

**EFFECTS OF PERIODIC MARKETS ON ECONOMIC DEVELOPMENT OF GIWA
LOCAL GOVERNMENT AREA OF KADUNA STATE, NIGERIA**

BY

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**A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES,
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DECLARATION

I declare that this dissertation entitled “**Effects of Periodic Market on Economic Development of Giwa Local Government Area of Kaduna State, Nigeria**” has been carried out by me in the Department of Geography and Environmental Management, Faculty of Physical Sciences, Ahmadu Bello University, Zaria. The information derived from the literature has been duly acknowledged in text and list of references provided. No part of this dissertation was previously presented for another degree at this or any other institution.

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CERTIFICATION

This dissertation entitled “**Effects of Periodic Market on Economic Development of Giwa Local Government Area of Kaduna State, Nigeria**” by Babajo Hannatu meets the regulations governing the award of the Master of Science degree in Rural Development of the Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to my family and loved ones especially my husband Alhaji Bashari Sarki.

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I am indeed thankful to Dr. R. O. Yusuf, the Chairman of the supervisory committee for the time he took to direct me in all stages of this research work. I am also grateful to Prof, I. J. Musa member of the supervisory committee for his support and encouragement throughout this research work. His effort is highly appreciated. Many thanks go to the staff of Department of Geography Ahamadu Bello University, Zaria for their contributions to this dissertation especially at the seminar presentations. I wish to thank my friends and relatives, who served as field assistants during questionnaire administration in the various markets, I am really grateful. I also want to acknowledge Giwa LGA Revenue Office, the Sarkin kasuwa of Giwa, Da'a, Galadimawa and Shika markets respectively for the help they rendered in ensuring the success of this work.

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ABSTRACT

The study focuses on the effects of periodic markets on 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 economic and infrastructural 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, construction of rural roads (0.000) like the road constructed to link Shika, Biye and Da'a and provision of electricity(0.000) through the provision of electrical transformers by political representatives. It is concluded that, periodic markets have tremendous benefit in the economic and infrastructural 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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CHAPTER ONE

INTRODUCTION

1.1 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 local 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 depends not only on 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. 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.

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 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 as well as promoted infrastructural development. 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. The study area is well served by four periodic markets and also helps to establish rural urban linkages to facilitate rural development.

1.2 Statement of the Research Problem

Markets play a crucial role in the process of economic development. Yet, by virtue of the spatial dispersion of producers and consumers, the temporal intervals between input application and harvest, the variable perishability and storability of commodities, and the political sensitivity of basic food sources, rural markets are prone to high transaction costs, significant risks, and frequent government interference.

Quite a number of studies have been reviewed to establish the research gap. Some of these are:

Yusuf (2009) examined the dynamics of periodic markets on trader's profit and welfare in Kwara State, Nigeria. Data were collected through the use of questionnaire administered to 975 respondents. Descriptive statistics and Chi square analysis were used. The conclusion was that the profits of rural trader's have direct relationship with the interval of the periodic market they participate in depending on the kind of merchandise being traded. The study therefore recommended that to further improve rural socioeconomic activities associated with periodic markets, credit provision should be given priority attention in policy intervention.

Ehinmowo and Ibitoye (2010) conducted a study on periodic market as a common marketing feature in Akoko Southwest Local Government Area in Ondo State, Nigeria. Data were collected through the use of questionnaire administered to 120 respondents from six different markets. Descriptive analysis was used. The finding was that people in periodic marketing systems have more convenient access to market-place opportunities and travel effort, monetary cost or waiting time is reduced thereby there are both efficiency and welfare aspects. Periodic market-place therefore, was and will continue to be useful to the economy because of its most obvious feature which is the large numbers of different types of users to be found in them.

Nishitani and Nathan (2013) examined why periodic markets are held by considering products, people, and place in the Yunnan-Vietnam Border Area. Data were sourced using survey approach. The finding was that periodic markets enjoy continued popularity and are an important pillar in the local economy. The analysis emphasized the autonomy of the local economy which is the freedom, flexibility, and dynamism of the periodic markets has encouraged its growth.

Balogun (2011) assessed the management of traditional markets in Ibadan, Nigeria, focusing on Oja'ba and Oje markets. Data were collected using questionnaire and interview and were analysed using descriptive statistical methods. The finding was that traditional markets play a very

important role in the socio-economic development of a city in terms of job creations for the less privileged who could not afford tertiary education to have a source of livelihood. It was recommended that the stakeholders in these markets should develop the habit of cooperatively taking proper care of their existing and proposed facilities and amenities and ensure their sustainability.

In the 1970's, Anthonie (1973) focused on the supply and distribution of yam in Ibadan market. The author asserted that market places are social centres. A market place is an avenue for courtship, visits, exchange of ideas and other social activities; for dancing, drumming, reuniting and other festivities. The author therefore advised that the social function of market places should be utilized through the provision of organized recreation facilities which would be of tremendous advantage for the overall social cohesion for the development of the youth physically and mentally, and would probably be a good forum for the enlightenment of the populace at large.

Allison (1975) analysed the factors determining the spatio-temporal patterns and functional characteristics of markets in Yola, Northeast Nigeria. Data were collected using questionnaire. Chi square analysis was used. The major findings were that markets differ widely in form and function according to the social, natural and economic environment in which they occur. The interest of Ochiche, Ajake, and Okipilia (2013) is spatio- temporal distribution of rural markets in Bekwarra Local Government Area of Cross River state of Nigeria. Data were collected using questionnaire distributed to 472 respondents. The finding was that every point in the study area is a potential site for market location. It was recommended that the eleven market centres in the study area should be reduced to five to reflect the five market days.

However there are still gaps in knowledge with regards to location and focus of the study. Giwa Local Government Area as a rural area has periodic markets which supposed to have boosted the economy in several ways such as job creation, income, innovation and revenue generation etc 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 effects on the

rural economy has not been assessed unless quantitative and qualitative empirical data are collected and analyzed so as to understand the dynamics and constraints of these markets to the economic development of the study area. Many of the itemized studies did not specifically focus on these issues more importantly in Giwa LGA. It is in this regard that the present study investigated the quantum of contributions of these periodic markets to the rural economy of Giwa LGA. In view of this, the study addressed the following research questions:

1. What are the socio- economic characteristics of the participants in these markets?
2. What is the locational and threshold pattern of periodic markets in Giwa LGA
3. What are the effects of periodic markets on job creation, income, innovation and revenue of the study area?
4. What is the effect of periodic markets on infrastructural development in the study area?

1.3 Aim and Objectives

The aim of this study is to assess the effects of periodic markets on 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 participants in the study area.
- ii. delineate the locational and threshold pattern of periodic markets in the study area.
- iii. analyse the effects of periodic market on job creation, income, innovation and revenue generation of the study area.
- iv. examine the effects of periodic markets on infrastructural development in the study area.

1.4 Scope of the Study

The spatial choice of the study (Giwa LGA) is based on the fact that Giwa LGA is preferred for its human and land resources, presence of different periodic markets which serve as a centre for exchange of commodities to people of northern part of Kaduna State and beyond. This study

therefore focused on four periodic markets in Giwa LGA which are Shika, Giwa, Da'a and Galadimawa respectively.

The content scope of the study include the socio economic attributes of the traders such as duration of time in trading, sex, age, marital status, educational qualification and type of commodity sold in the study area, categorisation of the participants. Others are functional roles of periodic market in economic development of the study area and identification of types of traders in the periodic markets in the study area.

The temporal scope covers all the functional periodic markets in 2015 in the study area but the data were actually collected in February 2015 for a period of 4 weeks.

1.5 Significance of the Study

Markets play a very vital role in the economic life of the people. They are essential in the chain of commodity distribution. Markets strengthen the economic base of a town and also sustain the tax base of the local authority. Nearly 30 to 40 percent of the population of rural areas is engaged in trade and commerce linking to markets (Filani and Richards, 1976). Apart from the business done in shops and stores on the streets, most of the trading activities take place in town and village markets.

Thus, this study is timely and important in the study area because it will reveal how rural people have been benefitting from the presence of periodic markets. it will provide and bring out specific functions of the rural markets in the area and how that will be improved for economic development. The survey may also bring specific constraints to these markets and people so as to mitigate for proper functioning and economic development. It will also provide workable suggestions to government on how to improve the market conditions to boost the rural economy with respect to the periodic markets in Giwa Local Government Area, in Kaduna State and Nigeria at large.

CHAPTER TWO

CONCEPTUAL ISSUES AND LITERATURE REVIEW

2.1: Introduction

This chapter focused on the review of conceptual issues and related literatures. The major concepts include; market, marketing and marketing systems, rural areas, rural marketing and economic development. The literature review section encompasses accessible materials on rural economy and periodic markets.

2.2 Conceptual Issues

2.2.1 Market

Originally, the term market is derived from the Latin words *mar-ket* which mean contact point'. A market is a contact place of buying and selling. Marketing is the process through which producers and consumers are brought into contact formally or informally for the exchange of goods and services involving the performance of marketing activities (Olukosi and Isitor, 2004). Market is that contact place/location where people converge for the purpose of buying and selling. It can also be defined as that point where transactions of goods and services take place. However, for whatever point or location that has be designated as market, it's concerned with the promotion, selling and trading of goods/products and services.

Gana *et al* (2000) emphasized that the meaning and definitions of market varies from one discipline to another. According to the authors various stakeholders define markets differently.

- a) To geographers, market is a space (location) on the earth surface where contacts and transactions take place. These groups of scholars are more concerned about the ideal space on which transaction and trading (buying, selling, services) activities take place.
- b) To marketing professionals, their perception of market is on any transaction that centres on purely on buying and selling of goods and services. These scholars went further that a market is that

contact place or a total system where business activities are designed to include planning , pricing, promoting and distributing goods and services to present and potential customers.

c) To economists, definition of market is purely on profit making. These group of scholars believed that a market is that place where trading activities take place for the purpose of profit making. They are of the opinion that for demanding and supplying to take place, there must be some elements of profit making and profit sharing.

Market generally refers to any group of transactions or business dealings between buyers and sellers. As opposed to simple selling, a market implies trade that is transacted with some regularity and regulation (Gado, 2008). This competition arises whenever groups of buyers and sellers come together and allow the operation of supply and demand. Market can denote potential or estimated consumer demand (Kotler, 1997). The earliest market in history conducted was bartering. After the introduction of money, commercial codes were developed that ultimately led to modern national and international enterprises. As production expanded, communications and middlemen came to play an ever growing role in markets.

A market is any location where the buyers and sellers of a commodity are kept in close contact with each other for the exchange of title-ownership of the commodity in the market (Back, 2003). Another way of defining market is to indicate the type of commodity and the extent of the sale of the commodity. This type of market is called commodity market. Examples are cocoa market, yam market, egg market and so on. Market can be daily or periodic. Periodic markets which predominant in rural areas are the focus of the study.

2.2.2: Periodic Markets

Periodicity is an essential element of the local indigenous market-structure of most under-developed countries as it is in Nigeria (Obudho, 1976). It is the periodicity of the market that makes them beneficial to producers, consumers and traders. These markets are not open on all days hence their marketing functions are limited to specific days only. During the initial stage of market

development only periodic markets were present to perform the marketing function, but in due course of time permanent shops/markets developed and as development progresses both permanent and weekly markets will occur side by side (Mckim, 1972). The occurrence of periodic markets on some specific day is a special feature of many rural regions. The system of periodicity provides an adjustment within the agricultural system. Only one marketing day in a seven-day- week means six rest days or days of other agricultural activity and rural folk get sufficient time for relaxation as well as for preparation for the next market day.

A periodic market is a public gathering of buyers and sellers of commodities, meeting at an appointed location at regular intervals (Ochiche, Ajake and Okipilia, 2013). The authors further stated that the length of market meeting may vary between different cultural areas of the world between one and fourteen days. The per capita demand for goods sold in the most periodic market is small, the market area is limited by primitive transport technology, and the aggregate demand is therefore insufficient to support permanent shops. Businessmen adjust by visiting several markets on a regular basis; and by accumulating the trade of several market areas they are able to survive. Giwa LGA, as in many other parts of Kaduna State, the goods and services of daily/permanent market are not available to majority of the rural consumers, because most of the villages are located far from towns.

2.2.3 Rural Economy

Olayide (1975) has defined rural economics as the study and analysis of the relevant facts in the development, expansion and modernization of agriculture within its rural setting. It also includes as a means of stimulating efficiency as well as contributing a rightful quota to the public good. Analytically, rural economics can be seen as embracing an analysis of food and fibre productions and the associated problems in any given rural setting; about assessment of the climatic, and bio-physiographic as well as physiological factors affecting agricultural production in

the rural setting; and the attendant delimitation of ecological crop regions consequent on the effects and/or limitations of such factors (Okafor and Onokerhoraye, 1994).

Both definitions have conceptualized rural economy as limited to the agricultural sector. In recent times, there has been increasing recognition that the rural economy is not confined to the agricultural sector, but embraces all the people, economic activities, infrastructure and natural resources in rural areas (Csaki and Lerman, 2000). Contemporary definitions of rural economics has expanded its scope to include the study of both the farm and non-farm industry (Ranis and Stewart, 1993). Venables (2008) conceive rural economics as the study of the size and spatial distribution of production and household units and inter-regional trade in rural areas. Economic activities both in the farm and non-farm sectors of the rural economy are undertaken by rural people making use of the resources of the environment and other resources provided by man. Therefore, rural economics can be conceived as the study of rural people, their livelihood activities and natural and man-made resources utilized by rural people.

2.2.4: Rural Economic Development

Development means growth plus change. This implies not only the economy becoming bigger and diverse, but also that the majority of the people are involved in the process which will ensure that standards of living will continue to improve in the future as well as income per person. That is what made Seer (1970) posit that development must result in reduction of : poverty, unemployment and inequality in the society. This definition is further accepted by Hine and Ellis (2001) cited in Dyaji (2016) that development implies the conditions in which people in a society have adequate food and jobs, where inequality is greatly reduced and people are self-reliant. Development is the elevations of people into socially, economically, politically, educationally, orderly, and materially desirable conditions, with the aim of improving the quality of life of the people.

Economic development is also referred to as the fair distribution of resources, the integration of the people into national economy and a socio-economic process which seeks to bring about a more equitable distribution of resources and income within the society (Mundi, 2008 cited in Oye (2014)). According to Ohagwu (2010) development is not the same thing as change, growth or modernization, but the nature, content and course of a society, it is the choice about goals for achieving the realization of human potential. Gboyega (2003) described development as an idea that embodies all attempts to improve the conditions of human existence in all ramifications. It implies improvement in material well-being of all citizens, not the most powerful and rich alone, in a sustainable way such that today's consumption does not imperil the future, it also demands that poverty and inequality of access to the good things of life be removed or drastically reduced. It seeks to improve personal physical security and livelihoods and expansion of life chances.

Naomi (1995) believed that development is usually taken to involve not only economic growth, but also some notion of equitable distribution, provision of health care, education, housing and other essential services all with a view to improving the individual and collective quality of life. Nwanegbo and Odigbo (2013) asserted that development could be seen as the process of empowering people to maximize their potentials and the ability to exploit nature to meet daily human needs. It can also be seen as a process by which quality of human lives and capacity to surmount daily needs are considerably improved.

Chrisman (1984) cited in Oye (2014) viewed development as a process of societal advancement, where improvement in the well-being of people is generated through strong partnerships between all sectors, corporate bodies and other groups in the society. It is reasonable to know that development is not only an economic exercise, but also involves both socio-economic and political issues and pervades all aspects of societal life. Development is not just a matter of getting more money into the hands of the poor, but ensuring that increased production, and its

resulting increased income, leads to an improved standard of living (Isiugo-Abanihe, Isamah and Adesina, (2002) as cited in Oye (2014).

Every meaningful, concrete and lasting development begins and ends in the focus on human resources. Human resources refers to all economic resources that are wholly and directly supplied by human beings, such as suppliers of labour services and entrepreneurial function (Onyeka, 2010). The size of the human resources depend largely on the population size while the quality is a product of educational, health services and environmental factors (conducive environment that promotes an investment friendly platform). Looking at these definitions it can be said that marketing is an integral part of development since traders depends on marketing of agricultural and other commodities as source of income. Daudu (2010) cited in Dyaji (2016) emphasized that the socio economic status of rural people is raised as a result of income generated through the marketing of farm produce.

According to Litman (2010), economic development refers to progress toward a community's economic goals such as increased employment, income, productivity, property values and tax revenues. For economic development to occur there must be sustained quantitative and qualitative improvements in almost all the sectors of the economy. Economic development refers to the maturity of the quality and quantity of goods and services produced in a country, the transformation of such economy from primary to secondary sectors, changes in the citizens' creative energies and acquisition of special creative skills.

Falodun *et al*, (2010) as cited in Edith and Adebayo (2013) asserted that economic development is more than just economic growth. Growth is necessary for any economy, but far from being a sufficient condition for real development. The process of improving the quality of human life through increasing per capita income, reducing poverty, and enhancing individual economic opportunities (Bokhari and Del Duca, 2008). It is also sometimes defined to include better education, improved health and nutrition, conservation of natural resources, a cleaner

environment, and a richer cultural life” (Penn State University 2008). Economic activity in rural areas of Nigeria depends directly or indirectly to exploitation of land. It centres principally on farming, animal husbandry, poultry, forestry, food processing and agricultural marketing.

2.3: LITERATURE REVIEW

2.3.1: Threshold of Rural Periodic Market.

It is difficult to define the zone of influence of a particular rural area due to the problem of obtaining adequate information on the nature and extent of the relationship between a rural area and its surrounding regions (Onokerhoraye, 1985). Rural centres provide marketing functions not to only people in it but also to those in other surrounding rural centres and other smaller towns. Usually the location and function of cities are not by chance occurrence. Rather where a city is located and the function it performs are influenced by the demand for such function. On the basis of this demand cities can be grouped into four classes. There are those that respond to institutional requirement, resource sites, transportation and territory. Marketing functions fall under the territory requirement. This requirement is made up of cities that serve the needs for goods and services of a surrounding territory. The principles guiding the location of rural center are similar to those of urban centres. Thus it is possible to say some respond to administration and others to transportation. Nevertheless, in terms of response to territory, the most difference between urban markets and rural ones is that while the former are daily, the latter are periodic. The principle of the location of such cities and their functions led to the central place theory.

Based on the central place theory, Christaller (1966) believed that an urban centre exists mainly to provide goods and services for the surrounding areas. Such centres are usually located at the point of minimum aggregate travel of the tributary area and are hence called “central places”. The tributary area which is assumed to be hexagonal in shape (6 sided polygons) varies in size according to how large the central place is. The larger the central place the more extensive its

tributary areas are. In addition higher order center provide more goods and services than lower order ones.

In similar vein rural markets are organised in hierarchy based on settlement size. Some markets are periodic but perform lower functions because they are located in villages (Anthonie, 1975). Others pool goods and resources from village markets to a higher level market but still hold periodically (Tracy- white, 2003). In essence Central places may not be applicable to urban centres alone but also rural areas. Rural areas with higher ranking periodic markets have a larger threshold (where people attending or patronizing originate from distant places).

2.3.2 Marketing and Marketing Systems

Marketing covers all business functions including production and in its broadest sense, it also covers production decision. Even in the subsistence agriculture, it can be argued that in farming such decision as the variety of crops to grow or the breed of animal to keep are parts of marketing decisions because the excess are usually sold (Igben and Eyo, 2002). The primary role of an integrated marketing system is to add form, place, time and possession utility, so that the subjective satisfaction of consumers is maximized. Barker (1989) cited in Asogwa and Okwoche (2012) stated that there is no universally accepted definition of marketing indicating the variety of opinions which exist concerning the subject. Kotler (1972) cited in Asogwa and Okwoche (2012) give a very concise definition that marketing is the set of human activities directed at facilitating and consummating exchange.

Kempner (1976) cited in Asogwa and Okwoche (2012) noted that marketing is the process in a society by which the demand for economic goods and services is anticipated or enlarged and satisfied through the conception, physical distribution and exchange of such goods and services. Hence whether an individual or cooperate body is attempting to satisfy demands of this nature, there must always be marketing process. The success of the enterprise will depend on the ability of the management to give satisfaction and to obtain the appropriate net profit.

Olukosi and Isitor (1990) defined agricultural marketing as the performance of all activities which direct the flow of goods and services to the consumer from the producers (farmers) in order to accomplish the producer's objectives. Many people consider marketing as equivalent to selling or transferring the product to another person for a price. Selling is central on the micro concept of marketing but it is only part of it. Marketing according to Nnabuko, (2004), includes packaging, storage, transportation, pricing, financing, risk bearing and even product design. Onwudinjo, Eze and Nzekwe (2013) observed that agricultural marketing involves all those physical, legal and economic services, which are necessary to make products from the farm available to the consumers. Thus creating of form, place, time, and possession utilities is derived from agricultural marketing.

Kohls (1985) cited in Asogwa and Okwoche (2012) stated that marketing is the performance of all business activities involved in the flow of goods and services from the point of initial agricultural production until they are in the hands of the ultimate consumer. From this definition it can be seen that scholars with varying academic interests view marketing differently. Consumers will be interested in purchasing what they can at lowest possible cost and thus farmers might be assumed, to be interested in obtaining the highest possible returns from sale of their products. The major reason why Kohl's definition is so relevant to agricultural sector (and perhaps the rural economy) is because it can be used to determine which business activities can be properly regarded as a neutral element by the farmer and this is worthy of his serious consideration.

Marketing is a management function that organized and directs all business activities involved in assessing and converting consumer's purchasing power into effective demand for a specific product or service and in moving it to the final consumer or user so as to achieve the profit target or other objectives set by the producer (Tiago et al, 2012). Olufokumbi, (1993) described Marketing as the process of identifying, anticipating and analyzing the general satisfaction of human wants and needs and it encompasses everything.

2.3.3: Rural Marketing System

Broadly, rural marketing incorporates the marketing of agricultural products, rural industries products and services of many kinds (Fleischer & Tchetchik, 2005). The trade channels for different types of commodities available in rural areas are private, co-operatives, processors, regulated markets and state agencies. Rural economy cannot be developed without effective and efficient rural marketing (Malick & Krishnan, 2014).

Very little attention has been paid towards the development of rural marketing. In fact marketing is a dynamic state of affairs and is part and parcel of the whole rural economy. Thus production and marketing are the two sides of a coin (Ahmed, 2013). Rural marketing constitutes the nerve centre of rural development activities. Rural marketing is a two way marketing process, the content encompasses not only marketing of products which flow to rural areas, but also products which flow to urban areas from rural areas (Dogra, 2010).

A few years back, the rural market was an unknown area and many companies were not interested in entering the rural markets, as the demand pattern was fragile, seasonal, poor purchasing power of people, etc. Communication, transportation and infrastructure were the main blocks for growth of rural markets and penetration of urban products in rural markets. But these things of the past have been changed (Malick & Krishnan, 2014). Thus, the standard of living and lifestyles of rural people have also changed for better living. In the past, rural was reckoned only as marketing of agricultural produce. Because of special interest taken by the Government, many regulated markets have been established in Nigeria to facilitate proper marketing of farm produce amongst are, adoption of scientific and commercial which farming popularized the use of inputs like chemical fertilizers, pesticides, cattle and poultry feeds, high yielding variety of seeds and also tractors, tillers and other farm equipments etc, all of which widens the scope of rural marketing.

2.3.4: Features and functions of Periodic Markets

Periodic markets possess certain features which are:

2.3.4.1: Homogeneous commodity: Any one unit of the commodity brought to the market is exactly like any other. There is no trade name or trade mark to distinguish the supply of one seller from that of another. It is of no consequence then from which seller a buyer makes his purchases (Kio-lawson, Dekor and Chika, 2015).

2.3.4.2: Many buyers and sellers: There are large number of buyers or sellers who makes it impossible for a few buyers and sellers to significantly influence the market demand, supply and prices either by curtailing purchases and supply respectively. In other words, no single person or business has the power to dictate the terms on which the exchange of goods and services takes place. Market results then are truly impersonal (Eighmy, 1972).

2.3.4.3: Buyers and sellers must be in close touch: Buyers and sellers have complete knowledge of transactions within the market. This is possible because buyers and sellers are together in the same place (Wilson, 1995).

2.3.4.4: No preferential treatment: In a periodic market, there is no any preferential treatment of favoured customers or buyers and sellers (Kotler, 2002).

2.3.4.5: Free entry and exit into the market: Buyers and sellers are free to enter and leave the market. There is no unionism of any kind that will hinder or limit the extent of entry and exit.

2.3.4.6: Portability of commodity: Commodities in periodic markets are easily transported from one part of the market to another (Scott, 1972).

2.3.4.7: Bulk buying and selling: Bulk buying and selling is a common feature of periodic markets. Prices of such commodities are cheaper in such markets than in any other markets. Thus a seller can come to the market with bags of commodities and sell them off to another seller whose aim is to sell in another market where the price is higher (Allen, 2016).

2.3.4.8: *Miscellaneous services*: In periodic markets, there are other categories of marketers whose purpose in the market is neither to buy nor sell any commodity but render some services to the buyers and sellers like head loaders, barrow pushers, cobblers, road traffic workers, vigilante (Dokmeci, Yazgi and Ozus, 2006).

2.3.5: Functions of Periodic Markets

Browley, (1971) as cited in Omole, Lukman and Baki (2013) viewed the market place as a place, which provides opportunities to meet one's friends and kinsmen for the exchange of news and gossip. Market gives room for freedom of speech and high level of socialization because of its nature of buying and selling among different categories of people. Omole, et al (2013) also reported Belshaw (1965) to have argued convincingly on the political roles and relevance of market places. The author stressed that the political weight of political parties are tested in market places. Markets in Ibadan consist of different people from different part of Ibadan and beyond on every market day. The politicians use this as an avenue for campaign and dissemination of their propaganda, believing that once they have been able to pull the crowd in a market they have capture large percentage of Ibadan.

Olorunfemi (1999) observed that market places serve as avenue for political competition in search of political power. This was apparent among the Arewa people of Niger Republic where competition for political power, for authority and legitimacy of a ruler is affirmed. The argument according to Olorunfemi is that market places afford a physical regrouping of social entity that has formally dispersed. Onyemelukwe (1974) cited in Omole, et al (2013) was of the view that the growth of Onitsha (a Nigerian Commercial Centre) was influenced by the trading activities. The agglomeration of people from rural areas and regions made markets to contribute to the physical development and population growth of Onitsha metropolis.

Adelemo (1979) as cited in Omole *et al* (2013) amplified the fact that market places are fundamental points of economic life and that traditional market system in Nigeria represents an

articulation of spatial linkages which had been neglected in the post- independence development, such as the building of transport routes to link settlements. Adelemo argued that despite the lack of recognition given to the development of market centre in the post- independent period, rural market still strive to perform integrative functions by providing the link between the production areas and consumption areas of the economies within which they are located. The author further argued that not all the market centres are in urban centres, yet, they act as centres for the diffusion of information to the surrounding areas and regions. Browley (1971) as cited in Balogun (2011) in pointed out that market centres due to their centrality and human population are used for dissemination of information which could be announced by the town crier from the king to the communities.

To buttress the point of Browley (1971) and Omole, *et al* (2013), emphasized that the location of most markets in Nigeria cities is close to the king's palace for easy dissemination of information to the residents in the olden days before the advent of radio and television stations and other mass communication media. The belief is that once such information is announced at the market centres, it would be disseminated to every part of the town by the attendants in the markets without any cost. The author went further that the spread of knowledge about health matters, vaccination against small pox and other diseases are done most of the times in the market centres. Browley (1971) as cited in Balogun (2011) disagreed with the view that growth pole ideas super impose largely alien ideals on urban places and on the indigenous socio-economy. The author therefore held to the view that the system of market centres as an approach would be better suited for development purposes, because of its articulation and intricate ties with the people.

Anthonie (1973) as cited in Omole *et al* (2013) asserted that markets are social centres. According to the author, a market place is an avenue for courtship, visits, exchange of ideas and other social activities; for dancing, drumming, reuniting and other festivities. The author argued that a market day is generally regarded as a social gathering day, apart from the economic activities

taking place in the markets. Anthonie (1973) therefore advised that the social function of market places should be utilized through the provision of organized recreation facilities. This would be of tremendous advantage for the overall social cohesion for the development of the youth – physically and mentally, and would probably be a good forum for the enlightenment of the populace at large.

Holder and Ukwu (1969) cited in Omole *et al* (2013) expressed that most markets have for some time served as places for sacrifice or ritual centres. The purpose for this is to maintain peace at the market and in the town in general. In some cases, town spirits are still believed to meet and live in trees, in and around the market places. Just as the Yoruba markets are associated with one ritual or the other, so the early Christian and Muslim missionaries recognized the value of the market as a place for the propagation of the gospel. For instance, market places are found to be useful for preaching the gospel. In the present day, many churches and mosques are located or established close to or adjacent to the market place (Olorunfemi, 1999). The author cited examples of Badagry in Nigeria where first church was built between two public markets and also in Akure where the central mosque is located opposite the King's market popularly called Oja-Oba.

Segal (1977) documented in Omole *et al*, (2013) noted that the holiness and sacredness of the town is in the market places. Segal claimed that persons who had been accused of criminal acts were not allowed to enter into 'Agora' which is an equivalent of market places in Greek cities and were prevented from entering into "Forum" in Roman cities which is also an equivalent of market places. This according to Segal it shows the holiness of the market centres. Similarly, in Ibo land in Nigeria, a person who had sworn an oath of innocence at a shrine and had survived a year without dying or becoming seriously ill had the right to parade himself through the market to celebrate his freedom (Omole, 2004). Ajetunmobi (2010) emphasized the role market plays in the socio-economic development of the society such as bringing about inter-group relations among people. Since man's want are insatiable and unlimited, there developed the need to exchange various goods from different regions. That inequality in skills and resources in part led to the creation of market in

man's environment, especially on Lagos Island local government area which has the largest number of traditional markets, some of which still form the leading markets in the area.

2.3.6: Role of Periodic Markets in Economic Development in Nigeria

The relevance of periodic markets in Nigeria are:

2.3.6.1: Presentation of farm products to the consumers: Periodic markets present farm products to the consumers in the form, time, and place they are needed by the consumers. Most consumers of agricultural products do not know where any particular farm output is produced and are not interested in knowing. More so, they always want to buy a particular type of output (eg some want fresh oranges while others orange juice). The farmers produce and markets raw farm products. This is in agreement with Brown (2002) who asserted that the marketing system which provides the output in the form which the consumers want at the market place so that the consumers can buy at any time which they might want the products.

2.3.6.2: Ends the production process: There is a saying that production never ends until it gets to the final consumers. This constitutes a problem for a developing country like Nigeria not only because storage calls for additional expenses on the part of the farmer but because efficient storage system mostly for the perishables are not efficient or not existent. This is also in accordance to Varangis and Schreiber (2001) who agreed that an efficient marketing system usually ensures immediate evacuation of farm outputs from the farm gate, bringing an end to the production process which was started by the farmer.

2.3.6.3: Employment/Income: According to Fox and Nel (1997) periodic marketing provides employment. This is in agreement with Scott (1972) that many persons in Nigerian mostly rural women are involved in the transfer of goods and services from producers to consumers. These persons participate either as whole sellers or retailers and they earned some profits, which encourage them to stay in the business.

2.3.6.4: Promotes other sectors of the economy: According to Onwudinjo, Eze, and Nzekwe (2013) Periodic marketing promotes and enhances production in other sectors of the economy. Apart from marketing of agricultural product, during packing and the packaging of marketable outputs, items such as papers, polythene bags etc. that are produced in other sectors of the economy are used.

2.3.6.5: Transportation and communication: Perhaps the most important role of marketing is enhancing the development of adequate transportation and communication facilities. These facilities are essential for efficient functioning of the marketing system (Dyaji, 2016).

2.3.6.6: Inventions and innovations: Most products sold in periodic markets are agricultural goods which are perishables and seasonal such that at off-seasons, most farm outputs are not available in adequate quantities and qualities for the consumers. This is in line with Onwudinjo, Eze , and Nzekwe (2013) who said that marketing system has continued to sort ways of ensuring an all the year round availability of farm output by bringing about new methods of preservation of these products. The continuous search for methods of preservation usually brings about new inventions to strengthen the efficiency of the marketing system.

2.3.7: Contributions of Periodic Market to Rural Development

Quite a number of studies have been conducted on the role of market in both rural and urban economy. Yusuf (2009) examined the dynamics of periodic markets on trader's profit and welfare in Kwara State, Nigeria. Data were collected through the use of questionnaire administered to 975 respondents. Descriptive statistics and Chi square analysis were used. The conclusion was that the profits of rural trader's have direct relationship with the interval of the periodic market they participate in depending on the kind of merchandise being traded. The study therefore recommended that to further improve rural socioeconomic activities associated with periodic markets, credit provision should be given priority attention in policy intervention.

Ehinmowo and Ibitoye (2010) conducted a study on periodic market as a common marketing feature in Akoko Southwest Local Government Area in Ondo State, Nigeria. Data were collected through the use of questionnaire administered to 120 respondents from six different markets. Descriptive analysis was used. The finding was that people in periodic marketing systems have more convenient access to market-place opportunities and travel effort, monetary cost or waiting time is reduced thereby there are both efficiency and welfare aspects. Periodic market-place therefore, was and will continue to be useful to the economy because of its most obvious feature which is the large numbers of different types of users to be found in them.

Nishitani and Nathan (2013) examined why periodic markets are held by considering products, people, and place in the Yunnan-Vietnam Border Area. Data were sourced using survey approach. The finding was that periodic markets enjoy continued popularity and are an important pillar in the local economy. The analysis emphasized the autonomy of the local economy which is the freedom, flexibility, and dynamism of the periodic markets has encouraged its growth.

Balogun (2011) assessed the management of traditional markets in Ibadan, Nigeria, focusing on Oja'ba and Oje markets. Data were collected using questionnaire and interview and were analysed using descriptive statistical methods. The finding was that traditional markets play a very important role in the socio-economic development of a city in terms of job creations for the less privileged who could not afford tertiary education to have a source of livelihood. It was recommended that the stakeholders in these markets should develop the habit of cooperatively taking proper care of their existing and proposed facilities and amenities and ensure their sustainability.

In the 1970's, Anthonie (1973) focused on the supply and distribution of yam in Ibadan market. The author asserted that market places are social centres. A market place is an avenue for courtship, visits, exchange of ideas and other social activities; for dancing, drumming, reuniting and other festivities. The author therefore advised that the social function of market places should be utilized through the provision of organized recreation facilities which would be of tremendous

advantage for the overall social cohesion for the development of the youth physically and mentally, and would probably be a good forum for the enlightenment of the populace at large.

Allison (1975) analysed the factors determining the spatio-temporal patterns and functional characteristics of markets in Yola, Northeast Nigeria. Data were collected using questionnaire. Chi square analysis was used. The major findings were that markets differ widely in form and function according to the social, natural and economic environment in which they occur. The interest of Ochiche, Ajake, and Okipilia (2013) is spatio-temporal distribution of rural markets in Bekwarra Local Government Area of Cross River state of Nigeria. Data were collected using questionnaire distributed to 472 respondents. Student's t-test was used in the analysis of data. The finding was that every point in the study area is a potential site for market location. It was recommended that the eleven market centres in the study area should be reduced to five to reflect the five market days. For the purpose of this study, the contributions of periodic market to rural development are seen in the following.

2.3.7.1: Job creation

Job in the real sense is created for those that need it, desire it and can effectively perform the expected skills to achieve the objectives of the business. The participants can decide to be self-reliant and also create job by employing others. Job creation is categorized here in two broad categories: agricultural and non-agricultural. Agricultural employment is mainly land-based crop and livestock farming, including fish culture, and rural employment generated thereof in marketing and processing.

There is often a close linkage between the two broad categories especially in developing countries where non-agricultural activities play a major role in complementing the activities of agricultural marketing and processing enterprises. Employment generated by agricultural marketing and processing incorporates those labour-using activities that procure process and market farm produce. With regard to periodic markets in the study area, the agents involved comprise whole

sellers, retail traders, vendors, local manufacturers, transport workers, head loaders etc. which in turn provides indirect employment for the rural population.

Periodic markets provide ready market for products from the rural areas (Kio-lawson, Dekor and Chika, 2015). The authors further stated that rural farmers does not have to wait for long to dispose of their products or search for buyers from one point to another or bother much about storage facilities which are non existence in the rural areas. The influx of people into the market on each market day gives the farmers the advantage to quick sale of his products. In this way most farmers have been able to outgrow the subsistence mode of production. In order to meet up demand they have been able to increase their productivity. This has brought forth a significant improvement in income and the opportunity to meet more basic needs.

2.3.7.2: Innovation

Innovation in agriculture and rural enterprise has happened for millennia through chance and through the informal but purposive action of rural people seeking new and better ways of production and organisation. Rural people themselves, therefore, have been a major source of new knowledge and practices, indigenous knowledge and organisation. Small-scale farmers' own creative responses continue to be important sources of improvement to agricultural productivity in many regions of developing countries.

Diffusion of innovation is a major issue in consumer behaviour and marketing. This is because the introduction of new products and services is vital to the consumer, the marketers, and the world economy. For the consumer, diffusion of new innovation is an opportunity to satisfy personal, social and environmental needs. For the marketer, new products and services offer the mechanism for ensuring the profitability and competitiveness of the firm. Lastly, for the economy, new products and services represent potential improvements in the quality of life of the citizenry. Diffusion of Innovation is a process that seeks to explain how, why, and at what rate new ideas and technology spread through cultures.

Diffusion of innovation refers to the spread and acceptance of abstract ideas and concepts, technical information, and actual practices within a social system, where the spread denotes the flow movement from a source to an adopter, typically via communication and influence (Rogers, 1995). In other word, it is an idea, practice, or object perceived as new by an individual or other units of adoption. The diffusion process typically involves both mass media and interpersonal communication channels. And, in today's world, information technology such as the Internet and cell phones which combine aspects of mass media and interpersonal channels, represent formidable tools of diffusion (Morris and Ogan, 1996).

Diffusion of Innovations occurs in periodic markets of Giwa LGA through one in one interaction that exist among traders and between traders and consumers as well as producers. Field investigation in the study areas shows that rural people in Giwa LGA gets information and new ideas about farming, storage and trading through their interaction with other traders in the markets.

2.3.7.3: *Income*

A wide range of rural household surveys (Haggblade *et al.*, 2007) showed that incomes from the non-farm economic activities account for about 35% of rural incomes in Africa. The diverse economic activities in rural areas allow accumulation of capital investments in small scale enterprises. It also offers more income portfolios for rural households (Lay *et al.*, 2007). These features potentially lead to sustainable income growth, help to cope with shocks and smooth consumption as well as create income opportunities for women outside the unremunerated domestic work and male-dominated occupations. Smith and Zwick (2001) had rightly observed that healthy and growing non-farm economy can bring growth that is pro-poor as it creates income opportunities with a greater upward mobility than subsistence agriculture. In Giwa LGA periodic markets being a non farm economic activity has contributed immersely to the welfare and development of the rural people through the sells of various commodities in the markets especially those that do not engage in farming, therefore providing them with a means of livelihood.

2.3.7.4: Revenue generation

The issue of periodic markets in developing countries is currently one of the key areas that have received concern. Periodic markets especially those in the rural areas frequently represent the first points of sale of agricultural products primarily for small scale farmers. A periodic market depicts an authorised public open space of buyers and sellers of commodities. Periodic markets allow farmers to sell directly to consumers, without the involvement of a middleman (Omole, 2002). These markets perform vital roles in the economic and social life of people as well as a contributing to Internally Generated Fund (IGF) of Giwa LGA and Kaduna State. The Nigerian economy is characterised by agriculture for its survival, foreign exchange and a form of internal revenue generation (NDPC, 2009).

Agriculture accounts for more than one-third of Nigeria's GDP (NDPC, 2009). Agriculture commodities need to be delivered in an environment where it easily manifests in weekly or periodic markets in most rural areas in the country. Internally Generated Revenue (IGR) as per the Sixth Schedule of the Local Government Act, 1993, Act 462 consists of funds collected exclusively by Local Government Area Councils. The Ministry of Local Government and Rural Development (MLGRD) is responsible for issuing guidelines for levying rates. Based on the guidelines, fee-fixing resolutions are passed by LGAs upon which revenues are collected. Revenues from land, rate, fees and fines, licenses, rent, and investment differ by size and economic potentials of the areas. Heavily populated areas derive more revenue from fees, fines, rates and licenses while the less populated areas (specifically, rural areas) receive relatively more revenue from land and investment.

NDPC (2009) opined that low IGF is attributed to several factors. These include lack of adequate and accurate data on taxable items contributing to evasion of taxes and low levels of economic activities in respective areas which narrows their revenue base. Botchie (2000) indicates that people are unwilling to pay their taxes due to the inability of the LGAs to account for or justify the use of the taxes collected from them. A major contributing factor to low IGF is the level of

revenue leakages. These problem stems from factors such as the collusion of some revenue collectors and tax payers to underpay levies imposed, issuance of fake receipts, direct diversion of revenue by some revenue collectors for personal benefit, and the lack of requisite expertise/qualification for effective revenue collection (Botchie, 2000; NDPC, 2009). Also, there is a lack of public sensitisation on internal revenue generation which has contributed to the negative attitude towards taxes (NDPC, 2009). These problems mentioned above are the same problems faced in the study area.

2.3.8: Challenges of Periodic Markets

2.3.8.1: Large number of middlemen

Rural marketing involves large number of intermediaries handling a variety of agricultural commodities, which are characterized by seasonality, bulkiness, and perishability etc. The prevalence of these intermediaries varies with the commodities and the marketing channel of the products. The producer's share in consumer's cost is reduced because of the intervention of many middlemen (Gana et al, 2000).

2.3.8.2: Small Nature of Farm Produce

The rural farmer's holdings are very small and scattered throughout the country. As a result the marketable surplus generated is very meager. It is not an easy task organizing how the goods can be assembled for efficient marketing. Moreover there are many varieties of particular crops such as yam and this poses problems in pricing (Gana et al, 2000).

2.3.8.3: Forced Sale

The financial obligations committed by traders during production force them to dispose the commodity immediately after the harvest at a very low price. Such forced sales or distress sales will keep the traders in vicious cycle of poverty. Report has it that the rural farmers in general sell his produce at unfavourable places and at unfavourable time, and usually he gets unfavourable returns (Tikku, 2016).

2.3.8.4: Constraints on Transport Facilities

Lack of transport facilities refer to absence of the transport service in reasonable marketing areas, seasonality of transport service, high freight charges due to inadequacies, lack of all weather roads, unsuitability of the present transport facilities for transportation of some products like fruits, vegetables, eggs, etc. In some cases there are insufficient vehicles to carry goods. In other cases, transport accounts for a large proportion of marketing costs. In some instances, there are no roads or where they exist they might be seasonal. Feeder roads are usually few and in most cases have to be constructed and maintained by communal efforts (Abolagbe, 2003).

2.3.8.5: Lack of Uniform Standardization and Grading

Inadequacies exist in scientific grading of the produce in the country. In the absence of standardization and grading, adulteration is the consequence. Each middle man may adulterate the produce to his short run advantage. This poses a problem in assigning prices to the commodities as per the quality specifications. In most markets different types of measures are used. These range from bags to cigarette tins. Weights are rarely used in marketing food and livestock products. Pricing is usually haggling and the price paid depends on the bargaining power of the buyer. It is alleged that no proper relation exist between the prices and quality of the agricultural commodities and this situation thwarts the farmers getting a remunerative price inconsistent with quality of the product. The transaction of such products hardly encourages the farmers and the consumers who are also denied the privilege of buying a good in relation to the price he pays. Sometimes buyers pay prices according to their social status. When weights are used, they are always debased or tampered with and the true beneficiary in this situation of such inadequacies of standardization and grading are the market intermediaries as they are at liberty to quote any commodity as inferior and offer low price (Abolagbe, 2003).

2.3.8.6: Inadequate Storage Capacity and Warehousing Facilities

Inadequate storage facilities are the cause of heavy losses to traders in many periodic markets of the world and this result in serious wastage of foodstuffs and increased costs to producers. There are no scientific storage facilities for perishable products (fruit, milk, meat, vegetables, fish etc.). Such losses occur from physical damages due to pest infestation, rodents and quality deterioration, discoloration and unpleasant odour, which would make the product unfit for human consumption and the amount of wastage that occurs due to the lack of these facilities often account for the increasing cost of marketing and hence, retail prices (Samuel, 2013).

2.3.8.7 Adulteration of Produce and Malpractice in Market

In most periodic markets inferior commodities are mixed with superior ones and are sold as superior commodities. This is possible since there are no grades and there are no quality control measures. Also the manipulation of weights and measure is still prevalent in the unregulated markets in spite of the introduction of uniform system of weights. Arbitrary deductions in the name of sampling are common feature. Sale undercover is also another feature of the unregulated markets (Samuel, 2013).

2.3.9: Frequency and Pattern of Periodic Markets

Wood (1973) in Obudho (1976) ascertained that the frequency of periodic market meetings varies from market to market in East Africa where he founded that 49% of the markets meet weekly, 37% meet twice weekly, 9% meet daily and 5% three times weekly. No markets meet six times per week, one market meets four times per week and one market meets five times per week. Smith (1971) as cited in Obudho (1976) pointed out that Seven-day markets have by far the widest distribution. This market dominates the upper two-thirds of Nigeria, lower half of Ghana, Songhai area to the North of Ghana, Gouro, Senoufo and Minianka country in Ivory Coast, the Kissi and Susu in Guinea, and the Wolof in Senegal. In Liberia, Malinké area in Western and the Congo

basin of South of the Cameroon. Sada and Mc Nulty (1978) observed that majority of villages in Nigeria had periodic markets which usually hold at 4 or 8 days interval. Yusuf (2009) discovered 5-days, 7-days and 8-days interval markets frequency in Kwara State. Omole (2010) as at the time of his studies on factors affecting markets patronage in Osun State Nigeria, observed 8 days market intervals.

In Giwa LGA, periodic markets operate within 4-days interval in Giwa Market operating on every Thursday and Sunday and Shika Market operating on every Saturday and Tuesday, 6-days interval in Da'a Market holding on every Wednesday and Thursday while Galadimawa Market operates 7-days interval frequency holding on every Wednesday of the week.

CHAPTER THREE

THE STUDY AREA AND METHODOLOGY

3.1 THE STUDY AREA

3.1.1 Location and Size

Giwa LGA is located between Latitudes 11.00° - 11.30°North of the equator and Longitude 7.00°- 7.45°East of the Greenwich meridian. It is in the northern part of Kaduna State bordering Igabi L.G.A to the south, Sabon Gari, Zaria and Kudan L.G.As to the east, Birnin Gwari L.G.A to the west and to the north is Funtua L.G.A in Katsina State (Fig 3.1). It has a total land area of about 2,066km (Ochiche, Ajake, Okpilia 2003).The local government headquarters is located in Giwa town.

3.1.2 Relief

Giwa local government lies within the north central highlands which are composed of granite rocks. This area is a dissected portion of the Zaria-Kano plains; an extensive peneplain developed on crystalline metamorphic rocks of the Nigerian Basement Complex. The plains vary in height thus reflecting both regional scope to the south and a local relief of 100-150m. The angle, whilst attaining comparatively steep values over restricted areas are generally low between 0.5 to 4 degrees. The plains are a vast gentle undulating land with scenery which extends almost unbroken from sokoto to Lake Chad and beyond. Foin (2002) cited in Salisu (2012).

3.1.3 Climate

There are two distinct seasons in Giwa LGA are 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 mean annual rainfall varies from 635 mm to 1,524 mm. The dry season is particularly rainless. This low and seasonal character of rainfall makes vegetation of the area to assume various shades of green in the wet season and turns brown, pale or yellow in the dry season. 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 (Yakubu and Abbass 2009).

3.1.4 Land use and Economic activities

The major source of livelihood in this area is agriculture. About 60 percent of the people have farming as their major occupation while 40 percent regarded farming as a secondary activity for supplementing income. The most important cash crops are maize, groundnuts, rice and soybeans which are also the main food crops. The bulk of agricultural production in the local government is undertaken by the peasant farmers of which women participation is minimal. Since farming is an activity closely related to rainfall, farmers usually shift to other occupations particularly during dry season. These include trading and services which are the most important in the area. However, during dry season there are some people that practice irrigation farming as the Local Government 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. Some of the rivers used for irrigation are Sabon Birni Dam and Rafin Kago river in Giwa ward, Store Dam at Yakawada ward as well as Tashar Shari and Fatika dams at Idasu and Galadimawa wards respectively. The major crops grown during the dry season are tomatoes, pepper, onions, wheat, lettuce, carrot, garden egg plant, maize, and sugarcane (Salisu, 2012).

3.1.5 Transportation and Transport facilities

Transport facilities not only enhance the process of economic growth in the rural areas by making products and markets function more effectively, they also increase social wellbeing of the rural population by facilitating movement to places where other essential social services such as health and education are available. Rural transport infrastructure consists mainly of rural roads, tracks, trails and footpaths. These may vary in quality, depending on weather, season, construction and maintenance (Salisu, 2012).

In Giwa L.G.A, most of the motorable roads are highly seasonal this is because the commonest transportation routes in most villages are untarred roads constructed by the local government authority. The very few tarred roads that were constructed by the state government are dispersed in the various wards with a concentration in Giwa and Shika. Road network in the Giwa L.G.A can be said to be good due to the fact that the villages are highly accessible which results in easy transportation of agricultural produce to the different markets. The only problem is during raining season when some villages are almost inaccessible by cars (Salisu, 2012). Since Transport plays a significant role in the daily lives of rural communities, Giwa L.G.A will benefit from the improvement of the feeder road network. (World Bank 2001) indicated that a significant improvement in socio economic living conditions was estimated with rural roads investment.

3.1.6 Population and Farming Activities

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). And for 2016 it would be 375,416. 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 as 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.

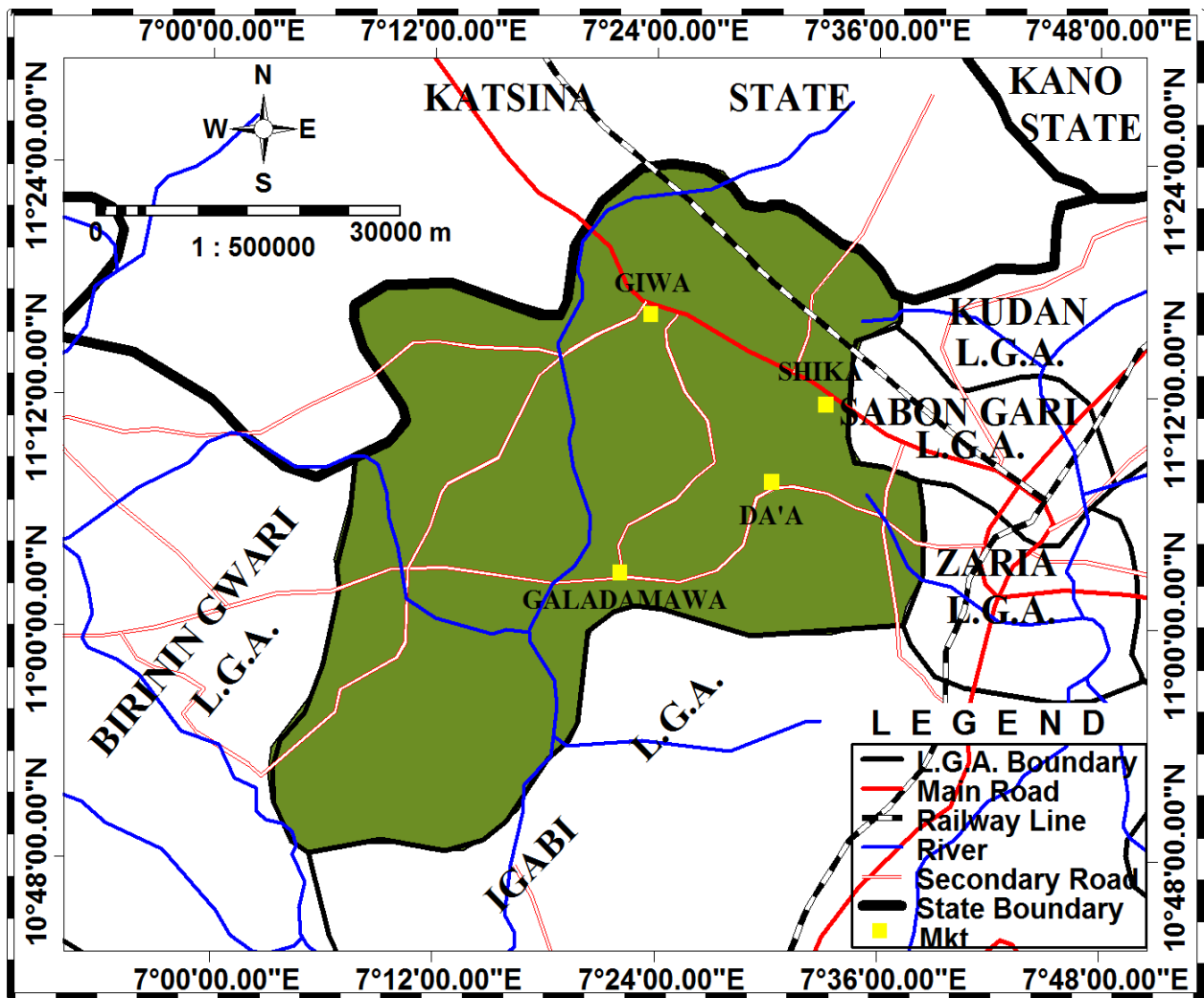


Fig. 3.1: Giwa Local Government Area Showing Location of Periodic Markets.
 Source: Modified from Administration map of Kaduna

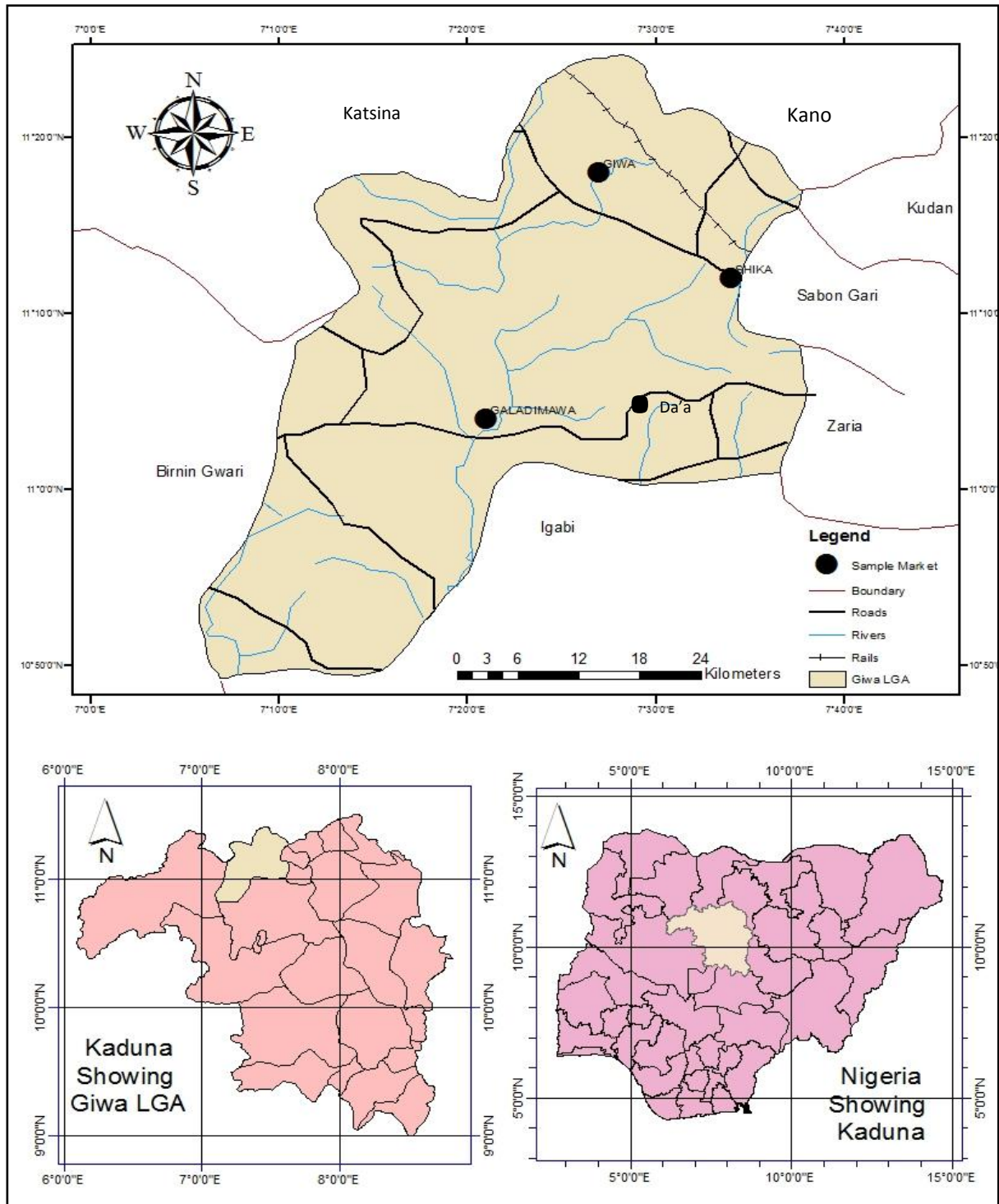


Fig. 3.2: Study Area Showing Location of Periodic Markets.

3.2 METHODOLOGY

3.2.1 Reconnaissance Survey

Reconnaissance survey was conducted in the study area between 7th to 13th September 2015. It enabled the researcher to make some spot assessment of the existing periodic markets, observe the activities at the markets and held some interactive sessions with some of the traders and people patronising the markets. The findings of the reconnaissance provide the knowledge for appropriate data collection procedure.

3.2.2 Types of Data Utilized

In order to achieve the set objectives of this study, data were collected from respondents. The data used include the followings:-

- i. socio-demographic characteristics of the market participants which include gender, age, marital status, level of education and type of commodity and services.
- ii. data relating to types of commodities sold in the periodic markets.
- iii. data on the role of periodic market on the rural economy.
- iv. data about the functionalities of periodic markets to Giwa LGA.

3.2.3 Sources of Data

The main sources of data upon which the study was based are primary and secondary sources.

The primary data were collected using questionnaire which include close ended questions capable of achieving the stated objectives. However, secondary data were sourced from the available literature such as textbooks, magazines, periodicals, journals, reports from ministry of commerce and industry, local government records.

3.2.4 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 traders in each of the markets were roughly identified and classified, a total number of 8,085 traders were identified in all the markets. This is shown in Table 3.1

Table 3.1: Commodities and number of traders / Participants.

Types of commodities and services	Shika	Giwa	Galadimawa	Da'a
Fish (fresh ,dried, roasted and fried)	15	65	45	4
Meat (Both fresh and roasted)	30	203	100	10
Perishable Goods E.g. vegetables, tomatoes Etc.	15	110	50	15
Food Stuffs E.g. yam, potatoes Etc.	20	170	110	10
Cooking Oil	10	60	15	7
Clothing	33	400	100	10
Cooked Food	24	300	70	7
Livestock	30	450	200	18
Fruits	15	50	30	5
Grains both whole and retail sellers	70	1000	400	35
Industrial Processed Goods E.g. Shoes, Plastics ,Electricals Etc	20	370	150	11
Local Processed Goods E.g. Clay piggy Bank, Local Mats, Calabash, Hoe, Cutlass, Axe, Knife Etc	39	800	100	22
Agricultural Inputs E.g. fertilizer, Agrochemicals etc	13	500	35	5
Urban Consumable Goods E.g. Sweets, Biscuits, Sugar Etc	8	30	15	5
Head Loaders / Barrow Pushers	15	500	100	13
Other Hawkers.	32	200	100	25
Grinders	2	14	5	1
Okada Riders / Keke	-	60	10	11
Road Transport Union	-	350	15	3
Bus, Trucks And Car Drivers	-	500	20	-
		-	2	-
Electronics	-	100	5	-
Petty services/cobblers/barbers/shoe repairers.	8	70	7	3
Total	399	5,782	1,682	222

Source: Author's reconnaissance survey (2015).

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. The outcome is presented in able 3.2 and 3.3

Table 3.2 Selected sample market and number of respondents

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

Source: Author's compilation, 2015

Table 3.3 Categories of commodities / services and number of respondents

CATEGORIES OF COMMODITIES / SERVICES	Giwa	Galadimawa	Shika	Da'a
Agricultural Produce	100	20	3	3
Livestock	45	13	3	2
Food Stuff	35	11	3	1
Local Implements	25	12	3	1
Industrial Goods	30	5	2	1
Urban Consumable Goods	11	5	3	1
Agricultural Inputs	31	13	3	2
Road Transport Workers	5	5	-	-
Other Services	30	7	2	1
Total	312	91	22	12

Source: Author's compilation, (2015)

3.2.5 Questionnaire Administration

Questionnaires were administered on each market day in February 2015 for a period of four weeks, using five field assistants. The random sampling was done by open ballot where the entire respondents were given equal chance to be selected.

3.2.6 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 participants 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 and other participants 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 as Onokerhoraye (1985) suggested of collecting primary data and using percentage to describe the volume is combined with the cartographic approach.

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

The effects of periodic market on job creation, income, innovation and revenue generation as obtained from the questionnaire were analysed using multiple regression analysis. This was done in the Statistical Package for Social Sciences (SPSS) Software.

Objective 4: To examine the relationship between periodic markets and economic infrastructural development

The relationship between periodic market and socio economic infrastructural development was analysed using multiple regression. This was also done in the SPSS Software.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

The chapter presents the result of the statistical analysis and interpretations of the results. The chapter consist of demographic characteristics of nature and characteristics of the four markets, the participants and the socio- economic variables associated with periodic markets in the study area. Results of objective i and iii are presented in this chapter.

4.2 SOCIO ECONOMIC CHARACTERISTICS OF RESPONDENTS

4.2.1 Sex Distribution of Participants

Marketing in periodic markets of Giwa LGA is operated by both men and women. Figure 4.1 shows the distribution of respondents by sex. The distribution shows that the males are the dominant group among the participants. This accounted for about 74.6% of the sampled participants compared to the females that made up 25.4%.

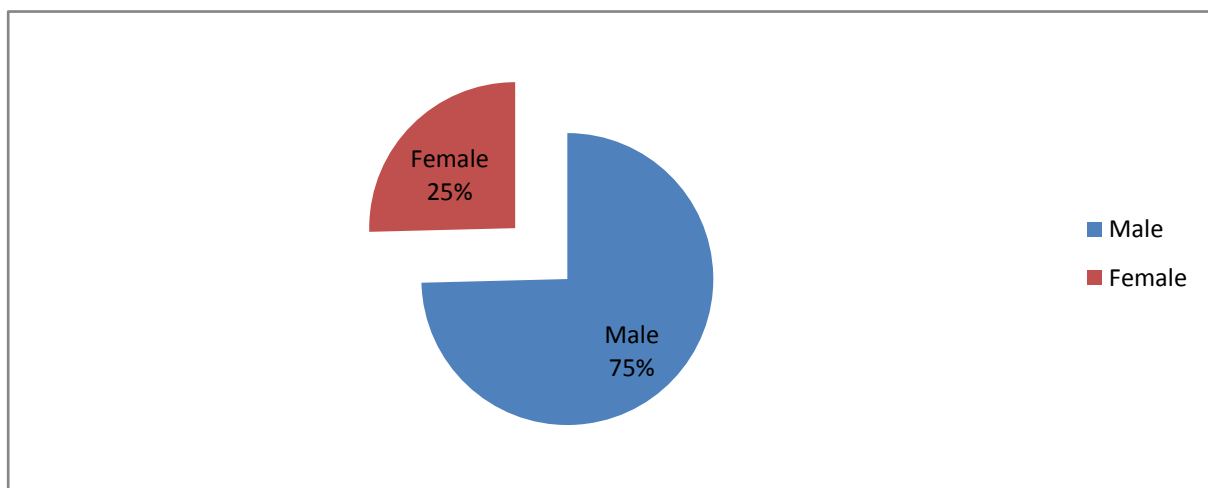


Figure 4.1: Percentage Distribution of participants by Sex.
Source: Author's field work, (2016).

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 do not encourage in some cases not permit women to go out of their homes, and consider marketing as men profession. 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 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

4.2.2 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 plays 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 participants by their age.

Table 4.1: 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 4.1, 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 more physical efforts than mental energy. Thus, the productivity of the respondents in terms of marketing would not be expected to be low.

4.2.3 Marital Status

The participants in the study area are categorised based on their marital status. Figure 4.2 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.

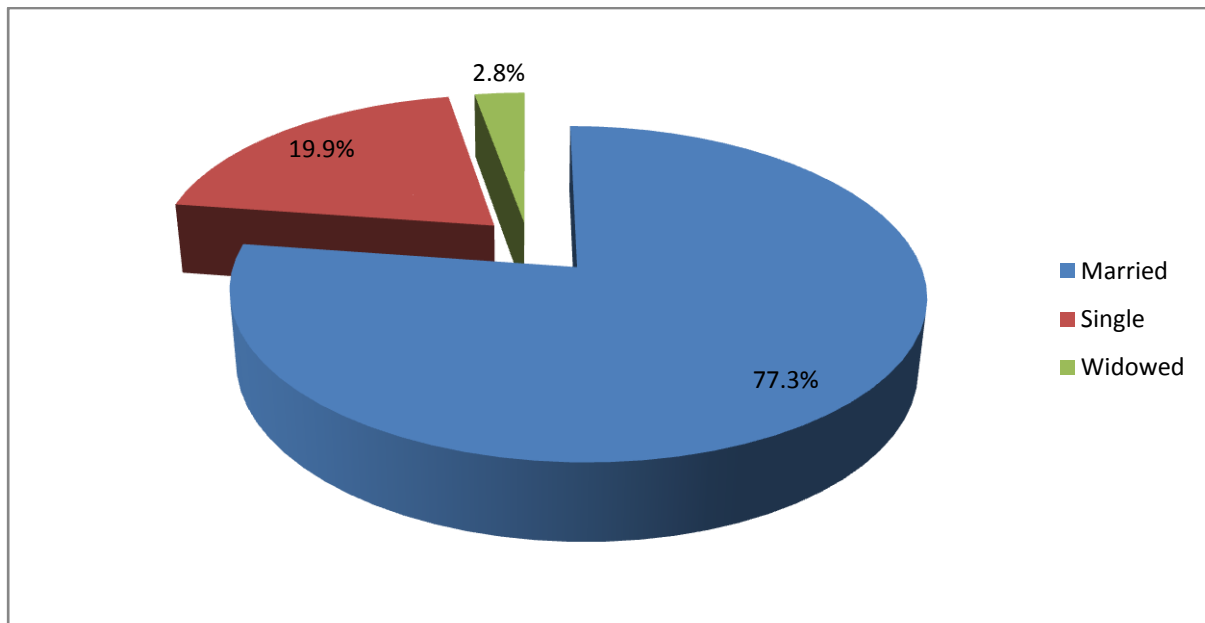


Figure 4.2: Percentage Distribution of Participants by Marital Status.

Source: Author's Fieldwork, (2016.)

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 certain 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 4.2.1.

4.2.4: 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 4.2.

Table 4.2: 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 participants 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.

4.2.5: Primary Occupation of the Respondents

The main occupation of the people in the study area is agriculture. The primary occupations of the participants are presented in Figure 4.3.

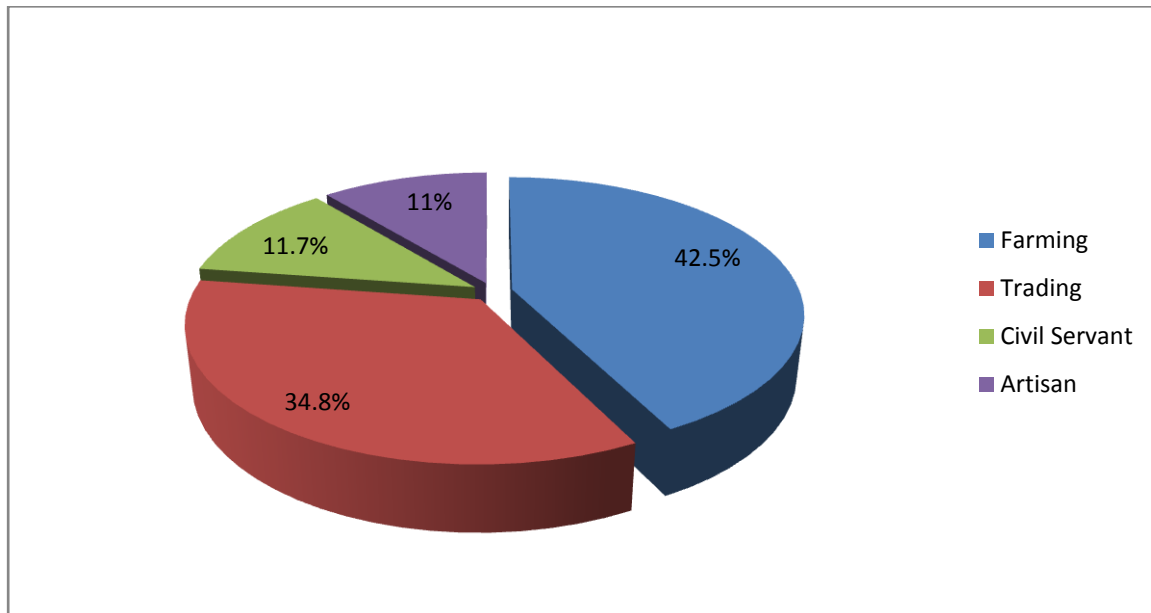


Figure 4.3: Percentage Distribution of Participants by their Primary Occupations

Source: Author's Field work, (2016)

Out of 437 respondents administered with questionnaire in the study area, 43% 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. Such as Cobblers, Local barbers, Shoe repairers/makers etc. 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 and being in rural areas. 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.

4.2.6: Income of the Respondents

The disposable incomes of the participants 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 4.3 presents the income of participants.

Table 4.3: 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 4.3 shows that only 24% participants 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.

4.3: Locational and Threshold Pattern of Periodic Markets in the Study Area

According to Walter Christaller's Central Place Theory an urban centre exists mainly to provide goods and services for the surrounding areas. Such centres are usually located at the point of minimum aggregate travel of the tributary area and are hence called "central places". The tributary area which is assumed to be hexagonal in shape (6 sided polygons) varies in size according to how large the central place is. The larger the central place the more extensive its tributary areas are. In addition higher order centre provide more goods and services than lower order ones.

Figure 4.4 shows the threshold of the markets by using location of traders coming to periodic markets in Giwa LGA and their direction of flow. Based on the data collected it was found that majority of the traders are from Kaduna State where the study area is located with 83.3%. This could be as a result of proximity of their places of residence to the market. While traders coming from Katsina State were found to be 4.8%. This is because Katsina State specifically Funtua LGA is closer to Giwa LGA. This is the neighbourhood effect. Traders from Kano State were also found to be 2.8% while Zamfara State has 1.4% and traders coming from as far as Edo State are up to 1.0%.

The findings shows that Giwa LGA serves as a rural service centre with markets that operate periodically providing the neighbouring rural areas and small towns (catchment areas) which are defined by bus routes of 5-6km or more with goods and services. This is in line with Tracey - white (2003) who opined that some settlements act as "central places" providing the population of the surrounding "catchment" area with goods and services and also function as points for assembly of local farm produce for onward movement to urban centres.

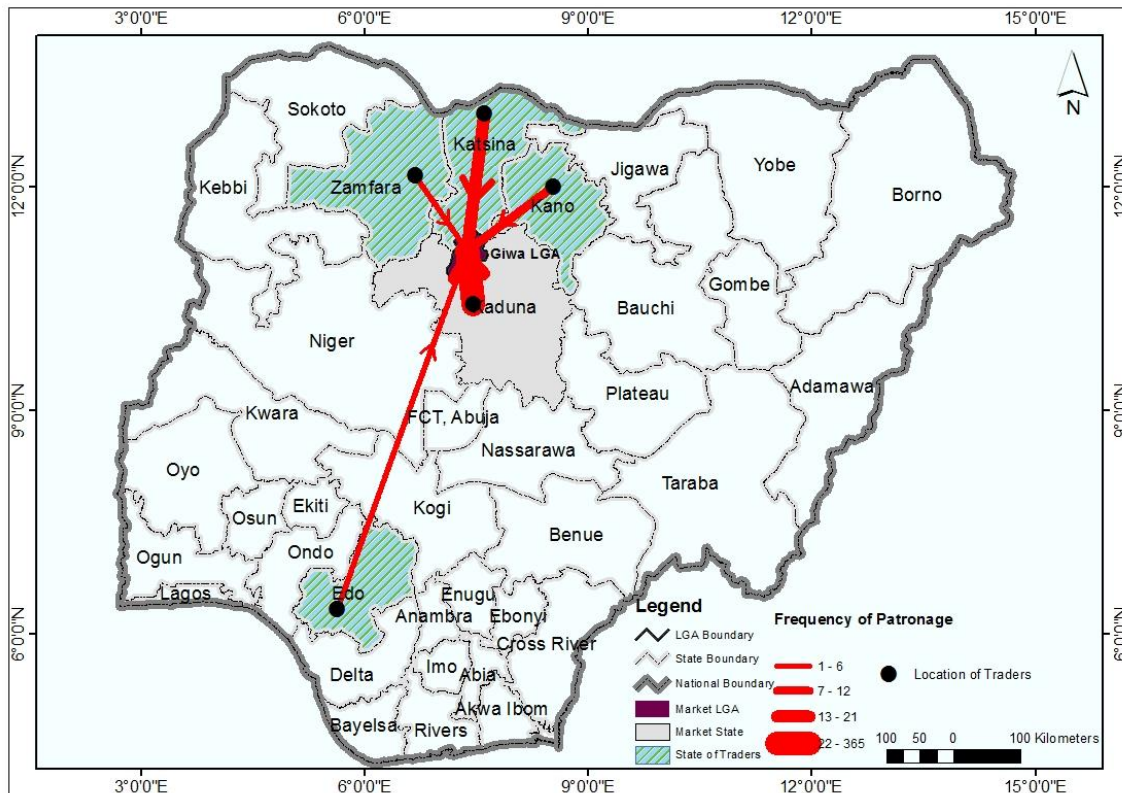


Fig 4.4: Nigeria Showing the Flow Map of Traders to Periodic Markets in Giwa LGA.
Source: Authors field survey (2016).

This shows that Giwa LGA owing to the markets performs Central Place functions to smaller settlements surrounding it. Some of these rural settlements cut across state boundaries, some of these settlements include Kastina, Funtua, Kano, Zamfara and Edo.

Apart from this, the markets in Giwa strengthen the economy of Kaduna State. This is where a little over 83% of the patrons and participants come from. Since socio economic development transcends political boundary, periodic markets in Giwa have regional influence in Katsina, Kano and Zamfara and national influence in Edo State. The outreach is indeed wide.

4.4 THE MARKETING SYSTEM AND THE ROLE OF THE MARKET

4.4.1: Activities Performed in the Markets.

The major activity performed in the markets is trading activities with 66.6%, followed by other activities like religious with 14.9%, social activities with 2.7% and lastly educational activities with 0.7%. See Figure 4.5. This is in accordance with the words of Park (1981) that periodic

markets serve as focal points for exchange of commodities and innovation; avenues for social function; centres for communication and entertainment and points for rural evangelism.

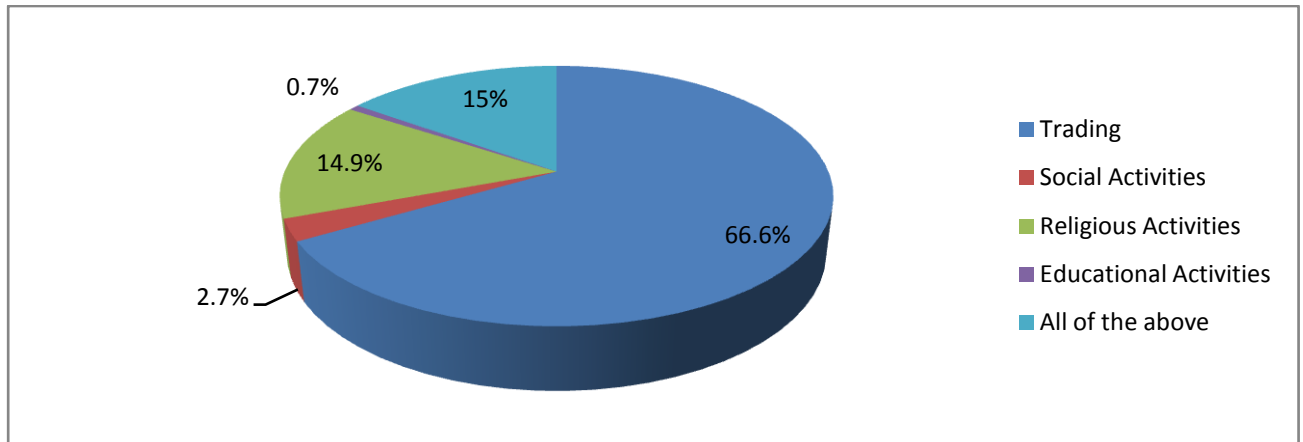


Figure 4.5: Percentage Distribution of Activities Performed in the Markets.
Source: Author's Fieldwork, (2016).

4.4.2: Distance of Participants to the Market

Table 4.4 shows respective distance of participants to the market. The data show that participants are mostly at close locations to the markets with 78% which constitute participants coming from Giwa, Zaria Shika and Rafin Yashi with distance ranging from < 5km to 30km. This explains that the level of the market patronage is high and also due to the perishability of goods traded. The locations of participants determine their patronage market. Table 4.4 shows the location of participants according to their area of residence.

Table 4.4: Distribution of Trader’s Areas of Residence.

Area of residence	Distance	Frequency	Percentages
Giwa	< 5 km	145	33.2
Shika	5 -10km	62	14.2
Zaria	11-20km	71	16.3
Rafin Yashi	5 -10km	67	15.3
Funtua	31km	28	6.4
Others	31km and above	64	14.6
TOTAL		437	100

Source: Author’s Field work, (2016).

From the presentation, it shows that the farthest distance covered by the participants to the market is between 31km and above constituting 21%, which could be whole sellers who come from neighbouring local government areas of the state and other states such as Funtua, Birnin gwari, Zamfara state, Kano state and Edo state.

4.4.3: Location and Categories of Operation

To actually find the relationship between distance of traders and what they bring to the markets, a cross tabulation analysis was done between location of participants and commodities / Services.

Table 4.5: Location of Traders and Categories of Operation

LOCATION	Types of Goods and Services									Tot
	AP	LS	FS	LI	IG	UC	AI	RTW	O	
Giwa	51	20	21	13	9	6	9	5	8	142
Shika	34	12	16	10	12	2	5	2	2	95
Zaria	28	8	14	6	7	0	6	2	5	76
Rafin Yashi	21	11	4	2	3	1	3	8	2	55
Funtua	9	2	3	2	5	1	2	1	4	29
Others	12	9	6	1	2	0	2	5	2	39
Total	155	62	64	34	38	10	27	23	23	436

Source: Author's field work, (2006)

KEY: Agricultural produce (AP), Livestock (LS), Food stuff (FS), Local implements (LI), Industrial goods (IG), Urban consumables (UC), Agricultural inputs (AI), Road transport workers (RTW), Others (O).

From the cross tabulation analysis shows that agricultural goods and food stuff are the dominant types of goods marketed by traders from all locations especially those close to the markets (Giwa, Shika, Zaria and Rafin yashi). This could be because most of the traders are farmers. Who deal in perishable goods like tomatoes, pepper, onions etc and needed a close by market to sell their goods. This is justified in Table 4.6 where agricultural goods are found to be the highest goods marketed in the markets. Funtua has the least percentage of traders dealing in agricultural goods who could be whole sellers who come to buy agricultural produce such as grains in bulk to sell to retailers in their environs. Thus, participants closer to markets deal more with agricultural and perishable produce.

Urban consumable goods is the least category of commodity traded by marketers from different areas that come to the periodic markets in Giwa especially traders coming from places like

Zaria, Rafin yashi and places far way like Zamfara State, Kano State etc. This could be because of the nature of the markets which is popular for the sale of mainly agricultural goods thereby the demand of urban consumable goods is less.

4.4.4: Reasons for Participants Choice of Market

The reasons for participant’s choice of market to operate are shown in the Figure 4.6 below. Majority of the traders patronize the market because of convenience 33% while combination of several factors (convenience, high sales, cheap commodities and availability of variety of goods) influences other marketers. This is clear from the findings that participants patronise markets that are either more close to their area of residence or they find it easy in accessing the market in terms of factors like good planning of the market, security, ethno linguistic similarities, availability of shops and stalls etc. This is in line with the finding of (Omole, 2009) that distance is a major factor influencing market patronage. Other factors mentioned are, availability of seedlings, easy transport, family and friends sells in the market, family business centre etc.

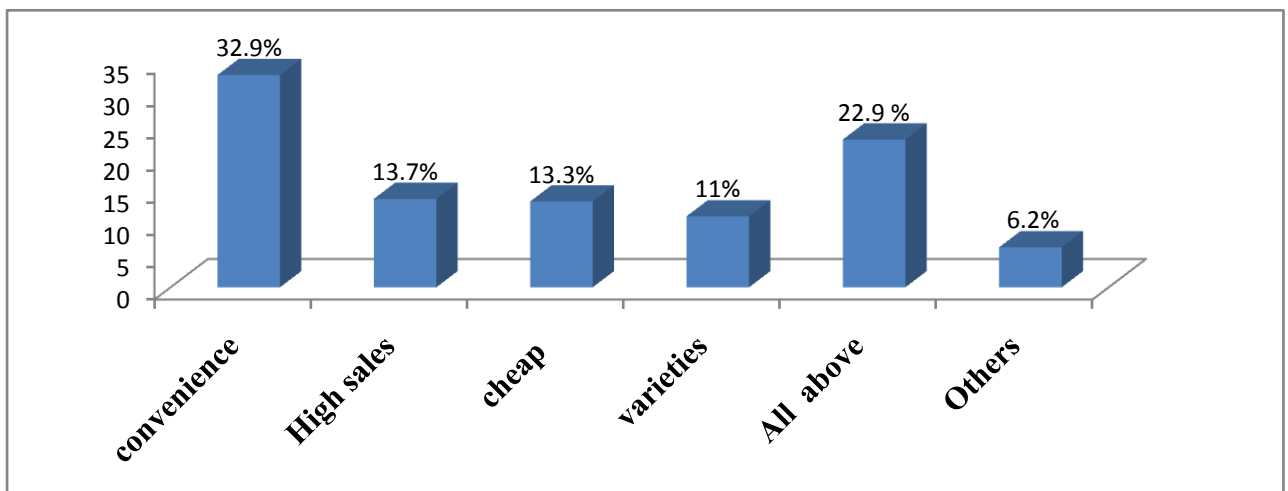


Figure 4.6.: Percentage of participant’s reasons for choice of market.
Source: Author’s Field Work, (2016).

4.4.5: Frequency of Participant's Involvement in Marketing Activities

The frequency of involvement of participants in buying and selling activities is presented in the Figure 4.7. It shows that 66 % (290 respondents) of respondents which constitutes the majority go to market every market day, while 28% (123 respondents) go to the markets once a week. However, those participating between once every month and yearly constitute 5 % (21 respondents) and 1% (3 respondents) respectively.

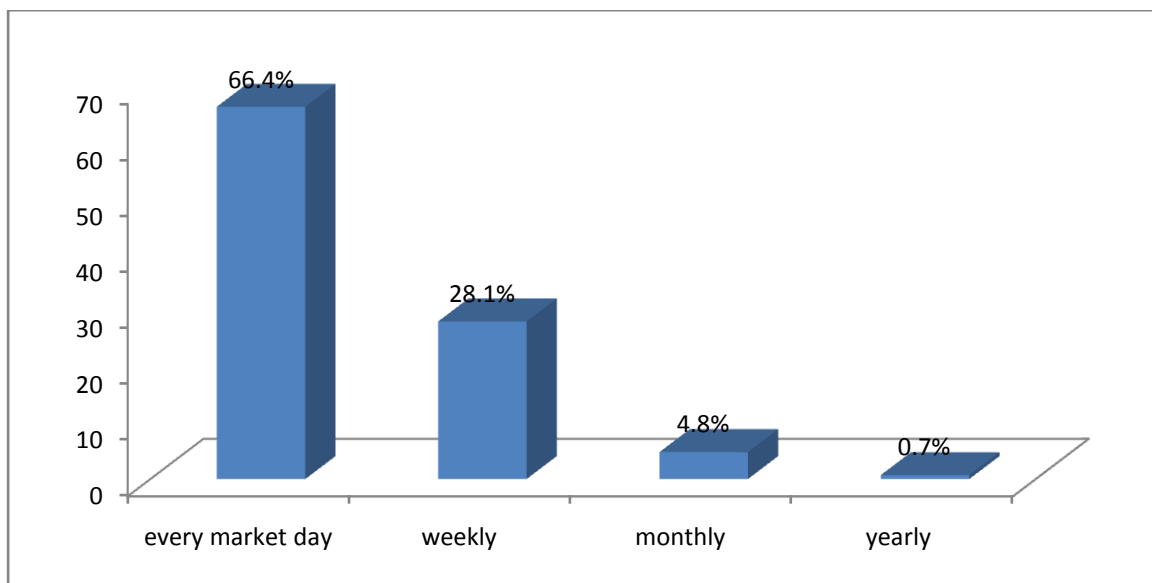


Figure 4.7: Percentage of trader's involvements in marketing.
Source: Author's Field Work, (2016)

The dominant frequency of involvement in marketing is every market day which shows that most participants have active involvement in marketing and as such they depend on it for their means of livelihood. The second common form is weekly involvement which indicates that some of the marketers do not have active participation as such they depends on other means of livelihood for their income. The least are those who participate once a year in Giwa and Da'a markets which is because of the long distance to the market and these marketers only participate during harvest season to buy agricultural produce from Edo and other southern states of the country. This is similar to the finding

of Yusuf (2008), in Kwara State where it was revealed that majority of traders in periodic markets are full time traders.

4.4.6 Traders Categories of Operation

In marketing activities there are numerous participants or categories of traders involved in marketing activities as goods proceeds from producers to final consumers. The categories of traders include: agricultural produce, livestock, food stuff, local implements, industrial goods, urban consumables, agricultural inputs, road transport workers and others. Table 4.6 presents this in Giwa LGA.

Table 4.6: Categories of operation of traders

Categories of traders	Frequency	Percentages
Agricultural produce	126	28.8
Livestock	63	14.4
Food stuff	50	11.4
Local implements	41	9.4
Industrial goods	38	8.7
Urban consumable goods	20	4.6
Agricultural inputs	49	11.2
Road transport workers	10	2.3
Others	40	9.2
Total	437	100

Source: Author's Field work, (2016)

From the Table 4.6, it is clear that traders of agricultural produce are the highest category with 29%, followed by lives stock with 14% which indicates that agricultural goods are the most commodities marketed in periodic markets in the study area. Food stuff has 11% of traders which is due to the fact that the communities need food items for family feeding. Also the table shows agricultural inputs with 11% of traders while others (head loaders, carriers, shoe makers etc). This is because the primary occupation of the people in the study area is farming. However, road transport workers are the least category. This has to do with the fact that there are no long distance transports going on in the markets of Giwa LGA as majority of marketers are from nearby villages.

4.4.7: Profit and Categories of Operation

The types of operation by marketers in the study area determine their level of profit. To ascertain this, a cross tabulation analysis was carried out between profit and categories of operation. Figure 4.8 shows the distribution of respondents by categories of operation and by level of profit gained. Out of the entire categories of operation, agricultural produce were the most common category with the lowest profit at all level of profit gained by marketers. This is because majority of the marketers in each category of operation are farmers as shown in Figure 4.3. This is in line with the findings of KADP (2009) which reported that about 4 million of people in Kaduna state produce and trade agricultural produce like maize, soya bean, cotton and groundnuts which serves as their source of income.

Urban consumables goods have the less profit. This could be because they are equally found in shops of urban areas and some villages as such people don't participate in marketing of such commodities.

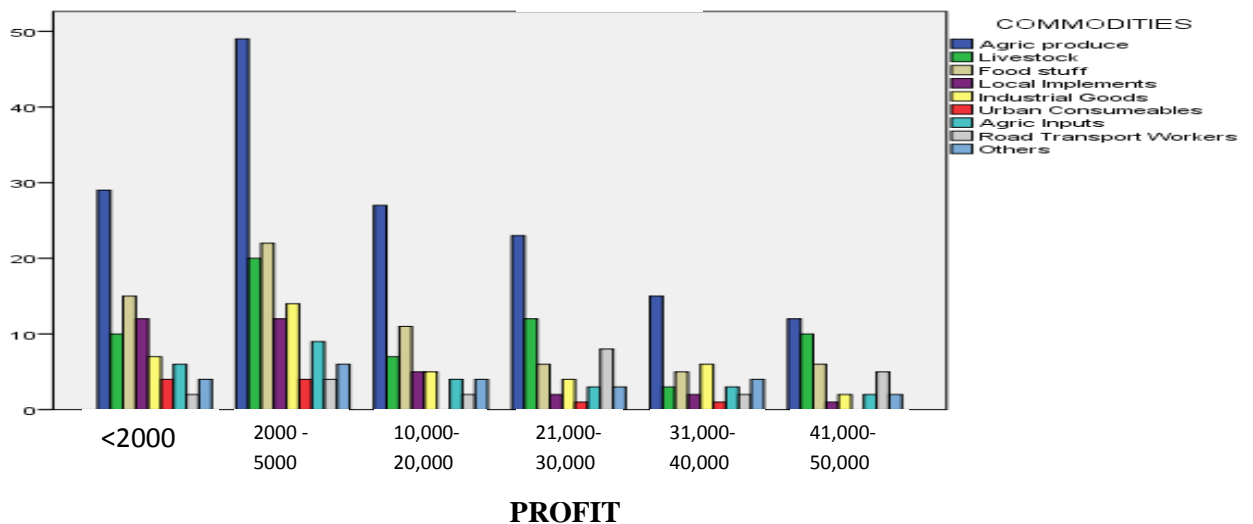


Fig 4.8: Profit and Categories of Operation of traders

Source: Field work, (2016).

From the cross tabulation of profit and categories of operation, it was found that majority of traders draw their income from the sales of agricultural goods which is the dominant commodity

and therefore has the less profitable. This might be because a lot of traders are bringing the same commodity to the market and therefore it is highly competitive. Other commodities show considerable amount of profit especially the sales of livestock which records the highest profit. This could be because at the time of data collection (February) all farm produce have been harvested and sold to the market and farmers have began investing their income into livestock rearing in preparation for the next farming season.

4.4.8: Profit of the Participants

The level of profitability of the participants in the markets can affect 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 participants earn high profit their possibility of staying in marketing increases. Table 4.7 shows the percentage distribution of participant’s average profit per market day.

Table 4.7: Distribution of participants profit per market day

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

Source: Field work, 2016.

The Table 4.7 shows that 31% of participants earn between ₦ 2000 – ₦5000 at close of every market day. Followed by 20% who earn less than 2000 from, 20% of the participants earn profit between ₦10, 000 - ₦ 20,000 in every market day. It is obvious that only few of the participants about 28% (10%; 8.7% and 9.4%) earn high profit. This indicates that majority of the participants 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 sales. Similarly this could also be as a result of low patronage as testified by one of the participants in Giwa market:

There is low patronage in the market due to the economic situation of the country. Goods are becoming too expensive for costumers to buy (Mal. Aliyu Bomo, 7/01/2016).

4.4.9: Years of Experience in Marketing Activities

The year of experience of a participant has a direct relationship with the success in marketing activities of the participant. The year of experience participants have in marketing in the study area is shown in the Figure 4.9

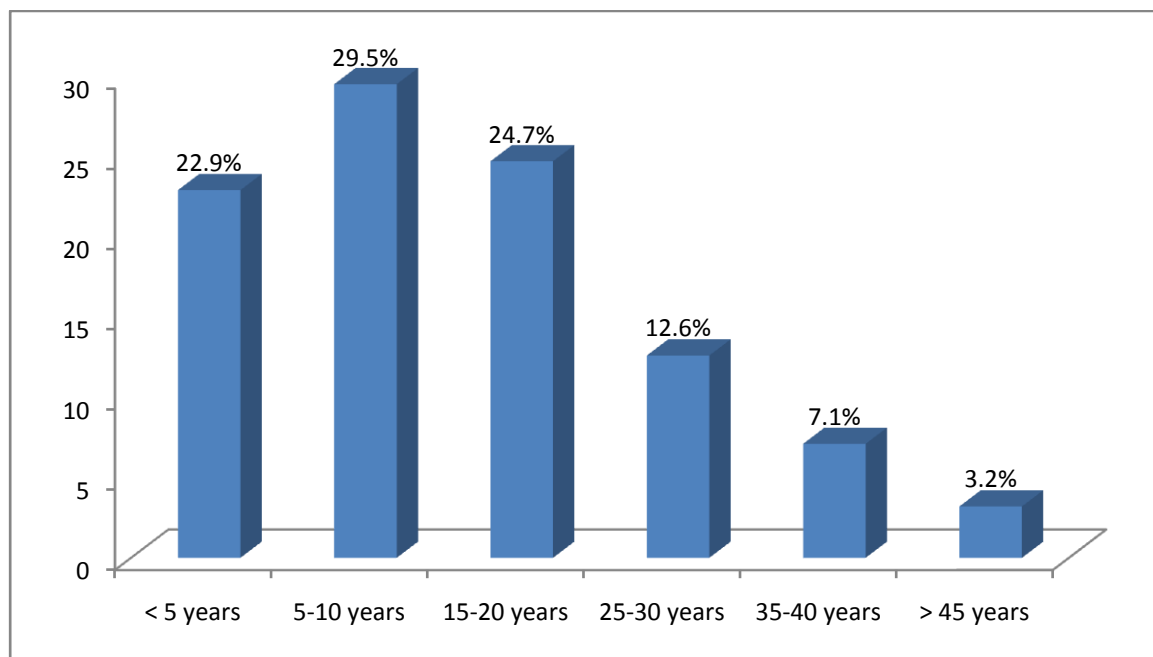


Figure 4.9: Percentage Years of Trader Experience in Trading.
 Source: Author's Field Work, (2016.)

The Fig. 4.6 shows that 29% (129 respondents) of the traders have trading experience of 5-10 years. However, only 3% (14 respondents) Of traders had between 45 and above years of experience. The result shows that marketing has been in the study area for quite some time. Hence it shows that traders have many years of experience of marketing. This shows clearly that the traders are in good position to give valid information on whether or not periodic market has contributed to

their economic development since majority of the traders have been trading in the markets for a long period.

4.4.10: Problems Faced By the Participants in the Markets

Table 4.8 shows the various problems faced by the participants in the markets studied. Insufficient shops with 23.3% indicates that most of the participants in the markets are in open air this is either due to lack of enough space to construct more shops and stalls or lack of proper use of revenue generated from the markets by local government council to provide more shops/stalls in the markets. Insecurity (14%) is also an issue raised by marketers because of real and perceived threats in the markets since in most of the markets they have office of the vigilante groups like in Shika, Giwa and Galadimawa markets respectively. This was buttressed by the participants when they complain of cases of theft and armed robbery especially in Galadimawa market which occurs often. Participants complain of armed robbery attacks on Birnin Gwari road after the close of the market. So also the author experienced the arrest of a thief by vigilante groups in Galadimawa market (February, 2015).

Table 4.8: Problems Faced By Participants in the Market

Problems	Frequency	Percentage
Insufficient shops	102	23.3
Insufficient storage facility	95	21.7
Insecurity	61	14.0
Insufficient power supply	71	16.2
Absence of road	60	13.7
All of the above	48	11.1
TOTAL	437	100

Source: Field work, (2016).

4.4.11: Source of Loans among Traders

Table 4.9 shows that majority of respondents have no access to credits (34.6%) therefore trade with their personal savings. About 26.5% sourced their capitals from family and friends, while 12.6% sourced from other informal sources like religious group, community groups / unions. This is in agreement with the findings of Ariyo, Voh and Ahmed (2001) who also found that grain traders in Dawanau market gets their start up capital from personal savings and loans from family and relatives.

Table 4.9: Sources of loans among periodic market traders

Sources	Frequency	Percentage
Money lenders	54	12.3
Market cooperatives	61	14.0
Friends/Relatives	116	26.5
Personal servings	151	34.6
Others	55	12.6
TOTAL	437	100

Source: Field work, (2016).

In addition, only 12.3% obtained their findings from local money lenders. One would expect that banks should be able to assist traders with loans to enhance their businesses, but there is all indication that credit mobilization through the bank is low. This is because traders lack collateral which is the major condition in securing loans from the banks (Otitolaiye, 2009). However the interaction with the traders shows that few from Giwa market obtained loan from banks as compared to other markets where no one has obtained such loans. This could be as a result of presence of high number of commercial farmers that sell their agricultural produce in Giwa market. From the findings, traders still rely on traditional sources of finance (Friends, Relatives and

Personal Savings 61%). These are very small which limits the scope and scale of operation of traders, at such, they operated in small scale.

4.5: IMPACT OF PERIODIC MARKETS ON ECONOMIC AND INFRASTRUCTURAL DEVELOPMENT

4.5.1: Periodic Market and Economic Development

The focus here is to assess the impact of the periodic markets on economic development of the study area. This takes into consideration the contribution of periodic markets to selected indicators of 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 helps to identify the relationship among the variables under investigation. Table 4.11 shows the multiple regression analysis of the economic development indices. The result reveals that there is significant positive relationship between periodic markets 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 economic development as a progress toward a community's economic goals such as increased employment, income, productivity, property values and tax revenues.

Table 4.11: 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
Income	0.789	0.088	0.749	9.057	0.000**
Revenue	-0.070	0.095	- 0.071	- 0.730	0.466
Job creation	0.285	0.074	0.240	3.877	0.000**
Innovation	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

The regression analysis result presented on Table 4.11 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 (income) and X_3 (job creation) 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 income and job creation 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 the studied markets.

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.

4.5.2: Periodic Market and Infrastructural Development

To ascertain the role played by periodic market in the community development of the study area, the variables were subjected to multiple regression analysis. This is to enable the researcher to identify the relationship among the variables under investigation. Table 4.12 shows the multiple regression analysis of the community development indices. The focus here is to assess the level of

infrastructural development brought to the study area as a result of presence of periodic market. This is in line with the stated objectives and research questions. It takes into consideration the contributions of periodic market to community development like construction of road, rural electrification, establishment of banks and provision of market facilities.

This finding is consistent with Gecas (1989) who confirms that social responsibility is the designation of personal obligations that ostensibly contribute to the society. Social contribution reflects whether, and to what degree people feel that whatever they do in the world is valued by the society and contributes to the wellbeing of the people in the society. This view is consistent with Marx’s argument which states that people are generally productive (Garuba, 1997). Contribution of periodic market to community development therefore is in order.

Table 4.12: 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
Road	0.159	0.039	0.208	4.103	0.000**
Electrification	0.223	0.030	0.361	7.339	0.000**
Banks	0.010	0.028	0.016	0.342	0.732
Market facilities	-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

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 on 7/01/2016 that an electrical transformer was donated to the market by their political representative to boost the power output in the market.

Establishment of banks indicate insignificant relationship with periodic market with Coefficient = 0.010 and p value 0.732; respectively. This could be as a result of poor income of rural people of the study area who do not have enough money to save in banks and also do not have any means of collecting loans from banks. This is in line with the findings of Aina; Ajijola; Baffa; Ibrahim and Musa (2012), which states that the sources of finance of the rural traders shows that

80% get their investment capital from personal savings. Also, this might implies inaccessibility to credit facility from banks or as a result of high interest rate charged by private money lenders.

Also provision of market facilities shows insignificant negative relationship with periodic market. This could be at a result of corruption among local government officials who do not remit the actual amount generated for revenue from the markets for proper development to take place. This coincides with the work of Ijeoma (2010) who finds that revenue generation in Local Government is inadequate for provision of basic amenities.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1: Summary of Major Findings

- i. In the four markets studied in Giwa LGA (Da'a, Giwa, Shika and Galadimawa) socio-economic characteristics of the traders reveals majority are in economically active age of 20-40 years which account for 70.2% of the traders; There is a relatively low level of education with majority attaining primary education as the highest level of formal educational attainments; males dominate among the traders with most of them married; and farming is the primary occupation of the majority of the traders.
- ii. The major types of commodities sold in the markets are agricultural produce such as grains, tubers and vegetables; livestock, and agricultural inputs. Urban industrial, consumer goods and services such as barbing and shoe repairs are low in volume and presentation.
- iii. Most traders travel short distances that range between <5km, while some of the traders travel distances ranges between 5km-10km, 11km-20km and above, and majority of traders come from the study area. The study also reveals that majority of the traders visit the market every market day which account for 66.4% while 28.1% visits weekly. The traders have significant years of experience in trading ranges between 5-30 years
- iv. The findings show that presence of periodic market in the study area has increased traders income with majority of them earning from ₦ 30,000 and above, ₦ 5,000- ₦ 10,000 and ₦ 15,000- ₦ 30,000 respectively which is mostly from the sales of agricultural produce.
- v. On the average the presence of periodic market has improved the economic development of the study area through increase in income and job creation but not much in the aspects of innovation and revenue generation.
- vi. Presence of periodic market in the study area is found to have significant impacts on infrastructural development of the communities in the study area especially in the

construction of the road linking the market and provision of electricity to benefit the market and neighbouring community.

- vii. Despite the contribution of periodic market to economic development and infrastructural development in the study area, the traders are faced with a number of challenges among which are insufficient stalls and shops, insufficient power supply, Insecurity and poor road conditions.

5.2 CONCLUSION

From the findings of this study, it could be concluded that presence of periodic market in the study area brought tremendous economic benefits to the people and the 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.

The problem of poor road condition and few numbers of roads from other rural communities linkages hamper the effective trading in some of the markets in the study area and this could reduce the volume of tradable goods taken to the markets by traders. Also the problem of insecurity in Birnin Gwari Road especially has reduced the number of patronage to the markets especially Galadimawa and Da'a markets.

The inadequate funds among the traders can be attributed to lack of credit facilities in the study area. There is inadequacy of modern skills, innovation and knowledge of trading among traders in the study area which reduces their profit gain.

5.3 RECOMMENDATIONS

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

- i. 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 loan will be given to women at one digit interest rate through cooperative activities, microfinance banks and commercial banks. And other Non-governmental organisations 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. Marketers in this area should be encouraged to diversify to marketing of other commodities to enhance their income. This could be done through improvement in access to credit/ loan to encourage marketers. Also whole sale through the rural outreach section of urban industries should be encouraged.
- iii. Traders should be encouraged 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.
- iv. Efforts should be made 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.

- v. Local Government Councils (LGCs) should carry out a detailed market survey to determine the shop-needs requirements, so that, on regular basis, they can provide more shops/stalls/stores and allocate them on the basis of need.
- vi. Government should provide adequate security in the area especially on market days and also the establishment of vigilante group in the markets to check the security situation on market days.

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APPENDIX I: QUESTIONNAIRE

DEPARTMENT OF GEOGRAPHY ENVIRONMENTAL MANAGEMENT,

FACULTY OF PHYSICAL SCIENCES,

AHMADU BELLO UNIVERSITY, ZARIA

I am Hannatu BABAJO, a student of the above department undertaking a study titled: **Effects of Periodic Markets on Economic Development of Giwa Local Government Area of Kaduna State.** You are one of the carefully selected respondents and I solicit your support to respond truthfully. All information will be used for academic purpose and treated as confidential.

Thanks for your assistance.

SECTION A: SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENTS

(Please tick or write as appropriate)

Market----- category of participants-----

Community of residence LGA of residence..... State.....

Outside Nigeria please specify.....

Approximate distance to the market-----

How many hours does it take you to reach the market.....

1. Sex : Male[] Female []
2. Marital Status: Single [] Married [] Divorced [] Separated [] Widow/ Widower []
3. Age group : < 20 [] 21-25 [] 26-30 [] 31-35 [] 36-40 [] 46 and above []
4. Educational Background: Informal education [] Primary education [] Secondary education []
Tertiary education [] Others (specify)
5. primary Occupation : Farming [] Petty trading [] Artisan activities [] Civil servant []
6. How long have you been engaging in trading-----
Less than 5yrs [] 5-10yrs [] 15-20yrs [] 25-30yrs [] 35-40yrs [] 41and above []

7. How regularly do you participate in this market-----
 Every market day [] Once a week [] Monthly [] Yearly []
8. What is your average monthly income.....
 Less than 5,000 [] 5,000-10,000[] 15,000- 20,000[] 25,000 – 30,000[]
 35,000 and above [].
9. How much profit do you make on a market day-----
 Less than 2000[] 2000- 5000[] 10,000- 15,000[] 20,000- 25,000[] 30,000-35,000[] 40,000 and
 above []

SECTION B: ROLE OF PERIODIC MARKET

(Choose as many options as applicable)

1. Why do you visit the market.....
 Convenience [] High sales [] Commodities are cheaper [] There is a variety of goods []
 others specify.....
2. What activities are performed in the market.....
 Trading activities [] Social activities [] Religious activities [] Educational
 activities [] Any other-----
3. What kind of problems are you facing in the market.....
 Insufficient shops [] Insufficient storage facilities [] Insecurity [] Insufficient electricity
 supply [] Absence of road []
4. What other market do u attend in Giwa Local Government Area-----
5. Is this market related to any other periodic market in the community
 Yes [] No [] If yes, which one-----
6. If yes, in what way.....

In terms of the goods sold [] In terms of the traders [] In Historic terms [] In terms of the function [] All of the above []

7. How do you think the market structure can be improved.....

By building shops [] By allocating space to each trader [] By constructing roads [] By constructing drainages [] All of the above []

8. How much do you pay in tax as revenue to the Local Government Council every market day-----

SECTION C: RURAL ECONOMIC DEVELOPMENT

(Choose as many options as applicable)

1. What kinds of job opportunities have the market created-----

Trading [] Retailing [] Transportation [] Marketing [] Menial labours []

2. How many bags of agricultural goods do you sell in each market day-----

Less than 5bags [] 5-10 bags [] 15 -20 bags [] 25-30bags [] 35 bags and above []

3. What kind of skill have you acquired from the market-----

Trading skills [] Farming skills [] Storage skills [] Artisanal skills []

4. What are the new ideas you learnt from the market-----

Bargaining ideas [] selling ideas [] storage ideas [] packaging ideas []

5. Do you have access to credit.....

Yes [] No []

6. What are the sources available to you-----

Local money lenders [] market cooperative societies [] friends and relatives []

Others specify []

7. What kind of market facilities have been provided in the market and by who -----

Facilities	Quantity	provider
Shops/ lockup stalls	-----	-----
Storage facilities	-----	-----
Stalls	-----	-----
Toilet facilities	-----	-----
Borehole	-----	-----
Parking facilities	-----	-----
Others (specify)	-----	-----

8. Is there increase in transport fare on market days-----

Yes [] No []

9. What mostly do you use the proceeds from selling in the market for-----

i. Basic needs-----

Family feeding [] meeting health needs [] fulfilling social responsibility [] education of children / wards []

ii. Property acquisition-----

Bought a car [] Built a house [] All of the above []

10. How do periodic markets contributes to the development of Giwa Local Government Area---

(a) Construction of road (b) Rural electrification (c) Establishment of banks

(d) Provision of market facilities.

Thank you for your time.