## Abstract

The importance of bananas cannot be underestimated worldwide. A survey was conducted to determine the socio-economic factors affecting adoption of tissue culture (Tc) bananas in Kalawa, Thaana and Kithimani clusters using a total of 176 respondents randomly selected. The sample size for each region was as follows:- Thaana cluster- 68, Kalawa cluster- 72 and Kithimani cluster 60. The data collected was analyzed using the SPSS version 17. The results showed that the major socio-economic factors affecting adoption of Tc bananas were: gender (p=0.0150); education (p=0.0380); total land size (p=0.0110); farmer's experience (p=0.0168); Tc bananas knowledge (p=0.0100) and Tc bananas market (p=0.0030). Others included access to either public or private extension services reported by 35 percent of the respondents; Tc multiplication by government or other development stakeholders within the clusters was mentioned by 77 percent; awareness and acquisition of credit services for farm activities from the financial services was important for 64 percent. The study recommended the need to improve and access extension services; ways of making available the Tc bananas plantlets closer to farmers; new policy framework to reduce the effect of wild life on Tc bananas farms; enhanced farmers' education and general capacity building on Tc banana growing and more opportunities of irrigation for use in Tc banana growing.