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# Global Journal of HUMAN-SOCIAL SCIENCE: B Geography,

<sup>2</sup> Geo-Sciences, Environmental Science & Disaster Management

Hannatu Babajo<sup>1</sup>
 <sup>1</sup> Geography department, Federal College of education, Zaria Kaduna State
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#### 7 Abstract

<sup>8</sup> The study focuses on the effects of periodic markets on socio-economic development of Giwa

9 Local Government Area of Kaduna State. Purposive sampling and Random sampling

<sup>10</sup> technique were used to sample four periodic markets and 437 respondents in the study area.

11 Data were collected using questionnaire focusing on participants from the four different

<sup>12</sup> periodic markets across Giwa Local Government Area. The data was analysed using both

<sup>13</sup> descriptive and multiple regression analysis. The study revealed that periodic markets have

<sup>14</sup> significant effect on the socio-economic development of the study area as confirmed by the

 $_{15}$   $\,$  regression analysis which were significant at 5  $\,$ 

16

17 Index terms— periodic markets, job creation, socio-economic development.

# 18 1 Introduction

griculture has long been recognized as a source of generating income for most rural households as well as an 19 engine for economic growth. The ability of households to exchange or move surplus from region of comparative 20 advantage to region with less potential within a country or across national borders is an important ingredient 21 towards the growth of agriculture and improvement of rural livelihood ??Muchopa, 2011). And this is done 22 through periodic markets in rural areas. Arua (2004) observed that promotion of livelihood should concentrate 23 on human resources and people at grass root levels and they should be mobilized to work together voluntarily 24 25 to put scarce resources at their disposal. Marketing these agricultural products specifically plays vital roles in 26 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 32 and rapid change in demand structure of the consumers of rural produce as exemplified by Giwa which this study 33 focuses on. Market towns are economically viable centres and represent the regional foci of development. Markets 34 in rural areas change with the factor in the differential growth of cities and in the changing socio-economic aspects 35 36 of rural areas. As such periodic markets perform important functions in the development of rural communities 37 in developing countries. However, such development should be based on proper understanding of their functions 38 and linkages. The study area is well served by four periodic markets and also helps to establish rural urban 39 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 45 link it in to the national hierarchical order of settlements. This therefore means the threshold of rural periodic

46 markets extend beyond the immediate rural surrounding. Without these market centres cannot grow beyond 47 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

49 growing in to a substantial nucleated settlement. Without a market, many other services are unlikely to be

<sup>50</sup> established, and if 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

<sup>53</sup> 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

<sup>55</sup> rural socio economic development is highly linked to marketing (especially agricultural marketing) because that <sup>56</sup> is the major activity in the rural areas **??**Daudu, 2010). This background provides the rationale for this study.

## 57 **2** II.

## <sup>58</sup> 3 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.

## <sup>63</sup> 4 a) The Study Area

The study area as presented in Figure ??.1 is located between latitude 11.00 o N to 11.30 o N of the equator and longitude 7.00 o E to 7.45 o 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.

<sup>69</sup> 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 70 commences between April and June. The length of the rainy season varies from 90 days to 200 days. The dry 71 season extends from October to early June and is marked by hot dry north eastern harmattan winds. The lowest 72 mean temperature is usually recorded during the harmattan period. This occurs between November and February 73 with the range from 18 o C -23 o C. The major source of livelihood in this area is agriculture and the bulk of 74 agricultural production is undertaken by small farmers of which women are included (Yakubu and Abbass 2009). 75 The study area had a population of 286,427 people in 2006 with a projected population of 332, 255 people in 76 2011 at a population growth rate of 3.2 per cent ??NPC, 2006). The people are mostly Hausa Fulani by ethnic 77 category. Other tribes like Ibo, Ebira, Tiv, and Yoruba patronize the markets. The traders who undergo trading 78 activities in the various markets in Giwa LGA makes up the population of the study, it is important to have an 79 understanding of their socio economic characteristics. 80

The farming system in the upland area of Giwa LGA is essentially rain-fed while in low land areas, both 81 wet and dry season farming occurs. Upland farming is for the most part cereals (like millet, rice, maize 82 and sorghum); legumes (including cowpea; groundnut and soya bean). The lowland farming involves mainly 83 vegetables; tomatoes, pepper and onions. The major crops grown in the area are maize, cowpea, tomatoes, pepper, 84 onions, wheat, lettuce, carrot, garden egg plant, amaranthus and sugarcane (Oyakhilomen, 2014). Smallscale 85 farmers carry out agricultural production predominantly. The cropping systems in the area are also dominated 86 by mixed cropping, although sole cropping is practiced. In addition, significant parts of the populations are 87 involved in livestock keeping which depends on grazing Oguntolu, (2005) cited in Ayinde, Omolehin and Ibrahim 88 (2011). The nomadic Fulanis predominantly do the grazing and livestock rearing. 89

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.

96 The Study Area

# 97 5 Materials and Methods

# <sup>98</sup> 6 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.

104 Krejcie and Morgan (1970) table for the determination of sample size was used to select sample size for the 105 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.

## 109 7 ?? ?? $\times$ 437

110 Where n = market population N = Total population of selected markets.

### <sup>111</sup> 8 IV.

## <sup>112</sup> 9 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.

115 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.

119 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

124 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.

## 130 10 Results and Discussion

a) Socio Economic Characteristics of Respondents i.

# <sup>132</sup> 11 Sex Distribution of Respondents

Marketing in periodic markets of Giwa LGA is operated by both men and women. Figure ??.2 shows the 133 distribution of respondents by sex. The distribution shows that the males are the dominant group among the 134 marketers. This accounted for about 74.6% of the sampled marketers compared to the females that made up 135 25.4%. It could be said that the male and the female members of the society are represented in the marketing 136 activities in the area. However, the observed lower proportion of women in the marketing activities in the study 137 area could be associated with the economic empowerment system which is lower for females in the society. Also 138 women in the study area may lack exposure to business opportunities because it requires a lot of energy and 139 involves movement from one place to another. Another factor that hinders the low participation of women in 140 marketing activities in the study area could be religion and cultural barriers as Islamic religion is the dominant 141 religion in the study area which did not permit women to go out of their homes and consider marketing as men 142 profession making males mobile and females sedentary. All these make men to participate more in the markets. 143 In addition to this, women lack collateral to borrow money to invest in marketing activities. 144

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.

# <sup>152</sup> 12 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 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.

## <sup>164</sup> 13 c) Marital Status

The marketers in the study area are categorised based on their marital status. Figure ??.3 shows the distribution 165 of respondents by marital status. The presentation shows that 77.3% of the traders are married as at the time 166 of the study while 19.9% are single and 2.8% are widowed. This indicates that both married and unmarried 167 persons are involved in marketing activities in the study area. On the other hand, the low percentage of widows 168 is an indication that vulnerable groups of the population in the study area are not actively involved in trading. 169 This could be due to credit and other constraining factors which either affects their ability to benefit from 170 government intervention on credit or societal factors limiting their participation. This may be more applicable to 171 the widow rather than the widowers which are a reflection of the gender representation of the market participants 172 as observed in figure ?? The Table ?? hows that about 27% of the participants in studied markets have no formal 173 education, while about 73% of them have some form of formal education. This category constitute 34 % who 174 had primary education as their highest qualification, 24% have attained secondary education and 15% have 175 acquired tertiary education. The level of educational attainment at 73% implies that many respondents had 176 formal education, which consistently shows that participants have adequate basic literacy knowledge to transact 177 business and engage in marketing activities. Also some of the traders are urban based. 178

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.

## <sup>183</sup> 14 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 ??.4.

# <sup>186</sup> 15 Figure 1.4: Percentage Distribution of Market participants <sup>187</sup> 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.

# <sup>196</sup> 16 e) Income of the Respondents

The disposable incomes of the traders do affect the level of involvement and investment in marketing. It can also 197 determine the level of the social welfare of the marketers. Corey (1998) puts it, that there is clear perception 198 that changes in economic welfare (level of income) indicate changes in social welfare in the same direction if not 199 the same degree. The implication of this finding is that if the traders earn much income from their sales, their 200 welfare needs will equally increase. Table 1.6 presents the income of traders. Table 1.6 shows that only 24% 201 traders earn up to N 30.000 and above monthly. Followed by, those who earn income between N 25,000 -N 30,000 202 with 21%. It is obvious from the table that majority 55% (16%, 20% and 19%) of the respondents earn less than 203 N25, 000 monthly. This indicates that majority of the traders are still operating at micro scale or small scale. 204 This result coincides with Usman (2011) who reported that petty trading is one of the informal sectors whose 205 return is very low. Another reason for the low income could be due to the fact that most agricultural traders in 206 the markets usually satisfy their food needs before the excess are sold in the market. Thirdly, majority of the 207 traders are rural marketers who do not have access to substantial financial resources. 208

# <sup>209</sup> 17 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 socioeconomic development

212 (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 218 the researcher identify the relationship among the variables under investigation. Table 1.7 shows the multiple 219 regression analysis of the socio-economic development indices. The result reveals that there is significant positive 220 relationship between periodic market and income with a coefficient of 0.789 and a p-value of 0.0000 at 1%221 significant level. This implies that as the participation in periodic market increases, income of the rural people 222 will also increase in the same direction. This could be as a result of more number of people that participate in the 223 market. This is in agreement with Litman (2010), definition of development as a progress toward a community's 224 economic goals such as increased employment, income, productivity, property values and tax revenues. The 225 regression analysis result presented on Table 1.7 reveals R-squared 0.82, implying that 82% of changes that occur 226 in socio-economic development could be explained by the independent variables included in the equation. The 227 228 F value is 485.999 and is significant at 0.05% level of probability. Considering p > /t/ values for all the variables 229 included in the equation only X 1 and X 3 are significant and they are significant at 5% ?-levels; having confidence 230 interval of 95% each. The implication of these findings is that increase in the level of any of the variables X 1 231 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 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 **??**usuf (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.

## <sup>249</sup> 18 VI.

#### 250 **19** 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.

### <sup>258</sup> **20 VII.**

#### 259 21 Recommendations

Based on findings of this study, the following recommendations are posited: i. The study reveals that majority 260 of the traders are men. Since provision of family needs is not limited to men alone, more women should be 261 encouraged to participate in trading activities in the markets. This can be achieved if government will grant loan 262 263 to women at one digit interest rate through cooperative activities, microfinance banks and commercial banks. 264 And other government policies that could encourage rural women in marketing activities such as women literacy, 265 economic empowerment training and financial literacy should be pursued. There should be the establishment of 266 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 267 more income. ii. Agricultural produce especially grains which are the major commodities in the market shows 268 that majority of the traders are farmers. Marketers in this area should be encouraged to diversify to marketing 269 of other commodities particularly urban consumable goods to enhance their income. This could be done through 270 improvement in access to credit/ loan to encourage urban consumable goods marketers. Also bulk whole sale 271

#### 21 RECOMMENDATIONS

through the rural outreach section of urban industries should be encouraged. iii. Traders should be encouraged by 272 government to form market focused multipurpose and credit thrift co-operative societies through which they can 273 mobilize funds for self help. These co-operatives should be platforms for provision of some services and facilities 274 such as construction of roads and market facilities which will help in easy movement of goods and people in 275 and out of the markets and also makes the market activities easy. The economic development of the Giwa LG 276 secretariat should liaise with ministry in charge of co-operatives iv. Efforts should be made by government to 277 boost the income diversification of the traders through provision of infrastructures like road, electricity and water 278 supply to rural communities of the study area. This will increase other nonfarm activities that could generate 279 income for the people and thereby improving the socio-economic development of the markets and the study area.

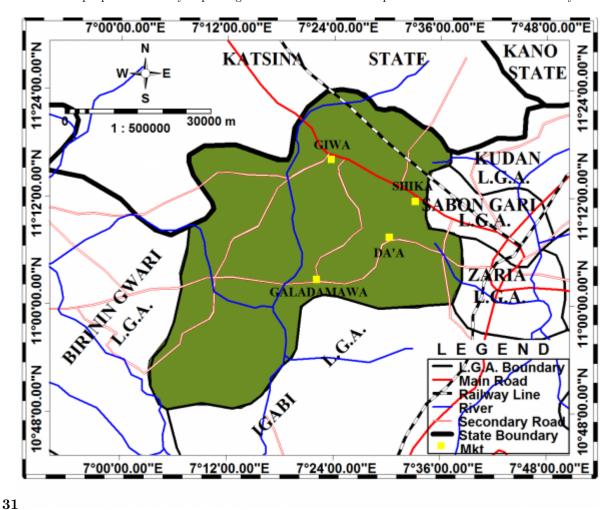


Figure 1: Fig. 3.1:

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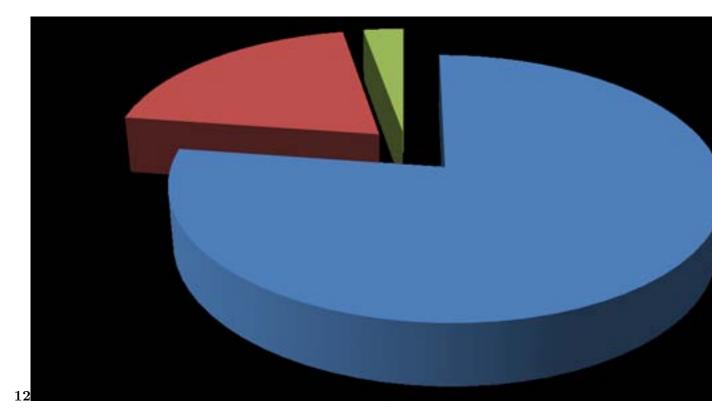


Figure 2: Figure 1 . 2 :

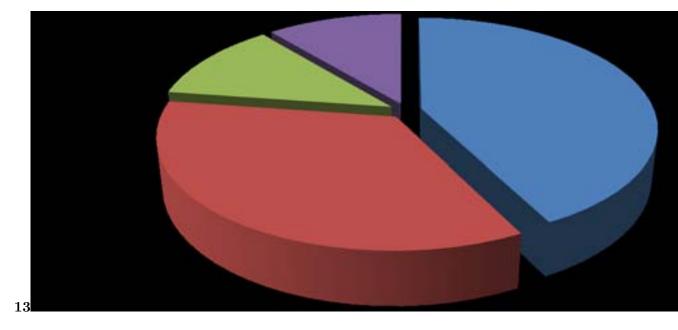


Figure 3: Figure 1 . 3 :

#### $\mathbf{14}$

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Figure 4: Table 1 . 4 :

#### 1515

2.8%	
19.9%	
	Married
	Single
77.3%	Widowed

[Note: .2. Educational Qualification of the RespondentsEducation in terms of literacy and numeracy is important for easy communication between the market participants. Thus, the result of the distribution of]

Figure 5: Table 1 . 5 Table 1 . 5 :

### 16

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

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

Figure 6: Table 1 . 6 :

# 1

Variables	Coeffici	ittl Beta	Т	Р
	e	r-	val-	val-
	ro	or	ues	ues
constant	0.286  0	.036 -	7.931	0.000
X 1	0.789  0	0.088 0.749	9.057	$0.000^{**}$
X 2	- 0	.095 -0.071	-	0.466
	0.070		0.730	
X 3	0.285  0	0.074 0.240	3.877	0.000**
X 4	0.015 0	0.009 0.033	1.618	0.106
Number of observation 437		Source:	Author's	Field work, (2016)
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

Figure 7: Table 1 .

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