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Effects of Periodic Markets on Job Creation, Socio Economic Growth and Sustainable Development

By Babajo. H, Dr. R. O. Yusuf & Prof. I.J. Musa

Ahmadu Bello University

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Babajo. H ^α, Dr. R. O. Yusuf^ο & Prof. I.J. Musa ^ρ

Abstract- The study focuses on the effects of periodic markets on socio-economic development of Giwa Local Government Area of Kaduna State. Purposive sampling and Random sampling technique were used to sample four periodic markets and 437 respondents in the study area. Data were collected using questionnaire focusing on participants from the four different periodic markets across Giwa Local Government Area. The data was analysed using both descriptive and multiple regression analysis. The study revealed that periodic markets have significant effect on the socio-economic development of the study area as confirmed by the regression analysis which were significant at 5% level through increase in trader's income (0.000), with 24% of the traders earning above ₦ 30,000 monthly, and creation of job opportunities (0.000) like head loaders, carriers, shoe makers road transport workers, grain mill, welding, telecommunication business etc,. It is concluded that, periodic markets have tremendous effects on the socio-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.

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1. INTRODUCTION

Agriculture has long been recognized as a source of generating income for most rural households as well as an engine for economic growth. The ability of households to exchange or move surplus from region of comparative advantage to region with less potential within a country or across national borders is an important ingredient towards the growth of agriculture and improvement of rural livelihood (Muchopa, 2011). And this is done through periodic markets in rural areas.

Arua (2004) observed that promotion of livelihood should concentrate on human resources and people at grass root levels and they should be mobilized to work together voluntarily to put scarce resources at their disposal. Marketing these agricultural products specifically plays vital roles in enhancing rural dwellers' income and eventually promotes their livelihood.

Rural development has been cardinal to Nigeria's socio- economic development and important aspect in the development of periodic market is essential for development of rural economy. The rural economy largely depend not only the agricultural productions but also on the marketing of produce. The functions of periodic markets are dynamic as forces directly related to the life style of the rural people in particular and the rural development in general.

The rural market towns in Nigeria form impressive growth points largely due to changing lifestyle patterns and rapid change in demand structure of the consumers of rural produce as exemplified by Giwa which this study focuses on. Market towns are economically viable centres and represent the regional foci of development. Markets in rural areas change with the factor in the differential growth of cities and in the changing socio- economic aspects of rural areas. As such periodic markets perform important functions in the development of rural communities in developing countries. However, such development should be based on proper understanding of their functions and linkages. The study area is well served by four periodic markets and also helps to establish rural urban linkages to facilitate rural development.

Periodic markets provide outlets for disposing rural produce, source of local supplies, and foci for periodic service provision where a full range of fixed services would not be viable. 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. Such a development effort requires the utilization of growth potentials of rural markets centres as basic nodes to articulate the rural economy and to link it in to the national hierarchical order of settlements. This therefore means the threshold of rural periodic markets extend beyond the immediate rural surrounding. Without these market centres cannot grow beyond certain limits. 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

Author α: Department of Geography, Federal College of Education, Zaria. e-mail: hannatubabajohh@gmail.com

Author ο: Department of Geography, Ahmadu Bello University, Zaria.

they are, they may fail or disappear for lack of custom (Bromely, 1976).

Therefore, the quest to investigate the effects of periodic markets on the socio economic development of Giwa LGA becomes necessary to create understanding on how the markets has improved the economic and social well being of the rural people. It is generally accepted that marketing is a way of 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 (especially agricultural marketing) because that is the major activity in the rural areas (Daudu, 2010). This background provides the rationale for this study.

II. AIM AND OBJECTIVES

The aim of this study is to assess the effects of periodic markets on socio-economic development of Giwa Local Government Area of Kaduna state. However, the specific objectives of the study are to:

- i. characterize the socio- economic attributes of the traders in the study area.
- ii. analyse the contributions of periodic market to job creation, income, innovation and revenue generation of the study area.

a) *The Study Area*

The study area as presented in Figure 1.1 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 (Ochiche, Ajake, Okpilia 2013). 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 egg plant, 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.

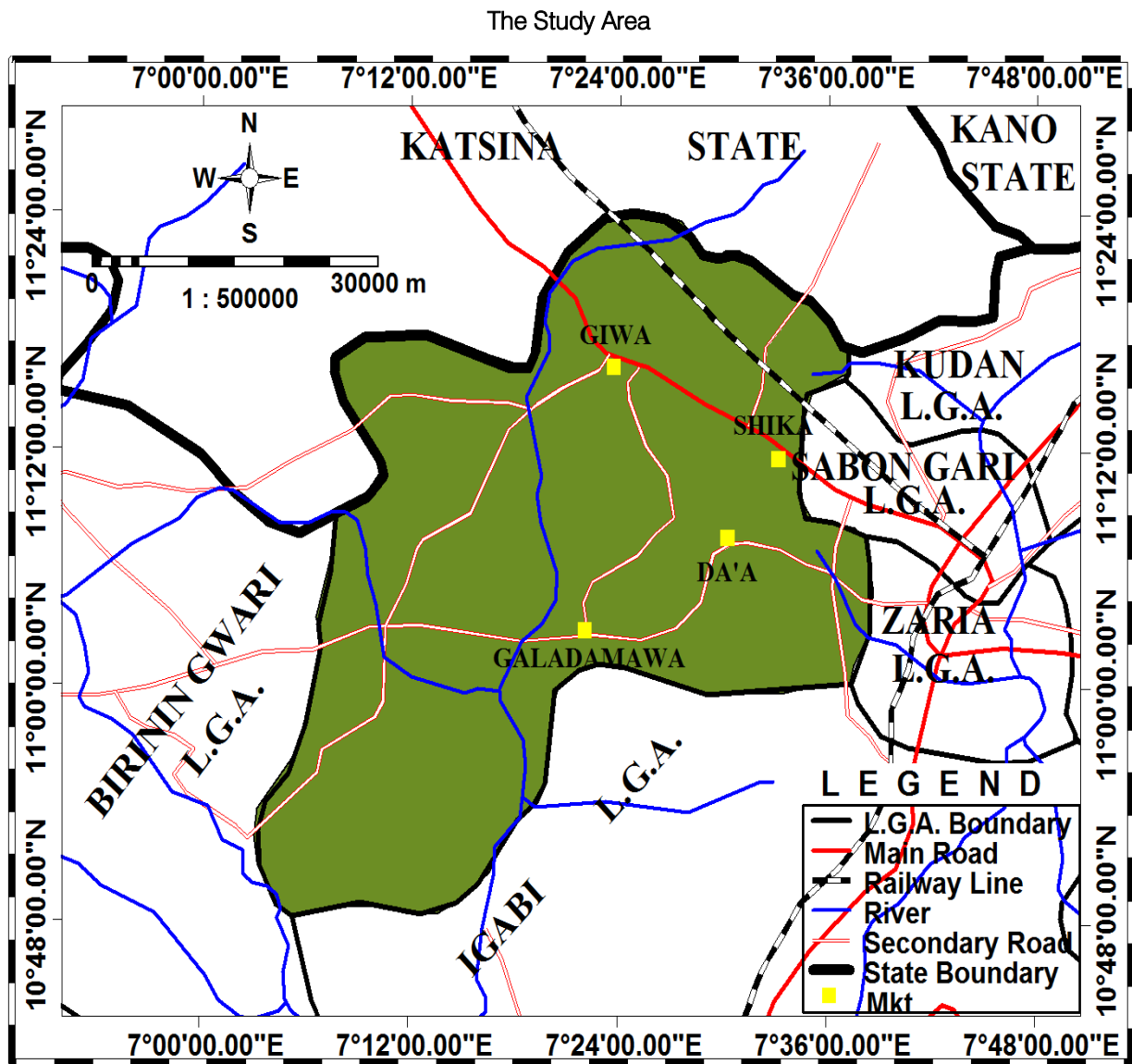


Fig. 3.1: Giwa local Government Area Showing Location of Periodic Markets

III. MATERIALS AND METHODS

a) Sample Size and 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. They are all selected as sampling frame. Purposive sampling method was 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 participants in each of the markets were identified and a total number of 8,085 traders were identified in all the markets.

Krejcie and Morgan (1970) table for the determination of sample size was used to select sample size for the entire population (8,085), 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.

IV. METHOD OF DATA ANALYSIS

Different analytical techniques were employed in the analysis of the data collected for this study. The techniques of analysis are presented based on objectives.

Objective 1: To characterize the socio- economic attributes of the traders in the study area.

Descriptive statistics were used to analyse the socio- economic attributes of the traders and other service providers. Percentage, tables and other descriptive statistics desirable were used and graphical illustrations were also used for effective comprehension.

Objective 2: To delineate the locational and threshold pattern of periodic markets in the study area.

This was achieved through information collected from the traders to show the locational and threshold pattern. GPS were used in taking the location of the various markets. The distances from the market to the participants' communities were cartographically presented to show the extent of reach of the markets. Also Onokerhoraye (1985) suggestion of collecting primary data and using percentage to describe the volume is combined with cartographic approach.

Objective 3: To analyse the contributions of periodic market to job creation, income, innovation and revenue generation of the study area.

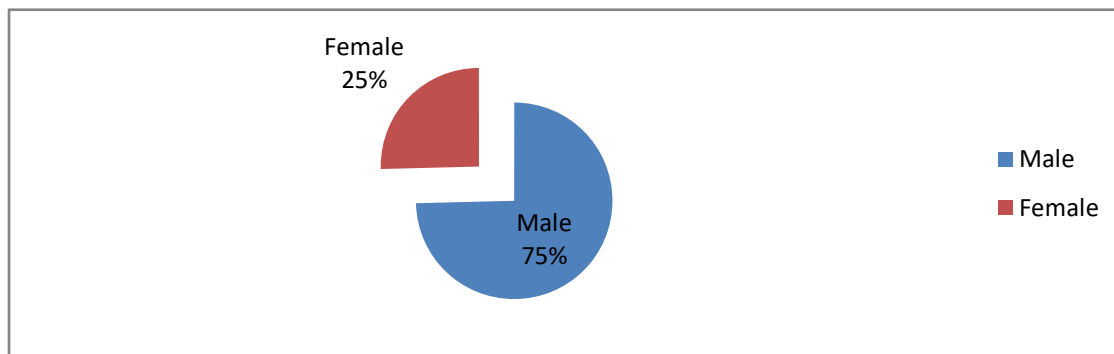
The contributions of periodic market to job creation, income, innovation and revenue generation as obtained from the questionnaire were analysed using multiple regression analysis. This was done in the SSPS environment.

V. RESULTS AND DISCUSSION

a) Socio Economic Characteristics of Respondents

i. Sex Distribution of Respondents

Marketing in periodic markets of Giwa LGA is operated by both men and women. Figure 1.2 shows the distribution of respondents by sex. The distribution shows that the males are the dominant group among the marketers. This accounted for about 74.6% of the sampled marketers compared to the females that made up 25.4%.



Source: Author's field work, (2016).

Figure 1.2: Percentage Distribution of Marketers by Sex

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 Ok woche (2011) which reveals that majority of the marketers in sorghum marketing are males with very few females in Benue state. This therefore means cultural orientation may be an underlying factor in gender involvement in marketing activities indicating that involvement of women in marketing is higher in southern and western Nigeria, as compared to northern Nigeria.

b) 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 1.4 shows the distribution of marketers by their age.

Table 1.4: 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

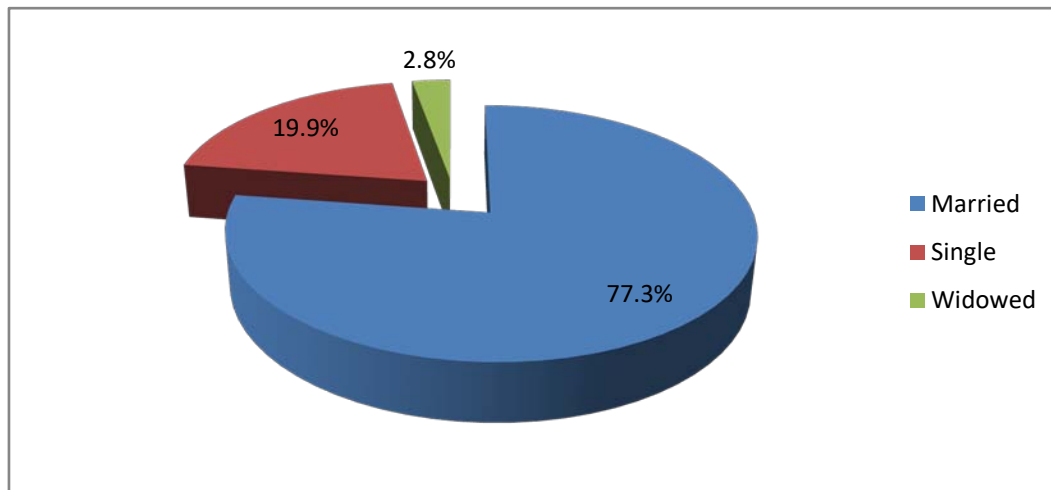
Source: Author's Field work, (2016)

From the data in Table 1.4, majority of the participants 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.

c) *Marital Status*

The marketers in the study area are categorised based on their marital status. Figure 1.3 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.



Source: Author's Fieldwork, (2016.)

Figure 1.3: Percentage Distribution of Marketers by Marital Status

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 figure 1.2.

Educational Qualification of the Respondents

Education in terms of literacy and numeracy is important for easy communication between the market participants. Thus, the result of the distribution of

respondents by educational attainments is presented in Table 1.5

Table 1.5: 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, 2016.

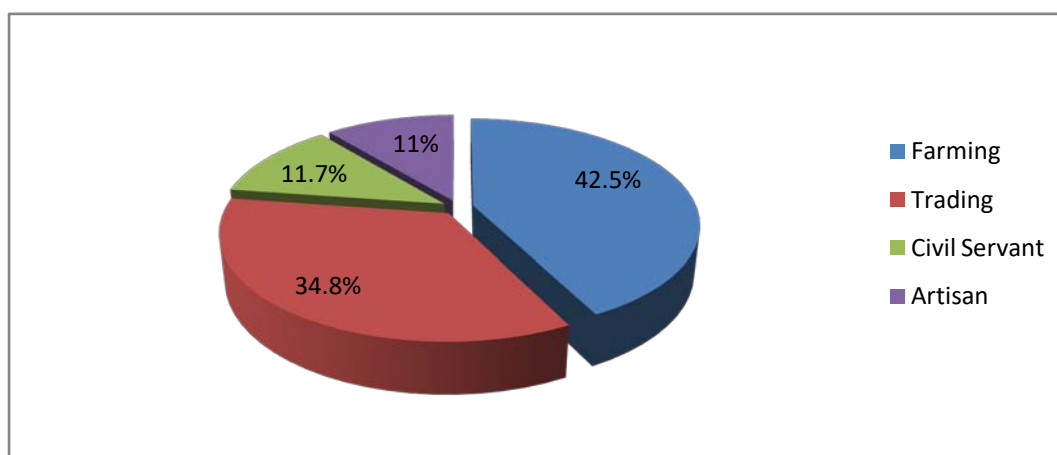
The Table shows that about 27% of the participants in studied markets have no formal education, while about 73% of them have some form of formal education. This category constitute 34 % who had primary education as their highest qualification, 24% have attained secondary education and 15 % have acquired tertiary education. The level of educational

attainment at 73% implies that many respondents had formal education, which consistently shows that participants 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 market participants especially 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.

d) Primary Occupation of the Respondents

The main occupation of the people in the study area is agriculture. The primary occupations of the market participants are presented in Figure 1.4.



Source: Author's Field work, (2016)

Figure 1.4: Percentage Distribution of Market participants by their primary occupations

Out of 437 respondents administered with questionnaires in the study area, 42% are producers and at the same time marketers of agricultural produce as their primary occupation, 35% are marketers of other products (Industrial goods, consumable goods, textile, agricultural inputs etc), 12% 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 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.

e) 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 1.6 presents the income of traders.

Table 1.6: Distribution of Participant's Monthly Income

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

Source: Author's Field work, (2016).

Table 1.6 shows that only 24% traders earn up to ₦30,000 and above monthly. Followed by, those who earn income between ₦25,000 - ₦30,000 with 21%. It is obvious from the table that majority 55% (16%, 20% and 19%) of the respondents earn less than ₦25,000 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.

f) Periodic Market and Socio-economic Development

The focus here is to assess the impact of periodic market on socio-economic development of the study area. This takes into consideration the contribution of periodic markets to selected indicators of socio-economic development (Income of traders, innovation, job creation to the unemployed and revenue generation to government). This is in line with Fagin (2010), who highlighted that a well structured market benefit

communities by serving as a place where local farmers can sell their food at a high profit, which benefits the local economy and preserves agricultural land, bring people together, strengthen the community, create a spill over economic effect for other down town businesses as well as drive the development of new local system, incubate new businesses and brings about general community development.

In order to confirm this, the variables were subjected to multiple regression analysis. This is to enable the researcher identify the relationship among the variables under investigation. Table 1.7 shows the multiple regression analysis of the socio-economic development indices. The result reveals that there is significant positive relationship between periodic market and income with a coefficient of 0.789 and a p-value of 0.0000 at 1% significant level. This implies that as the participation in periodic market increases, income of the rural people will also increase in the same direction. This could be as a result of more number of people that participate in the market. This is in agreement with Litman (2010), definition of development as a progress toward a community's economic goals such as increased employment, income, productivity, property values and tax revenues.

Table 1.7: Multiple Regression Analysis of the Role of Periodic Market on Socio-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

X₁= Average income of traders

X₂= Revenue generation to government

X₃= number of people engaged in non- trading activities

X₄= Types innovation diffused in the market

The regression analysis result presented on Table 1.7 reveals R- squared 0.82, implying that 82% of changes that occur in socio- 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 X₁ and X₃ 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 X₁ and X₃ will influence positively the impact periodic market would have on economic development.

The significant influence of X₁ (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 X₃ (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.

Finally, the relationship between periodic market and innovation shows an insignificant positive relationship from the correlation coefficient of 0.015 and a p-value of 0.106. This shows that innovations come to the study area through the presence of periodic market in a slow manner. This could be as a result of less number of participants from other far away States that will bring along with them different ways and ideas of marketing, farming and others. This finding is in line with that of Yusuf (2008) who states that majority of the traders claimed latest information and new ideas on best practices in their trade reached them from traders and buyers who come from other rural and urban settlements.

VI. CONCLUSION

From the findings of this study, it could be concluded that presence of periodic market in the study area is of tremendous economic benefits to the people and their rural 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 through creation of different non trading job opportunities. There is inadequacy of modern skills, innovation and knowledge of trading among traders in the study area which reduces their profit gain.

VII. RECOMMENDATIONS

Based on findings of this study, the following recommendations are posited:

- i. 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 at one digit interest rate through cooperative activities, microfinance banks and commercial banks. And other government policies that could encourage rural women in marketing activities such as women literacy, economic empowerment training and financial literacy should be pursued. 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 therefore earn more income.

- ii. 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 in access to credit/ loan to encourage urban consumable goods marketers. Also bulk whole sale through the rural outreach section of urban industries should be encouraged.
- iii. Traders should be encouraged by government to form market focused multipurpose and credit thrift co-operative societies through which they can mobilize funds for self help. These co-operatives should be platforms for 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. The economic development of the Giwa LG secretariat should liaise with ministry in charge of co-operatives
- iv. 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 markets and the study area.

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