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THE ROLE OF PERIODIC MARKETS IN THE SOCIO ECONOMIC DEVELOPMENT OF GIWA LOCAL GOVERNMENT AREA, KADUNA STATE

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Abstract
Rural periodic markets have long history in Giwa Local Government Area. The reason for their establishment and spread was to enable teaming rural farmers distribute their produce and to expand the local economic base of the farmers. Beside commerce, periodic markets in the study area also serve as centre for exchange of ideas among farmers and also centre for social and political interaction. Despite the functions of the markets, their actual role in the economic development of the study area was not fully understood. To ascertain this, questionnaire were distributed focusing on 437 traders from four different periodic markets across Giwa Local Government Area. The information from the questionnaire was analysed using both descriptive and multiple regression analysis method. The findings reveals that periodic market has significantly increase the economic and infrastructural development of the study area as confirmed by the regression analysis which was significant at 5% level through increased in trader's income (0.000), with 24% of traders earning above N 30,000 monthly and creation of job opportunities (0.000) like head lodears, carriers, shoe makers, road transport workers etc. It is concluded that, periodic markets has tremendous benefit in the economic development of Giwa Local Government Area. It is recommended that, there should be establishment of financial institutions in the study area which will help traders to have access to loans to enable them expand their business to earn more income.

Keywords: *Periodic Markets, Socio-Economic, Development, Giwa LGA*

INTRODUCTION
Periodic markets provide an outlet for rural produce, a source of local supplies, and a focus for periodic service provision where a full range of fixed services would not be viable (Clark, 1968). In order to ensure a balance development process in rural as well as urban areas, it is necessary to provide basic services in rural areas to stimulate the rural economy and the levels of incomes and employment opportunities in the same. Such a development strategy requires the establishment of rural service centres as basic nodes to articulate the rural

economy and to link it in to the national hierarchical order of settlements. The settlements which are rapidly emerging as central places are those which have market on or near by them. Without market the settlement cannot grow to the expected level. Therefore, the spatial hinterland gap may exist between the settlement and market. The establishment of a successful periodic market in a suitable location provides a basis for the development of an integrated rural service centre incorporating both fixed and periodic service facilities and growing in to a substantial nucleated settlement. Without a market, many other services are unlikely to be established, and if they are, they may fail or languish for lack of custom (Taylor, 1968 and Bromely, 1976).

Therefore, the quest to understand the role played by the periodic markets in the socio economic development of Giwa LGA become necessary to create awareness on how the markets can improve the economic and social wellbeing of the rural people as well as promotes infrastructural development. It is generally accepted that marketing is income diversification and a pre-requisite to sustained economic and social advancement of rural areas (Benjamin and Okwoche, 2011) and rural socio economic development is highly linked to marketing (Agricultural marketing) because that's the major activities in the rural areas (Daudu, 2010). This background provides the rationale for this study.

STATEMENT OF THE RESEARCH PROBLEM

Giwa local government area as a rural area has periodic markets which supposed to have boosted the economy through job creation which in turn will improve the general standard of living of the rural people. It is clear that several traders patronize these markets from different parts of northern Nigeria but the specific roles to the rural economy cannot be understood unless empirical data are collected and analyzed. It is in this regard that the present study intends to investigate whether these periodic markets have actually contributed to the socio economic development of the rural populace.

SCOPE OF THE STUDY

The scope of the study is limited to two periodic markets in Giwa LGA: Da'a and shika. The selection of these two markets is based on the author's choice after pilot survey had been made to periodic markets in Giwa LGA.

The study also tends to look at the role of periodic markets in socioeconomic development of the study area.

AIM AND OBJECTIVES

The aim of this study is to examine the role of periodic market in the economic development of rural areas in Giwa Local Government of Kaduna state. However, the specific objectives of the study are to:

2. characterize the socio- economic attributes of the traders in the study area.

3. ascertain the role of periodic market to socio economic development of the study area.

THE STUDY AREA

The study area is located between latitude 11.00°N to 11.30°N of the equator and longitude 7.00°E to 7.45°E of the Greenwich meridian. It is located north west of Zaria, in the northern guinea and southern tip of the sudan savanna. The study area has a total land area of about 2,066km (Otchere, Ajake, Okpilia 1987). Topographically, the area is blessed with floodplains popularly known as Fadama lands. These floodplains are characterized by availability and accessibility to both open surface and underground water. The mean annual rainfall varies from 635 mm to 1,524 mm (Yakubu and Abbass 2009).

There are two distinct seasons in the study area; the rainy season and the dry season. The rainy season commences between April and June. The length of the rainy season varies from 90 days to 200 days. The dry season extends from October to early June and is marked by hot dry north eastern harmattan winds. The lowest mean temperature is usually recorded during the harmattan period. This occurs between November and February with the range from 18°C – 23°C.The major source of livelihood in this area is agriculture and the bulk of agricultural production is undertaken by small farmers of which women are included (Yakubu and Abbass 2009).

The study area had a population of 286,427 people in 2006 with a projected population of 332, 255 people in 2011 at a population growth rate of 3.2 per cent (NPC, 2006). The people are mostly Hausa Fulani by ethnic category. Other tribes like Ibo, Ebira, Tiv, and Yoruba patronize the markets. The traders who undergo trading activities in the various markets in Giwa LGA makes up the population of the study, it is important to have an understanding of their socio economic characteristics. The farming system in the upland area of Giwa LGA is essentially rain-fed while in low land areas, both wet and dry season farming occurs. Upland farming is for the most part cereals (like millet, rice, maize and sorghum); legumes (including cowpea; groundnut and soya bean). The lowland farming involves mainly vegetables; tomatoes, pepper and onions. The major crops grown in the area are maize, cowpea, tomatoes, pepper, onions, wheat, lettuce, carrot, garden eggplant, amaranthus and sugarcane (Oyakhilomen, 2014). Small-scale farmers carry out agricultural production predominantly. The cropping systems in the area are also dominated by mixed cropping, although sole cropping is practiced. In addition, significant parts of the populations are involved in livestock keeping which depends on grazing Oguntolu, (2005) cited in Ayinde, Omolehin and Ibrahim (2011). The nomadic Fulanis predominantly do the grazing and livestock rearing.

The market serves as the main points of exchange for the indigenes and traders from neighbouring states. The markets in Giwa LGA include Giwa, Shika, Galadimawa and Da'a. These markets operates on two days weekly basis given

the cycle in marked succession (Yurkushi, 1995) as cited in Dyaji (2016), to allow participation by proximate border towns and communities. A large proportion of the exchange transaction takes place on personal face to face basis people converge in these markets on market days to buy and sell. All the markets in the study area are periodic markets.

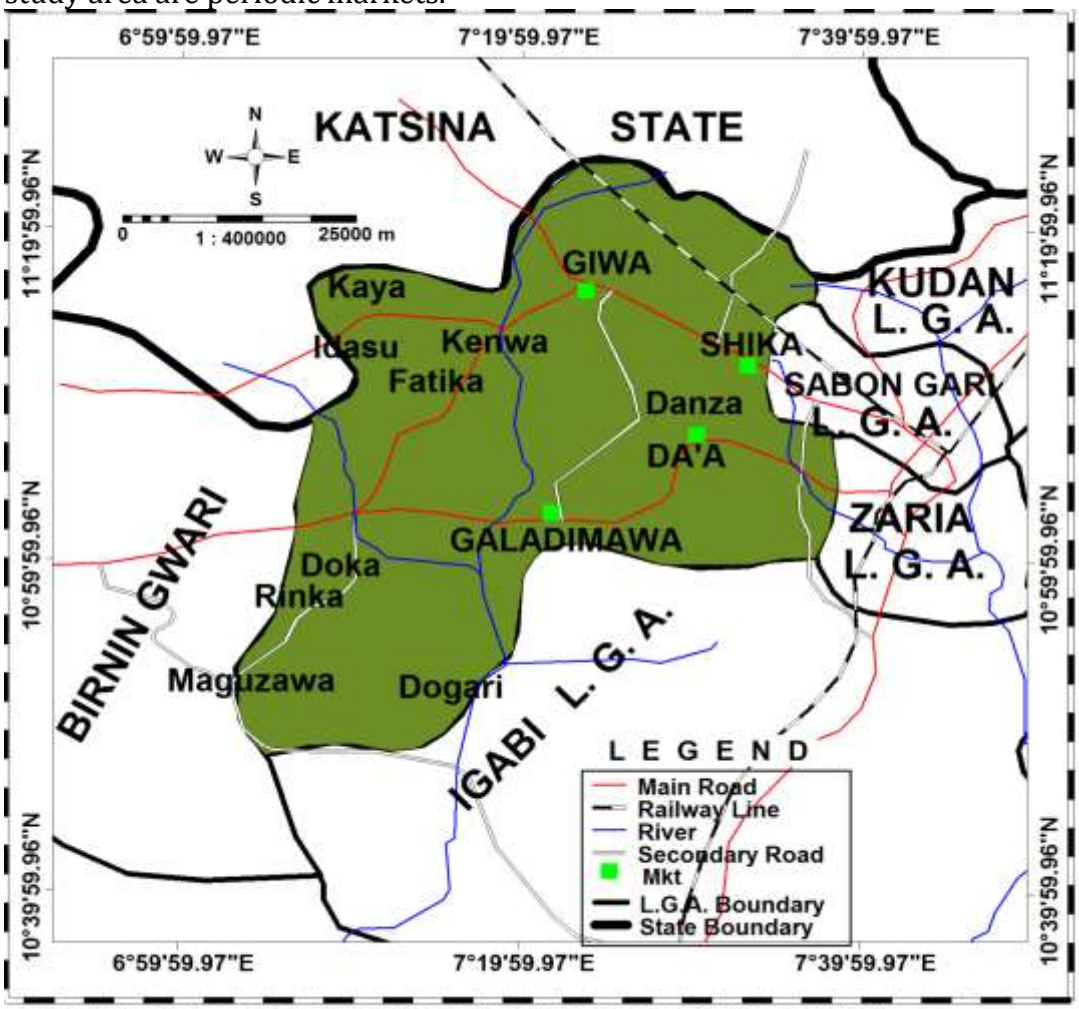


Fig 3.1: Giwa Local Government Area Showing Location of Periodic Markets.
Source: Modified from Administration map of Kaduna State.

METHODS AND MATERIALS

Sampling Techniques

In order to determine the sample size for this study, Giwa Local Government revenue office was consulted. Four functional periodic markets in study area were identified (Da'a, shika, Galadimawa and Giwa market). They are all selected as sampling frame. Purposive sampling method is used in the selection of the periodic markets since there are only four functional periodic markets in the study area. Typology of commodities and numbers of traders in each of the markets were identified and a total number of 8085 traders were identified in all

the markets. Krejcie and Morgan (1970) tables of determination of sample size was used to select sample size for the entire population size of 8085, hence a total number of 437 respondents were used as sample size. However, for questionnaire administration, procedure for sample size selection of the respondents in each of the market was determined using the formula below. Commodities and services in the markets were grouped and respondents were selected using the random sampling technique.

$\frac{n}{N} \times 437$

Where n = market population

N= Total population of selected markets. The outcome is presented in table 1.2 and1.3

Table 1.1 Selected sample market and number of respondents

Name of selected Markets	*No. of Traders*	*Number of Respondents*
Giwa Market	5,782	312
GaladimawaMarket Shika	1,682	91
Market	399	22
Da'a Market	222	12
Total	**8085**	**437**

Source: Author's compilation, 2017.

Data Collection

Qualitative and quantitative data were used for this study and they were sourced from both primary using structured questionnaire and secondary sources from available literature such as textbooks, magazines, periodicals, journals, reports from ministry of commerce and industry, local government records.

Data Analysis and Presentation

The information collected from the questionnaire survey was analyzed using descriptive statistical methods as used by Rahmani, Zabihi and Izad (2016). The data analyzed were presented in tables.

RESULT AND DISCUSSIONS

This section presents the result of the statistical analysis and interpretations of the results. The chapter consist of demographic characteristics of the traders and the socio- economic variables associated with periodic markets in the study area.

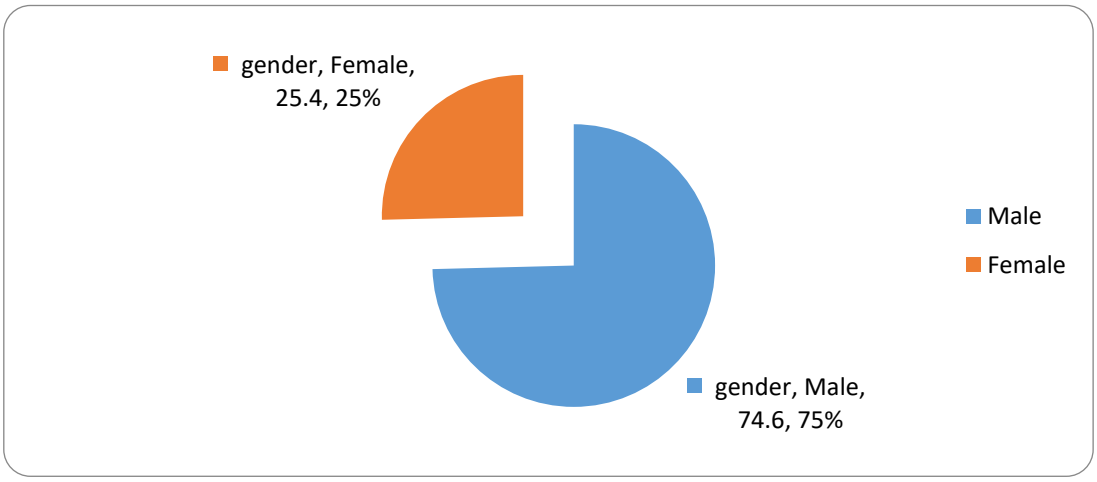
SOCIO ECONOMIC CHARACTERISTICS OF RESPONDENTS

Gender of Respondents

Marketing in periodic markets of Giwa LGA is operated by both men and women. Figure 1.1 shows the distribution of respondents by sex. The distribution shows

that the males are the dominant group among the marketers. This accounted for about 75% of the sampled marketers compared to the females that made up 25%.

Figure 1.1: Percentage Distribution of Marketers by Gender



(Source: Author's field work, 2017).

It could be said that the male and the female members of the society are represented in the marketing activities in the area. However, the observed lower proportion of women in the marketing activities in the study area could be associated with the economic empowerment system which is lower for females in the society. Also women in the study area may lack exposure to business opportunities because it requires a lot of energy and involves movement from one place to another. Another factor that hinders the low participation of women in marketing activities in the study area could be religion and cultural barriers as Islamic religion is the dominant religion in the study area which did not permit women to go out of their homes and consider marketing as men profession making males mobile and females sedentary. All these make men to participate more in the markets. In addition to this, women lack collateral to borrow money to invest in marketing activities.

The finding is directly opposite to the study of Ehinmowo and Ibitoye (2010) in Akoko southwest and that of Yusuf (2009) in Kwara State which reveals that most marketers in rural periodic markets are females especially in Yoruba and Nupe communities. However, the finding is in line with that of Benjamin and Okwoche (2011) which reveals that majority of the marketers in sorghum marketing are males with very few females in Benue state. This is therefore

means cultural orientation may be an underlying factor in gender involvement in marketing activities.

Age Distribution

The age distribution of respondents helps to determine the nature of labour force available as well as their contributions to economic development of the area. Age is one of the socio- economic characteristics of marketers which play a very important role in the economic development of the study area. According to Inoni and Omotor (2009), age is one of the factors that affect the efficiency of carrying out marketing activities. Table 1.2 shows the distribution of marketers by their age.

Table 1.2: Age Distribution of Respondents

Age category	Frequency	Percentages
Less than 20 years	59	13.5
20- 25 years	58	13.3
26-30 years	77	17.6
31-35 years	91	20.8
36-40 years	81	18.5
45 years >	71	16.3
Total	**437**	**100**

Source: Author's Field work, (2017).

From the data in Table 1.2, majority of the traders are within ages 26-45 years, which indicates that most respondents (about 73.2%) are within the economically active population while 26.8% are teenagers hawking consumable goods. This implies that marketing in the study area enjoys high patronage by both young and middle age people who are energetic enough to withstand the stress involved in buying and selling. This also shows that they are within active and productive age that could add to the productivity of the economy of the rural area. This agrees with the finding of Kudi (2005) who asserted that the older the trader, the lower the probability that the household head would be productive. Naturally, when people are above 50 years, their productivity diminishes especially when the work they do demands physical efforts than mental energy. Thus, the productivity of the respondents in terms of marketing would not be expected to be low.

Marital Status

The marketers in the study area are categorised based on their marital status. Figure 1.2 shows the distribution of respondents by marital status. The presentation shows that 77.3% of the traders are married as at the time of the study while 19.9% are single and 2.8% are widowed. This indicates that both married and unmarried persons are involved in marketing activities in the study area.

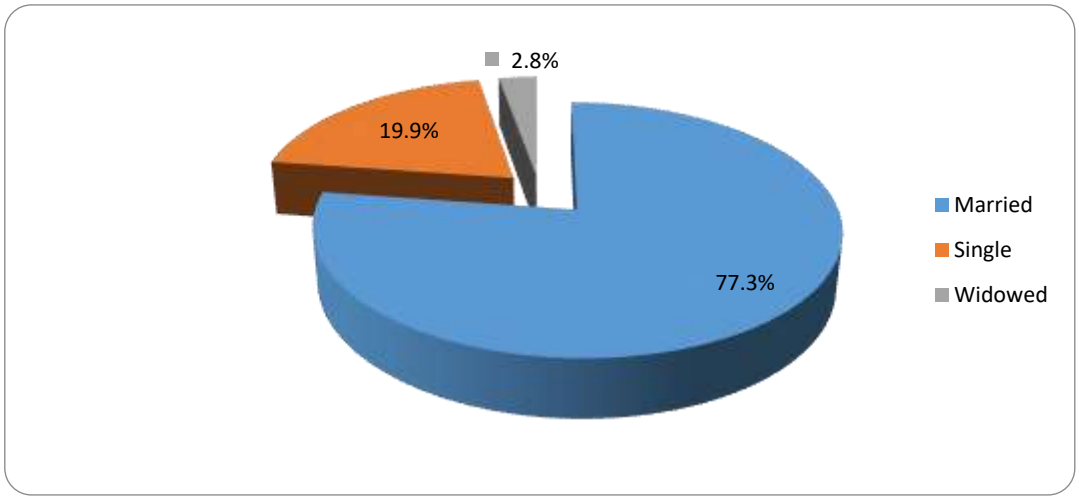


Figure 1.2: Percentage Distribution of Marketers by Marital Status.
Source: Author's Fieldwork, (2017.)

Married persons are perhaps more because they have to meet family responsibilities; hence the need to work and raise income for the family welfare is necessary. The high percentage of married respondents also confirmed the high value placed on marriage institution in rural areas of the study area. On the other hand, the low percentage of widows is an indication that vulnerable groups of the population in the study area are not actively involved in trading. This could be due to credit and other constraining factors which either affects their ability to benefit from government intervention on credit or societal factors limiting their participation. This may be more applicable to the widow rather than the widowers which are a reflection of the gender representation of the market participants as observed in 1.2

Educational Qualification of the Respondents

Education in terms of literacy and numeracy is important for easy communication between the sellers and the buyers. Thus, the result of the distribution of respondents by educational attainments is presented in Table 1.3 below.

Table 1.3: Level of Educational Attainment of Respondents

Educational qualification	Frequency	Percentages
Informal	119	27.2
Primary	148	33.9
Secondary	104	23.8
Tertiary	66	15.1
Total	**437**	**100**

Source: Field work, (2017).

The Table shows that about 27% of the traders in studied markets have no formal education, while about 73% of them have some form of formal education. This category constitute 34 % who had primary education as their highest qualification, 24% have attained secondary education and 15 % have acquired tertiary education. The level of educational attainment at 73% implies that many respondents had formal education, which consistently shows that traders have adequate basic literacy knowledge to transact business and engage in marketing activities. Also some of the traders are urban based. A high level of educational attainment is also expected to affect positively the productivity of rural traders as educated traders are likely to adopt modern trading and marketing skills. The implication of this finding is that the level of trader's education is believed to influence adoption of innovative methods and improved technology in marketing system.

Primary Occupation of the Respondents

The main occupation of the people in the study area is agriculture. The primary occupations of the marketers are presented in Figure 1.3.

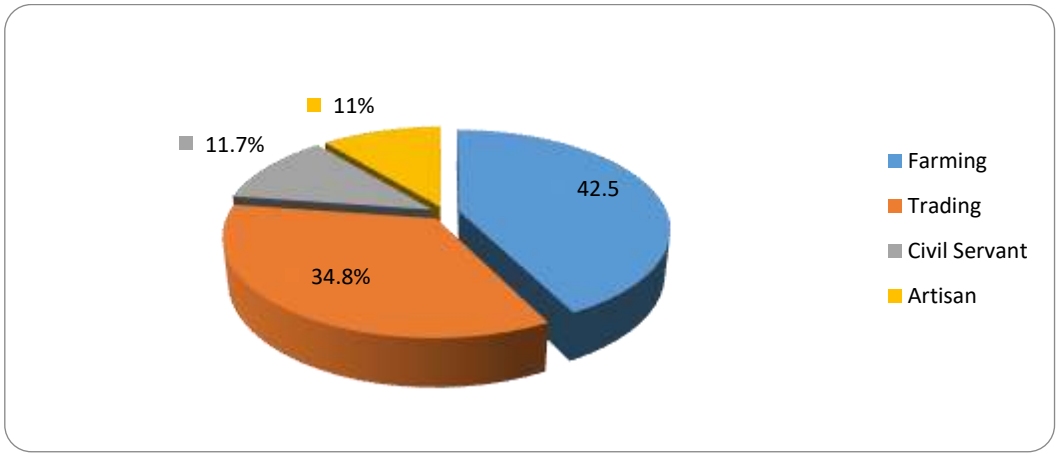


Figure 1.3: Percentage Distribution of Marketers by their primary occupations

Source: Author's Field work, (2017)

Out of 31 respondents administered with questionnaires in the study area, 42% are producers and marketers of agricultural produce as their primary occupation, 35% are marketers of other products (Industrial goods, consumable goods, textile, agricultural inputs etc), 11% engaged in artisan activities. However, 12% are civil servants and marketers at the same time. The highest concentration of the respondents in farming could be because the main occupation of the people in the study area is agriculture. The findings is in line with the study of Ehinmowo and Ibitoye (2010) in Akoko southwest which states that a large percentage of the population in rural areas engaged in farming as their major occupation while few engaged in tertiary activities like trading, teaching and artisans etc.

Income of the Respondents

The disposable incomes of the traders do affect the level of involvement and investment in marketing. It can also determine the level of the social welfare of the marketers. Corey (1998) puts it, that there is clear perception that changes in economic welfare (level of income) indicate changes in social welfare in the same direction if not the same degree. The implication of this finding is that if the traders earn much income from their sales, their welfare needs will equally increase. Table 1.4 presents the income of traders.

Table 1.4: Distribution of Trader's Monthly Income

Average Monthly Income	Frequency	Percentages
Less than N5000	61	16.3
N 5000 - N 10,000	86	19.6
N 15,000- N 20,000	85	19.5
N 25,000- N 30,000	92	21.1
N 30,000- above	103	23.6
TOTAL	**437**	**100**

Source: Author's Field work, (2017).

Table 1.4 shows that only 24% traders earn up to N 30.000 and above monthly. Followed by, those who earn income between N 25,000 - N 30,000 with 21%. It is obvious from the table that majority 55% (16%, 20% and 19%) of the respondents earn less than N25, 000 monthly. This indicates that majority of the

traders are still operating at micro scale or small scale. This result coincides with Usman (2011) who reported that petty trading is one of the informal sectors whose return is very low. Another reason for the low income could be due to the fact that most agricultural traders in the markets usually satisfy their food needs before the excess are sold in the market. Thirdly, majority of the traders are rural marketers who do not have access to substantial financial resources.

Profit of the Respondents

The level of profitability of the traders in the markets can affects the success of marketing in the study area. It can also determine the level of patronage of the markets. The implication of this finding is that if the traders earn high profit their possibility of staying in marketing increases. Table 1.5 shows the percentage distribution of trader's average profit per market day.

Table 1.5: Distribution of traders profit per market day

Average profit	Frequency	Percentages
Less than N 2000	89	20.4
N 2000- N 5,000	137	31.4
N 10,000- N 15,000	88	20.1
N 20,000- N 25,000	44	10.0
N 30,000- N 35,000	38	8.7
N 40,000- above	41	9.4
TOTAL	**437**	**100**

Source: Field work, (2017).

The Table shows that 31% of traders earn between N 2000 – N5000 at close of every market day. Followed by 20% who earn less than 2000 from, 20% of the traders earn profit between N10, 000 - N 20,000 in every market day. It is obvious that only few of the traders about 28% (10%; 8.7% and 9.4%) earn high profit. This indicates that majority of the traders in the study area are still operating in low scale. Another reason could be because the markets are rural markets which deal with only petty traders with only few whole sellers. Similarly this could also be as a result of low patronage. According to one of the traders in Giwa market, "There is low patronage in the market due to the economic situation of the country. Goods are becoming too expensive for customers to buy" (Mal. Aliyu Bomo, 7/01/2016).

1.6: Multiple Regression Analysis of the Role of Periodic Market on Economic Development

Variables	coefficient	Std error	Beta	T values	P values
constant	0.286	0.036	-	7.931	0.000
X_1	0.789	0.088	0.749	9.057	0.000**
X_2	-0.070	0.095	- 0.071	- 0.730	0.466
X_3	0.285	0.074	0.240	3.877	0.000**
X_4	0.015	0.009	0.033	1.618	0.106

Source: Author's Field work, (2016)

Number of observation 437

R- Squared = 0.818

Adj. R- Squared = 0.816

F. Statistic = 485.999

** Significant at 0.05 probability level

Y= Regularity of attending periodic markets

KEY

X_1= Average income of traders

X_2= Revenue generation to government

X_3= number of people engaged in non- trading activities

X_4= Types innovation diffused in the market

The regression analysis result presented on Table 1.6 reveals R- squared 0.82, implying that 82% of changes that occur in economic development could be explained by the independent variables included in the equation. The F value is 485.999 and is significant at 0.05% level of probability. Considering p>/t/ values for all the variables included in the equation only X_1 and X_3 are significant and they are significant at 5% β- levels; having confidence interval of 95% each. The implication of these findings is that increase in the level of any of the variables X_1 and X_3 will influence positively the impact periodic market would have on economic development.

The significant influence of X_1 (income) with coefficient value 0.798 and p value of 0.000, implies that the role of periodic market in amount of income earned by traders cannot be overemphasized. To further buttress this point, Dyaji (2016) opined that marketing is one of the strategies of generating income by rural dwellers to participate in socio economic development of community.

The significant influence of X_3 (Job creation) with coefficient value 0.285 and p value of 0.000, implies that there is significant role played by periodic market in

job creation in the study area. Hence the higher the periodic markets the more the job opportunities created which will bring more income earnings and more development economically as opined by Litman (2010) who averred that progress towards a community's economic goals such as increased employment and income. This is in line with the findings of the researcher where services like head loaders, Barrow pushers, Okada/ keke riders, Road transport union, hawkers, petty traders, shoe repairers/ cobblers, traditional barbers, etc. were found at all markets studied.

Table 1.7: Multiple Regression Analysis of the Role of Periodic Market on Infrastructural Development

Variables	coefficient	Std error	Beta	T values	P values
constant	1.176	0.068	-	17.275	0.000
X_1	0.159	0.039	0.208	4.103	0.000**
X_2	0.223	0.030	0.361	7.339	0.000**
X_3	0.010	0.028	0.016	0.342	0.732
X_4	-0.001	0.030	-0.001	-0.019	0.985

Source: Author's Field work, (2016)

Number of observation 437
R- Squared = 0.122
Adj. R- Squared = 0.114
F. Statistic = 14.965
** Significant at 0.05 probability level
Y= Size of Market
KEY
X_1= Construction of road
X_2= Rural electrification
X_3= Establishment of banks
X_4= Provision of market facilities

The significant influence of X_1 (construction of road) with coefficient of 0.159 and p value of 0.000 implies that periodic market have significant influence on construction of road in the study area. This means that presence of periodic market brings about construction of road. This was testified by the traders where a road is constructed to link Shika, Biye and Da'a to enable farmers and traders easy access to the periodic markets. This is further stressed in World Bank Report

(2002) that a significant improvement in socio economic living conditions was observed with rural roads investment. The estimated benefits include improved access to markets by reducing transport costs, improvement of the marketability of perishable goods through timely and cheaper transport that will provide a direct incentive for more market oriented agriculture and with profitable cash crops, increase in rural income and also additional employment opportunities. This is also in line with the findings of the researcher were it was found that all markets are along major roads while minor roads were constructed to link the major roads to the markets.

The influence of X_2 (Rural electrification) with coefficient of 0.223 and p value of 0.000 implies that there is significant influence of periodic market in rural electrification in the study area. This means that the presence of periodic market has contributed to the development of rural electrification which led to emergence of other job opportunities that are electrical based like welding, grain mill, barbing, telecommunication business etc in the study area. This is testified by a marketer named Aliyu Abdullahi Da'a in an interview on7/01/2016 that an electrical transformer was donated to the market by their political representative to boost the power output in the market.

Conclusion

From the findings of this study, it will be concluded that presence of periodic market in the study area is of tremendous economic benefits to the individual involved and their respective communities. This is because there are various agricultural commodities to trade in the study area as farming still remains the major economic activity of the communities. Presence of periodic markets in the study area has improved the welfare of the settlers positively who are the major traders in the market by increasing their income. It can be concluded that although presence of periodic markets have contributed to community development in their respective communities, however, improved in their welfare needs is high.

Recommendations

In accordance to the findings of this study, the following recommendations can be forwarded:

- ✓ The study reveals that majority of the traders are men. Since provision of family needs is not limited to men alone, more women should be encouraged to participate in trading activities in the markets. This can be achieved if government will grant loan to women through

commercial banks and other government policies that encourage rural women marketing activities.

- ✓ Trading of agricultural produce especially grains which are the major commodities in the market shows that majority of the traders are farmers. Marketers in this area should be encouraged to diversify to marketing of other commodities particularly urban consumable goods to enhance their income. This could be done through improvement and access to credit/ loan to encourage urban consumable goods marketers.
- ✓ There should be the establishment of financial institutions in the rural areas which will help traders to make micro- credit more accessible and available to them. This should be urgently done to help the low income earners to expand their businesses to earn more income.
- ✓ Adequate and improved storage facilities should be provided in rural periodic markets so that grains can be stored until when there is enough demand for the grains to be completely sold out. This will reduce the exploitations activities against farmers who sell their produce at cheaper rate and earn less due to the fear of it getting spoilt. The extension workers in local government should embark on adult education to non literate traders so as to improve their marketing efficiency and performance through access to information.
- ✓ Traders should be encouraged by government to form co-operatives societies through which their should be provision of some services and facilities such as construction of roads and market facilities which will help in easy movement of goods and people in and out of the markets and also makes the market activities easy.
- ✓ Efforts should be made by government to boost the income diversification of the traders through provision of infrastructures like Road, Electricity and Water supply to rural communities of the study area. This will increase other nonfarm activities that could generate income for the people and thereby improving the socio-economic development of the study area.

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