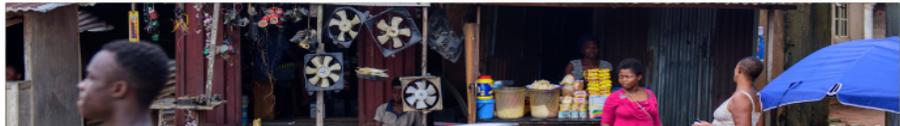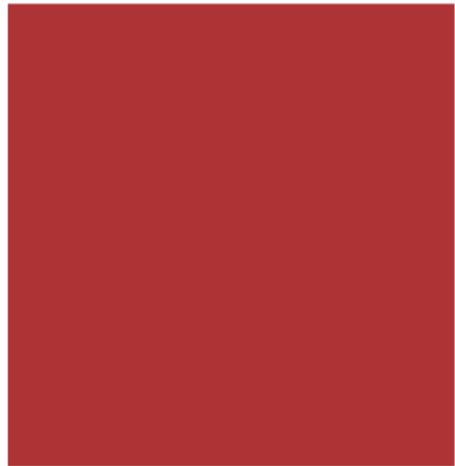
REPORT OF WHOLESALE AND RETAIL SECTOR

August 2018

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1   Introduction

This section presents the background to the study, the context and objectives. It ends with a layout of the report.

1.1   Background to MADE II

Market Development for the Niger Delta (MADE II) is a DFID funded programme which seeks to raise the incomes of at least 155,000 poor people in two years, 50 per cent of whom will be women. MADE aims to stimulate lasting (sustainable) and systemic changes in target markets and aspirational sectors by working through private sector partners and local NGOs to address systemic identified constraints and the drivers of human trafficking in Edo and Delta States.

Considering the success of MADE I, particularly surpassing the target of 151,000 people with income increases by at least 15% against the baseline income level by February 2018, a second phase (March 2018 – February 2020) identified as MADE II was commissioned for implementation. MADE II has the potential to support the increasing and urgent global efforts to reduce the flow of human trafficking, which is endemic in the project's target region, using similar approach to its existing methodology.

MADE II has two components, identified as follows:

Component 1 – Market Development: Building on the success of MADE I, the programme aims to increase its impact in the initial four frontline states (Delta, Bayelsa, Rivers and Akwa Ibom) as well as Edo State, the focal state for Edo State Investment Portfolio. The programme will continue to use market systems development (M4P) approach, which is based on the recognition that poverty is the result of market failures in the structure of market systems in which the poor participate and that when markets work efficiently and produce equitable outcomes for the poor, such markets become powerful vehicles for delivering growth and poverty reduction.

The market development component continues to address constraints related to effective and efficient functioning of select agricultural market systems, by facilitating systemic change in selected rural market systems to work more effectively for small-scale farmers and entrepreneurs. These changes are facilitated by introducing and establishing new services, practices, products and business models being commercialised by companies in the market system. These constraints adversely affect the lives and livelihoods of our target beneficiary groups in select markets.

Component 2 - Edo State Investment Portfolio: The programme's second component is focused on creating aspirational employment opportunities and changing the behaviour of 30,000 vulnerable women, youths and returnees in Edo State. Put simply, ESIP aims at increasing Edo State's capacity to provide aspirational economic opportunities and increased incomes for its youth and by doing so, reduce the temptation to emigrate and likely become victims of human trafficking. The component presents a unique opportunity to apply market systems activities, specifically to increase the resilience and reduce the vulnerability of those most at risk of being trafficked. It is expected Modern Day Slavery (MDS) is a critical issue throughout Nigeria, but most acute within the Niger Delta region, from where the majority of those trafficked to Europe originate. Under this component, the programme targets at least 30,000 people at risk engaging in alternative livelihoods in 'aspirational' sectors such as ICT, agribusiness, wholesale/retail, renewable energy, entertainment and the creative industries etc.

Both components of the programme are designed to focus on value chains in which interventions are most likely to have the maximum impact on wealth creation and employment, particularly among women. ESIP is focused on working with private firms in Edo to create win-win outcomes that would result in job creations and increased incomes for the vulnerable population, that is, the poor, youth and women. The ESIP component is focusing on sectors such as ICT, hospitality and the creative industries to support investment and growth in sectors that are 'aspirational' and attractive to potential victims of trafficking, and thus reduce drivers for emigration

1.2   Rationale for the Study

The Wholesale and Retail Market System (WRMS) cuts across many value chains including agriculture and non-agricultural sectors. According to the Nigerian Bureau of Statistics (NBS), over the last 6-7 years, the sector has grown by 6% with trade in Fast-Moving Consumer Goods (FMCG) being a major contributor to this growth. FMCGs usually originate as processed and packaged finished products from the plants of manufacturers to various households where they are consumed or utilised. At the high end of the distribution channel, facilitated by the supply chain process of manufacturers, are the distributors (sometimes, known as mega-dealers), followed by wholesalers (who could also be referred to as sub-dealers), retailers and at the low end, the micro-retailers. Some distribution management processes have proven to be more efficient than others especially in areas with significant investments in supply chain infrastructure and easy access to demand as common in urban and sub-urban areas.

The rural population purchase their FMCGs from micro-retailers who are often women with shops or stalls in front of their homes. Women and men in the wholesale and retail sector defy a number of constraints to make goods available to their customer at the risk of making poor margins and incurring high transactional costs due to dearth of supply chain infrastructure and support services.

To unlock these constraints, some actors in the wholesale and retail market system have engaged in last mile delivery (Nestle Nigeria Plc. for Nestle Pure Life), mini-supply chain investments (Multipro for Dufil and Arla Products) and provision of supports such as trade credits (Unilever–Shakti Program for Women). However, the rural areas are still the less developed markets for these actors and constraints such as market intelligence, competitive procurement and support services persist as some of the key challenges for the micro-retailers.

The survey design was informed by the dual purpose of scoping the sector and at the same time establish the baseline situation. On the one hand, data generated will inform design of specific interventions that will address systemic constraints in the sector. To support selection and design of interventions, the study was undertaken to identify and analyse constraints to business growth and then unlock opportunities for actors while enhancing pro-poor and inclusive economic growth in the Niger-Delta region. The findings from the study will inform design of a pro-poor intervention in the wholesale and retail sector, particularly identification of priorities for interventions in the wholesale and retail of fast-moving consumer goods in some target locations in Edo State. On the other hand, the baselines created is important for monitoring and evaluation as this will enable comparison against future improvements in the situation.

1.3 Purpose and Objectives of the Assessment

The purpose of the study was to assess the wholesale and retail market in Edo State as a means of understanding constraints driving poverty among market actors in the sector.

Specifically, the study was focused on:
1. Identifying the demographic characteristics of micro-retailers in Edo State.
2. Determining their business profile; wholesale/retail
3. Ascertaining their sources and patterns of sales
4. Pin-pointing the existing business knowledge and practices widespread amongst the wholesalers and retailers
5. Evaluating their business performance over time
6. Understanding their major business growth constraints
7. Assessing the prevalence of business associations and cooperatives; level of membership, commitment and existing benefits

1.4 Structure of the Report

The rest of the report is laid out as follows:
Section 2 describes the assessment methodology
Section 3 outlines key findings from the assessment
Section 4 provides an analysis of the implications of the findings for the programme design
Section 5 provides the conclusions based on the findings and offers some recommendations, including respondents' recommendations for addressing constraints identified during the assessment.

2 Methodology

This section describes the study methodology – the approach adopted, challenges encountered and adaptations to the field situation based on lessons learned.

2.1 Overall Approach

Qualitative research approach was adopted considering the specific themes identified for the study (see below) and the expected outcomes. The team used survey questionnaires for data collection primarily. A brief description of the tool and the data collection procedure are outlined in Section 2.2 below.

2.2 Sampling Techniques and Sample Size

Multi-level sampling was adopted for the survey. First, nine Local Government Areas (LGAs) were selected from the 18 LGAs across the state. This was to ensure that the samples are most representative of the reality across the state. In selecting the LGAs to be covered, the team considered a spread by senatorial district as well as variation in demography using population as a proxy for consumption levels. As presented in the ESIP Inception Report, the population figures sourced from National Population Commission and National Bureau of Statistics[1] correlate with an estimate of the volume of consumer goods sold in the area.

Each LGA was ranked from first to eighteenth positions and LGAs were drawn from each of the three senatorial districts as shown in Table 1 below. Using the sampling frame for selecting LGAs in **Table 1** below, the team paired up the LGAs considering their position in the table and giving the two LGAs in each pair a chance of being selected. For example, between Oredo (1st position) and Ikpoba (2nd position), Oredo (with Benin among the clusters) was selected for the survey. The clusters were chosen based on the number of retail shops and stalls available in the area. There were instances where enumerators had to move to other clusters with more shops and stalls.

Table 1: Sampling Frame for Selection of LGAs

LGA	Population	Estimated WR monthly Consumption '000,000 NGN	Rank
Oredo	490,600	10302.60	1st
Ikpoba Okha	487,400	10235.40	2nd
Egor	445,800	7355.70	3rd
Akoko Edo	342,600	4625.10	4th
Orhiomwon	241,000	3976.50	5th
Etsako West	260,700	3519.45	6th
Esan South East	217,900	2941.65	7th
Ovia North East	203,500	2747.25	8th

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[1] http://www.citypopulation.de/php/nigeria-admin.php?adm1id=NGA012

Owan East	202,600	2735.10	9th
Etsako East	193,000	2605.50	10th
Ovia South West	180,900	2442.15	11th
Esan Central	137,900	2275.35	12th
Esan West	167,300	2258.55	13th
Esan North East	159,800	2157.3	14th
Uhunmwonde	159,500	2153.25	15th
Owan West	129,800	1752.30	16th
Etsako Central	123,400	1665.90	17th
Igueben	92,100	1243.35	18th
Total	4,235,800	66,992.40	

After selecting the LGAs as presented in **Table 2** below, enumerators (N=12) then randomly selected clusters in the selected LGAs. To ensure a more representative sample, the survey team selected up to 30 clusters in rural, semi-urban and urban areas across the three senatorial districts of the state.

Table 2: List of LGAs and Clusters Sampled for the Survey

Senatorial District	Sampled LGAs	Clusters covered
North Senatorial District	Owan East Owan West Etsako Central	Fugar, Afuze, Utuo, Alufoha, Sabongida, Ora, Okpo, Uhonmora-Ora, Ivhiavhe, Iviukasa, Iviuokpo, Ivhiokile,Azama, Okpokhuvu, Ojaba
Central Senatorial District	Esan South East Esan Central Esan North East	Irrua, Ubiaja, Uromi, Uwenujie, Ekiebo, Ebhuru,
South Senatorial District	Oredo Egor Orhiohwon	Uselu, Ugbowo, Benin, Abudu, Owa, Ibiwe, Osasogie, Egor, Oro-Oghene, Ekiosa,

Enumerators then randomly selected wholesalers and retailers that were willing to participate in the survey. The primary criterion for selecting respondents is participation in distribution of consumer goods either as a wholesaler or a retailer. Enumerators sought the consent of respondents at the beginning of each interview. There were cases of non-response where some people outrightly declined being interviewed. The team had a target of administering 300 questionnaires across the nine LGAs, but only 293 were submitted by enumerators.

The proportion of women interviewed during the survey reflects their level of participation in the micro-retailing segment of the wholesale and retail sector.

2.3   Data Collection and Analysis

As noted in Section 2.1 above, the team used questionnaire to guide interviews with wholesalers and retailers. The questionnaire, which included both open and closed ended questions, provided an indication of the themes/sub-themes that defined the scope of the assessment. A single questionnaire was used for interviewing both wholesalers and retailers.

A draft version of the survey questionnaire was shared with the ESIP team for review and comments. After incorporating the team's comments and suggestions, the questionnaire was converted to Google forms, an online created survey questionnaire that works on mobile phones, which is also compatible with spreadsheets. The online App, developed by Google, enables real-time data analysis each moment enumerators submit their completed forms.

Prior to fieldwork, enumerators (N=12) were oriented on the field methods, the questionnaire and data collection procedure. Enumerators were selected from Edo State as they have local knowledge. The training provided another opportunity to review the questionnaire from the perspective of those that will use it on the field.

The survey was undertaken in July 2018, spanning a total of seven days (i.e. from 10th – 16th July 2018). Using the questionnaire, the 12 trained enumerators conducted face-to-face interviews with wholesalers and retailers using Google forms. Considering limited coverage of mobile technology network in the state as is the case in most states of the federation, enumerators completed some interviews using hardcopy forms and thereafter uploaded the forms in locations with better network. To promote experience-sharing among enumerators as well as feedback from supervisors during the fieldwork, a WhatsApp group was created, connecting the entire survey team. While generic issues raised by enumerators were addressed on the WhatsApp platform, supervisors followed up with individual enumerators on specific issues. The WhatsApp group has been invaluable in terms of ensuring data quality through continuous review and improvements during the data collection process.

The data was cleaned up in Microsoft Excel and thereafter exported to Statistical Package for Social Sciences (SPSS) for analysis, including simple percentages, cross-tabulation of variables and creation of charts. The data summaries are presented in Section 3 below.

2.4   Challenges and Lessons Learned

The study encountered a few challenges during data collection. These are outlined below:

Apathy: Some respondents were hesitant to release personal information such as names and phone numbers as well as financial information (e.g. capital, turnover and wages paid to employees). Such respondents were willing to be interviewed about other aspects of the questionnaire that required less sensitive information. By assuring every respondent that the data would be used solely for design of interventions in the wholesale and retail sector, and not for tax purposes, many wholesalers and retailers were more willing to disclose financial data. The team also encouraged respondents that they could maintain anonymous status, if preferred.

The team learned a key lesson about being unconventional in structuring survey questionnaires sometimes. The team realised that some respondents were more comfortable providing personal data at the end of the interviews rather than at the beginning because by this time, rapport would have been established.

Respondents' busy schedule: As one would expect, wholesalers and retailers, especially those in the cities with a large customer base, are usually very busy. This was more of the case during market days initially considered as suitable time for data collection due to access and concentration of target respondents. This rather proved challenging because of the intense commercial activities that demanded the constant attention of the wholesalers and retailers. Subsequent data collection was

conducted on non-market days while the weekend was utilised to close sample size gaps created by weather and time constraints.

Interview duration: Some respondents felt the interview sessions were too long. To save time and avoid any displeasures on the part of the respondents, related questions were grouped together and asked once while questions that would not be applicable such as book-keeping practices were identified early during the interviews and disregarded.

Rainy season: The survey was conducted in July, during the rain season and rainfall in some locations affected the pace of data collection. To ensure the target was met, the supervisors were more flexible regarding the deadline.

3   Key Findings

This section of the report presents the study findings. It begins with some background data, providing the context for the analysis that follows in the remaining section and the concluding sections of the report. Thereafter, existing business practices are outlined, after which fast-moving consumer goods as identified by respondents are presented. The last sub-section focuses on the performance of their businesses to date, what constraints to their business growth and what they consider might be the right solutions in their own opinion.

3.1   Background Data

3.1.1   Profile of Respondents

As Table 3 shows, a total of 293 distributors of consumer goods (i.e. retailers and wholesalers), comprising 250 women (85%) and 43 men (15%) were interviewed. The survey team targeted selection of 33 wholesalers and retailers per LGA, but the number of respondents was uneven as there were fewer product distributors in some of the clusters. Hence, the sub-sample per LGA ranged from 10 in Orhiomwon to 49 in Esan North East.

The percentage representation of women in the sample as shown in the table below seems to reflect women's level of participation in the micro-retailing segment of the wholesale and retail market. More than 60% of those interviewed retail products, with 89% of them being women.

Table 3: Number of Respondents by LGA

LGA	M	F	Total
Egor	3	40	**43**
Esan Central	2	29	**31**
Esan North East	10	39	**49**
Esan South East	7	15	**22**
Etsako Central	5	30	**35**
Oredo	6	26	**32**
Orhiomwon	1	9	**10**
Owan East	5	32	**37**
Owan West	4	30	**34**
Total	**43**	**250**	**293**

Respondents that were married constituted 80% of the sample population, while 8% were single, 7% widowed and 2% separated. Widows are among the vulnerable population that can be susceptible to shocks (e.g. inflation and crop failure). About half of the respondents (46%) had households with 1-5 members, while 39% had 6-10 members. As reported in MADE I Business Case, the average household size for the Niger Delta was five members.

As shown in **Figure 1** below, 56% of respondents identified secondary education as their highest level of education, 25% had tertiary education (colleges or university), 12% attained primary education and 4% had no formal education. Oredo (with Benin as LGA headquarters) had the highest proportion of respondents (45%) that attained tertiary education. This compares with Owan West with only 9% of the respondents reporting tertiary education.
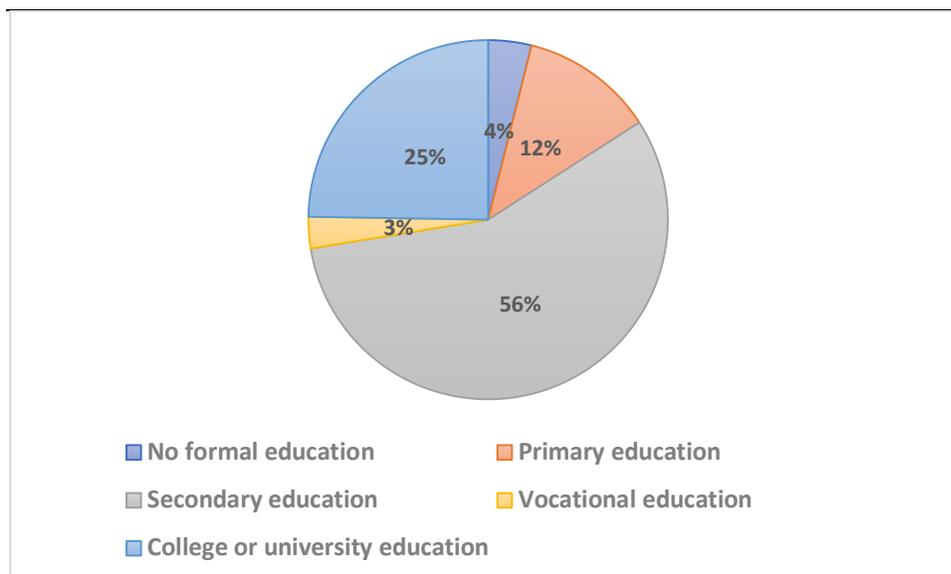
Figure 1: Educational Status of Respondents

At least 90% of those interviewed are within the working population of above 15 to 64 as defined by the United Nations. A few of those interviewed (1%) are above 70 years old. MADE works with the economically active poor. As shown in **Table 4** below, 266 respondents, representing 93% of those interviewed identified trading as their primary means of livelihoods, while others had the following means of livelihoods in order of relative importance based on the most frequently reported main source of income: farming, civil service, tailoring, catering and driving/plumbing.

Table 4: Main Sources of Income

LGA	Trading	Farming	Tailoring	Civil Service	Driving	Plumbing	Catering	Total
Egor	42	-	1	-	-	-	-	43
Esan Central	26	-	-	-	-	-	1	27
Esan North East	45	-	1	-	-	-	-	46
Esan South East	21	-	-	-	-	-	-	21
Etsako Central	33	1	-	1	-	-	-	35
Oredo	30	-	-	-	1	1	-	32
Orhiomwon	9	-	-	-	-	-	-	9
Owan East	28	4	-	-	-	-	1	33
Owan West	32	4	-	4	-	-	-	40
Total	**266**	**9**	**2**	**5**	**1**	**1**	**2**	**286**

As shown in **Figure 2** below, the frequency of income derivation correlates with frequency of income stream: 92% derive income daily, 1.7% weekly, 2.8% monthly and 3% occasionally. Almost all the respondents that indicated trading as their main source of income also indicated they derive income daily, which is characteristic of trading.

Fig. 2: Frequency of Income Derivation
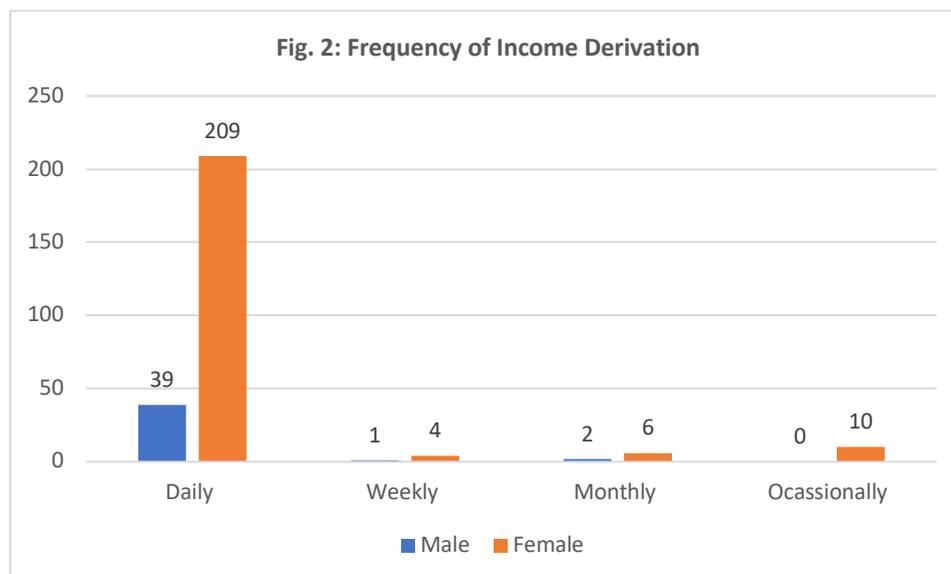
3.1.2 Existing Cooperatives and Associations

When asked about participation in trade associations or cooperatives, only 18 (6% of respondents) indicated they belonged to associations or cooperatives. Most of the associations are Rotating Savings and Cooperative Associations (ROSCAs). At least four out of every five respondents that indicated membership of associations or cooperatives reported savings and loans as the objective of their associations (see **Fig. 3** below).
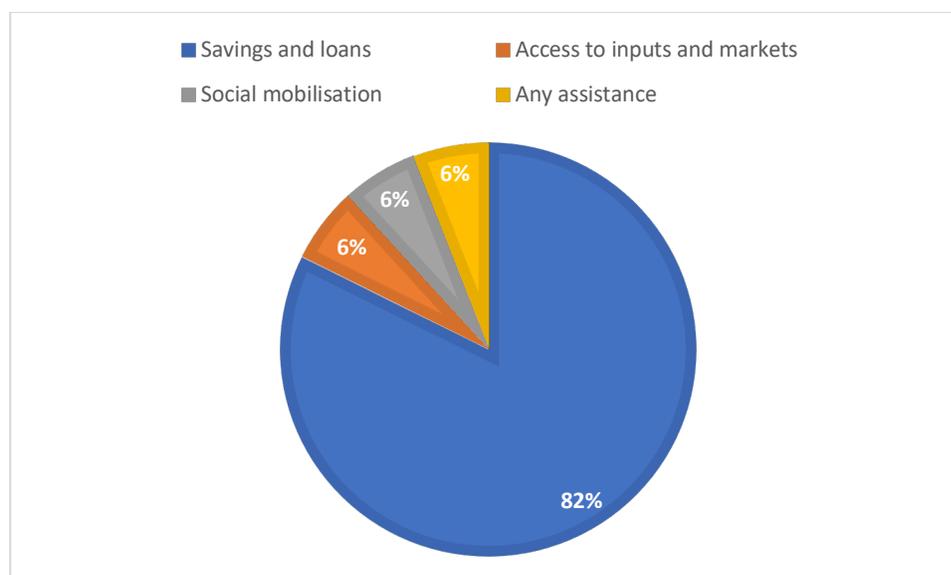
Figure 3: Perceived Benefits of Participation in Cooperatives and Associations

The associations and cooperatives reported have average membership of 42 with a range of 10 to 171 members. The cooperative with up to 171 members comprises colleagues that work for Owan East Education Authority. Based on the names of the cooperatives, the associations can be classified under the following functions:

- General social function (e.g. Favoured Sisters, Unique Ladies) as such associations identified celebration of the success of members as a key objective. Such general social functions include community service.

- Social mobilization function (e.g. Imo State Meeting)
- Trade Unions (e.g. Market Women Association)
- Cooperative societies (e.g. Owan East Education Authority Cooperative Society) that offer loans to members
- Multi-purpose and progressive societies (e.g. Hannah Progressive Union)
- Social mobilization function (e.g. Imo State Meeting, Anambra Youth Association, etc.)

3.1.3 Profile of Businesses

When asked how long the respondents had been in business as wholesalers or retailers, 62% of them said they had been in business for more than three years. Women constituted 85% of those that had been in business for up to three years. This suggests almost all the women interviewed had been in business that long.
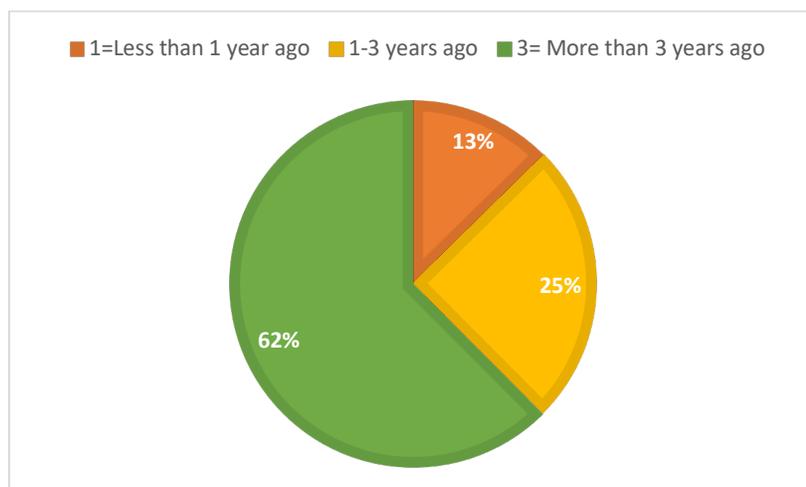
Figure 4: Experience in Wholesale and Retail Businesses

About two-third of respondents classified themselves as retailers, while only 3% identified themselves as wholesalers and the rest classified themselves as playing both roles (see **Table 5** below). Those classifying themselves as wholesalers/retailers occasionally sell at wholesale price as a means of staying ahead of the competition. For this study, wholesalers and retailers were defined based on bulk sales, not volume due to low capital outlay.

Table 5: Number of Wholesalers and Retailers

LGA	Retailers	Wholesalers	Retailers/ Wholesalers	Total
Egor	27	1	14	42
Esan Central	22		7	29
Esan North East	39	1	8	48
Esan South East	15	2	5	22
Etsako Central	20	2	13	35
Oredo	26		6	32
Orhiomwon	7		3	10
Owan East	7	1	29	37
Owan West	26	2	6	34
Total	**189**	**9**	**91**	**289**

As outlined below, most of the wholesale and retail businesses reported are small-scale as evident in their customer base and the size of their working capital. At least half of those interviewed reported customer base of between 10 and 70, indicating there are micro-entrepreneurs. Women constitute 89% of those with 10-70 customers, while 43% of such women falls between the age range of 30 -39.

The worth of their businesses in terms of capital ranged from N5,000 in Esan South East to N40,000,000 in Esan North East, while the overall average size of capital was N721,500. (see Table 6 below). This conceals subtle differences between women and men on the one hand, and by the different settlement types as shown below.

There were gender differences between the size of capital that women and men reported. The 38 men that reported their working capital had an average of N878,900, while their female counterpart (N=203) had average capital of N692,00. Those in the rural areas had the lowest capital of N317,400, compared to average of N494,000 and N1,412,800 that operate their businesses in semi-urban and urban areas, respectively. This implies a correlation between the size of working capital and the category of settlement type. This was to be expected as most people in the urban areas are better off than their counterparts in rural and semi-urban areas.

Table 6: Average Reported Capital

Settlement type	Male respondents			Female respondents			Overall summary statistics		
	Freq	Capital	Average	Freq	Capital	Average	Freq	Capital	Average
Rural	10	7,710,000	771,000	75	19,270,500	256,940	85	26,980,500	317,418
Semi-Urban	13	9,089,990	699,230	67	30,442,991	454,373	80	39,532,981	494,162
Urban	15	16,599,000	1,106,600	61	90,774,100	1,488,100	76	107,373,100	1,412,804
Total	38	33,398,990	878,921	203	140,487,591	692,057	241	173,886,581	721,521

3.2   Business Practices

3.2.1 Business Planning and Record Keeping

Only 4% of respondents had ever prepared business plans in the past. Women comprised three-quarter of those that had prepared business plans before. Those that had ever prepared business plans before made such plans after 3-10 years of business operation. Their primary motivation for developing such business plans includes the need for business expansion as well as requirement for access to finance. The latter motivation corroborates the fact that some of the respondents were participating in cooperatives as a means of accessing loans.

Only 22% of respondents reported creating and managing business records, particularly sales receipts, cash book, sales records and purchase book. Women constituted 69% of those that kept business records. Table 6 below shows the proportion of respondents reporting the different business records. The most frequently reported business record is sales receipt, followed by purchase book and cash book (see **Table 7** below).

Table 7: Types of Business Records Kept

Type of record	# of respondents		
	M	F	Total
Receipts	13	32	45
Purchase book	11	28	39
Cash book	13	33	46
Sales records	15	39	54

3.2.2 Credit Sales

At least half of respondents interviewed reported provision of credit sales to their customers, while 58% of all women interviewed were among respondents were among those reporting credit sales. About 60% of those reporting credit sales noted increase in demand for credit sales over the last two years. They felt that the economic recession with high inflationary rate the country experienced, resulting in higher cost of living is part of the explanation. However, product distributors discourage credit sales due to the potential negative impact on cash flow of the business.

3.3 Fast Moving Consumer Goods

Figure 5 below presents a list of the top-twenty fast moving consumer goods (FMCGs) – i.e. the most frequently demanded consumer goods that guarantee higher turnover in the sampled clusters – based on the opinion of wholesalers and retailers. As determined during the survey, majority of respondents across the clusters re-stocked these products between 1-2 weeks, on average.

Using rural areas as an indicator of robustness of distribution systems, the top three products are Indomie Noodles (Dufil), Haansbro Biscuit and Cowbell Milk (Promasidor).

Fast Moving Consumer Goods

Product	Urban	Semi-Urban	Rural
Alchoholic beverages			14
Gino			16
Golden Penny Flour			17
Waw			10
Klin			14
Bournvita		4	23
OK biscuit			35
Yale bread			33
Knorr cubes			16
Peak Milk			24
Milo			26
OMO detergent			28
Power Oil			26
Haansbro			61
Close-up toothpaste			27
Coca-Cola products			26
Minimie chin-chin			35
Dano milk			29
Cowbell Milk			47
Indomie Noodles			66
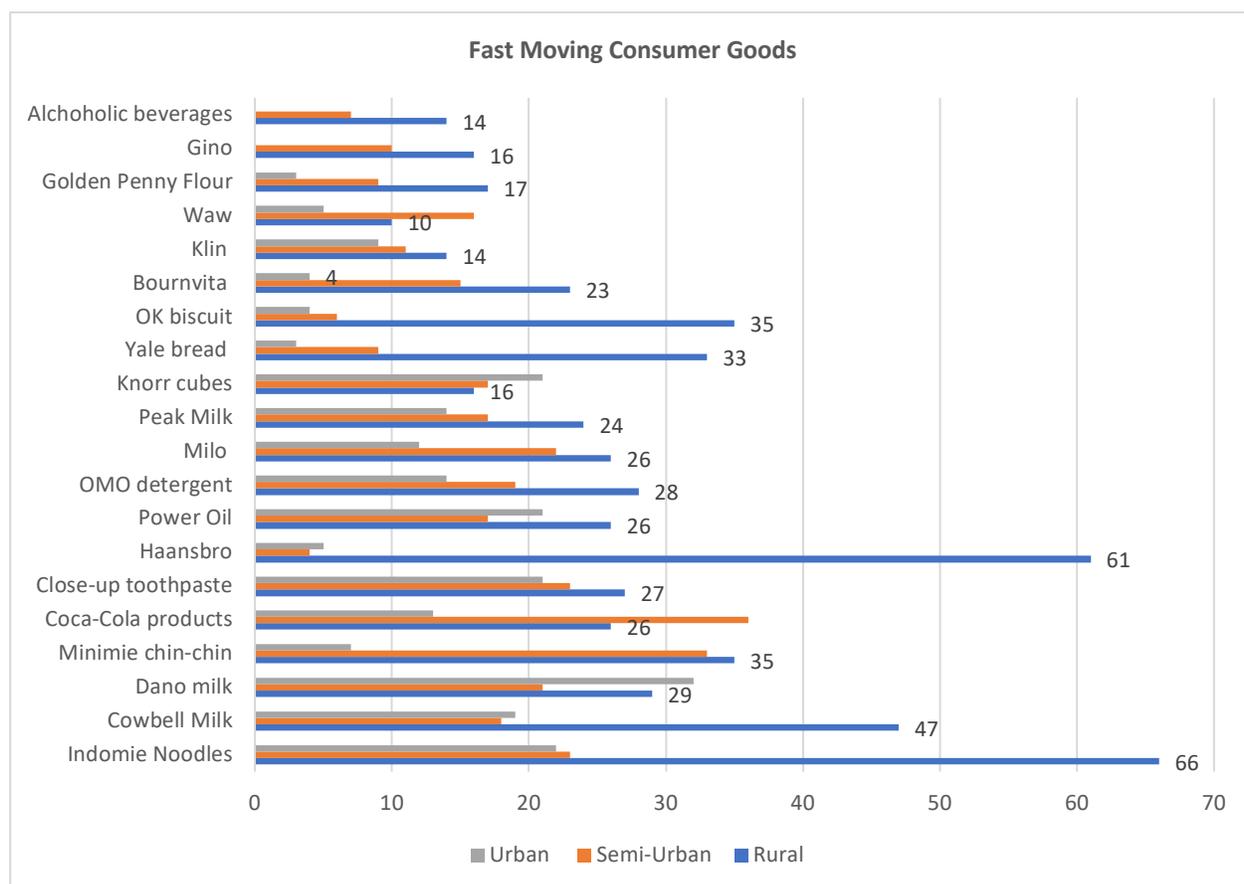
Figure 5: Top 20 Consumer Goods

Considering respondents' ranking of noodles sold, the team also weighted the different brands of noodles sold using the number of respondents reporting the brands. As shown in **Table 8** below, Indomie produced by Dufil was the most frequently reported noodles sold. Dufil had up to 71% of the market share as the company is also the producer of Minimie Noodles.

Table 8: Brands of Noodles Sold

Noodles	Producers	Frequency	Percentage
Indomie	Dufil	254	65
Dangote noodles	Dangote	25	6
Minimie noodles	Dufil	24	6
Supreme noodles	Supreme Industries	21	5
Tummy Tummy	Tummy Tummy Industries	2	1
Chikki	Chikki Food Industries	30	8
Golden Penny	Flour Mills of Nigeria Plc	14	4
Mama Gold	Thai President Foods PCL	9	2
Mimee	May and Baker Plc	9	2
Total		**388**	**100**

Table 9 below was created from a relative ranking of manufacturers and distributors of consumer goods using number of respondents reporting sales of the different consumer goods across the state as well as the number of fast-moving consumer goods most frequently reported by the respondents. The list merely depicts the top-ten products identified by respondents as fast-moving consumer goods in Edo State, but this might not be a good indicator of market share as it was not based on sales volume. From both Table 9 and Annex 1, it is obvious that Indomie Noodles were identified as the fastest moving consumer goods ahead of Cowbell Milk (Promasidor), Dano Milk (Multipro) and Close-Up (Unilever).

Table 9: Fast Moving Consumer Goods by Brand

Company (Manufacturer/Distributor)	Logo	Fast moving consumer goods	Rank	Company's other brands on the shelf
Unilever		Close-Up OMO detergent Knorr cube	4th 7th 10th	Blue band margarine, Lipton, Sunlight Soap, Vaseline Jelly, Pepsodent toothpaste and Royco, Premier Cool, Joy
Multipro		Indomie[2] Power Oil Dano	1st 5th 3rd	Semolina, Power Pasta, Hypo, Kellog's Cornflakes, Minimie Chin-chin, Minimie Noodles, Pringles
Promasidor		Cowbell	2nd	Loya
Coca-Cola		Coca Cola range of products	6th	Coke, Sprite, Fanta
Nestle		Milo	8th	Ovaltine, Golden Morn, Candy/Sweets
Haansbro[3]		Haansbro Biscuit (e.g. Milk	9th	

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[2] Indomie is produced by Dufil but distributed by Multi-Pro under a partnership arrangement.

[3] Although not listed by respondents as consumer goods on the shelf, Haansbro also produces Wafer Stix and Supermax

		Rich/Cream Crackers)		

A more complete list of products identified by respondents is presented in Annex 1 at the end of the report. From both Table 9 and Annex 1, Unilever products and products distributed by Multipro appear to be the strongest in the retailing and wholesale space.

The team also reviewed the number of products attributed to the different manufacturers and distributors that wholesalers and retailers reportedly had on their shelves. Again, as presented in Table 10 below, Unilever and Multipro/Dufil were the first two in terms of variety of products in the wholesale and retail market. It is interesting that while Nestle was ranked eight based on number of respondents reporting availability of their products, the company is third based on variety of products in the market as reported by wholesalers and retailers.

Table 10: Types of Products on Wholesalers' and Retailers' Shelves

Producer of consumer goods	# of products	Type of products
Unilever	11	Detergent, spics, soap, beverages, toothpaste
Multipro/ Dufil	11	Cereals, chin chin, detergent, noodles, semovita
Nestle	6	Candy/sweet, cereals, beverages, water
Floxy bakery	5	Bread
PZ Wilmar	5	Detergent, cooking oil, soap
Cadbury	4	Beverages
Dangote Group	4	Noodles, cooking oil, salt, sugar,
Promasidor	4	Beverages

Table 11 below shows the proportion of respondents interviewed that reported having Unilever and Multipro products on their shelves at the time of interview. There were slightly more people selling Unilever products. It should be noted that this is based on the number of respondents that

Table 11: Pattern of Sales of Unilever and Multipro Products

Company Goods	Rural		Semi-Urban		Urban		
	frequency	%	frequency	%	frequency	%	**Total**
Unilever	111	38	103	35	81	27	295
Multipro	105	38	99	36	73	26	277

The specific Unilever and Multipro products that the retailers and wholesalers reported as having on their shelves[4] at the time of interviews are presented in **Figures 6a and 6b** below. While Close Up, OMO detergent and Knorr cubes were the top three Unilever products most frequently sold as

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[4] It should be noted that while some Unilever and Multipro products identified during reconnaissance survey and internet search were presented in the survey questionnaire to guide respondents as they may not know the producers of the consumer goods, respondents were given opportunity to identify other fast-moving consumer goods while the team identified the producers after the survey.

reported by wholesalers and retailers, Dano, Minimie Chin-Chin, Hypo and Power Oil were the top Multipro distributed products sold.
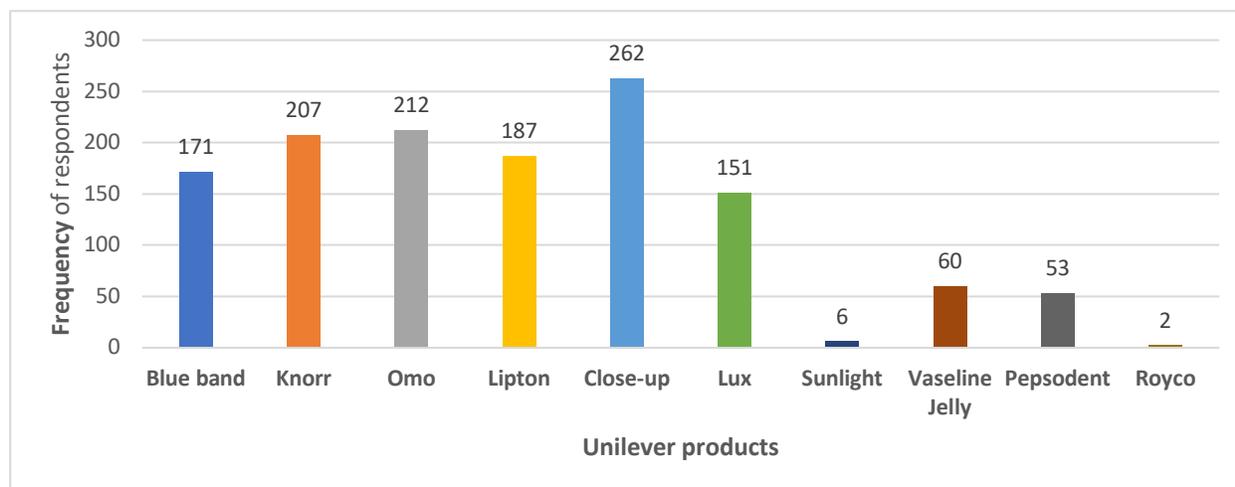
Fig. 6a: Sample of Unilever Products
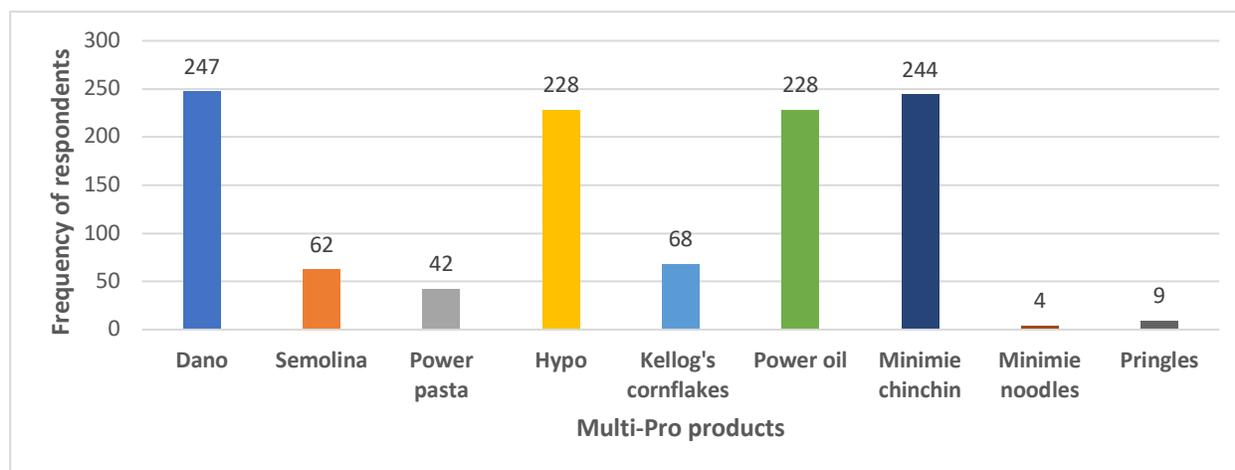
Fig. 6b: Sample of Multipro Products

The top Unilever products sold and reported as on the shelf at time of interview by over two-third of respondents are Close-Up, Knorr and OMO detergent. In the case of Multipro, their top consumer goods reported as on the shelf by more than two-third of the people are Dano, Minimie Chin-Chin, Hypo and Power Oil.

3.4   Product Promotion and Distribution

When asked about how the sales of products were promoted, respondents reported that producers of consumer goods lead the product advertising, using TV and radio commercials, bill boards and posters as their key strategies. They identified promotional sales as common in urban areas (e.g. Benin in Oredo LGA). They added that some producers offer price discount to major distributors and this is an incentive for increasing distributors' market share. Such distributors also experience higher profit margins.

The respondents added that they complement producers' efforts through word of mouth advertising and investment in building their sales channels. However, only 5% of those respondents reported ownership of shops in other locations. Those who reported shops in other locations (64% women

representation) had an average of one shop each. The women owning shops in other locations had an average capital of NGN747,500.

Wholesalers and retailers also invest in a pool of support staff. They reported employment of an average of two full-time staff (1M, 1F) and three part-time staff (2M, 1F). However, the average salaries were rather low. While full-time employees earned an average of N12,000 per month, the part-time workers earned an average of N6,700 per month.

About two-third of the respondents (i.e. 65%) purchased consumer goods from nearby local markets, followed by those who purchased from distributors in cities (27%) while 8% of respondents acknowledged delivery of products to their shops. **Table 11** below presents a list of source points for restocking consumer goods.

Table 11: Source Points of Consumer Goods

Location	Sub-region	Rural	%	Semi-Urban	%	Urban	%
Abudu	Edo South	2	3	-	-	-	-
Afuze	Edo North	7	9	-	-	-	-
Auchi	Edo North	16	20	10	15	3	4
Agbor	Delta	1	1	6	9	-	-
Benin	Edo South	17	22	3	4	56	73
Fugar	Edo North	3	4	-	-	1	1
Ekpoma	Edo Central	1	1	5	7	5	6
Uromi	Edo Central	4	5	10	15	4	5
Sabongida-Ora	Edo North	3	4	4	6	1	1
Ubiaja	Edo Central	10	13	5	7	-	0
Irrua	Edo Central	7	9	5	7	5	6
Onitsha	Anambra	5	6	20	29	2	3
Owan	Edo North	3	4	-	-	-	-
Total		**79**	**100**	**68**	**100**	**77**	**100**

The analysis showed that most of the respondents in the rural area buy their commodities from Benin (17%) and Auchi (16%). Respondents in the semi-urban region buy mostly from Onitsha (20%) and those in the urban buy from Benin (56%).

3.5 Business Performance

3.5.1 Running Costs

As shown in **Table 12** below, respondents reported an average business running cost of N20,800, with labour cost (i.e. salaries and wages) constituting 52% of the transactional cost per month. The second most important cost is transportation (about 20%) of the cost.

Table 12: Average Business Running Cost

Transaction cost	Amount (NGN)
Transportation	4,000
Salaries and wages	11,000
Rent	3,000

Electricity bill	1,768
Security	300
Government bills/levies and taxes	300
Waste management	500
Total	**20,868**

3.5.2 Sales and Profits

Table 13 below provides an indication of the purchase and sales price of selected consumer goods. The gross margin ranged from 7% from sales of Semovita (Dufil) and Knorr Cubes (Unilever) to 62% in sale of Blue Band Margarine (Unilever).

Table 13: Purchase and Sales Price of Consumer Goods

Commodity	Unit	Average purchase price	Average sales price	Gross profit	% gross profit
Biscuit		802	866	64	8
Blue band		694	1127	433	62
Bournvita		559	633	74	13
Bread		222	261	39	18
Cheeseballs		1219	1416	197	16
Cigarette		324	462	138	43
Close-Up		2973	3303	330	11
Coca-Cola		714	834	120	17
Cowbell Milk		490	545	55	11
Cowbell Choco		89	100	11	12
Dano		666	789	123	18
Gala		46	52	6	13
Golden Morn		245	300	55	22
Hypo		529	1022	493	93
Indomie		2165	2447	282	13
Kellog's Corn Flakes		45	50	5	11
Kings Oil		5193	5728	535	10
Klin		130	180	50	38
Knorr		2062	2208	146	7
Lux Soap		270	350	80	30
Maggi		1850	2200	350	19
Milo		1618	1871	253	16
Minimie chinchin		897	1137	240	27
OMO detergent		124	164	40	32
Peak Milk		1186	1331	145	12
Peak Chocolate		51	60	9	18
Pepsi		1600	2133	533	33
Power oil		2717	2959	242	9
Power pasta		3200	3540	340	11
Water		529	680	151	29

Semovita		1450	1550	100	7
Semolina		1600	1800	200	13
Waw		730	827	97	13

As shown in **Figures 2a** and **2b** below, the average sales and profits per month increased with the category of settlements where the businesses are located, implying some correlation. The average reported sales ranges from NGN112,700 in rural areas during the peak season to N172,300 in the urban areas. This is also probably due to demographic dividends associated with more densely populated areas and the resultant higher consumption levels.

Irrespective of the level of patronage (i.e. between peak and lean seasons), it was more likely that wholesalers and retailers in the urban areas will have the most sales. However, wholesalers and retailers in urban areas recorded higher sales during the lean period than during the peak period. This is likely due to influence of outliers in the sales records as well as the varying understanding of lean and peak seasons among respondents.
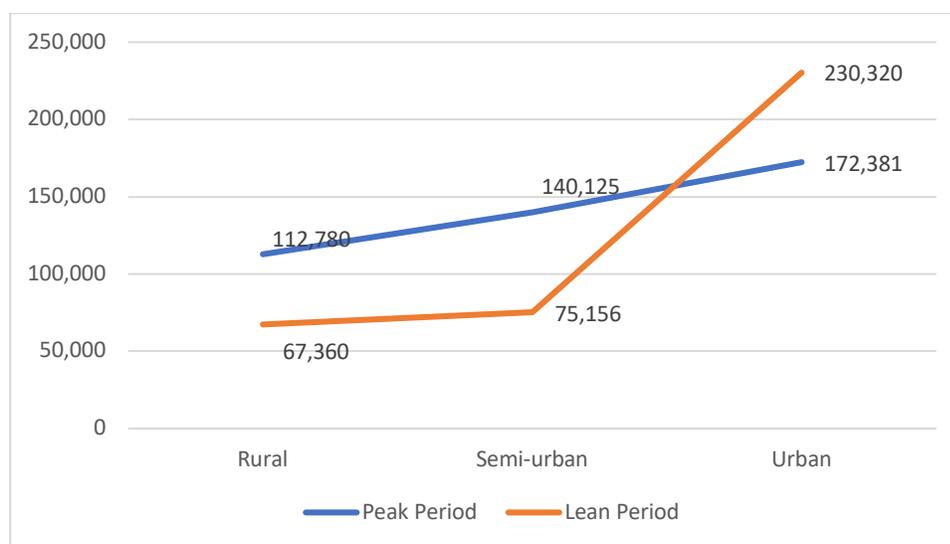
Figure 2a: Average Monthly Sales (in NGN) between Peak and Lean Seasons
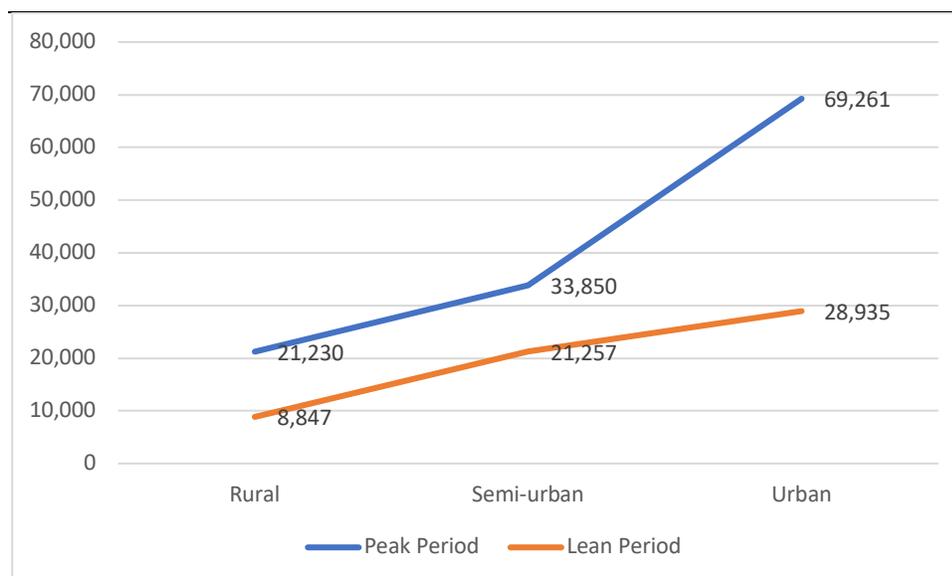
Figure 2b: Average Monthly Profits (in NGN) between Peak and Lean Seasons

3.5.2 Constraints to Business Growth and Solutions Recommended

The literature on the retail sector in Nigeria indicates considerable market inefficiencies in the area of distribution, intelligence, exchange and merchandising.

Respondents were requested to identify their top-three constraints to business growth and expansion. The findings are presented in **Table 14** - constraints weighted based on a number of respondents reporting the same constraint either as first, second or third most important to them.

Table 14: Constraints Identified and Solutions Recommended

Constraint	1st	2nd	3rd	Cumulative frequency	Rank	Solutions	# respondents
Lack of own capital and access to credit	186	24	20	230	1st	Low interest loans	94
						Provide grants	14
						Credit sales	7
						Improve saving culture	2
						Self-help, including coops	1
Too many government levies and taxes	15	56	31	102	2nd	Reduce government levies	67
Low profit margin	30	81	37	148	3rd	Reduce product cost	71
						Reduce transport cost	26
						Improve shelf-life of products such as OMO	2
						Reduce middlepersons	6
						Improve product packaging such as use of waterproof packs for some products	1

Constraint	1st	2nd	3rd	Cumulative frequency	Rank	Solutions	# respondents
High cost of transportation and state of road infrastructure	17	34	42	93	4th	Government interventions	71
Competition	9	16	26	51	5th	To diversify products sold	17
						To allow for healthy competition	2
Too much insecurity	5	5	4	14	6th	Beef up security	7
Limited space for expansion	3		9	12	7th	Build more shopping complexes	1
Long wait time for supply		2	3	5	8th	Improve product distribution e.g. deliver at shop	53
						Siting industries close by	6

The constraints and solutions recommended are outlined below:

- Lack of capital: Predictably, the most important constraint as expressed by respondents relates to access to working capital. They also identified that when credit facilities are available, the interest rates are too high for small businesses. While some respondents suggested grants, and access to loans at low interest rates, some felt that imbibing a good saving culture coupled with participation in self-help associations such as cooperatives can improve their chance of beefing up their business capital.

- Government levies: The second most important constraint is revenue generation by government in terms of taxes and levies. While some felt there were too many levies, others considered the taxes and levies as too high. They recommended advocacy that can influence government policies regarding taxes and levies on small businesses.

- Low profit margin: While low profit margin is a consequence of all the constraints put together as listed above, some respondents highlighted it as a constraint to their business growth. Respondents recommended a wide range of solutions that will contribute to reduction in transaction costs, including reduction of product price and transport cost, improvement in product packaging that will enhance product shelf life and even reduction of the chain of middlepersons in the product distribution.

- High cost of transportation: Due to the poor state of roads in most parts of the country, the cost of distributing products from the producer end of the value chain to that of the retailer and end-user is considered high. They recommended advocacy efforts and government's intervention in terms of repair and/or construction of roads.

- Competition: Some respondents identified unhealthy competition as a constraint to their business growth. They suggested diversification to other businesses.

- Insecurity: General insecurity, which adversely affects business climate, was identified as a constraint to business growth. While some highlighted the need for vigilante groups, they recommended that government should help improve security in the region.

- Limited space for expansion: Some respondents who might want to consider expansion of their businesses are constrained by limited space. They recommended that government should build more shopping complexes.

- Long waiting time for products: In some cases, respondents in remote locations from the cities experience long stock-out period. Apart from improving distribution system (see 3.5.3 below), some respondents suggested that siting industries close by could help address the challenge.

3.5.3 Perception of Last Mile Distribution System

When respondents were asked if a last-mile distribution system can contribute to pro-poor and inclusive growth, majority of the respondents (N=77) identified reduced transportation cost as a potential benefit, which will contribute to reduced purchase price and overall transaction cost and eventual increase in gross margin. They also identified improved access to the product in terms of availability and reduction in stock-out time. As shown in the figure below, some respondents expressed fears that a last-mile distribution system might increase the purchase price as the companies may factor the landed cost into their sales price, while some felt that most retailers might be displaced as producers may prefer to sell directly to consumers. Few respondents (N=7) noted that their shops are close to the warehouses and that the last-mile distribution may not be very relevant to them.
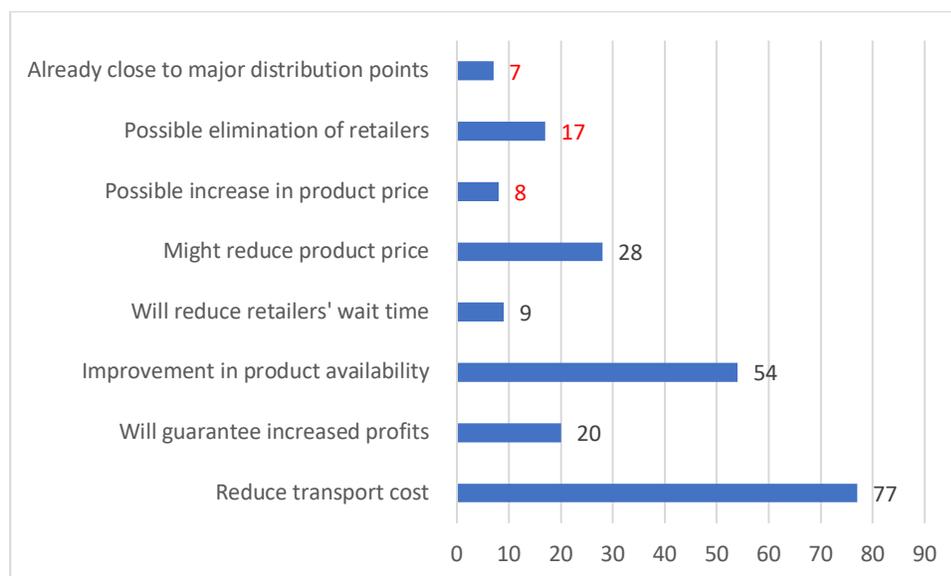
4   Implications of the Findings for Intervention Design

This section summarises the implications of the study findings for programme design.

4.1   Target Population

The micro-retailing programme will be designed to strengthen economic livelihoods of families, parents and guardians of the age bracket (14 – 25 years) most susceptible to human trafficking. According to a complementary survey[5]; parents of trafficked victims were mostly females (72%) within the age range of 35 – 60 years above who were either engaged in petty trading and needed support with finance or found trading in provisions and foodstuff as attractive alternative means of livelihood. The wholesale and retail survey indicates that 89% of the retailers interviewed were women reinforcing the attractiveness of micro-retailing to women. On the other hand, the survey shows that close to half of them are within the age range of 30-39 years. Hence, the programme will aim at stimulating increased participation of those within the larger age bracket of 30-65 years who serve as guardians or parents to those vulnerable to human trafficking.

4.2   Sourcing

Findings from the wholesale and retail survey reveal that key sourcing points for rural areas are the nearby urban markets including Benin (Edo Senatorial District), Uromi (Edo Central) and Auchi (Edo North) while sub-urban retailers go as far as out-of-state (Onitsha in Anambra state, Agbor in Delta state) to get FMCGs at affordable prices. This buttresses the need for last mile distribution of FMCGs to micro-retailers and wholesalers in the rural and sub-urban areas. The programme will thus be designed to facilitate FMCG firms' participation in last mile distribution to improve access to market for micro-retailers and wholesalers in these affected areas and enhance sales of FMCGs.

4.3   Profit Margins

Monthly profit figures are between NGN 25,000 – NGN 36,000 for women and men, respectively. This is slightly above the income range of guardians, parents and those of trafficked victims who earned a monthly average income of NGN 5,000 – NGN 20,000 from their livelihood activities. This target population desire better incomes so as to able to access better housing, education and social amenities as well as improved standard of living. Based on the wholesale and retail survey findings, transactional cost is currently at 41% of sales for most retailers and wholesalers. These small actors are unable to employ support staff and lose potential sales in the course of restocking due to distant sourcing points. Hence, margins are eroded and monthly incomes insufficient to sustain households of at least 5 members. The MADE-ESIP micro-retailing programme will partner with FMCG firms to adopt a micro-distribution model such that micro-retailers and wholesalers would access their products at competitive prices and minimal transaction costs and record greater profit margins.

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[5] MADE II: Socio-Economic Survey of Potential Target Demographics of Human Trafficking and Livelihood Opportunities, May 2018.

4.4   Financing

The foremost constraint to business growth from the wholesale and retail survey is lack of own capital and access to credit. As stated in the findings, only 5% of the respondents have additional shop(s) in other locations with most reporting just one additional shop. This is an indication that access to finance is a major constraint to their business growth and expansion. The primary source of income for parents whose children had been trafficked was trading/business. These parents were interested in continuing their current livelihood activity but needed financial support to grow their businesses. To unlock this constraint, MADE-ESIP would partner with non-governmental organisations that will mobilise these micro-retailers and wholesalers into organised groups (based on findings, only 6% belong to similar groups) to access trade credits from FMCG firms to improve working capital and micro-credit from relevant credit providers to access growth and expansion funds.

4.5   Business Development Services

Over 60% of those interviewed had been in business for over 3 years, however, the highest level of education received is secondary education. Though many of the respondents issue receipt to customers, less than half of them keep sales records despite making credit sales to customers. This poor book-keeping practice has negative impact on the cash flow of the businesses. For the micro-retailers and wholesalers to record better business performance, their business practices need to be enhanced. The programme will be designed such that the micro-retailers and wholesalers would have access to Business Development Service Providers (BDSPs) who would provide training and support to the micro-retailing and wholesale groups.

5   Conclusions and Recommendations

This section provides the study conclusions and recommendations.

5.1   Conclusions

Wholesale and retail can be classified as a viable aspirational sector in Edo State as it offers lifestyle alternatives for parents, guardians and families of those susceptible to human trafficking. For those engaged in the sector, it is their main source of income ahead of other livelihood options such as farming, civil service, tailoring, catering, driving and plumbing. Many small actors especially in the rural and sub-urban areas incur high transaction costs to participate in this sector leading to narrow margins. However, there is high demand for FMCGs in these areas evident by the monthly wholesale and retail spend (Table 1). Poor access to wholesale and retail data has over time limited investments in supply chain infrastructure and last mile distribution of FMCGs to these areas. Therefore, acquiring and optimizing market intelligence in the wholesale and retail space especially in the rural areas will aid the improvement of market penetration strategy by FMCGs firms.

This survey sought to get relevant data to achieve this purpose by identifying the demographic characteristics of micro-retailers in Edo State; determining their business profile (wholesale/retail); ascertaining their sources and patterns of sales; pin-pointing the existing business knowledge and practices widespread amongst the wholesalers and retailers; evaluating their business performance over time; understanding their major business growth constraints; assessing the prevalence of business associations and cooperatives; level of membership, commitment and existing benefits. It is expected that the findings from the survey will help MADE-ESIP design a micro-retailing programme that will help to unlock key constraints for small actors and FMCG firms within the market system will lead to increased incomes for micro-retailers and wholesalers and greater sales for FMCG firms in undeveloped and untapped markets.

5.2   Recommendations

To support MADE-ESIP Programme in micro-retailing and wholesale, it is important to consider the following recommendations:

1. Grants, loans at low interest rates and trade credits should be made available as to micro-retailers and wholesalers by non-governmental organizations, credit providers and FMCG firms.
2. Reduction in government levies both at the state and local levels will reduce operational cost and contribute to growth in margins.
3. There is an urgent need for improvement in FMCG product distribution not only to reduce transactional costs but also to make the products readily available as some products experience long stock-out periods.
4. Provision of better infrastructure and social services such as good roads and security will boost wholesale and retail activities in the rural and sub-urban areas.
5. These FMCGs are in high demand and should be prioritized for last mile distribution. They include detergents, noodles, milk, toothpastes, cooking oil, drinks and beverages, biscuits, seasoning cubes and cereals.

ANNEXES

Annex 1: Top-Ten Fast Moving Consumer Goods

Fast moving consumer goods	Company	# of respondents			Composite frequency	Relative rank
		Rural	Semi-Urban	Urban		
Indomie	Multipro	66	23	22	111	1st
Cowbell	Promasidor	47	18	19	84	2nd
Dano	Multipro	29	21	32	82	3rd
Close-up	Unilever	27	23	21	71	4th
Power oil	Multipro	26	17	21	64	5th
Coca-cola products	Coca-cola	26	36	-	62	6th
Omo	Unilever	28	19	14	61	7th
Milo	Nestle	26	22	12	60	8th
Biscuit	Haansbro	52	-	-	52	9th
Knorr	Unilever	-	17	21	38	10th

Annex 2: List of Consumer Goods

Commodity	Producer	Rural		Semi-Urban		Urban	
Beverage		Frequency	%	Frequency	%	Frequency	%
Bournvita	Cadbury	23	35	15	41	4	15
Milo	Nestle	26	40	22	59	12	44
Ovaltine	Nestle	1	2	-	-	1	4
Peak Chocolate	Friesland Campina	2	3	-	-	8	30
Cowbell chocolate	Promasidor	9	14	-	-	2	7
Wamco	Friesland Campina	4	6	-	-		
Total		65	100	37	100	27	100
Biscuits							
Nasco	Nasco	7	5	-	-	-	-
OK	OK	24	17	6	16	4	20
Oxford	Oxford	3	2	6	16	2	10
Yale	Yale	33	23	9	24	2	10
Beloxxi	Beloxxi	5	4	3	8	3	15
Deli	Deli	9	6	5	14	3	15
Haansbro	Haansbro	52	37	4	11	5	25
Niger Foods	Niger Foods	2	1	-	-	-	-
Mc-vites	Mc-vites	6	4	4	11	1	5
Padree food	Padree food	1	1	-	-	-	-

Commodity	Producer	Rural		Semi-Urban		Urban	
Total		**142**	**100**	**37**	**100**	**20**	**100**
Bread							
Yale	Yale	6	86	4	80	3	100
Irebhor	Irebhor	1	14	-	-	-	-
Floxy bakery	Floxy bakery	-	-	1	20		
Total		**7**	**100**	**5**	**100**	**3**	**100**
Butter/margarine							
Blue Band	Unilever	4		4		3	-
Candy/sweets							
Cadbury	Cadbury	6	33	1	11	-	-
Nestle	Nestle	1	6	-	-	-	-
OK	OK	11	61	4	44	-	-
Vicks blue	Procter and Gamble	-	-	1	11	-	-
Haansbro	Haansbro	-	-	1	11	-	-
Butter mint	Cadbury	-	-	2	22	-	-
Total		**18**	**100**	**9**	**100**	**-**	**-**
Cereal							
Cheese balls	Sunlight Resources	6	46	4	40	-	-
Golden Morn	Nestle	3	23	4	40	2	13
Kellog's cornflakes	Multipro	4	31	1	10	11	73
Cornflakes	Nestle	-	-	1	10		
Cornflakes	Nasco	-	-	-	-	2	13
Total		**13**	**100**	**10**	**100**	**15**	**100**
Cigarette							
Benson and Hedges	Benson and Hedges	6	43	2	67	-	-
Rothmans	Rothmans	3	21	-	-	-	-
Tobacco	Tobacco company	4	29	1	33	-	-
Linx	Linx	1	7	-	-	-	-
Total		**14**	**100**	**3**	**100**	**-**	**-**
Chinchin							
Minimie	Dufil	35		33		23	-
Detergent							

Commodity	Producer	Rural		Semi-Urban		Urban	
Klin	Eko Supreme Resources	14	21	11	19	9	20
Omo	Unilever	28	41	19	33	14	32
Waw	Expand Global	10	15	16	28	5	11
Zip	PZ	5	7	1	2		
Hypo	Multi Pro	9	13	6	10	10	23
Boom	Natural Prime	2	3	-	-	-	-
Good Mama detergent	Eko Supreme Resources	-	-	1	2	1	2
Mymy	Daraju	-	-	4	7	1	2
Sunlight	Unilever	-	-	-	-	3	7
Ariel	Procter and Gamble	-	-	-	-	1	2
Total		**68**	**100**	**58**	**100**	**44**	**100**
Drink		**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**
Alcoholic beverage	International distillers, Grand oak, Euro global	14	19	7	13		
Guinness	Guinness	2	3				
Coca-Cola	Coco-Cola Bottling Company	26	36	36	65	13	62
De-Rok hot drink	Captain Jack	3	4				
Snapps	Intercontinental distillers limited	1	1				
Lucozade	Suntory Beverage and Food Nigeria Limited	1	1				
C-Way	Cway	4	5				
Lacasera	La Casera Company Limited	5	7	4	7		
7-up, Pepsi	7-Up Bottling Company	10	14	1	2	3	14
Bigi	Rite foods limited	5	7				
Caprison	WILD	1	1			1	

Commodity	Producer	Rural		Semi-Urban		Urban	
Viju Milk	Viju Industries Nigeria Limited			3	5		
Nutri Milk	Cway			2	4		
Hollandia	Chi Limited	1	1	1	2		
Dubic malt	Guinness			1	2	1	
Amstel	Nigerian Breweries					2	
Maltina (NB)	Nigerian Breweries					1	
Total		**73**	**100**	**55**	**100**	**21**	
Milk							
Dano	Arla, Multi Pro	29	25	21	34	32	44
Cowbell	Promasidor	47	41	18	30	19	26
Peak	Friesland Campina	24	21	17	28	14	19
Cadbury	Cadbury	5	4	1	2		
Wamco	Friesland Campina	10	9				
Loya	Promasidor			1	2		
Three Crown	Friesland Campina			3	5	7	10
Total		**115**	**100**	**61**	**100**	**72**	**100**
Noodles							
Indomie(Multipro Multi-pro)	Dufil prima foods, Multi Pro	66	87	23	74	22	58
Minimie	Dufil prima foods, Multi Pro	4	5	4	13	7	18
Tummy tummy	Tummy-Tummy Foods Industries limited	1	1			1	3
Mimee	May and Baker	3	4				
Supreme	Primera food	1	1			1	3
Dangote	Dangote group	1	1	3	10		
Golden Penny	Golden Noodles Company			1	3	2	5

Commodity	Producer	Rural		Semi-Urban		Urban	
ChikiChikki noodles	Chikki food Industries					4	11
Honey well noodles	Honey Well					1	3
Total		**76**	**100**	**31**	**100**	**38**	**100**
		Frequency	%	Frequency	%	Frequency	%
Oil							
Power Oil	Multipro	26	84	17	81	21	78
Kings Oil	PZ Wilmar	5	16	4	19	5	19
Mamador Oil	PZ Wilmar					1	4
Total		**31**	**100**	**21**	**100**	**27**	**100**
Pasta							
Dangote	Dangote group	8	30	2	8	1	13
Golden penny	Golden Noodles Company	17	63	9	38	3	38
Power pasta	Dufil Prima foods	2	7	13	54	4	50
Total		**27**	**100**	**24**	**100**	**8**	
Sausage							
Bigi	Rite Foods	2	50	1	8		
Gala	UAC	1	25	11	92		
Genesis gala foods	Genesis Foods	1	25				
Total		**4**	**100**	**12**	**100**		
Salt							
Dangote	Dangote group	3	60	3	60		
Mr Chef	Bays water	2	40	2	40	1	
Total		**5**	**100**	**5**	**100**		
Seasoning							
Knorr cubes	Unilever	16	62	17	85	21	91
Maggi	Nestle	6	23	2	10	2	9
Halal	Halal	3	12				
Mr Chef	Bays Water	1	4				
Onga	Promasidor			1	5		
Total		**26**	**100**	**20**	**100**	**23**	**100**
Semovita							
Semolina	Multipro	3	60	7	58	1	20

Commodity	Producer	Rural		Semi-Urban		Urban	
Semovita	Golden Penny	2	40	5	42	3	60
Honeywell	Honey Well flour mill plc.					1	20
Total		**5**	**100**	**12**	**100**	**5**	**100**
Soap							
Lux	Unilever	9	47	10	48	5	5
Imperial leather	PZ Wilmar	8	42				
Premier cool	Unilever	1	5	4	19		
Reckitt Benkiser	Reckitt Benckiser group plc	1	5				
Joy	Unilever			3	14		
Canoe soap	PZ Wilmar			4	19		
Total		**19**	**100**	**21**	**100**	**5**	**100**
		Frequency	**%**	**Frequency**	**%**	**Frequency**	**%**
Sugar							
Dangote	Dangote group	1		1			
Tea bag							
Lipton	Unilever	4	100	2	67	2	100
Green Tea	Arjuna Natural extracts			1	33		
Total		**4**	**100**	**3**	**100**	**2**	**100**
Tomato paste/puree							
Lena		8	30	7	37		
Gino	OlamGB foods and Helios	16	59	10	53	2	22
Tasty Tom	Olam	1	4	1	5	7	78
Zhoushan Putuo	Zhoushan Putuo Kenala food	2	7				
Clappa				1	5		
Total		**27**	**100**	**19**	**100**	**9**	**100**
Toothpaste							
Close-up	Unilever	27	100	23	92	21	81
Pepsodent (Unilever)	Unilever			1	4	2	8

Commodity	Producer	Rural		Semi-Urban		Urban	
Oral B	Procter and Gamble)			1	4	1	4
Mymy toothpaste	Daraju					2	8
Total		27	100	25	100	26	100