A STUDY OF RETAILING IN GYELLESU AREA OF ZARIA

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FACULTY OF ADMINITRATION,
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A STUDY OF RETAILING IN GYELLESU AREA OF ZARIA

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DECEMBER, 1998

DECLARATION

I hereby declare that this project was written by me, and that it is a record of my own research work. It has not been previously presented in any application for a master in Business Administration programme.

All material used from other sources and information not original to this research have been duly acknowledged in the references.

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CERTIFICATION

This project work entitled' ***A STUDY OF RETAILING IN GYELLESU AREA OF ZARIA by ABUBAKAR, MUHTARI YUSUF***, meet the regulations governing the award of Master in Business Administration (MBA) degree of Ahmadu Bello University, Zaria. It is approved for its contribution to academic knowledge and literary presentation.

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CERTIFICATION

This project work entitled: ***A STUDY OF RETAILING IN GYELLESU AR[illegible] ZARIA by ABUBAKAR, MUHTARI YUSUF***, meets the regulations governing the of Master in Business Administration (MBA) degree of Ahmadu Bello University, Za[illegible] is approved for its contribution to academic knowledge and literary presentation.

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I first of all wish to thank God - the Almighty, the All knowing – for giving me the courage and patience to finish this work.

I also wish to acknowledge the support given to me by my supervisor- Mr. A.B. Akpan – who among other things provided useful information that guided me in writing the project.

My family comprising of my wife, Binta and my three children- Zainab, Bishir and Ummi- all deserve special acknowledgement for their patience during the long period of data collection.

My sincere gratitude goes to the several students who assisted me in collecting data from shop to shop, editing and printing of the manuscript. These include Baba Paiko, Michael Jego, Dan Kankara, Buhari and others too numerous to mention.

M. Y. ABUBAKAR
Kongo, 1999

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DEDICATION

This project work is dedicated to my
Family and to Nura and Murtala who
Between them provided succour
When it was most needed.

ABSTRACT

As a human activity retailing needs to be studied, understood and improved. This study is a census of retail trade carried out within the area of interest. It contains the demographics of retailers (proprietors and workers) as well as important variables relating to the outlets. Several visits were made to the individual outlets to collect the data, which was then tabulated and analyzed. The study revealed the nature, characteristics and structure of retailing within the area under study. In the process the problems of retailing in the area were identified and highlighted.

Although the study was restricted to Gyellesu area the researcher believes the findings can be generalized for the whole country. Also the paucity of material in retailing make the study to assume a pioneer status that could act as a precursor to other studies.

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CHAPTER 1

INTRODUCTION

Retailing is a term, which covers all the activities involved in selling goods and services to the ultimate consumers. These activities are many and varied - depending on the type or nature of goods or services in question. The places at which these goods and services are offered or actually sold to the final consumers are known as retail outlets. These could be small, medium or large size operations that are owned and managed by a single independent businessman, partnership or corporate body. These are the retailers. The small to medium retail outlets in particular number in the hundreds of thousands and constitute a significant portion of the total consumer retailing efforts of any country. They litter the landscape of any human settlement and are found in the cities, towns, villages and hamlets. Indeed for many manufacturers of goods these small to medium retail outlets constitute their only means of reaching their ultimate customers. Retailers therefore represent the most numerous institutions in the distribution field.

Examples of such retail outlets would be the drug store, the kiosk or provision store, the food vendor or small restaurant, the fruit seller, the Suya place, the barber shop, the tailor, the appliance dealer, the electronics repair shop, the auto mechanic garage, the hardware store, the timber dealer, the car wash, cigarette shop, the Adashe collector and a host of others too numerous to mention.

Marketing is a very exciting and wide field but my interest in retailing began when I realised that next to nothing is written about it in Nigeria. This is in spite of the fact that retailing is very crucial to any economy. It is found everywhere thereby making goods and services available but most importantly provides employment to millions of people. These are the so-called

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shopkeepers of Napoleon. Retailing is also a very dynamic field whose study and understanding could go along way in ensuring that improvements are made for the benefit of all.

STATEMENT OF THE PROBLEM

Retail outlets exist in all the nooks and corners of the country. However, it appears that so far no attempt has been made to document the nature, structure and types of retail outlets across the nation. In short, basic statistics are lacking and it appears no standard text exist on the subject for undergraduate level students in our Universities.

Knowledge of retailing is therefore scant and the aim here is to provide a deeper understanding of the retailing phenomenon for both academic and professional interests.

Likewise, it has been observed that consumers in the area under study (ie. Gyellesu area of Zaria metropolis) more often prefer trooping to Sabon Gari, Kaduna and elsewhere to shop or obtain goods and or services. This strongly suggests that existing retailers in the area under study need to improve on their trade. This is another problem, which the study will attempt to provide solutions.

PURPOSE OF THE STUDY

Retailing is an exciting field, which offers a wide range of very different types of employment. Theoretically it constitutes a wide area that lends itself to challenging analytical issues that could readily be researched into. It is also highly related to such fields as economics, accounting, management and statistics whose theories could be empirically applied and observed. Its role in the distribution of goods and services is very crucial to the economy of any country. More so, a developing one like Nigeria where artificial scarcity of goods and services have become a frequent phenomenon.

However, despite the above, no adequate statistics are available on retailing for the country. Neither is it offered as a major for marketing students in our tertiary institutions. Consequently no serious research work appears to exist on the subject matter. This unfortunate state of affairs implies that next to nothing is known about the pattern, structure, nature, type and extent of retailing in Nigeria.

This study is therefore both exploratory and descriptive in nature. It seeks to provide a better understanding of the retailing phenomenon as it obtains in Nigeria. It also seeks to describe the characteristics of retailing organizations in the country. As a preliminary study it also seeks to provide new knowledge and information on the subject to later researchers who could then develop models for investigation and analysis of the various segments of retailing.

The statistics cited in this study are designed to give general idea of the magnitude and scope of retailing in the country. The focus is to determine changes in the retail structure over time and possibly identify trends in latter works or studies that would build on this one. It is also hoped that the statistical figures would reveal the preponderance of retail entrepreneurship among the broad ethnic and regional groups within the country. The study would likewise touch on the reasons for success or failure of retail outlets and how these influence the extent of retailing in the area under study. These would come under recommendations.

SCOPE AND LIMITATIONS OF THE STUDY

This study is principally on retailing in Nigeria. However, the vastness of retailing demands that the study be restricted in several ways.

The first restriction is geographical. The study is based on the retailing activities of a small portion a Gyallesu area within Zaria Municipality. This restriction is necessary in order to

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ensure that the data so collected would be manageable. Likewise, since each and every outlet would be physically visited covering a larger area would stretch the resources of the researcher.

The second limitation has to do with the retail outlets themselves. We are not concerned here with the outlet whose manager is a captive employee as is the case with certain retail outlets like Banadeen super market and Shagalinku food restaurant that fall within the selected area under study. These two are the largest retail outlets in the area and are owned by corporate bodies and employ several people to run their operations. Small to medium size outlets here refer only to those that are independently owned by single individual or a few partners; is actively operated and managed by the owner or owners; usually has one shop location and is housed in a permanent or semi-permanent building. This excludes hawkers and other operators who display their wares in the open on the ground (like Fura and Nono sellers), on tables (like orange and banana sellers) or on wheelbarrows (like yam sellers).

However, Kiosks, Suya places and roadside mechanics are included. This restriction is necessary in order to be precise in our collection of data so that future researchers could undertake comparative analysis of retail outlets in the area.

Another important restriction has to do with the period of the study. This research was carried out during the last quarter of 1995 and as such covered only those shops that were then in existence.

RESEARCH METHODOLOGY

Data and information for this study are collected from both secondary and primary sources.

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Secondary sources include textbooks, unpublished projects and statistical reports.

Primary sources of data comprise of the data obtained from the area under study and the response to questions and interviews of the retailers themselves.

CHAPTER LAYOUT

The Study is divided into five chapters. Chapter 1 introduces the subject under study and highlights what prompted the research. This is the statement of the problem and also has the significance of the study, the scope and limitations of the study and the methodology.

Chapter 2 represents and provides a review of the relevant literature. It delves into the operational functions of retailing and other topical issues that affect it. These include brands, the environment including government, global retailing and future trends

Chapter 3 introduces retailing in the Nigerian scene starting from the historical development of the sector and goes on to describe the area under study, which is Gyellesu Area (GA). The research methodology is also expatiated here.

Chapter 4 dwells on the presentation of the statistical data. This is followed by analysis and interpretation of the research findings. It also touched on the problems of retailing and the retail trade in GA and highlights retailing at its best.

Chapter 5 comprise of the summary, conclusion and recommendations.

CHAPTER 2

LITERATURE REVIEW

INTRODUCTION

Marketing is a very broad term that covers a number of activities including retailing. It is therefore no surprise that defining the term marketing adequately has been very difficult. In fact there are several definitions but with each laying emphasis on one set of activities or the others. Martin (1985) commenting on this problem said, "despite the evolution of marketing thought there is still no clear consensus as to the definition of marketing or to marketing boundaries". This is also largely true of retailing.

LITERATURE REVIEW Like marketing, therefore, academicians have defined retailing in various ways. Dalrymple & Thompson (1969) described retailing as a dynamic field, which is characterized by "ease of entry and few accepted rules or principles of operation". This definition adequately explains why retail outlets litter the landscape of human settlements. Duncan & Phillips (1969) however defined retailing as a term, which "covers the activities involved in selling consumers' goods to ultimate consumers". Other authors like Larson, Weigand & Wright (1976) went further by defining retailing as involving "all activities directly related to the sale of goods or services to the ultimate consumer for personal non-business use". These activities could take place in shops, stores, open places, over telephone lines and elsewhere. This last definition essentially brings forth three elements of retailing: 1) activities- which implies all the operations and transactions from the initial purchase from the manufacturer or wholesaler by the retailer to the actual sale to a consumer; 2) goods and

services - which strongly suggest that physical goods and intangible services are the core of retailing; and 3) ultimate consumers for personal non-business use- which essentially differentiate retailing from wholesaling. In the retail trade therefore the goods and services are sold in small quantities to ultimate consumers who keep going back for more. But for this to occur the right assortment of the goods and services must be kept and also that the retailer's sale must post a profit as a consideration for his efforts.

However, looking at it from sales point of view the United States Bureau of Census defines retail establishment as "one that makes at least 51 per cent of its sales to retail customers". Various other definitions abound and all seem to look at retailing from different perspectives. It would appear then that there is little consensus on how to adequately conceptualize retailing. Indeed the complexity of retailing renders it difficult to accurately classify, measure, count and describe retail activities.

Retailing is however a human activity, one in which myriad of decisions are made individually. These decisions by both retailers and consumers largely determine the direction of the entire economy. It is for this reason that aggregate data on retailing is very essential. Moreover, retail outlets represent the greatest number of agencies in the channel of distribution. This implies that statistical data on retail activities would either be unwieldy if it is to be religiously compiled or else misleading if approximations are adopted. Summary statistics hardly reveal the true nature of retailing. But the collection and study of such census data goes a long way in giving a general idea of what retailing is all about and the general trends over time. Such data is crucial for a developing country like Nigeria but presently is not available.

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HISTORY OF RETAILING

Trade, which is the exchange of goods and services, began in the early days of civilization when humans started living in fairly large settlements. This was as a result of the existence of surpluses in commodities and specializations in labour. However, according to George Robbings (1947) the most important factor that allowed trade to flourish was when people placed value on goods in terms of other goods rather than valuing goods in terms of spiritual or mystical beliefs. Soon enough money of some kind took over as a standard of valuing all goods and services. The early traders to use money included the Cretans and Phoenicians who sold and distributed goods from Ancient Egypt and Babylon to several outposts in the Mediterranean. The Romans who succeeded these people took retailing to its zenith by building a sophisticated retailing structure complete with shopping outlets. However the fall of the Roman Empire virtually disintegrated the retailing system then existing. The system had to be re-invented again such that by the 15th Century England had a thriving retinue of shops in the urban areas. This pattern was virtually repeated in the USA with shops in big settlements and peddlers serving the rural areas. These shops gradually expanded both physically and in their acquisitions by taking on new lines of products thereby giving rise to the department stores in urban areas. This development gave birth to mass retailing and chain stores that were located in several big cities in the USA from the 1850s.

RETAILING STRUCTURE

Retailing is characterized by the myriad of small businesses that constitute it. Chopin and Chopin (1978) report that 98% of all business firms in the United State are small. This could be true for all nations including Nigeria. But this brings to the fore the question of what is meant by a small business? How small is small?

In the USA the Small Business Administration (SBA) has provided the most useful definition of small business. According to SBA it is one that is independently owned and operated and is not dominant in its field. It is this definition that is used in this project.

Retailing is a human activity and like all other human activities has an initiator. This is the person who starts the business, the person who organizes, operates and assumes all the risks involved in the business venture. This person is known as the entrepreneur.

THE ENTREPRENEUR

The word entrepreneur first appeared in the French language long before the emergence of the concept of entrepreneurial functions (Concharan 1982). In the early 16th century it was applied to those who were engaged in military expeditions. In the 17th century it was extended to cover civil engineering activities such as construction and fortification. However in the 18th century the word was used to cover economic activities. The unique risk bearing function of entrepreneurship was first identified by one Richard Cantaillon who defined an entrepreneur as a person who buys factor services at certain prices with a view to sell its product at uncertain prices in the future.

J.B. Say, an aristocratic industrialist, gave the classic definition, which was to survive for almost two centuries. His definition associates the entrepreneur with the function of co-ordination, organization and supervision.

According to him the entrepreneur is the most important agent of production who provides continuous management and brings together the other factors of production.

Dorland and Vonderwal (1988) said "the entrepreneur is essentially an idea man, a creative thinker whose work may be likened to that of a painter of fine art, except that his

subject is a complex business structure; his paint, people and capital; the canvass, business opportunity; and the brush, his method of combining these elements into a profitable whole".

ROLE OF ENTREPRENEUR IN ECONOMIC DEVELOPMENT

The entrepreneur therefore plays a significant role in the progress and development of modern business. This is more so in the case of retailing. He brings goods and services from far and near to locations and sites that are convenient to the ultimate consumer thereby facilitating trade and improving the standard of living.

The key role of the entrepreneur in economic development is universally recognized. In a developing country like Nigeria this role becomes more crucial as shortage of entrepreneurial skills are thought to be one of the defying bottlenecks for any economy in transition. Foremost economists including Ranger Nurske have pointed out that in a developing country the entrepreneurs can play a central role in breaking the vicious circle of poverty, and in setting in motion the economic forces for capital formation and growth. To some economists, the problem of entrepreneurship appears as the most acute problem faced by present day under-developed countries and the shortage of entrepreneurs as possibly the most potent limiting factor in their march towards economic development.

A well known Harvard University economist Professor David McClelland explained in his epoch making book The Achieving Society that what accounts for the rise of civilizations is not the external resources such as markets, minerals or factories, but the entrepreneurial spirit which exploits these resources. This spirit is found most often among businessmen. The entrepreneurial spirit is therefore to be regarded as the most precious national possession. Choking off the supply of entrepreneurial fuel means ultimately the decline in culture and

civilization. To bring about material prosperity in a country therefore the creation of an entrepreneurial syndrome in the indigenous groups of young men and women should be the first and foremost objective of the society.

Francis Fukuyama (1995) however argued stridently that there are social as well as economic pre-conditions for growth thereby suggesting that entrepreneurship is a mere dependent variable. He asserts that economic success (as we see it in some Asian countries today), depends only partly on the factors customarily emphasized by economists i.e. markets, competition, technology and skills. Fully as important according to him, is a supporting culture of trust or □spontaneous sociability□. He explains this as a readiness to get on with one□s fellow citizens in economically productive ways. Among the implications of this theory is that within the same country for example one could find a preponderance of successful entrepreneurs in some areas while in others there are very few or indeed none.

At any rate for any retailing to take place an entrepreneur must be there to initiate it.

THE RETAIL ORGANISATION

An organization may be defined as the coming together of individuals for the purpose of accomplishing some work. Phillip Kotler (1967) gave a broader definition thus: "Collections of interacting groups and individuals who seek to achieve something for themselves as well as for the company". This definition explains why people come together in the first place and the benefits that accrue to the organization. For a retail organization, individuals come together for the purpose of assembling merchandise that satisfy customers' needs and posting a profit for the outfit. From this it is clear that before any organization comes into existence its functions must be identified. For any retail organization these are:

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1) Determining the objective,

2) Planning,

3) Organizing and Coordinating,

4) Store image

5) Assembling resources,

6) Store location and control

Identifying these is the major task of retail management, which incidentally do not differ much from what the management of other business organizations do. In fact David Rachman (1969) put this succinctly by saying. "one should not get the impression that the functions for retail management are different from those of any other organizations. Management performs the same functions whether for a manufacturing firm, utility, service organization, or the military force." The management here could comprise of a single individual or retailer who owns and operates his shop or a group of individuals in the case of big retailing outlets owned by large corporate bodies. Let us briefly examine these management functions as they relate to retailing.

1. DETERMINING THE OBJECTIVE

The management has to decide on the goals and objectives of the organization. This is the mission of the organization. For any retailer the objective is to offer merchandise or services to customers so that the customer will have his or her wants satisfied. The retailer does this with the hope that the store will earn some profit. From this it is clear that profit is not the main objective of the retailer and organizations often have several sub-objectives apart from the main one. In arriving at these objectives the management carefully consider specific questions,

which may be conveniently classified into three groupings. There are questions relating to the product, the customers and operations. As an example with regard to product, questions like these are pertinent; what good or service will be provided? How many lines of merchandise should be stocked and how complete will each be? What quality and quantity of merchandise will be stocked? As an example with regard to customers, questions like these are pertinent: who are the target customers? Are they men, women, teenagers, children or entire families? What is the socio economic class of the target customers? How best can they be reached? Other factors that are equally important include the type of employees to hire, the kind of promotion most suitable and how to develop them career wise etc.

2. PLANNING

After identifying the objective, the retailer then considers planning. Management planning is the work done to layout the business future course (Park & Park 1978). This implies that problems must be identified and possible course or courses of action decided upon. There are numerous decisions to be made here, some affecting the long-run behavior of the organization and others its short-run alternative. The business organization usually has several alternative solutions to any one problem and the decision maker must choose from the alternatives. These could involve looking ahead, foreseeing new opportunities, establishing goals and deriving the specific steps for accomplishing them, setting company policies to provide standard answers to recurring questions, setting priorities and specifying the sequence of business activities. It also involves scheduling and budgeting the business' available resources both personal and financial. The decision makers for those and similar problems would be the owner/proprietor in the case of a retail store that employs a few people. For big

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chain stores and super markets it is normally the top level executives though at times all levels of management are involved.

3. ORGANISING AND CO-ORDINATING

For any business there must be some kind of structure or organisation that would enable it to carry out its operations. This structure or organizations vary from one business to another depending on the size, kind of merchandise or service rendered and the preferences of the top management. The needs and requirements of the business are therefore of prime importance in the evolution of a suitable structure for the business.

Robinson, Robinson and Mathew (1957) defined organisation as the functional structure through which the force of management flows to accomplish the objectives, goals and principles of a business. Mitchell (1965) went further by saying that organising the organisation consists of breaking operations into their constituent elements and skills, assigning manpower, deriving an acceptable formula of co-operation, opening up avenue for internal communication, establishing standards and steering performance toward intended goals. This definition is broad since it includes the important function of personnel selection. But no matter which definition is adopted it goes without saying that organisation involves four aspects. Duncan & Phillips (1967) stated these are as follows:

1. Arranging the activities that the retailer has decided to perform in convenient groups for assignment to himself or to specific individuals.
2. Providing for the selection of the personnel to whom the activities will be assigned.
3. Making the assignment of responsibility for each group of activities and determining the authority that is to go with the responsibility.

4. Providing for control and harmonious adjustment among the individuals to whom responsibilities are assigned.

However, in order to visualize the business as a whole it is normal for an organisational chart to be drawn on paper. The chart defines responsibilities and authority to individuals and also indicates whom these individuals report to.

In short organizing the business means that all activities must be tied together under one individual so that specific goals can be accomplished. This according to Park and Park involves total co-ordination of the five Ms: markets, money, manpower, methods and merchandise (or products or services). It also involves developing the organisational structure necessary to accommodate this co-ordination and delegating responsibilities where possible or appropriate. This implies that the distinguishing feature between the small and the large retailer is not the type of function performed, but rather the degree of specialization employed in carrying out the functions. In the case of a small store all the functions are performed by one individual - the owner. For a large retailer professionals are employed and organized into departments who carry out the functions.

Organisation is however not a serious problem with regard to small retail business. This is because of the small size, which enables the owner to maintain adequate supervision over all aspects of the operation. The owner act as the general manager and perform variety of other activities like buying, selling, customer service, publicity which in a large store are assigned to several people who specialize in them. This implies that employees in a small store perform a greater number of duties than employees of larger stores.

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4. STORE IMAGE

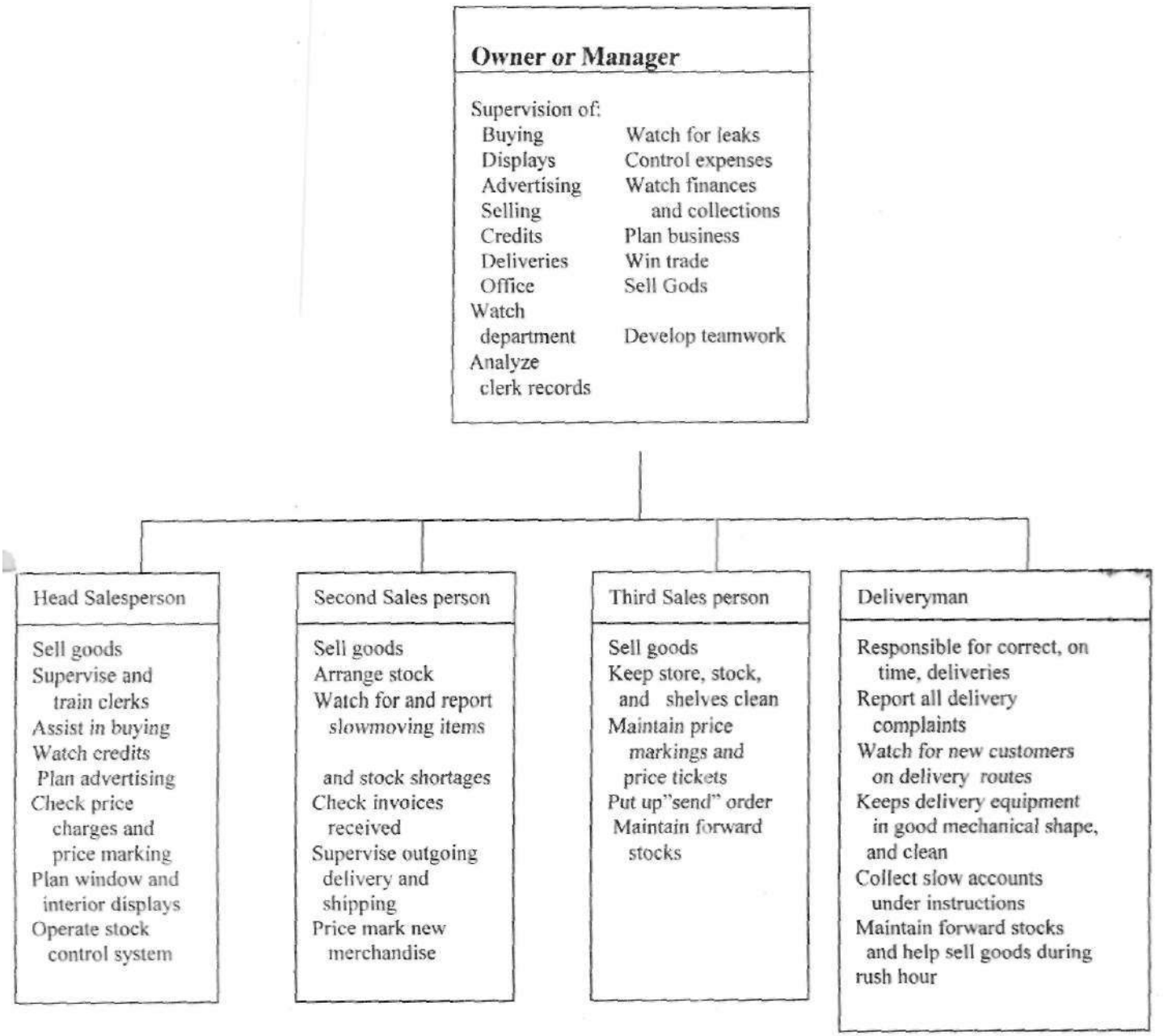
At the onset the retailer has to decide the kind of image he wants the store to assume and as time goes on determine whether the store commands the desired image. Matianeau (1978) define image as the "personality of the store" which consequently determine "he way in which a store is defined in the shopper's mind." Store image could therefore be likened to a bundle of functional qualities that give out an aura of psychological attributes. It is the mental picture that generally comes to mind when the store's name is mentioned.

The functional elements that directly affect store image include the following;

1. store personnel
2. store location
3. product assortment
4. store design
5. store services.

To understand the functions of the owner of a small store below is an organisational chart accompanied with the duties of an imaginary store employing four persons in addition to the proprietor.

Fig 1. **ORGANISATION OF A SMALL STORE**



SOURCE: **Duncan and Phillips (1967) p.183**

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For the independently owned and operated store all the above functions would fall under the purview of the single individual.

5. ASSEMBLING HUMAN RESOURCES

The acquisition and management of manpower poses serious problems to the retailer. In fact the success of any retail business is directly related to how well the employees and customers get along. A good employee creates goodwill which ensures that the customers keep coming back. On the other hand a lazy, uniformed and unpleasant employee drives customers away. This means that selection and recruitment of personnel must be done with utmost care in order to build and maintain the business reputation. Another problem worth mentioning is the relatively large number of inexperienced employees who hold retailing jobs. The preponderance of such people who are mostly young and on part-time basis calls for policies to be adopted for training then adequately.

For a small business that is just starting however it is always advisable to delay hiring of full time/part time employees as long as possible. Such a delay enables the owner or owners to familiarize themselves with the duties and responsibilities of the business. It also helps in defining exactly what will be expected from any employee who might be hired later and more importantly allow sufficient time to find the right individuals.

6. STORE LOCATION AND CONTROL

The success of any retail outlet depends to a large extent on its site or location. This is the physical placement of the enterprise in its environment. Location determines the sales made and hence the profits realized. A good location can even compensate for deficiencies in

merchandising and management. A poor location however may be such a serious handicap that even the most competent retailer cannot compensate for it. In deed there is no type of economic activities in which the location of establishment is more important than in retailing. This is because location ensures patronage.

Choosing a good location for a new store is therefore of paramount importance to the retailer. This problem is compounded by the fact that no location or site remains good forever. Thus largely as a result of population shifts, movement (in or out) of other retailers, improvement or deterioration of buildings and other factors, good locations of one period may gradually become poorer (or better) ones. Selecting a good location is thus a continuing problem.

Despite the significance of location, many retailers decide on locations without prior analysis of the short and long term effect on the business. Areas and buildings are thus rented on the spur of the moment or just because they are available and the business has just started. Sooner or later however the return on investment for the property and inventory begins to dawn on the retailer that it is not justified. He begins to ponder at shut down or other measures to salvage the situation. By then its too late since loss has been incurred.

Many retailers neglect to study the location problem simply because they are inexperienced and have the confident expectation of doing better than their predecessors. They are anxious to start tending the store and consider it a waste of time to conduct any locational studies that could add to costs any way. All these however do not justify the neglect of location analysis before opening a store.

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FACTORS AFFECTING LOCATION

Selecting a particular site or location for a retail store is normally preceded by a careful consideration of a number of factors. These factors must however not cause one to forget the basic determinants of any location: the sales and profit potentials. This is the estimated volume of business which early in the appraisal of possible store sites the retailer should have made. It is the potential annual sales that can be achieved. This sales forecast figures can be obtained by using outside experts or consultants or by using approximate estimates of comparable stores in the area.

The factors that are often considered in any location analysis include population of the trading area, buying habits and purchasing power of the potential customers, store visibility, customer traffic, nature of existing competitors or index of retail saturation and trading area economics analysis. (Duncan & Philips 1967).

All the above help in the selection of a particular location within the chosen city or trading area within the city. Such an analysis involves time and money and the use of expert knowledge. This makes the small retailer to be at a serious disadvantage. The large operators like departmental-stores and supermarkets possess the financial resources and the manpower to conduct such studies before they open their shops.

Small retailers more often base their location decisions, if at all, on considerations of health, climate or nearness to abode, relatives and friends. It is evident however that the small retailer's chance of success is greater if he assembles and evaluates all pertinent information relating the above factors.

METHODS OF RETAILING

There are four major ways by which retailers sell their goods and services to the ultimate consumers. These are through;

1. stores
2. house to house salesmen,
3. mail-order and
4. vending machines.

Stores include all enclosed structures in which goods are displayed for sale or services offered. Department stores and supermarkets, street corner shops and the kiosks are typical examples. A broader definition also includes open displays on particular spots that attract sales like car wash, roadside mechanic, *suya and kosai* sellers. In Nigeria more than 50 per cent of retail sales is through this method.

House to house salesmen include hawkers who carry their goods in carts or on their heads. They also peddle their services on the streets like shoe shiners. This method is thought to account for about 10 per cent of all retail sales in the country.

Mail order and automatic vending machines are fairly advanced methods of retailing that are popular in developed countries. In mail order retailing the customer places order from an illustrated catalogue issued by the retailer. The delivery of the items selected and ordered for is by parcel post, express or freight. Mail order business firm depends on how efficient the transport and delivery systems are in a country. The virtual absence of this method of retailing in Nigeria comes as no surprise since neither our transport nor delivery systems are that efficient.

Automatic vending machines are contraptions that dispense particular goods at the press of a button. They are coin operated and are placed at strategic locations for convenience. They are built to dispense stamps, canned soft drinks, tea or even cash as in automatic teller machine (ATM). These are presently not common in Nigeria.

CHARACTERISTICS OF RETAILING

Retailing the world over is characterized by myriad of transaction fro small quantities of goods. Consumers buy almost daily on a routine basis small quantities of goods that add up to large sums for the retail outlet. This means that the average transaction amount is very low but trips to the outlets are high relative to amount actually spent. Larson, Weigand & Wright (1976) reported a study in the United States, which found that the average family made food purchases that totaled $26.61 weekly for 57 separate items made over 3 trips to the store. If this weekly figure is multiplied by the number of weeks in the year and the number of households in the country the amount arrived at would be a really huge. This gives an indication of how huge the retail market really is.

The frequency of trips to stores and brought about by the sense of urgency whish is another characteristics of retailing. Consumers on realising their needs, soon after stop out to acquire the items so desire. They take them home and use them. For this to occur however the store must be conveniently located. This makes geographic convenience, another characteristic to retailing, to be of extreme importance. Consumers would rather not travel fro in order to purchase a product or services that accommodate their urgent needs. In fact retail shops are so localized that consumers hardly take notice of them until they need to purchase something.

STRUCTURE OF RETAILING

The structure of retailing in any country has to do with data collected over time that shows the number of retail establishments and retail sales based on geographic regions. Another set of data creates the same figures into merchandise groups i.e. number of establishment and retail sales based on merchandise groups. The US Bureau of census had identified 11 major merchandise – viz:

1. Automotive
2. Apparel and clothing
3. Eating and drinking
4. For (raw and semi processed).
5. Drugs (pharmaceuticals)
6. Varity or provision store
7. Lumber and building materials
8. Furniture and appliances
9. Specialty stores (jewelry etc).
10. Paper and Stationary
11. Non-store retailing

CHAPTER THREE

BACKGROUND AND RESEARCH METHODOLOGY

INTRODUCTION

Research Methodology deals with the techniques of locating and collecting data. It also deals with the analysis, classification and interpretation of the collected data.

As indicated in the previous chapters this study is both exploratory and descriptive in nature. It is exploratory because not much is known or written about retailing in Nigeria. Little is therefore known about the nature and extent of retailing and as such hypothesis or theories cannot be formulated for testing. This study is therefore meant to provide a good grasp of the subject matter with the hope that the data will reveal some pattern for further research.

The study is also descriptive because it is meant to ascertain the characteristics of retailing within the study area. Here too the data collected would be analyzed with a view to finding variables in the sector that could apply to the whole country.

Again this study is survey research that focuses on the universe or population. Data is thus collected from the population for intensive study and analysis. However because of the immense size of the universe or population the researcher had no choice but to select a sample from the population. The sample is thought to be representative enough. It consists of the entire outlets located along Kongo Road from the Tudun Wada Market junction up to Kongo Conference Hotel. Strict rules of random sampling are usually adhered to if one is to validly generalize the findings but the unwieldy population of this study forces the researcher to adopt this approach. This enables the researcher to assess in detail outlets that fall within the selected are for the purposes of analysis. Working with such a sample would also allow further studies,

comparative and other wise to be carried out in future.

The case study approach is used for this research project. A case study is the detailed description and analysis of a chosen situation of a person, community, event, institution or phenomenon for the purpose of understanding the situation under study. The findings of a case study are usually limited to the individual event or phenomenon but the results or interpretation can be used to generalize. The case study method is therefore adopted in this study with a view to generalizing the findings to the larger society. Thus the pattern, structure and characteristics of retailing as covered in the case study would most likely be applicable to the nation as a whole.

DESCRIPTION OF RESEARCH METHODOLOGY

In order to collect the data properly a pilot study was carried out in particular outlets chosen at random within the Campus. This was aimed at identifying variables and other factors that could be important to the study. After this initial study some of the questions were adopted while others dropped. The final set of questions thus selected were thought to be suitable in order to capture the variables required to elucidate all the overt and underlying characteristics of retailing.

In this study the researcher made use of both primary and secondary data. Primary sources of data include observations and responses from structured interviews and questionnaire. Retail outlet owners and their workers provided the data used. Visits to several outlets - both large and small, also provided the researcher with the opportunity to observe both behavior and operations. A total of 53 questions were designed and responses sought from the people met at the retail outlets.

Other data was obtained from secondary sources that included text books, periodicals, annual reports, lecture notes, radio and television messages all relating to the subject matter.

CASE STUDY AREA GYALLESU

Zaria metropolis comprise of 4 distinct population centers. These are Zaria City, Tudun Wada/Tudun Jukun, PZ/Sabon Gari and Samaru. All the tertiary institutions are located in either Samaru (ABU) or Tudun Wada/Tudun Jukun areas (Kongo, FCE, Teaching Hospital and State Poly). PZ/Sabon Gari areas represent the economic hubs of the metropolis while Zaria City remains backward and traditional.

The research is based on a sector within Gyallesu Area (GA) of Tudun Wada. This area is thought to be representative enough of retailing activities within Zaria metropolis. The area is neither sleepy like Zaria City with no serious economic activities nor too upbeat economically like PZ/Sabon Gari area. The research area covers the entire length of the main road leading to Kongo Campus from T/Wada market junction up to Federal College of Education (FCE). The outlets located along this road serve the entire Gyallesu and adjacent Tudun Wada areas. The road is always busy with traffic and pedestrians and is littered with several convenience stores.

Majority of the people in this area are Hausa-Fulani. The other tribes especially Ibos and Yorubas are represented and reside within the area. There is no demarcation with regard to abode as all residents are free to live where they want or can afford.

From the total population figures of Zaria Local Government a rough estimate of the population of both T/wada and Gyallesu could be 20,000. Most of the people are blue-collar workers who also engage in farming. These are the junior workers employed by the educational institutions and teaching hospital located in the vicinity. There are others who engage in petty trades within the metropolis. Also there are also white-collar workers who are mostly senior

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workers and local businessmen. The student population in the two tertiary institutions enhances the purchasing power of the area. The two schools located in the area are Institute of Administration, Kongo and Federal College of Education. When in session these schools tip the distribution of the population in the area in favor of the youths. The implication of this is hardly lost on the retailers.

The white collar or middle class workers include executives, senior staff and sundry rich traders. These make the average income within the area to be fairly high thereby enabling residents to have enough disposable income for sundry purchases. The existence of exotic items like expensive biscuits, chocolates, and beverages, on the shelves of most shops attest to this. The existence Shagalinku restaurant and Banadeen stores also says a lot about the purchasing power of the area.

RETAILING IN NIGERIAN HISTORY

The development of trade in Nigeria generally followed the same pattern as elsewhere. First there was barter whose limitations made the emergence of money inevitable among several tribes of present day Nigeria. Various items have been known to serve as money thereby facilitating exchange. These included cowries other ornaments and certain sea shells. This was long before the colonialists came to our shores and largely because there were no rigid borders then, trade flourished within and among the various peoples that lived in far flung areas. Kola nuts for example which is a native crop of the South Western Nigeria and Ghana had for centuries found its way to Northern Nigeria where it had virtually become a very important item in cultural/religious events. Salt and Spices and horses had in return been supplied to the coastal areas from the North. This trade and exchange was not however confined to the West

African sub region alone. Evidence abound that suggests that the famous Moroccan leather that was well sought after in Europe was actually from the present day Northern Nigeria. This strongly suggests that race or distance had never been barriers to trade. In fact barriers were ironically erected after the white man colonized Africa.

The method of trading in those days was largely through markets. These were open spaces where all manner of goods are brought and displayed on specific days. These markets were located in several villages and fairly well known. Various goods were brought on the market day by donkeys, horses and camels. The last beast of burden was particularly important in opening up the trans-Sahara route which allowed not only trade alone but also enabled the two civilizations in North Africa & West Africa to meet and learn from one another. In fact it was through this route that Islam reached the present day Nigeria.

Apart from the markets there were also peddlers who carried their goods on their backs or on their animals and went from village to village selling their wares. These peddlers still roam the several rural areas of present day Nigeria. Artisans however depended less on the markets and much less on peddlers. They largely operated from their houses. This was the situation when the white people came.

COLONIAL ERA

For centuries Europeans had been in contact with the coastal areas of Southern Nigeria. The Portuguese in particular who had taken it upon themselves to convert the Africans into Christianity soon started taking Africans back to Portugal for missionary training. They accidentally discovered that the Africans were more adept at manual labour on the farms than their local labourers. This discovery of cheap labour soon spread among Europeans and the

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missionary objective was soon replaced by pure slave trade among European nations. This became a huge business in West Africa for the white slave merchants. The clandestine trade went on for centuries and for Britain and USA a large surplus of agricultural and other goods was created. These surpluses need to be processed if they were not to be wasted and this in a way gave rise to the industrial revolution. The black race therefore provided the activation energy required for the industrial revolution to occur in Britain and USA. Much later the slave trade was stopped but the white men stayed back in Africa and the era of colonialism began. This they did by using their superior fire power, especially the maxim gun, to subdue and conquer the people of Africa. Soon after they partitioned the vast continent between and among themselves through such asinine agreements as that reached during the Berlin conference. In the process they established an administrative and educational structure that largely allowed the full exploitation of the vast resources of the continent.

Nevertheless the colonial experience had no doubt given a boost to retailing. For example the colonialist made it possible for more goods and services especially in agriculture and communications to be made available. Cotton fabric, roads and rail way to mention a few were made available for the first time to the native African.

THE PRESENT DAY RETAILING IN NIGERIA

No one knows the number of retail outlets in Nigeria. An educated guess indicate that there could be about two million business establishments engaged in retailing in the country. Most of these establishments are small with daily sales worth as little as twenty Naira. Other bigger establishments have =N=100,000 or more as their daily sales. These retail establishments provide all manner of goods and services to the ultimate consumers all over the

nation. Some carry small assortments of very limited lines of goods. For example stationery and tobacco shops. Others have broad assortments of many of goods. For example the supermarkets. Some outlets provide other services along with the goods they sell such as customer credit, delivery, music while you shop, parking and air conditioning. Others strictly concentrate on their main line .

In terms of organisation these establishments exhibit the entire spectrum; many are sole proprietorships, others are partnerships and co-operatives while still others have taken the corporate form of business. Among them are those independently owned by single individuals having single outlets, those owned by partners and coops and those owned by corporate bodies and having several employees and outlets. Some appear to be well managed while others show obvious signs of poor management. Some are one-store operations while others operate several stores or outlets known as chain.

From the above it is pretty obvious that the study of retail establishment is indeed a "study in contrasts" (Duncan & Phillips 1967). The two million or so establishments differ from one another in several ways. However, on closer examination we may find that they have a lot in common. First of all they obtain goods from various sources and resell them to the ultimate consumers. Thus all of them exist in order to satisfy the needs of their customers - existing and prospective. This they do by providing goods and services at the right time, place and price. All retailers perform these same basic marketing functions that include physical distribution and facilitating functions (like financing, insurance etc).

CHAPTER FOUR

PRESENTATION AND ANALYSIS

INTRODUCTION

This chapter deals with the presentation and analysis of data collected for the purpose of this study. The data was collected in the area under study by way of structured interview. All the retail outlets in the area were visited and interviews held with either the store keepers and or the owners/proprietors. A total of 37 questions were designed to obtain the required data and each store or outlet visited had the questions asked. These questions range from those dealing with the demographics of the storekeepers, owners and other workers to those dealing with the store category or merchandise group. Others include estimated store net worth, daily sales, opening hours and the type of organisation floated to carry out the business. A total of 110 Outlets were visited which gives the number of questions asked to be four thousand and seventy (i.e 37 x 110). Out of the 110 outlets responses were obtained from 107 leaving three from whom no adequate information could be obtained. This gives a 97.27% response from which analysis was made. This high response convinced the researcher that the data is worthy of analysis. The responses were tabulated and attached in the appendix section.

It should be noted that some of these stores have no names at all and very few are registered. This is largely because the law on registration of business names is hardly enforced.

DEMOGRAPHIC CHARACTERISTICS

For the purpose of this study certain demographic characteristics were considered important variables in the area of retailing. Questions were therefore designed to capture them adequately. Such characteristics include sex, age, marital status, tribe, educational qualification,

religion and state of origin. These were given the acronym SAMSTERS. A table of the responses and the names of the outlets is attached in the appendix section. However the data here was collected from 3 categories of people: viz - the store keepers, the real owners or proprietors of the outlets and the other workers or shop keepers (where they are available).

Table 1: YEAR OF STORE OPENING

Value	Frequency	Percent	Valid Percent	Cum Percent
0	10	9.3	9.3	9.3
1960	1	.9	.9	10.3
1966	1	.9	.9	11.2
1977	2	1.9	1.9	13.1
1978	2	1.9	4.7	15.0
1979	5	4.7	1.9	19.6
1985	2	1.9	1.9	21.5
1986	1	.9	.9	22.4
1987	4	3.7	3.7	26.2
1988	4	3.7	3.7	29.9
1989	1	.9	.9	30.8
1990	6	5.6	5.6	36.4
1991	9	8.4	8.4	44.9
1992	4	3.7	3.7	48.6
1993	12	11.2	11.2	59.8
1994	11	10.3	10.3	70.1
1995	2	1.9	1.9	72.0
1996	13	12.1	12.1	84.1
1997	10	9.3	9.3	93.5
1998	7	6.5	6.5	100.0
Total	107	100.0	100.0	

Median 1993.000 Mode 1996.000

Source: Compiled from the collected data

The above table shows the various years that the outlets were opened. Note that ten of the outlets visited could not have their starting years determined by the store keepers and or the proprietors. The earliest date given was 1960 and it belongs to one Hajia Kaka the waina seller. She determined the year she opened the shop by indicating historical events. She claimed for example that the assassination of the Sardauna occurred about six years after she opened her shop. This was in the year 1966. She also recalled the independence celebration that was about as old as her waina selling business. Another single shop was opened in 1966. After that no shop was opened till 1977 when every subsequent year recorded the appearance of a new shop or shops. There appears to be no distinct pattern since some years had only one opened while others had more than one. However 1993, 1994, 1996 and 1997 appear to be good years for store opening since they recorded 12, 11, 13 and 10 stores respectively. However 1995, the odd year out having had no shop opened does not seem to have had a serious economic recession for the nation. Neither was here a boom in the yeas hat recorded multiple store openings. So perhaps store opening is independent of the economic environment.

TABLE 2: SEX DISTRIBUTION OF STORE KEEPERS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
Female	18	16.8	16.8	19.6
Male	86	80.4	80.4	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases 0

Source: Compiled from the collected data

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The above table shows that out of a total of 107 outlets visited three did not yield the required data. This leaves 104 outlets where it was found that male store keepers number 86 while female store keepers were only 18. This gives 80.4 percent for the males and 16.8 percent for females. This lop sided distribution seem to confirm the notion that males dominate retail trade at least as far as store keeping is concerned.

TABLE 3: SEX DISTRIBUTION OF PROPRIETORS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
Female	16	15.0	15.0	17.8
Male	88	82.2	82.2	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases 0

Source: Compiled from the collected data

Distribution by sex of the proprietors of the outlets understudy follow the same pattern as that of store keepers. Male proprietors dominate with 88 outlets owned by them while 16 are owned by females. The percentage share gives males 82.2% while the females have only 15.0%. Again this seems to confirm that retailing is a male dominated past time.

Table 4: SEX DISTRIBUTION OF FIRST EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	56	52.3	52.3	52.3
Female	12	11.2	11.2	63.6
Male	39	36.4	36.4	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases 0

Source: Compiled from the collected data

Table 5: SEX DISTRIBUTION OF SECOND EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	85	79.4	79.4	79.4
Female	6	5.6	5.6	85.0
Male	16	15.0	15.0	100.0
	107	100.0	100.0	

Valid cases 107 Missing cases 0

Source: Compiled from the collected data

Table 6: SEX DISTRIBUTION OF THIRD EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	97	90.7	90.7	90.7
Female	2	1.9	1.9	92.5
Male	8	7.5	7.5	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases 0

Source: Compiled from the collected data

Table 7: SEX DISTRIBUTION OF FOURTH EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	105	98.1	98.1	98.1
Male	2	1.9	1.9	100.0
	107	100.0	100.0	

Valid cases 107 Missing cases 0

Source: Compiled from the collected data

The above four tables show the distribution of gender among those outlets having one or more employees. Note that several outlets do not have an employee other than the store keeper and or the sole proprietor. There are 56 such shops which represent more than 50

percent of the total. Among those having one additional employee the distribution shows that males number 39 or 36.4 percent while females number 12 or 11.2 percent. This distribution is for the first employee. The distribution for the second, third and forth employees(where available)are shown in the subsequent tables 5, 6,and 7. These also follow the same paten as table 4 for he first employee. Males largely predominate.

Table 8: AGE DISTRIBUTION OF STORE KEEPERS

Value	Frequency	Percent	Valid Percent	Cum Percent
15	2	1.9	1.9	1.9
18	1	.9	1.0	2.9
23	1	.9	1.0	3.8
24	4	3.7	3.8	7.7
25	9	8.4	8.7	16.3
27	2	1.9	1.9	18.3
28	5	4.7	4.8	23.1
29	5	4.7	4.8	27.9
30	8	7.5	7.7	35.6
31	2	1.9	1.9	37.5
32	1	.9	1.0	38.5
33	3	2.8	2.9	41.3
34	3	2.8	2.9	44.2
35	9	8.4	8.7	52.9
36	2	1.9	1.9	54.8
38	5	4.7	4.8	59.6
40	12	11.2	11.5	71.2
41	1	.9	1.0	72.1
42	3	2.8	2.9	75.0
43	2	1 .9	1.9	76.9

44	1	.9	1.0	77.9
45	6	5.6	5.8	83.7
46	1	.9	1.0	84.6
47	1	.9	1.0	85.6
48	1	.9	1.0	86.5
49	1	.9	1.0	87.5
50	6	5.6	5.8	93.3
55	1	.9	1.0	94.2
60	2	1.9	1.9	96.2
65	2	1.9	1.9	98.1
80	2	1.9	1.9	100.0
	3	2.8	Missing	
Total	107	100.0	100.0	

Mean 36.971 Median 35.000 Mode 40.000

Std dev11.592 Range 65.000 Minimum 15.000
Maximum 80.000 Sum 3845.000
Valid cases 104 Missing cases 3
Source: Compiled from the collected data

From the above table it appears that store keeping is an all comers job. The ages range from 15 to 80 but with 40 as the most frequent. The median age is 35 while the mean is 36.97. However from the table more than 50 percent of the store keepers have ages that are less than or equal to 35. However two entries for 80 years need some explanation. They both belong to elderly women who were employed to wash plates and generally stay put at waina houses. The ages were ascertained and confirmed by other employee working at the same outlets.

Table 9: AGE DISTRIBUTION OF PROPRIETORS

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Value	Frequency	Percent	Valid Percent	Cum Percent
24	3	2.8	2.9	2.9
25	6	5.6	5.8	8.7
26	2	1.9	1.9	10.6
27	2	1.9	1.9	12.5
28	5	4.7	4.8	17.3
29	4	3.7	3.8	21.2
30	7	6.5	6.7	27.9
31	2	1.9	1.9	29.8
32	1	.9	1.0	30.8
33	2	1.9	1.9	32.7
34	3	2.8	2.9	35.6
35	11	10.3	10.6	46.2
36	1	.9	1.0	47.1
38	5	4.7	4.8	51.9
40	11	10.3	10.6	62.5
41	1	.9	1.0	63.5
42	4	3.7	3.8	67.3
43	2	1.9	1.9	69.2
44	1	.9	1.0	70.2
45	8	7.5	7.7	77.9
46	1	.9	1.0	78.8
47	1	.9	1.0	79.8
48	2	1.9	1.9	81.7
49	1	.9	1.0	82.7
50	7	6.5	6.7	89.4
52	1	.9	1.0	90.4

55	2	1.9	1.9	92.3
56	1	.9	1.0	93.3
60	2	1.9	1.9	95.2
65	2	1.9	1.9	97.1
80	3	2.8	2.9	100.0
.	3	2.8	Missing	
Total	107	100.0	100.0	

Mean 39.442 Median 38.000 Mode 35.000 Std dev 11.827Variance 139.880 Range56.000Minimum 24.000Maximum80.000

* Multiple Modes exist. The smallest value is shown.

Valid Cases 104 Missing Cases 3

Source: Compiled from the collected data

The above table shows that proprietors could be as young as 24 and as old as 80 years. However the two most frequent ages are 35 and 40 both having 10.3 percent of the total. On the whole proprietorship does not seem to be a function of age since entries exist for 80 years and virtually all the other ages too. The average age is 39.44 which could imply that retailing is a serious business for mostly mature individuals.

AGE DISTRIBUTION OF OTHER WORKERS:

Table 10: FIRST EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
9	2	1.9	3.9	3.9
12	1	.9	2.0	5.9
13	1	.9	2.0	7.8
15	6	5.6	11.8	19.6
16	2	1.9	3.9	23.5

17	2	1.9	3.9	27.5
18	3	2.8	5.9	33.3
19	5	4.7	9.8	43.1
20	7	6.5	13.7	56.9
22	1	.9	2.0	58.8
23	2	1.9	3.9	62.7
24	1	.9	2.0	64.7
25	7	6.5	13.7	78.4
26	2	1.9	3.9	82.4
28	4	3.7	7.8	90.2
29	1	.9	2.0	92.2
0	1	.9	2.0	94.1
35	2	1.9	3.9	98.0
45	1	.9	2.0	100.0
	56	52.3	Missing	
Total	107	100.0	100.0	

Mean 21.431 Median 20.000 Sum 1093.000

Mode 35.000 Std dev 6.730 Variance 139.880
Range 36.000 Minimum 9.000 Maximum 45.000
* Multiple Modes exist. The smallest value is shown.
Valid Cases 51 Missing Cases 56
Source: Compiled from the collected data

Table 11: AGE DISTRIBUTION OF SECOND EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
8	1	.9	4.5	4.5
10	1	.9	4.5	9.1
12	3	2.8	13.6	22.7
13	1	.9	4.5	27.3

14	1	.9	4.5	31.8
15	1	.9	4.5	36.4
16	1	.9	4.5	40.9
17	1	.9	4.5	45.5
18	1	.9	4.5	50.0
19	1	.9	4.5	54.5
20	3	2.8	13.6	68.2
24	1	.9	4.5	72.7
25	2	1.9	9.1	81.8
30	3	2.8	13.6	95.5
35	1	.9	4.5	100.0
.	85	79.4	Missing	
Total	107	100.0		

Mean 19.318 Median 18.5 Mode 12.000

Std dev 7.422 Range 27.000 Minimum 8.000
Maximum 35.000 Sum 425.000

*Multiple modes exist. The smallest value is shown

Valid cases 22 Missing cases 85
Source: Compiled from the collected data

Table 12: AGE DISTRIBUTION OF THIRD EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
11	1	.9	10.0	10.0
12	1	.9	10.0	20.0
13	1	.9	10.0	30.0
15	2	1.9	20.0	50.0
17	2	1.9	20.0	70.0
22	2	1.9	20.0	90.0

35	1	.9	10.0	100.0
.	97	90.7	Missing	
Total	107	100.0	100.0	

Mean 17.90 Median 16.000 Mode 15.000

Std dev7.078 Range 24.000 Minimum 11.000
Maximum 35.000 Sum 179.000

*Multiple modes exist. The smallest value is shown
Valid cases 10 Missing cases 97
Source: Compiled from the collected data

Table 13: FOURTH EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
10	1	.9	50.0	50.0
12	1	.9	50.0	100.0
.	105	98.1	Missing	
Total	107	100.0	100.0	

Mean 11.000 Median 11.000 Mode 10.000
Std dev 1.414 Range 2.000 Minimum 10.000
Maximum 12.000 Sum 22.000
*Multiple modes exist. The smallest value is shown.
Valid cases 2 Missing cases 105
Source: Compiled from the collected data

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The above four tables indicate the age distribution of the other employees of the retail outlets visited. It should be noted however as table 9 indicated 56 outlets do not have other employees apart from the store keeper and the proprietor. This represents 52.3 percent. Table 10,11,12 and 13 indicate the age distribution of the first, second, third and fourth employees where available. It should be noted that the mean ages of the tables goes down from 21.4 for the first employees to just 11 years for the fourth employees. This seem to suggest that the

proprietors prefer younger additional employees probably because they come cheap.

However for outlets having more than four employees no SAMSTERS was taken. There are two or three of such shops.

Table 14: EDUCATIONAL QUALIFICATION: STORE KEEPERS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
ADULT EDU	1	.9	.9	3.7
ARABIC	33	1.9	1.9	5.6
DIPLOMA	3	30.8	30.8	36.4
GRADUATE	7	2.8	2.8	39.3
NCE	3	6.5	6.5	45.8
NIL	1	2.8	2.8	48.6
PRI & ARAB	4	.9	.9	49.5
PRIMARY	9	3.7	3.7	53.3
SECONDARY	41	8.4	8.4	61.7
		38.3	38.3	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The above table shows that virtually all the respondents are literate in one way or the other. Those who attended secondary school represent the highest number followed by those who only attended Arabic school and had complied their Quaranic education. There are a few graduates among the shop keepers with holders of other qualifications also featuring too.

Table 15: EDUCATIONAL QUALIFICATION: PROPRIETORS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
ADPA	1	.9	.9	3.7
ADULT ED	1	.9	.9	4.7
ARA/SEC	2	1.9	1.9	6.5
ARABIC	36	33.6	33.6	40.2
DIPLOMA	2	1.9	1.9	42.1
GRADUATE	10	9.3	9.3	51.4
NCE	3	2.8	2.8	54.2
NIL	1	.9	.9	55.1
PRI & ARAB	3	2.8	2.8	57.9
PRIMARY	8	7.5	7.5	65.4
SECONDARY	37	34.6	34.6	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The qualifications of the proprietors follow the same pattern as that of the store keepers. Secondary school leavers and Arabic school graduates clinch the highest percentages of 34.6 and 33.6 respectively. However the graduates come as distant second with 9.3 percent which though small still is reasonable compared with the percentages for holders of other qualifications like NCE, Diploma, ADPA etc. If not for the slightly high percentage of the graduates one would have concluded that higher education negates proprietorship. The large percentages recorded for Secondary and Arabic school leavers clearly indicate that entrepreneurship rather than educational qualification was the factor responsible for opening shops in Gyellesu area.

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EDUCATIONAL QUALIFICATION OF EMPLOYEES:

Table 16: FIRST EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	56	52.3	52.3	52.3
ARABIC	8	7.5	7.5	59.8
DIPLOMA	4	3.7	3.7	63.8
PRI & ARAB	2	1.9	1.9	65.4
PRIMARY	6	5.6	5.6	71.0
SECONDARY	31	29.0	29.0	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

Table 17: **EDUCATIONAL QUALIFICATION OF SECOND EMPLOYEE**

Value	Frequency	Percent	Valid Percent	Cum Percent
	85	79.4	79.4	79.4
ARABIC	3	2.8	2.8	82.4
DIPLOMA	1	.9	.9	83.2
PRIMARY	5	4.7	4.7	87.9
SECONDARY	13	12.1	12.1	100.0
TOTAL	107	100.1	100.0	

Valid Cases 107 Mission Cases 0

Source: Compiled from the collected data.

Table 18: **EDUCATIONAL QUALIFICATION OF THIRD EMPLOYEE**

Value	Frequency	Percent	Valid Percent	Cum Percent
	97	90.7	79.4	79.4
ARABIC	2	1.9	2.8	82.4
DIPLOMA	2	1.9	.9	83.2
SECONDARY	6	5.6	4.7	87.9
TOTAL	107	100.0	100.0	

Source: Compiled from the collected data.

Table 19: FOURTH EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
10	1	.9	50.0	50.0
12	1	.9	50.0	100.0
.	105	98.1	Missing	
Total	107	100.0	100.0	

Mean 11.000 Median 11.000 Mode 10.000

Std dev 1.414 Range 2.000 Minimum 10.000
Maximum 12.000 Sum 22.000
*Multiple modes exist. The smallest value is shown.
Valid cases 2 Missing cases = 105
Source: From the collected data.

The employees qualification as shown by the above four tables generally follow the same pattern with secondary school leavers making up the majority and followed closely by the Arabic school graduates.

Table 20: RELIGIOUS BELIEF OF STORE KEEPERS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
ISLAM	69	64.5	64.5	67.3
XTIAN	35	32.7	32.7	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The above table shows Muslims to be in the majority with 69 storekeepers or 64.5 percent while Christians have 38 or 35 percent. This to some extent reflects the reality in Zaria which is by and large dominated by Muslims. However the 35 percent itself is an indication of

the in roads made by Christians in the retail trade of the area under study since virtually all of them are not indigenes of Kaduna State.

Table 21: RELIGIOUS BELIEF OF PROPRIETORS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
ISLAM	71	66.4	66.4	69.2
XTIAN	33	30.8	30.8	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The above table shows that muslim proprietors are the majority with 71 outlets representing 66.4 percent while Christians have 33 outlets representing 30.8 percent. This also follows the pattern of the storekeepers and is in line with the reality on the ground ie the existence of a large population of non indigene Christians. In fact the 30.8 per cent showing of the Christian proprietors is a testimony of their trust in the safety of their investment in the area.

RELIGIOUS BELIEF OF EMPLOYEES:

Table 22: FIRST EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	56	52.3	52.3	52.3
ISLAM	30	28.0	28.0	80.4
XTIAN	21	19.6	19.6	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

Table 23: RELIGIOUS BELIEF OF SECOND EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
ISLAM	85	79.4	79.4	79.4
XTIAN	17	15.9	15.9	95.3
	5	4.7	4.7	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

Table 24: RELIGIOUS BELIEF OF THIRD EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	85	79.4	79.4	79.4
FULANI	8	.9	.9	80.4
HAUSA	16	15.0	15.0	95.30
IBIBIO	1	.9	.9	96.3
IBIRA	1	.9	.9	97.2
IGBO	1	.9	.9	98.1
YORUBA	2	1.9	1.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

Table 25: RELIGIOUS BELIEF OF FOURTH EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	105	98.1	98.1	98.1
ISLAM	2	1.9	1.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

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The above four tables show the religious beliefs of the employees of the outlets. The same pattern is followed whereby the Muslims predominate. The strong presence of Christians taken all together could indicate the tolerance index of the local population and the conducive business atmosphere in the area. It would be interesting to compare this with what obtains in say Nsukka - a university town that is easily comparable to Zaria but predominantly Christian.

Table 26: MARITAL STATUS OF STORE KEEPERS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
MARRIED	82	76.6	76.6	79.4
SINGLE	20	18.7	18.7	98.1
WIDOW	2	1.9	1.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The above table shows that there are 82 married storekeepers or 76.6 percent of the total. This is a rather high figure especially considering the average age of such people to be 36. However cultural factors may be at work and or perhaps the assumption that a married person is more responsible than an unmarried one. It would appear that married persons are preferred as storekeepers. Those not married constitute only 18.7 percent and the two widows represent 1.9 percent. So married persons appear to be preferred as storekeepers.

Table 27: MARITAL STATUS OF PROPRIETORS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
MARRIED	90	84.1	84.1	86.9
SINGLE	12	11.2	11.2	98.1
WIDOW	2	1.9	1.9	100.0
Total	107	100.0	100.0	

Source: Compiled from the collected data.

Valid cases 107 Missing cases 0

The table shows that 84.1 percent of the proprietors are married which correlates with the average age of 39.3 years for the same people. Among the proprietors there are single individuals who represent 11.2 percent and two widows who represent 1.9 percent. It would appear that age and marriage are strong factors in starting a retail business.

MARITAL STATUS OF EMPLOYEES:

Table 28: FIRST EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	56	52.3	52.3	52.3
MARRIED	8	7.5	7.5	59.8
SINGLE	42	39.3	39.3	99.1
WIDOW	1	.9	.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

Table 29: SECOND EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	85	79.4	79.4	79.4
MARRIED	2	1.9	1.9	81.3
SINGLE	19	17.8	17.8	99.1
WIDOW	1	.9	.9	100.0
Total	107	100.0	100.0	

Source; Compiled from the collected data

Table 30: THIRD EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	97	90.7	90.7	90.7
SINGLE	9	8.4	8.4	99.1
WINDOW	1	.9	.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

Table 31: FOURTH EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	105	98.1	98.1	98.1
SINGLE	2	1.9	1.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

All the above 4 tables indicate a preponderance of unmarried persons among those outlets having one or more employees. This tallies with the average age of the individuals whose highest value is 21.4. It also suggests that unmarried workers are preferred to married ones for retail outlets.

Table 32: TRIBAL DISTRIBUTION OF STORE KEEPERS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
IJAW	1	.9	.9	3.7
EDO	2	1.9	1.9	5.6
HAUSA	59	55.1	55.1	60.7
IBIOBIO	1	.9	.9	61.7
IBIRA	7	6.5	6.5	68.2
IDOMA	1	.9	.9	69.2
IGALA	3	2.8	2.8	72.0
IGBO	11	10.3	10.3	82.2
KANURI	1	.9	.9	83.2
NUPE	1	.9	.9	84.1
TIV	1	.9	.9	85.0
URHOBO	1	.9	.9	86.0
YORUBA	15	14.0	14.0	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The table shows that 55.1 percent of all the store keepers are Hausas while Yorubas and Igbos represent 14 and 10.3 percent respectively. Minority tribes from the North and South are also represented. This fairly balanced distribution could be described as the beginning of a desired melting pot for the continued unity and survival of the nation.

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Table 33: TRIBAL DISTRIBUTION OF PROPRIETORS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
IJAW	1	.9	.9	3.7
EDO	2	1.9	1.9	5.6
HAUSA	59	55.1	55.1	60.7
IBIRA	7	6.5	6.5	67.3
IDOMA	1	.9	.9	68.2
IGALA	3	2.8	2.8	71.0
IGBO	11	10.3	10.3	81.3
NUPE	1	.9	.9	82.2
TIV	1	.9	.9	83.2
URHOBO	1	.9	.9	84.1
YORUBA	17	15.9	15.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The above table for proprietors has the same spread as the one for store keepers earlier on. The percentages for Hausa, Yoruba and Igbo are virtually the same. So also are those for the other tribes. What this seems to indicate is that proprietors choose store keepers from their own tribal group. An important implication here however is the obvious conducive atmosphere that attracts and allows a diverse number of the nation's tribes to come and establish their businesses in Zaria and indeed all over the North.

TRIBAL DISTRIBUTION FOR OTHER EMPLOYEES:

Table 34: FIRST EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	57	53.3	53.3	53.3
CALABAR	1	.9	.9	54.2
EDO	2	1.9	1.9	56.1
EFIK	1	.9	.9	57.0
HAUSA	25	23.4	23.4	80.4
IBIOBIO	3	2.8	2.8	83.2
IBIRA	4	3.7	3.7	86.9
IGALA	1	.9	.9	87.9
IGBO	4	3.7	3.7	91.6
JABA	2	1.9	1.9	93.5
KANURI	1	.9	.9	94.4
NUPE	1	.9	.9	95.3
URHOBO	1	.9	.9	96.3
YORUBA	4	3.7	3.7	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

Table 35: SECOND EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	85	79.4	79.4	79.4
A/IBOM	1	.9	.9	80.4
IMO	1	.9	.9	81.3
KADUNA	9	8.4	8.4	89.7
KANO	3	2.8	2.8	92.5
KATSINA	1	.9	.9	93.5

KEBBI	2	1.9	1.9	95.3
KOGI	2	1.9	1.9	97.2
KWARA	1	.9	.9	98.1
SOKOTO	2	1.9	1.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

Table 36: THIRD EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	97	90.7	90.7	90.7
HAUSA	8	7.5	7.5	98.1
IGBO	1	.9	.9	99.1
YORUBA	1	.9	.9	99.1
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

Table 37: FOURTH EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	105	98.1	98.1	98.1
KADUNA	1	.9	.9	99.1
KATSINA	1	.9	.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

The above four tables show the tribal distribution among the employees. The general pattern of the proprietors is followed especially with regard to the 3 big tribes - Hausa, Igbo and

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Yoruba. But at the same time there is a wider representation of the other tribes from both the North and South.

Table 38: DISTRIBUTION BY STATE OF ORIGIN: STOREKEEPERS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
A/IBOM	1	.9	.9	3.7
ANAMBRA	4	3.7	3.7	7.5
BENUE	3	2.8	2.8	10.3
BORNO	1	.9	.9	11.2
DELTA	1	.9	.9	12.1
EDO	2	1.9	1.9	14.0
ENUGU	2	1.9	1.9	15.9
IMO	5	4.7	4.7	20.6
KADUNA	23	21.5	21.5	42.1
KANO	12	11.2	11.2	53.3
KATSINA	7	6.5	6.5	59.8
KEBBI	2	1.9	1.9	61.7
KOGI	15	14.0	14.0	75.7
KWARA	3	2.8	2.8	78.5
LAGOS	1	.9	.9	79.4
NIGER	4	3.7	3.7	83.2
ONDO	2	1.9	1.9	85.0
OSUN	1	.9	.9	86.0
OYO	3	2.8	2.8	88.8
RIVERS	1	.9	.9	89.7
SOKOTO	6	5.6	5.6	95.3
YOBE	1	.9	.9	96.3

ZAMFARA	4	3.7	3.7	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: Compiled from the collected data.

The above table shows that the store keepers come from as much as 23 states of the federation. This is more than half of the states in the country. Surprisingly 12 Southern states compared to 11 Northern states are represented. In the actual number of store keepers the Northern states of Kaduna, Kogi and Kano top the list.

Table 39: DISTRIBUTION BY STATE ORIGIN: PROPRIETORS

Value	Frequency	Percent	Valid Percent	Cum Percent
	3	2.8	2.8	2.8
ANAMBRA	4	3.7	3.7	6.5
BAUCHI	1	.9	.9	7.5
BENUE	2	1.9	1.9	9.3
DELTA	1	.9	.9	10.3
EDO	2	1.9	1.9	12.1
ENUGU	2	1.9	1.9	14.0
IMO	5	4.7	4.7	18.7
KADUNA	24	22.4	22.4	41.1
KANO	11	10.3	10.3	51.4
KATSINA	7	6.5	6.5	57.9
KEBBI	2	1.9	1.9	59.8
KOGI	15	14.0	14.0	73.8
KWARA	3	2.8	2.8	76.6
LAGOS	1	.9	.9	77.6

NIGER	4	3.7	3.7	81.3
ONDO	3	2.8	2.8	84.1
OSUN	2	1.9	1.9	86.0
OYO	3	2.8	2.8	88.8
RIVERS	1	.9	.9	89.7
SOKOTO	6	5.6	5.6	95.3
YOBE	1	.9	.9	96.3
ZAMFARA	4	3.7	3.7	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

The above table shows that proprietors come from 22 states in the federation. There is a tie here between the North and the South as both have eleven. The distribution follows the same pattern as that of the store keepers which confirms that store owners employ their own. Kaduna, Kano and Kogi still lead the others.

DISTRIBUTION BY STATE ORIGIN:

Table 40: FIRST EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	56	52.3	52.3	52.3
A/IBOM	3	2.8	2.8	55.1
BORNO	2	1.9	1.9	57.0
C/RIVER	1	.9	.9	57.9
DELTA	1	1.9	1.9	58.9
EDO	2	1.9	1.9	60.7
ENUGU	2	.9	.9	62.6
IMO	1	11.2	11.2	63.6
KADUNA	12	2.8	2.8	74.8

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KANO	3	.9	.9	77.6
KATSINA	1	1.9	1.9	78.5
KEBBI	2	6.5	6.5	80.4
KOGI	7	1.9	1.9	86.9
KWARA	2	1.9	1.9	88.8
NIGER	2	.9	.9	90.7
PLATEAU	1	.9	.9	91.6
RIVERS	1	.9	.9	92.5
SOKOTO	5	4.7	4.7	97.2
ZAMFARA	3	2.8	2.8	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

Table 41: SECOND EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	85	79.4	79.4	79.4
A/IBOM	1	.9	.9	80.4
IMO	1	.9	.9	81.3
KADUNA	9	8.4	8.4	89.7
KANO	3	2.8	2.8	92.5
KATSINA	1	.9	.9	83.5
KEBBI	2	1.9	1.9	95.3
KGI	2	1.9	1.9	97.2
KWARA	1	.9	.9	98.1
SOKOTO	2	1.9	1.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

Table 42: THIRD EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	97	90.7	90.7	90.7
ENUGU	1	.9	.9	91.6
KADUNA	4	3.7	3.7	95.3
KANO	1	.9	.9	96.3
KOGI	1	.9	.9	97.2
SOKOTO	2	1.9	1.9	99.1
ZAMFARA	1	.9	.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

Table 43: FOURTH EMPLOYEE

Value	Frequency	Percent	Valid Percent	Cum Percent
	105	98.1	98.1	98.1
KADUNA	1	.9	.9	99.1
KATSINA	1	.9	.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

The above four tables also follow the same general pattern observed earlier for store keepers and proprietors. The state of origin of the proprietor influences that of the store keeper and other employees.

Table 44: NUMBER OF ADDITIONAL EMPLOYEES

Value	Frequency	Percent	Valid Percent	Cum Percent
0	35	32.7	33.3	33.3
1	29	27.1	27.6	61.0
2	12	11.2	11.4	72.4
3	8	7.5	7.6	80.0
4	4	3.7	3.8	83.8
5	3	2.8	2.9	86.7
6	3	2.8	2.9	89.5
7	1	.9	1.0	90.5
8	1	.9	1.0	91.4
9	2	1.9	1.9	93.3
10	1	.9	1.0	94.3
12	2	1.9	1.9	96.2
15	3	2.8	2.9	99.0
20	1	.9	1.0	100.0
	2	1.9	Missing	
Total	107	100.0	100.0	

Mean 2.514 Median 1.000 Mode 0.000

Std dev3.925 Range 20.000 Minimum 0.000
Maximum 20.000 Sum 264.000

Valid cases 105 Missing cases = 2

Source: Compiled from the collected data.

The table shows that 35 shops or 32.7 percent do not have ADDITIONAL employees at all but when combined with those having only one then the percentage rises to more than 60 percent. This goes to confirm the smallness of the outlets. The highest number of employees is 20 which belongs to a tailoring outfit.

Table 45: TYPE OF BUSINESS ORGANISATION

Value	Frequency	Percent	Valid Percent	Cum Percent
COMPANY	9	8.4	8.4	8.4
PARTNER	3	2.8	2.8	11.2
SOLE	95	88.8	88.8	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

The above table shows that the sole trader type of business organisation predominates with more than 90 outlets. This represents 88.88 percent of the total. Limited liability companies come second with 8.4 percent and partnerships have 2.8 percent. This adequately reflects the reality of things in the retail trade. Sole traders or sole proprietor businesses are always the majority in the retail trade all over the world. It is interesting to note that the few limited liability companies are all owned by fairly educated individuals who are largely non indigenes and from the South.

Table 46: PRODUCT CATEGORY

Value	Frequency	Percent	Valid Percent	Cum Percent
GOODS	65	60.7	60.7	60.7
SERVICES	42	39.3	39.3	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

In the above table all the outlets are classified according to the product they offer for sale. This could be goods or services. Those outlets offering goods predominate with 60.7 percent while those offering services represent 39.3 percent. This appears to confirm the under

developed nature of the economy since all advanced economies are characterized by the dominance of service provision.

Table 47: MERCHANDISE GROUP

Value	Frequency	Percent	Valid Percent	Cum Percent
AUTOMOTIVE	8	7.5	7.5	7.5
BOOKS & STATIONERY	9	8.4	8.4	15.9
BUILDING	4	3.7	3.7	19.6
DRUGS	7	6.5	6.5	26.2
ELECTRONICS	10	9.3	9.3	35.5
FOOD & BEVERAGE	20	18.7	18.7	54.2
PERSONAL SERVICES	19	17.8	17.8	72.0
TEXTILE	10	9.3	9.3	81.3
VARIETY	20	18.7	18.7	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing cases = 0

Source: From the collected data.

In order to gain an insight into the actual retail structure and the types of merchandise that the outlets really offer or stock an arbitrary grouping was designed for the purpose of analysis. All the outlets were made to belong to one group or the other depending on product similarity. These groups are as follows:

1. Automotive - which includes both products and services relating to motor vehicles. Thus mechanics, vulcanizes, spare parts dealers, bicycle and cycle repairers, filling stations, Tyres, batteries and accessories shops are included here.
2. Books and Stationery - also includes office equipment and supplies shops, cards, gifts,

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and jewelry.

3. Building - which includes hardware, metal works, carpentry, furniture and plumbing.
4. Drugs - also includes patent medicine stores, pharmaceutical chemists and herbalist shops.
5. Electronics - also includes sales and repair shops of all electronic goods (new or second hand ie Takumbo). Also lamps, lighting and fixtures.
6. Food and Beverages - also includes shops that sell raw food like grains, tubers etc and restaurants. Also bakeries, retail meat and Suya places, dairy, liquor, fast food, ice cream and tobacco.
7. Personal Services - also include business centers, photocopy, barbing, saloon, photo studio, manicure etc. Also cosmetics, key cutting, shoe repairs, music, record, tapes and cassettes.
8. Textiles - also include apparels and fabric or yard material shops, caps, shoes, clothing, watches, rings and accessories.
9. Variety - also includes provision shops and others having assorted goods, snacks and soft drinks.

Such a grouping as above allows the proper documentation and study of the retail structure through the analysis of changes in the number of establishments over the years and the diversity of the merchandise stocked.

The above table 47 shows among the outlets visited variety or provision stores, food and beverage stores and personal services stores have the highest percentages. These are 20, 20, and 19 respectively. Considering the nature of the surrounding population this comes as no surprise. However Stationery and Book stores represent only 8.4 percent which given the high student

population in the area appears rather small. Perhaps this could be explained by the existence of big and better book stores in adjacent areas like PZ, Samaru and Sabon Gari.

Table 48: NET WORTH OF OUTLETS (EST.)

Value	Frequency	Percent	Valid Percent	Cum Percent
500.00	1	.9	.9	.9
1500.00	1	.9	.9	1.9
2000.00	1	.9	.9	2.8
3000.00	2	1.9	1.9	4.7
4000.00	1	.9	.9	5.6
5000.00	10	9.3	9.3	15.0
6000.00	1	.9	.9	15.9
7000.00	1	.9	.9	16.8
10000.00	10	9.3	9.3	26.2
13000.00	1	.9	.9	27.1
15000.00	5	4.7	4.7	31.8
18000.00	1	.9	.9	32.7
20000.00	5	4.7	4.7	37.4
25000.00	2	1.9	1.9	39.3
30000.00	8	7.5	7.5	46.7
35000.00	3	2.8	2.8	49.5
40000.00	2	1.9	1.9	51.4
50000.00	3	2.8	2.8	54.2
60000.00	3	2.8	2.8	57.0
70000.00	1	.9	.9	57.9
80000.00	8	7.5	7.5	65.4
90000.00	2	1.9	1.9	67.3

100000.00	12	11.2	11.2	78.5
120000.00	2	1.9	1.9	80.4
137000.00	1	.9	.9	81.3
150000.00	3	2.8	2.8	84.1
180000.00	1	.9	.9	85.0
200000.00	6	5.6	5.6	90.7
250000.00	1	.9	.9	91.6
300000.00	1	.9	.9	92.5
350000.00	1	.9	.9	93.5
400000.00	1	.9	.9	94.4
500000.00	1	.9	.9	95.3
600000.00	2	1.9	1.9	97.2
2000000.00	3	2.8	2.8	100.0
Total	107	100.0	100.0	

Mean 135373.832 Median 40000.000 Mode 100000.000

Std dev337338.327 Range 1999500.00 Minimum 500.000
Maximum 2000000.00 Sum 14485000.00
Valid cases 107 Missing Cases 0
Source: Complied from the collected data.

A rough estimate of the monetary value of all the outlets visited was made that included assets owned and seen in the shops. This was made with the active cooperation of the storekeepers/proprietors. The estimates range from a paltry 500.00 to 2 million. However from the above table it is obvious that more than 50 percent of the outlets have 40,000 or less as the estimated net worth while 26 percent have less than 10,000. All the same the modal figure of =100,000 appears to be on the high side but then this could indicate the seriousness of the investments made in the retail trade of the area. Or perhaps a tendency to inflate the value of the assets on the part of the storekeepers/proprietors.

Table 49: DAILY SALES (EST.)

Value	Frequency	Percent	Valid Percent	Cum Percent
50.00	1	.9	.9	.9
80.00	3	2.8	2.8	3.7
100.00	8	7.5	7.5	11.2
200.00	6	5.6	5.6	16.8
250.00	2	1.9	1.9	18.7
300.00	3	2.8	2.8	21.5
400.00	8	7.5	7.5	29.0
500.00	17	15.9	15.9	44.9
600.00	1	.9	.9	45.8
700.00	1	.9	.9	46.7
800.00	3	2.8	2.8	49.5
900.00	1	.9	.9	50.4
1000.00	9	8.4	8.4	58.8
1400.00	1	.9	.9	59.7
1500.00	5	4.7	4.7	64.4
1800.00	1	.9	.9	65.3
2000.00	5	4.7	4.7	70.0
2500.00	1	.9	.9	70.9
3000.00	7	6.5	6.5	77.4
3500.00	1	.9	.9	78.3
4000.00	3	2.8	2.8	81.1
5000.00	6	5.6	5.6	86.7
6000.00	1	.9	.9	87.6
7000.00	3	2.8	2.8	90.4
8000.00	2	1.9	1.9	92.3
10000.00	7	6.5	6.5	98.8

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20000.00	1	.9	.9	99.7
Total	107	100.0	100.0	

Mean 2352.243 Median 900.000 Mode 500.000

Std dev3299.172 Range 19950.00 Minimum 50.000
Maximum 20000.00 Sum 251690.000
Valid cases 107 Missing Cases 0

Source: Compiled from the collected data.

The above table shows the daily sales of the outlets visited. This was also an estimate but had no input from the store keepers/proprietors as they refused to cooperate by keeping mum when asked to suggest any figure for the daily sales. So the researcher had no choice but to come up with a figure based on the nature of the stock, customer traffic and things like that. About 50 percent of all the shops have Nine hundred Naira or less as the daily sales figure. This appears in conformity with the pattern in retail trade. The highest figure of =20,000 is for the only hardware store which considering the high prices for building materials could really be justified. The overall daily sales figure for all the outlets is more than N250,000 which gives a monthly figure of more than seven million. This gives an indication of how huge the market really is.

Table 50: BANK ACCOUNT

Value	Frequency	Percent	Valid Percent	Cum Percent
	23	21.5	21.5	21.5
NO	55	51.4	51.4	72.9
YES	29	27.1	27.1	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing Cases 0

Source: Compiled from the collected data.

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The above table shows that 29 outlets or 27.1 percent have bank accounts which is a bit on the high side for retail outlets. However those 29 outlets are among those whose estimated daily sales fall in the thousands. The other outlets representing 72.9 percent all don't have bank accounts. It should be noted however that the size of daily sales does not seem a major factor in opening bank account. Educational qualification and sophistication in stock acquisition appear to be the principal factors here. Twenty three shops could not provide adequate information i.e. the storekeepers did not know whether the proprietor had bank account or not.

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Table 51: RAW MATERIAL/PRODUCT SOURCE

Value	Frequency	Percent	Valid Percent	Cum Percent
ASHAKA	1	.9	.9	.9
IBA/BENIN	1	.9	.9	1.9
KAD, KANO	1	.9	.9	2.8
KAD, KANO	2	1.9	1.9	4.7
KAD, LAGOS	2	1.9	1.9	6.5
KAD, S/GARI	3	2.8	2.8	9.3
KAD, T/WADA	1	.9	.9	10.3
KAD/KANO	1	.9	.9	11.2
KAD/ZARIA	2	1.9	1.9	13.1
KADUNA	5	4.7	4.7	17.8
KAN/ S/GARI	3	2.8	2.8	20.6
KANO	1	.9	.9	21.5
KANO/COTNU	1	.9	.9	22.4
KANO/KAD	1	.9	.9	23.4
KONGO	1	.9	.9	24.3
LAG, COTNU	1	.9	.9	25.2
LAG, KAD	1	.9	.9	26.2
LAG, KANO	1	.9	.9	27.1
LAG, S/GARI	3	2.8	2.8	29.9
LAG, T/WADA	1	.9	.9	30.8
LAG/KAD	1	.9	.9	31.8
LAG/KANO	1	.9	.9	32.7
LAG/ONITSHA	3	2.8	2.8	35.5
LAG/ONISHA	3	2.8	2.8	38.3
S/G, T/W	2	1.9	1.9	40.2
S/GARI	12	11.2	11.2	51.4
S/GARI, TJ	17	15.9	15.9	67.3

T/WADA	14	13.1	13.1	80.4
T/WADA MART	1	.9	.9	81.3
ZANGO	1	.9	.9	82.2
ZAR, S/G	1	.9	.9	83.2
ZAR, S/G,	1	.9	.9	84.1
ZAR. S/GA	1	.9	.9	85.0
ZAR, T/W,	1	.9	.9	86.0
ZAR, T/J	3	2.8	2.8	88.8
ZARIA	12	11.2	11.2	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing Cases 0

Source: Compiled from the collected data.

The above table indicate where the outlets go to source their raw material or the product that they sell. It appears that majority of the outlets or more than 50.0 percent don't go far to buy their products for sale. They mostly venture out to Sabon gari, Zaria city or Tudun Wada markets. This indicate the lack of sophistication of the retail outlets and reflects on the prices too making them uncompetitive. Kaduna, Kano, Lagos and few other far flung cities are used by the outlets.

Table 52: SHOP SIZE

Value	Frequency	Percent	Valid Percent	Cum Percent
.50 HALF KIOSK	1	.9	.9	.9
1.00 KIOSK	45	42.1	42.1	43.0
2.00	30	28.0	28.0	71.0
3.00	4	3.7	3.7	74.8

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4.00	11	10.3	10.3	85.0
6.00	4	3.7	3.7	88.8
8.00	4	3.7	3.7	92.5
10.00	8	7.5	7.5	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing Cases 0
Mean 2.780 Median 2.000 Mode 1.000
Std dev 2.660 Range 9.500 Minimum .5000
Maximum 10.000 Sum 297.500

Source: Compiled from the collected data.

To ensure consistency all the shops were compared to a typical Kiosk and the size determined. The shops could then be half the size of a Kiosk, same as Kiosk, two times or whatever number. A large number of the shops or 42.1 percent have the same size as a typical kiosk. The average size of the outlets is 2.78 of a kiosk and the maximum size is kiosk times ten. He most frequent size or the modal group is Kiosk size.

Table 53: PHYSICAL STRUCTURE OF OUTLETS

Value	Frequency	Percent	Cum. Percent
Built-up	78	72	72
Kiosk	10	9	81
Zinc and Wood	8	7	88
Semi □ Open	13	12	100
	109	100	

Valid cases 109 Missing Cases 0

Source: Compiled from the collected data.

The above table classifies the physical structure of the outlets i.e. whether they are built up or not. Seventy-eight of the shops or 72 per cent are inside fully built up structures while ten or 9 per cent are all Kiosks. The outlets in semi open spaces number thirteen or 12 percent. These are mostly Suya places and mechanics. Another eight shops or 7 per cent operate from a makeshift zinc and wood structure. These array of venues indicate that retailing as an activity can be carried out from virtually ant type of location.

Table 54: EFFECT OF SCHOOLS CLOSURE

Value	Frequency	Percent	Cum. Percent
No effect	30	28	28
Effect	79	72	100
	109	100	

Valid cases 109 Missing Cases 0

Source: Compiled from the collected data.

The table shows that virtually all the outlets admit that when nearby schools (ie Kongo & FCE.) are closed the effect on their sales is great. Only very few in sectors like building, metal works are not affected.

Table 55: DISTRIBUTION OF LANDLORD

Value	Frequency	Percent	Cum. Percent
ZLG	27	25	25
FCE	2	2	27
Private	74	68	95
Owner Occupier	6	5	100
	109	100	

Valid cases 109 Missing Cases 0

Source: Compiled from the collected data.

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The above table indicates store ownership i.e. whether the store is rented or owner occupier. A large percentage of the outlets are in rented buildings or spaces. The landlords here are Zaria Local Government, Federal College of Education and private individuals. A total of 103 shops are in rented properties which represents 95 per cent of all the shops. Only six shops actually are used by their owners as retail outlets.

Table 56: OPENING HOURS

Value	Frequency	Percent	Valid Percent	Cum Percent
6A.M	12	11.2	11.2	11.2
6:30A.M	1	.9	.9	12.1
7A.M	1	.9	.9	13.1
7:30A.M	1	.9	.9	14.0
8A.M	1	.9	.9	15.0
8:30A.M	1	.9	.9	15.9
9A.M	7	6.5	6.5	22.4
9:30A.M	31	29.0	29.0	51.4
10A.M.	5	4.7	4.7	56.1
1P.M	1	.9	.9	57.0
3P.M	37	34.6	34.6	91.6
4P.M	1	.9	.9	92.5
8:30P.M	8	7.5	7.5	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing Cases 0

Source: Compiled from the collected data.

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The opening time range from 6am to 4pm. The normal opening time is from 7am - 10am is largely for regular shops. While those that open late are mostly meat and tea sellers whose market peak in the evenings.

Table 57: CLOSING HOURS

Value	Frequency	Percent	Valid Percent	Cum Percent
3P.M	2	1.9	1.9	1.9
4P.M	24	22.4	22.4	24.3
5P.M	2	1.9	1.9	26.2
6P.M	15	14.0	14.0	40.2
6:30P.M	12	11.2	11.2	51.4
7P.M	2	1.9	1.9	53.3
8P.M	1	.9	.9	54.2
9P.M	1	.9	.9	55.1
9:30P.M	9	8.4	8.4	63.6
10P.M	5	4.7	4.7	68.2
10:30P.M	9	8.4	8.4	76.6
11P.M	9	8.4	8.4	85.0
11:30P.M	6	5.6	5.6	90.7
12M.D	1	.9	.9	91.6
12P.M	9	8.4	8.4	100.0
Total	107	100.0	100.0	

The above table shows that closing time varies between the shops. The least closing time recorded is 3pm but the most frequent closing time is 10pm. Laundry, tailoring and Suya joints are among those that close late for obvious reasons.

Table 58: OPENING DAYS

Value	Frequency	Percent	Valid Percent	Cum Percent
6	60	56.1	56.1	56.1
7	47	43.9	43.9	100.0
Total	107	100.0	100.0	

Valid cases 107 Missing Cases 0

Source: From the collected data.

The number of days that stores open in a week is captured in the above table. More than half of the outlets - 56.1 percent open for only six days in a week while 43.9 percent open their shop seven days a week. The single day off was mostly Sunday but with few indicating Friday. However the potential of Sunday as a business day was noted by even those who presently do not open on that day and perhaps the trend could change over time.

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CHAPTER FIVE

5.1 SUMMARY

This research project has attempted to examine the way and manner in which retailing is carried out in the area under study and by extension the country. Retailing is an important human activity and understanding it goes along way in improving this activity.

Chapter one sets the tone by introducing the topic and identifying the problems and objectives of the research.

Chapter two contain the literature review of the subject matter. The history of retailing was highlighted and examples of present day retailing practices indicated. The history of retailing in Nigeria was also highlighted here.

Chapter three introduced the case study area i.e. Gyellesu ward in Tudun Wada, Zaria. The demographic and other characteristics of the area were highlighted and the physical location of the retail outlets actually involved in the study identified. Also the method of collecting data was indicated. History of retailing in Nigeria was also highlighted.

Chapter four was concerned with the presentation and analysis of data. Series of tables, frequencies, percentages, mean, median, mode, standard deviations etc were used and analysis and interpretation given below each. Virtually all the stores were found to be wanting especially with regard to the functional elements of store image and inventory. This has consequently affected the volume of trade for the whole area.

5.2 CONCLUSION

Retailing is probably as old as human communities but the way and manner it is carried out need to be examined and understood. This research has sought to understand this by

examining what happens in the small area understudy. This is by way of examining the shops as they exist physically, the stock and sales. It also looked at the demographics of the shop keepers, the proprietors and the physical sizes of the outlets among other things.

Retailing as carried out in Nigeria is generally no different from how it is carried out in other developing countries. There is a clear lack of sophistication and depth no doubt when compared with what obtains in advanced countries but on the whole retailing is retailing anywhere on this earth. Generally speaking however the lack of marketing knowledge seems to be the main factor responsible for keeping retailing as it is today in Nigeria. As a result of this decisions taken by both proprietors and storekeepers have been observed to be largely governed not by what the market demands but by tribal, religious or other sentiments. A typical example is in the area of procurement of manpower opening hours and days, product assortment etc.

Thus important retailing factors like store location, merchandise acquisition, shop organisation, employee recruitment etc are treated with levity and this no doubt has led to the below expectation performance admitted by virtually all the proprietors.

RECOMMENDATIONS

Retailing is indeed a human activity that fall within the realm of private enterprises. This implies that while government has a role to play especially in regulatory sphere it is the ordinary individuals in the trade who could improve it if and when they so desire. It is with this in mind that the following recommendations are made and can apply both to Gyellesu, the area under study, and indeed the whole country.

1. The mechanics of retailing as a body of knowledge and which is a part of general

marketing appear to be lacking among the practitioners of this trade. Among the proprietors there are a few graduates, NCE and Diploma holders but this fact did not make their shops any different from those belonging to secondary/Arabic school leavers. In view of this it is recommended here that marketing be made part of the school curriculum from secondary school level.

2. Government should encourage the formation of trade unions for retailers whose primary function would be to train and develop new and existing staff in the field.

3. The marketing departments of Universities and Polytechnics should as a matter of urgency introduce retailing as a course unit and embark on research in the nature, structure and characteristics of retailing in their local communities. This research should be done with the active participation of the retailers and with the aim of making available the findings of the research to them.

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RIGHT SIDE

S/N	NAME OF BUSINESS & YEAR OF ESTABL. SAMTERS FOR KEEPER OR OWNERS	TYPE OF BUSINESS SOLE TRADER OR PARTNERSHIP OR COMPANY	PRODUCT CATEGORY (GOODS OR SERVICES AND MERCHANDISE	MAIN LINE OR AREA OF SPECIALIZATION	OTHER LINE OF TRADE OR SERVICE CREDIT, DELIVERY, MUSIC,	PROPRIETORS' DEMOGRAPHICS OR SAMTERS	NUMBER OF EMPLOYEES DEMOGRAPHICS (SAMTERS)	NET WORTH OF THE BUSINESS (Est N)	DAILY SALES (Est N) AND BANK ACCOUNT	SOURCE OF RAW MATERIALS OR MERCHANDISE AND PLACE SOURCE	SIZE AND LOCATION OF BUSINESS IN SQ FT	STORE CATEGORY e.g. KIOSK OR SHOP BUILT OR OPEN SPACE	EFFECT OF SCHOOL CLOSURE YES/NO	NAME OF LANDLORD OR OWNER OCCUPIER	OPENING HOURS OF BUSINESS
1	Arma Ya Fi Basni (1996) S Male A 15Yrs M Single T Hausa E Arabic R Islam S Sokoto	Sole Trader	Goods variety store	Assorted provision	Fura Da nono	S Male A 15Yrs M Single T Hausa E Arabic R Islam S Sokoto	2 people S M.M. A 28.30 M M.S. T H.H. E A.P R I.I. S ZM.KD	10.000	400.00 No. Bank A/c	T/wada Mkt Zaria	Kiosk Size	Zinc	Yes	Zaria LGA	9.00am-12.00pm 7 days per week
2	Suya Joint Lawal S Male A 26Yrs M Married T Hausa E Pri & Arab R Islam S Sokoto	Sole Trader	Goods food beverages	Suya	Raw Meat	S Male A 26Yrs M Married T Hausa E Pri & Arab R Islam S Sokoto	S Male A 26Yrs M Married T Hausa E Pri & Arab R Islam S Sokoto	45.000	#2000 No bank account	T/Wada Market	Kiosk Size	Semi Open	Yes	Zaria LGA	1pm to 12am 7 days per week
3	Ya'u Mai shayi (1991) S Male A 38Yrs M Married T Hausa E Arabic R Islam S Kano	Sole trader	Goods food and beverages	Tea/Coffee + butter & bread	Provision s	S Male A 38Yrs M Married T Hausa E Arabic R Islam S Kano	4 People S M.M.M.M A16.17.15.12 M S.S.S.S T H.H.H.H E A.S.S.P R I.I.I.I S Z.KN.KN.KD	50.000	3.000 No bank A/c	T/Wada Mkt. Zaria	+Kiosk x 2	Kiosk	Yes	ZLGA	6AM-11PM 7 days a week.
4	BM Ventures (1994) S Female A 18Yrs M Single T Igala E Secondary R Christian S Kogi	Sole Trader	Goods variety store	Provisions	Credit. music	1 employee S Female A 18yrs. M Male S Delta T Igbo. R Xian	Owner S F A 28yrs. M M S Kogi. E Gra. T Igabo R Islam	200.000	3.0000 Maintain bank A/c	Kaduna Market. Lagos	Kiosk x 6	Kiosk	Yes	ZLGA	8am-10pm-6 days a week.
5	GIK Eggs (1992) S Male A 30Yrs M Married T Hausa E Arabic R Islam S Zamfara	Sole trader	Goods	Eggs	Credit to trusted customers	GIK Eggs (1992) S Male A 30Yrs M Married T Hausa E Arabic R Islam S Zamfara	2 people S M.M. A 28.30 M M.S. T H.H. E A.P R I.I. S Z.KD	100.000	8000 maintain bank A/c	Ibadan/Bendel	Kiosk x 2	Kiosk	Yes	ZLGA	6.00am-5.00pm days a week.
6	Zango Tailoring (1987) Alh. Muhammadu S Male A 40Yrs M Single T Hausa E TC R Islam S Kano	Sole Trader	services Clothing textile	Tailoring	Embroidery	S Male A 40Yrs M Single T Hausa E TC R Islam S Kano	5 People	150.000	600 No bank a/c	T/Wada Mkt	Kiosk x 3	Built up	Yes	Maliya Tasidi	7.00am-10pm 6 days a week

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7	Adamu Dadin Kowa Zango Store (1996) S Male A 28Yrs M Married T Hausa E Arabic/Pri R Islam S Kebbi	Sole Trader	Goods clothing textile	Textiles	Shoes, Baby wares	S Male A 35Yrs M Married T Hausa E Arabic R Islam S Kebbi	S Male A 28Yrs M Married T Hausa E Arabic/Pri R Islam S Kebbi	100,000	3000 No Bank Acc	Kano/Cotonou	Kiosk x 3	Built Up	Yes	Haliya Tasidi	9.30am to 10.00pm 6 days a week
8	Uche United Electronics (1994) S Male A 25Yrs M Single T Igbo E Secondary R Christian S Enugu	Sole trader	Goods T/V & radio electronics	Electronics (spare parts)	Cables/Antenna	S Male A 48Yrs M Married T Igbo E Sec R Xian S Enugu	S Male A 16Yrs M Single T Igbo E Sec R Xian S Enugu	60,000	3000 No Bank Acc	Lagos & Onitsha	Kiosk x 2	Built Up	Yes	Alh. Bello Gima	7.00am to 7.00pm 7 days a week
9	Haliya Kaka Mai waina (1966) S Female A 80Yrs M Widow T Nufe E Arabic R Islam S Niger	Sole trader	Goods food	Waina	Tuwon shinkafa	S Female A 80Yrs M Widow T Nufe E Arabic R Islam S Niger	7 persons S Females A 35-45 M Widows T Hausa E Arabic R Islam S Kn.Kd.Zm	100,000	5,000	T/Wada Mkt	House size	Built up	Effect	Maj.Kaka	8am-4pm 6 days a week
10	WASHMAN (1988) S male A 45Yrs M Married T Hausa E Arabic R Islam S Kaduna	Sole trader partnership	Services clothing textiles	Washing/Ironing	credit	S male A 45Yrs M Married T Hausa E Arabic R Islam S Kaduna	1 person S Male A 15yrs M Single T Hausa E Arabic R Islam S Kd	5,000	100 No bank account	T/Wada Mkt	Kiosk x 2	Bull Shop	Yes	Alh. Idris Kyauta	7.00am - 7.00pm 7 days a week
11	Nadril Pharmacy (1993) S male A 23Yrs M Single T Igbo E Secondary R Xtian S Imo	Company	Goods Drugs	Drugs	Personal care products	S Male A 42yrs M Married T Igbo E Sec R Xian S Imo	2 people S M.M. A 19yrs M Single T Igbo E Sec R Xian S Imo	90,000	5000 Maintain bank a/c	Lagos, Onitsha	Kiosk x 6	Built up	Yes	Alhaji Moh'd Danmassa ra	9 am to 10pm 6 days a week
12	Hamisu Electronics Works (1979) S male A 41Yrs M Married T Hausa E TC/A R Islam S Kaduna	Sole trader	Services radio,TV & electronics	Repairs	Second hand TV sets	S male A 42Yrs M Married T Hausa E TC/A R Islam S Kaduna	One employee S male A 17Yrs M Single T Hausa E Secondary R Islam S Kaduna	35,000	100 no bank a/c	Kano, Kaduna & Zaria	Kiosk x 2	Built up	No	M. Hamisu family	8.00am 6.30pm 7 days a week

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13	FEDECO Group of Companies S Hala A 29Yrs M Married T Igbo E Secondary R Xtian S Imo	Limited Company (1982)	Services Radio TV Abd electribucs	Repairs of fringes also sales of used ones	Nil	S Hala A 29Yrs M Married T Igbo E Secondary R Xtian S Imo	One employee S male A 17Yrs M Single T Hausa E Secondary R Islam S Kaduna	35.000	1.500 Yes bank a/c	Zaria	Kiosk x 2	Built up	No.	Ibrahim Soja	8.30am to 6.30pm 6 days a week
14	Sunny Bros (1996) S male A 40Yrs M Married T Igbo E Primary R Xtian S Imo	Limited Company	Goods	Building Materials	Hardware, locks, glass	S male A 40Yrs M Married T Igbo E Primary R Xtian S Imo	None	2.000.000	10.000 Maintain Bank a/c	Onitsha, Lagos	Kiosk x 3 sqr ft	Built-up	No	Ibrahim Soja	8.30am - 6.30pm (6 days a week)
15	IYKE TECHNICAL UNLTD (1990) S male A 34Yrs M Single T Igbo E Primary R Xtian S Imo	Sole Proprietor	Goods and services Building materials	Metal works sales & repairs	Nil	S male A 34Yrs M Single T Igbo E Primary R Xtian S Imo	One employee S male A 25Yrs M Single T Nupe E Diploma R Islam S Niger	200.000	200 Maintain Bank a/c	Zaria, S/Gari, T/Wada	Half a Kiosk	Built up	No	Alhaji Lalaye	8.00pm - 6.00pm (6 days a week)
16	AMANA Stores (1992) S Male A 40Yrs M Married T Hausa E Arabic R Islam S Kaduna	Sole trader	Goods clothing Textiles	Textiles	Shoes, caps, ready made cloths	S Male A 40Yrs M Married T Hausa E Arabic R Islam S Kaduna	None	30.000	500	Kano/Kaduna	Kiosk x2	Built-up	Yes	Alhaji Lalaye	10.00am-9.00pm 7 days a week.
17	Afkar Book Centre (1997) S Male A 43Yrs M Married T Hausa E Secondary R Islam S Niger	Sole trader	Goods Books & stationary	Islamic Books	Stationeries, office supplies	S Male A 43Yrs M Married T Hausa E Secondary R Islam S Niger	None	100.000	5.000 No bank a/c	Kaduna, Zaria	Kiosk x 2	Built-up	Yes	Alhaji Lalaye	10.00am - 6.00pm (6 days a week)
18	Lizzy Fashion Institute	Sole trader	Services textiles	Yard good & fabrics	Tailoring		Apprentices SAMTERS not possible	30.000	100 No bank a/c	Zaria	Kiosk x 2	Built-up	No	Alh. Ahmadu Kubau	8.00am - 6.00pm (6 days a week)
19	Juddy Enterprises Co	Sole trader	Serives Radio, TV & Electronics	Fridge repairer	Nil		1 employee S male A 25Yrs M Single I E SSCE R Xlan S Niger	15.000	5.000 No bank a/c	Zaria	Kiosk x 2	Built-up	No	Alhaji Kubau	10.00am - 8.0pm (6 days a week)

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20	Barber (1996) S Male A 24Yrs M Single T Hausa E Secondary R Islam S Kaduna	Sole trader	Services Personal services	Barbing	Nil	S Male A 24Yrs M Single T Hausa E Secondary R Islam S Kaduna	Nil	5.000	400 no bank a/c	Kaduna	Kiosk x 2	Built up	No	Alh. Kubau	10.00am - 11.00pm (6 days a week)
21	Yallam Enterprises S Male A 45Yrs M Married T Hausa E Graduate R Islam S Kaduna	Company	Goods TV, Radio & Electronics	Carpets Electronics	Films, printing press Carpets	S Male A 45Yrs M Married T Hausa E Graduate R Islam S Kaduna	Two employees S M,M A 26,24 M S,S T H,H E S,S R I,I S Bd, Kn	2.000.000	20.000 maintain bank a/c	Lagos, Kano, Jos	Kiosk x 8	Built up	No	Alhaji Shagalin Ku	10.00am - 6.00pm (6 days a week)
22	SAHU Bookshop (1998) S Male A 25Yrs M Single T Hausa E Primary R Islam S Kaduna	Sole trader	Goods Books & Stationeries	Book & Stationeries	Office supplies	M. Yusuf S Male A 55Yrs M Maried T Hausa E Arabic R Islam S Kaduna	Nil	15.000	80.000	All over the country	Kiosk x 2	Built up	Yes	Hajiya Laraba	8.00am - 5.00pm (6 days a week)
23	M. Salisu Electronics (1997) S Male A 25Yrs M Married T Hausa E Arabic R Islam S Kaduna	Sole trader	Services Radio, TV & Electronics	Radio, TV repair	Nil	S Male A 25Yrs M Married T Hausa E Arabic R Islam S Kaduna	None	7000	100	Zaria	Kiosk x 2	Built up	No	Hajiya Larabi	Any time
24	Dan Isa Business Centre (1998) S Male A 32Yrs M Married T Ibira E Secondary R Islam S Kogi	Partnership	Service Personal service	Photo-copying, typing	Nil	S Male A 32Yrs M Married T Ibira E Secondary R Islam S Kogi	One employee S Male A 15Yrs M Single T Ibira E Secondary R Islam S Kogi	200.000	300	S/Gari	Kiosk	Built up	Yes	Hajiya Laraba	8.00am - 6.00pm (6 days a week)
25	Karama Bookshop (1988) S Male A 42Yrs M Married T Hausa E Pri/Arabic R Islam S Kaduna	Sole trader	Goods Books & stationery	Books & stationeries	Office supplies	S Male A 42Yrs M Married T Hausa E Pri/Arabic R Islam S Kaduna	None	5.000	250	Zaria, Kaduna	Kiosk	Built up	Yes	Hajiya Laraba	7.30am - 7.00pm (6 days a week)
26	Metal Works (Refused to give SAMTERS	Sole trader	Goods & Services Building Materials	Metal works sale & repair	Nil	Same as one	one employee refused to provide SAMTERS	80.000	4.000	Zaria	Kiosk	Built up	Yes	Alhaji	8.00am - 5.00pm (6 days a week)

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27	J.J. Ade Battery Charger S Male A 36Yrs M Married T Yoruba E Primary R Islam S Oyo	Sole trader	Services Battery charger	Battery charging	Nil	S Male A 33Yrs M Married T Yoruba E Primary R Islam S Oyo	None	5.000	400	Zaria	Kiosk	Zinc	No.	ZLGA	10.00am - 5.00pm (6 days a week)
28	Hajiya Hadiza mai Waina S Female A 80Yrs M Widow T Hausa E Arabic R Islam S Kaduna	Sole proprietor	Goods food & beverages	Waina	Tuwon shinkafa	S Female A 80Yrs M Widow T Hausa E Arabic R Islam S Kaduna	Three employees S F.F.M A 9.8.13 M S.S.S. T H.H.H E P.P.P R I.I.I S K.K.K	5.000	500 No bank a/c	T/Wada, Zaria Market	House	Built up	No	Alhaji	9.00am - 3.00pm (6 days a week)
29	DAUDA KIOSK (1996) S male A 50Yrs M Married T Hausa E Arabic R Islam S Kaduna	Sole trader	Goods variety	Provisions	Nil	S male A 50Yrs M Married T Hausa E Arabic R Islam S Kaduna	Nil	15.000	100 No bank a/c	T/Wada	Kiosk	Open space	Yes	M.Dauda	8.00am - 12.00pm (6 days a week)
30	Bicycle Repairer (1996) S Male A 50Yrs M Married T Hausa E Arabic R Islam S Katsina	Sole trader	Services Automotive products & services	Bicycle repairing	Nil	S Male A 50Yrs M Married T Hausa E Arabic R Islam S Katsina	None	5.00	80 No bank a/c	Zaria	Kiosk size	Built up	No	Alhaji	Anytime of the day (7 days a week)
31	Suya Joint (1993) S Male A 34Yrs M Married T Hausa E Arabic R Islam S Kano	Sole trader	Goods food & beverages	Suya	Raw Meat	S Male A 34Yrs M Married T Hausa E Arabic R Islam S Kano	Nil	3.000	1.500	Zaria Abattoir	Kiosk size	Open space	Yes	ZLGA	3.00pm - 12.00am (7 days a week)
32	BREAD & TEA SELLER (1993) S Male A 40Yrs M Married T Hausa E Arabic R Islam S Kaduna	Sole trader	Goods food & beverages	Tea/Coffee bread & butter	Nil	S Male A 40Yrs M Married T Hausa E Arabic R Islam S Kaduna	None	5.000	400 No bank a/c	Zaria, T/wada	Kiosk size	Open space	Yes	ZLGA	4.00pm - 12.00am (7 days a week)

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33	M. Isa Babaji (1994) S Male A 60Yrs M Married T Hausa E Arabic R Islam S Kano	Sole trader	Goods variety	Provisions	Nil	S Male A 60Yrs M Married T Hausa E Arabic R Islam S Kano	None	30,000	50 No bank a/c	T/Wada Mkt	Kiosk size	Kiosk size	Yes	Nil	7.00am - 11.00pm (7 days a week)
34	Ashiru Hai Tea (1996) S Male A 25Yrs M Married T Hausa E Arabic R Islam S Katsina	Sole trader	Goods food & beverages	Tea/Coffee Bread & butter	Provisions	S Male A 25Yrs M Married T Hausa E Arabic R Islam S Katsina	One employee S Male A 22Yrs M Single T Hausa E Secondary R Islam S Sokoto	30,000	4,000 No bank a/c	Zaria	Kiosk x 2	Kiosk size	Yes	M. Adda's family	7.00am - 12.00am (7 days a week)
35	Shop of Provisions (1993) S Male A 30Yrs M Married T Hausa E Arabic R Islam S Zamfara	Sole trader	Goods variety	Provisions	Nil	S Male A 30Yrs M Married T Hausa E Arabic R Islam S Zamfara	None	25,000	5,000 No bank a/c	T/Wada Mkt	Kiosk x 2	Built up	No	M. Adda family	9.00am - 10.00pm (7 days a week)
36	Madallah Store (1987) S Male A 44Yrs M Married T Hausa E P/A R Islam S Katsina	Sole trader	Goods variety store	provisions	No	(1987) S Male A 44Yrs M Married T Hausa E P/A R Islam S Katsina	None	20,000	500 No bank a/c	S/Gari & T/Wada Mkt	Kiosk x 2	Built up	Yes	M. Adda's family	8.00am - 11.00pm (6 days a week)
37	Kabiru (1991) S Male A 40Yrs M Married T Hausa E Secondary R Islam S Katsina	Sole trader	Goods Automotive products & services	Engine Oil	Vulcanizin g	S Male A 40Yrs M Married T Hausa E Secondary R Islam S Katsina	4 employees S M,M,M,M A 10,12,11,10 M S,S,S,S T H,H,H,H E P,S,A,A R I,I,I,I S KT,KN,KD,KT	25,000	1,800	S/Gari, Zaria	Kiosk+	Built up	No	Alhaji Yusuf	7.00am - 6.00pm (7 days a week)
38	Ashaka Cement (1994) S Male A 25Yrs M Single T Hausa E Arabic R Islam S Kano	Sole trader	Goods building materials	Cement	NIT	Talle Fabi S Male A 85Yrs M Married T Hausa E Arabic R Islam S Kaduna	S Male A 25Yrs M Single T Hausa E Arabic R Islam S Kano	600,000	10,000	Ashaka Gombe state	Kiosk x 2	Built up	No	Nil	7.30am - 8.00pm (7 days a week)
39	Motorcycle & Engine Oil Joint (1994) S Male A 40Yrs M Married T Hausa E T/C R Islam S Kaduna	Partnership	Automotive products and services	Mechanics (M,cycle vulcanizer	Engine oil	S Male A 40Yrs M Married T Hausa E T/C R Islam S Kaduna	12 employees (3 children 9 adults	50,000	1,000	Zaria	Kiosk x 2 size	Open space	No	ZLGA	8.00am - 5.00pm (7 days a week)

KONGO ROAD RIGHT SIDE
FROM OPPOSITE CONFERENCE HOTEL

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1	Ahmed Aliyu Mechanic (1978) S.Hale A.49Yrs M.Married T.Hausa E.Arabic R.Islam S.Kano	Sole Trader	Automotive products & Services	Motor cycle mechanic vulcanizer	Engine Oil	S.Hale A.49Yrs M.Married T.Hausa E.Arabic R.Islam S.Kano	3 employees S.M.M.M A/M 12.16 M.S.S.S T.H.H.H E.S.A.A R.I.I.I S.SD. SD. SD.	N10000	200 No bank a/c	T/Made. S/Sari	Open space	Open space	Yes	F.C.E. Zaria	8am to 12pm (7 days a week)
2	Dantala mat Hamu (1990) S.Male A.35Yrs M.Married T.Hausa E.Arabic R.Islam S.Kano	Sole Trader	Goods food & beverages	Suya	Raw Meat	S.Male A.35Yrs M.Married T.Hausa E.Arabic R.Islam S.Kano	2 employees S.M.M A.9. 12 M.S.S T.H.H E.P.S R.I.I S.KD.KD	6.000	1000	S/Sari Mkt Zaria city	Open space	Open space	Yes	FCE Zaria	10.00am-11.30pm (7 days a week)
3	BOSS BEN Nig. Ent. (1994) S.Female A.30Yrs M.Married T.Bitero E.Sec R.Xtian S.A/Ibom	Company	Goods & services	Photo stationery & typing	Soft drinks	Mr. M.C. Uzodinma S.Male A.40yrs M.Married T.Igbo E. Graduate R.Xtian S.Imo	S.Female A.30Yrs M.Married T.Idoto E.Sec R.Xtian S.A/Ibom	180.000 Maintain bank a/c	500	T/Made. S/Sari	Kiosk x 2	Built up	Yes	M. Yunusa	8AM-6PM (6 days a week)
4	FELIBEC BOOKSHOP (1990) S.Female A.25Yrs M.Single T.Edo E.Secondary R.Christian S.Edo	Company	Goods Books & stationeries	Stationeries	Minerals	Mr. Felix S.Male A.45yrs M.Married T.Edo E. Graduate R.Xtian S.Edo	S.Female A.25Yrs M.Single T.Edo E.Secondary R.Christian S.Edo	120.000	400 Maintain bank a/c	Kaduna	Kiosk x 2	Built up	Yes	M. Yunusa	8am-9pm (6 days a week)
5	SALISU (1994) S.male A.40Yrs M.Married T.Hausa E.Arabic R.Islam S.Sokoto	Sole trader	Goods variables	Provisions	Soft drinks	S.male A.40Yrs M.Married T.Hausa E.Arabic R.Islam S.Sokoto	one employee S.male A.19Yrs M.Single T.Hausa E.Arabic R.Islam S.Sokoto	25.000	6.000 No bank a/c	S/Sari T/Made	Kiosk size	zinc & wood	Yes	ZLGA	8am-9pm (7 days a week)
6	DON KEN PHARMA (1987) S.Male A.38Yrs M.Single T.Delta E.Graduate R.Xtian S.Delta	company	Goods Drugs	Drugs	Nil	S.Male A.38Yrs M.Single T.Delta E.Graduate R.Xtian S.Delta	6 employee 2 males 4 females	200.000	7000 Maintain bank a/c	Kaduna/Lagos	Kiosk x 6	Built up	Yes	M. Yunusa	8.00am-10pm (6 days a week)
7	Lawal Bakasten (1997) S.Male A.34Yrs M.Married T.Hausa E.Adult Educ R.Islam S.Kano	Sole Trader	Goods/Services variety stores	Provision	Shoe repairs	S.Male A.34Yrs M.Married T.Hausa E.Adult Educ R.Islam S.Kano	2 employees S.M.M. A.19 .19 M.S. S T.H. H E.Pri. A/I R.I. I. S.KB. KB	30.000 No bank a/c	2000	T/Made Mkt	Kiosk size	zinc & wood	Yes	ZLGA	7.00am-11pm (7 days a week)

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8	Aliyu Rabiu (1991) S Male A 33Yrs M Married T Hausa E Arabic R Islam S Kebbi	Sole Trader	Goods Food & beverages	Food stuff	Provisions	S Male A 33Yrs M Married T Hausa E Arabic R Islam S Kebbi	2 employees S M,M A 20,16 M S,S T H,H E S,A R I,I S KD,KB	60,000	6,000	T/Wada Mkt and Malarfi Mkt	Kiosk+	Open space	No	ZLGA	7.30am to 11.00pm (7 days a week)
9	Unique Restaurant (1994) S Female A 26Yrs M Married T Urhobo E Secondary R Christian S Rivers	Sole trader	Goods Food & beverages	Restaurant	Nil	S Female A 26Yrs M Married T Urhobo E Secondary R Christian S Rivers	2 employees S M,F A 25,20 M S,S T U,F E S,S R X,X S RV,KD	80,000	300	S/Gari	Kiosk+	Built Up	Yes	M. Yunusa	7.30am to 9.00pm (6 days a week)
10	Mrs Iyabo (1994) S Female A 38Yrs M Married T Yoruba E Secondary R Islam S Kwara	Sole trader	Goods Food & beverages	Food stuffs	Nil	S Female A 38Yrs M Married T Yoruba E Secondary R Islam S Kwara	Nil	10,000	500	T/Wada Mkt	Open space	Open space	Yes	ZLGA	7am-6pm (6 days a week)
11	Abdullahi Mai Tea (1991) S male A 48Yrs M Married T Hausa E Arabic R Islam S Yobe	Sole trader	Goods Food & beverages	Tea bread	Nil	M. Ali S Male A 18yrs M Married T Hausa E Arabic R Islam S Yobe	One employee S Female A 20Yrs M Single T Jaba E Sec R Xian S Kaduna	500	700	Gwallasu	Open space	Open space	Yes	ZLGA	7.30am - 12.00pm (7 days a week)
12	M. Sani Fresh Meat Centre (1995) S Female A 36Yrs M Single T Hausa E Secondary R Islam S Katsina	Sole trader	Goods Food & beverages	Meat and eggs	Nil	S Female A 36Yrs M Single T Hausa E Secondary R Islam S Katsina	2 people S M.M A 32, 34 M S.S T H.H E P.S R I.I S Kn. Kt	18,000	500	Abbatoir Zango Zaria	Kiosk size	Kiosk	Yes	ZLGA	10am to 7pm (7 days a week)
13	Kango Mini Market (1993) S Female A 35Yrs M Married T Yoruba E Sec R Xtian S Kogi	Sole trader	Goods variety stores	Provisions	Soft drinks	S Female A 35Yrs M Married T Yoruba E Sec R Xtian S Kogi	Nil	20,000	400 bank a/c	S/Gari Mkt	Kiosk+	Built up	Yes	Alh. Muhu	7.30am 9.00pm (6 days a week)
14	Honesty Photo (1986) S male A 65Yrs M Married T Yoruba E Secondary R Xtian S Ondo	Sole trader	Personal Services	Photo services	Nil	S male A 65Yrs M Married T Yoruba E Secondary R Xtian S Ondo	Nil	40,000	500 maintain bank a/c	Lagos S/Gari	Kiosk x 2	Built up	Yes	Alh. Muhu	6.30am to 10.00pm (6 days a week)

S/N	NAME OF BUSINESS & YEAR OF ESTABLISHMENT SANITERS FOR OWNER OR KEEPER	TYPE OF BUSINESS SOLE TRADER OR PARTNERSHIP	PRODUCT CATEGORY (GOODS OR SERVICES	MAIN LINE OR AREA OF SPECIALIZATION OF TRADE	OTHER LINE OF TRADE OR SERVICE CREDIT, DELIVERY, PHSIC,	PROPRIETORS' NAME, TRIBE, SEXES AND EDUCATIONAL BACKGROUND SPHERES	NUMBER OF EMPLOYEES	NET WORTH OF THE BUSINESS (N)	DAILY SALES AND BANK ACCOUNT (N)	SOURCE OF RAW MATERIALS OR MERCHANDISE AND PLACE SOURCE	SIZE AND LOCATION OF BUSINESS IN SQ FT	STORE CATEGORY E.G. KIOSK OR SHOP BUILT OR OPEN SPACE	EFFECT OF SCHOOL CLOSURE YES/NO	NAME OF LANDLORD OR OWNER OCCUPIER	OPENING HOURS OF BUSINESS
15	Hamza Super stores (1981) S.male A.46Yrs M.Married T.Ibira E.Graduate R.Islam S.Kogi	Sole trader	Goods variety stores	Provisions	Cosmetics	S.male A.46Yrs M.Married T.Ibira E.Graduate R.Islam S.Kogi	1 employee S.female A.28Yrs M.Single T.Jaba E.Sec R.Xian S.Kaduna	40.000	500 maintain bank a/c	Lagos. S/Gari	Kiosk x 2	Built-up	Yes	Alh Kuku	8.00am - 5.00pm (6 days a week.)
16	Medho Barbers (1990) S.Male A.28Yrs M.Single T.Tiv E.Sec R.Xian S.Benue	Sole trader	Personal Services	Barbing	Nil	S.Male A.28Yrs M.Single T.Tiv E.Sec R.Xian S.Benue	Nil	15.000	500	Kaduna	Kiosk x 2	Built-up	Yes	Alhaji Kuku	9.00am- 10.00pm (6 days a week.)
17	GHEKA BUSINESS CENTRE. (1993) S.Male A.43Yrs M.Married T.Hausa E.Secondary R.Islam S.Niger	Sole trader	Good & Services. Radio. TV & Electronics	Electronics services	Sale of Used TV sets	S.Male A.43Yrs M.Married T.Hausa E.Secondary R.Islam S.Niger	Two employees S.M.M. A.18. 25 M.S.S T.H.H E.DIP. DIP R.I. I. S.ID. IDA	20.000	500	T/Wada Mkt Lagos	Kiosk x 4	Built-up	Yes	Alhaji Kubau	9.00am - 10.00pm (7 days a week.)
18	TAMAZA COMPANY (1992) S.Male A.55Yrs M.Married T.Ibira E.Graduate R.Xian S.Kogi	Company	Goods/Services	Gifts. provisions. printing. binding	Stationery. Books	S.Male A.55Yrs M.Married T.Ibira E.Graduate R.Xian S.Kogi	1 employee S.Male A.23Yrs M.Single T.Ibire E.Sec R.Xian S.Kogi	200.000	20.000 Maintain bank a/c	T/Wada. S/Gari. Kaduna. Kano	Kiosk+	Built-up	Yes	Alh. Kubau	8.00am - 9.30pm (6 days a week.)
19	Rom Pharmacy (1985) S.Female A.40Yrs M.Married T.Yoruba E.Graduate R.Xian S.Ondo	Sole trader	Goods & Services	Drugs. Yoghurt	Gift Items. music	S.Female A.40Yrs M.Married T.Yoruba E.Graduate R.Xian S.Ondo	4 employees 1 male 3 female	600.000	10.000 maintain bank a/c	Kano. S/Gari. T/Wada	Kiosk x 6	Built-up	Yes	Alhaji Kubau	8.30am - 10pm (6 days a week.)
20	HERITAGE HOSPITAL														
21	Bashir Fashion (1979) S.Male A.42Yrs M.Married T.Hausa E.Secondary R.Islam S.Bauchi	Sole trader	Services. clothing & textiles	Tailoring	Nil	S.Male A.42Yrs M.Married T.Hausa E.Secondary R.Islam S.Bauchi	20 employees all males	500.000	10.000	Kano. S/Gari. T/Wada	Kiosk x 10	Built up	Yes	Alh. Ango	7.00am - 11.00pm (7 days a week.)
22	Unity Special Photo (1989) S.Female A.35yrs M.Married T.Yoruba E.Sec R.Xian S.Ondo	Sole trader	Personal Services	Photograph services	Photocopy. typing	S.Female A.35yrs M.Married T.Yoruba E.Sec R.Xian S.Osun	Family business 2 females	300.000	4.000 maintain bank a/c	S/Gari. Kaduna	Kiosk x 4	Built Up	Yes	Alhaji Ango	7.00am - 11.00pm (6 days a week.)

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23	Ebony Creation (1985) S Female A 26Yrs M Married T Ibira E Secondary R Xtian S Kogi	Sole trader	Personal Services	Saloon services	P/Copy	S Female A 26Yrs M Married T Ibira E Secondary R Xtian S Kogi	1 employee S Female A 18Yrs M Single T Ibira E Secondary R Islam S Kogi	40,000	800	S/Gari	Kiosk x 8	Built up	Yes	Alhaji Argo	9.00am - 7.00pm (6 days a week)
24	Alh. Abdulra'uf (1997) S Male A 33Yrs M Married T Hausa E Sec/Arabic R Islam S Sokoto	Sole trader	Goods Variety	Provision stores	Nil	S Male A 33Yrs M Married T Hausa E Sec/Arabic R Islam S Sokoto	Nil	30,000	800	S/Gari, Lagos	Kiosk size	Kiosk	Yes	ZLGA	7am-12pm (7 days a week)
25	SALISCO BOOKSHOP (1993) S Male A 36Yrs M Married T Hausa E Secondary R Islam S Kaduna	Sole trader	Goods books & stationary	Stationeries	Nil	S Male A 36Yrs M Married T Hausa E Secondary R Islam S Kaduna	Nil	10,000	200	S/Gari, Kaduna	Kiosk	Built up	Yes	Alh. Ahmad's Family	8.00am - 9.00pm (7 days a week)
26	Al-Imam Medicine Store (1997) S Male A 28Yrs M Married T Hausa E Sec R Islam S Kano	Sole trader	Goods drugs	Drugs	Consulting	S Male A 28Yrs M Married T Hausa E Sec R Islam S Kano	Nil	30,000	1500	S/Gari, Kaduna	Kiosk Size	Built up	No	Alh. Ahmad's Family	8.00am - 11.00pm (7 days a week)
27	M. Bashiu Mai Wankin Iwis (1979) S Male A 38Yrs M Married T Hausa E Arabic R Islam S Zamfara	Sole trader	services	Washing cups	Nil	S Male A 38Yrs M Married T Hausa E Arabic R Islam S Zamfara	Nil	5000	200	T/Wada, S/Gari	Kiosk size	Built up	No	Alh. Ahmad's Family	8.00am - 8.00pm (7 days a week)
28	Bicycle Repairer (1992) S Male A 48Yrs M Married T Hausa E Arabic R Islam S Kano	Sole trader	Automotive Services	Bicycle repairing	Vulcanizing	S Male A 48Yrs M Married T Hausa E Arabic R Islam S Kano	Nil	10,000	80	S/Gari	Open space	Open space	No	ZLGA	Any time of the day (7 days a week)
29	M. Ado Ali (1977) S Male A 40Yrs M Married T Hausa E Arabic R Islam S Katsina	Sole trader	Variety Goods	Provisions store	Nil	S Male A 40Yrs M Married T Hausa E Arabic R Islam S Katsina	Nil	12,000	500	T/Wada Mkt	Kiosk	Kiosk size	Yes	ZLGA	7.00am - 10.00pm (7 days a week)

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30	M. Jari (1988) S.Male A.40Yrs M.Married T.Hausa E.Arabic R.Islam S.Sokoto	Sole trader	Variety Goods	Provisions stores	Nil	S.Male A.40Yrs M.Married T.Hausa E.Arabic R.Islam S.Sokoto	Nil	13.000	1.400	T/Wada, Zaria Market	Kiosk size	Kiosk	Yes	Z.G.A.	7.00am - 10.00pm (7 days a week)
31	M. Saidu Abubakar (1990) S.male A.30Yrs M.Single T.Hausa E.Ara/Sec R.Islam S.Kaduna	Sole trader	Variety Goods	Provisions	Nil	S.male A.30Yrs M.Single T.Hausa E.Ara/Sec R.Islam S.Kaduna	Nil	150.000	3.000	S/Gari T/Wada Mkt	Kiosk size	Kiosk	Yes	Z.G.A.	7.00am - 10.30pm (7 days a week)
32	Mal. Lawal Aliyu E/Doka (1978) S.Male A.50Yrs M.Married T.Hausa E.Arabic R.Islam S.Katsina	Sole trader	Goods food & beverages	Soya	Nil	S.Male A.50Yrs M.Married T.Hausa E.Arabic R.Islam S.Katsina	3 employees S.M.M.M A.22.20.18 M.S.S.S T.H.H.H E.S.S.S R.I.I.I S.50.30.50	2.000	1500	T/Wada, S/Gari	Open space	Open space	Yes	Z.G.A.	10am - 12 midnight (7 days a week)
33	Bize Beauty Saloon (1990) S.Female A.33Yrs M.Married T.Yoruba E.NCE R.Islam S.Oyo	Sole trader	Personal Services	Saloon services	Cosmetics drits drycleanig	S.Female A.33Yrs M.Married T.Yoruba E.NCE R.Islam S.Oyo	Nil	80.000	200	S/Gari	Kiosk x 3	Built up	Yes	Alh. Ibrahim	7am to - 12.00am (6 days a week)
34	Kitchen Elite S.Male A.45Yrs M.Married T.Igbo E.Sec R.Xian S.Imo	Sole trader	Food	Restaurant beverages	Nil	S.Male A.45Yrs M.Married T.Igbo E.Sec R.Xian S.Imo	6 employees all females	400.000	2000	S/Gari	Kiosk x 10	Built up	Yes	Alh. Ibrahim	8.00am - 9.00pm (6 days a week)
35	Mama Bunta (1990) S.Male A.50Yrs M.Married T.Yoruba E.NYI R.Xian S.Kogi	Sole trader	Goods food & beverages	Restaurant	Nil	S.Male A.50Yrs M.Married T.Yoruba E.NYI R.Xian S.Kogi	6 employees all females	180.000	1.000	S/GARI MKT	Kiosk x 10	Built up	Yes	Alh. Ibrahim	7.00am - 12.00am (6 days a week)
36	Hope Printing Press (1990) S.Male A.29Yrs M.Married T.Ibira E.NCE R.Islam S.Kogi	Sole trader	Services books & stationary	Printing	Provisions	S.Male A.29Yrs M.Married T.Ibira E.NCE R.Islam S.Kogi	2 employee S.M. F A.18. 25 M.S. M T.Ibr.Ibr E.Sec.Sec R.I.I. S.Kg. Kg	137.000	1800	Generally around S/Gari	Kiosk x 10	Built up	Yes	Alh. Ibrahim	8.00am - 5.00pm (6 days a week)
37	Faith Printers & Computers	Sole trader	Personal Services personal services	Computer	Typing, printing	Same as one	6 employee 5 males 1 female	500.000	2000	Generally around S/Gari	Kiosk x 10	Built up house size	Yes	Alh. Ibrahim	8.00am - 10.00pm (6 days a week)

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39	Brisco Restaurant (1990) S Female A 42Yrs M Married T Igbo E Primary R Xian S Anambra	Sole trader	Goods Food & beverages	Restaurant	Nil	S Female A 42Yrs M Married T Igbo E Primary R Xian S Anambra	12 employees 10 females 3 males	100,000	10,000 maintain bank a/c	S/Gari	Kiosk x 10	built up	Yes	Alh. Ibrahim	7.00am - 10.00pm (6 days a week)
39	Bongo Girls (1997) S Female A 24Yrs M Married T Idoma E Secondary R Xian S Benue	Sole trader	Persons' Services	Salon	Photocopying etc	S Female A 24Yrs M Married T Idoma E Secondary R Xian S Benue	15 employees All females	80,000	3,000	Kaduna	Kiosk x 10	Built up	Yes	Alhaji Ibrahim	8.00am - 9.00pm (6 days a week)
40	Nikky Restaurant & Business Centre (1979) S Female A 45Yrs M Married T Yoruba E NCE R Islam S Kwara	Sole trader	Goods & Services Food & beverages	Restaurant	Photo copying, stationary etc	Same as one	35 employees 10 females 5 males	2,000,000	10,000 Bank a/c	Kano Lagos	Rooms size x 10	Built up	Yes	Alhaji Ibrahim	7.30am - 9.00pm (6 days a week)
41	Taxi Stand (1979) S Males A 25-50yrs M NIL T All Nigeria E Nil R I & X S Whole	Sole trader	Automotive Product & Services	Transportation	Nil	Road overseers vehicle owners	No distinct amount it all varies 2 overseers 10 vehicle owners	800,000	10,000	Nil	Open space	Open space	Yes	ZLGA	Opens as early as possible & closes late night (7 days a week)
42	M. Ibrahim Musa Nal Quarai Agogo (1987) S Male A 45Yrs M Married T Hausa E Arabic R Islam S Sokoto	Sole trader	Personal Services	Watch repairing services	Nil	S Male A 45Yrs M Married T Hausa E Arabic R Islam S Sokoto	3 employees S M M M A 22,19,16 M S,S,S, T H,H,H, E S,S,S, R I,I,I S KD,KD,KD	10,000	100e	S/Gari T/Wada	Kiosk size	Zinc & wood	Yes	ZLGA	8.00am - 6.00pm (7 days a week)
43	M. Ibrahim (1987) S Male A 35Yrs M Married T Hausa E Arabic R Islam S Kano	Sole trader	Variety Goods	Provisions	Nil	S Male A 35Yrs M Married T Hausa E Arabic R Islam S Kano	Nil	4,000	1,500	S/Gari T/Wada	Kiosk size	Kiosk	Yes	ZLGA	8.30am - 11.00pm (7 days a week)
44	Jeje Workshop (1980) S Male A 65Yrs M Married T Hausa E Primary R Islam S Kaduna	Sole trader	Services Auto products & Services	Mechanic (Mercedes)	Nil	S Male A 65Yrs M Married T Hausa E Primary R Islam S Kaduna	10 employees SAMPLERS NO POSSIBLE All Male	30,000	1000	Kaduna, Kano, Zaria	Kiosk x 10	Built up	Yes	Family members	7.00am - 7.00pm (7 days a week)

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45	Genesis Barbing Saloon (1988) Samuel Obi S Male A 31Yrs M Married T Ibo E Sec R Xian S Anambra	Sole trader	Good & Services personal	Barbing services	Chemist patent drugs	S Male A 31Yrs M Married T Ibo E Sec R Xian S Anambra	1 employee S Male A 20yrs M single T Akwaibu E Sec R Xtian S Akwa Ibom	20.000	3000	Kaduna	Kiosk x 4	Built up	Yes	M Gambo	7.00am-10.00pm (6 days a week)
46	New Life Chemist (1991) S Male A 31Yrs M Married T Igbo E Sec R Xian S Anambra	Sole trader	Goods Drugs	Drugs	Nil	S Male A 31Yrs M Married T Igbo E Sec R Xian S Anambra	1 employee S Male A 20yrs M single T Akwaibu E Sec R Xtian S Akwa Ibom	80.000	2.000	Lagos	Kiosk x 2	Built up	Yes	M. Gambo	7am - 11pm (7 days a week)
47	Yami Printing (1998) S Male A 35Yrs M Married T Yoruba E Sec R Xian S Kogi	Sole trader	Personal services	Priting	Nil	S Male A 35Yrs M Married T Yoruba E Sec R Xian S Kogi	Nil	60.000	400 maintain bank a/c	S/Gari	Kiosk size	Built up	Yes	M Gambo	8am to 6.30pm (6 days a week)
48	Up to Date Photos (1977) S Male A 50Yrs M Married T Yoruba E Primary R Xian S Kogi	Sole trader	Personal Services	Photo services	Nil	S Male A 50Yrs M Married T Yoruba E Primary R Xian S Kogi	one employee S Male A 25Yrs M Single T Yoruba E Secondary R Xian S Kogi	100.000	400	S/Gari, T/Nuts	Kiosk size	Built up	Yes	M. Gambo	7.30pm-9.00pm (6 days a week)
49	Tapa Mechanical Engineering (1990) S Male A 47Yrs M Married T Ibira E Sec R Xian S Kogi	Sole trader	Auto Services & products	Mechanics	Nil	S Male A 47Yrs M Married T Ibira E Sec R Xian S Kogi	3 employees S M M M A 15,13,12 M S,S,S, T Y,Y,Y, E P,P,P, R X,X,X, S KG,KG,KG	30.000	1000 maintain bank a/c	T/Nuts S/Gari	Kiosk size	Built up	No	ZIGA	8.30am - 6.00pm (6 days a week)
50	Ammo Tailoring (1991) S Male A 29Yrs M Married T Hausa E Sec R Islam S Kaduna	Sole trade	services Clothing & textiles	tailoring	Nil	S Male A 29Yrs M Married T Hausa E Sec R Islam S Kaduna	5 employees 5 males	150.000	800	T/Nuts S/Gari	Kiosk x 4	Built up	No	Alh. Dauraka	8.30am to 6.00pm (7 days a week)

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51	Najat Medicine stores (1990) S Male A 35Yrs M Married T Hausa E Sec R Islam S Kaduna	Sole trade	Goods Drugs	Drugs	Consultancy	A Umaru S Male A 56Yrs M Married T Hausa E Arabic R Islam S Kaduna	4 employees SAMIERS NOT POSSIBLE all males	200.000	900 maintain bank a/c	Kano. S/Gari. T/Nada	4cost X 4	Built up	No	Alh. Danrela	8.00am - 10.00pm (7 days a week.)
52	Godiwin Beauty Saloon (1990) S Male A 28Yrs M Single T Ibo E Sec R Xian S Enugu	Sole trade	Personal services	Saloon services	Nil	S Male A 28Yrs M Single T Ibo E Sec R Xian S Enugu	3 employees S F,F,F, A 26,20,17 M S,S,S, T I,I,I, E S,P,S, R X,X,X, S E All,E	80.000	100	S/Gari. T/Nada	Exact size	Built up	No	Alh. Danrela	8.00am - 10.00pm (6 days a week.)
53	Malthouse Press Ltd (1990) S Male A 38Yrs M Married T Igala E Graduate R Xian S Kogi	Company	Goods books & stationeries	Stationaries	Nil	S Male A 38Yrs M Married T Igala E Graduate R Xian S Kogi	1 employe S Male A 19Yrs M Single T Edo E Sec R Xian S Edo	200.000	7.000 bank a/c	Lagos	Exact size	Built up	Yes	Alh. Danrela	800a - 5.00pm (6 days a week.)
54	Hassan Gimba Ahmed (1990) S Male A 30Yrs M Married T Ibira E Sec R Islam S Kogi	Sole trade	Services Radio. TV & electronic	coiling of electronics motors	Nil	S Male A 30Yrs M Married T Ibira E Sec R Islam S kogi	13 employees SAMIERS NOT POSSIBLE 7 employees 6 apprentices all males	1.500	500	S/Gari. T/Nada	Exact size	Built up	No	Mal. Gambo	7.30am - 7.00pm (7 days a week.)
55	Itsco Fashion Designer (1990) S Male A 27Yrs M Married T Yoruba E Sec R Xian S Kogi	Sole trade	Services clothing & tailorin	Tailoring and fashion	Nil	S Male A 27Yrs M Married T Yoruba E Sec R Xian S Kogi	6 apprentices all females	50.000	200 maintain bank a/c	Zaria	Exact	Built up	Yes	Alh Gambo	7.30am - 7.00pm (6 days a week.)
56	Ityavu Bako (1990) S Male A 38Yrs M Married T Hausa E Primary R Islam S Kaduna	Sole trade	Goods variety	Provisions stores	Fertiliser supply	S Male A 38Yrs M Married T Hausa E Primary R Islam S Kaduna	Nil	70.000	7000	S/Gari. T/Nada	Exact size	Built up	Yes	ZLGA	Anytime of the day (7 days a week.)

S/N	NAME OF BUSINESS & YEAR OF ESTABLISHMENT SANTERS FOR OWNER OR KEEPER	TYPE OF BUSINESS SOLE TRADER OR PARTNERSHIP	PRODUCT CATEGORY (GOODS OR SERVICES	MAIN LINE OR AREA OF SPECIALIZATION OF TRADE	OTHER LINE OF TRADE OR SERVICE CREDIT, DELIVERY, MUSIC,	PROPRIETORS' NAME, TRIBE, STATE AND EDUCATIONAL BACKGROUND SAMPLES	NUMBER OF EMPLOYEES	NET WORTH OF THE BUSINESS (N)	DAILY SALES AND BANK ACCOUNT (N)	SOURCE OF RAW MATERIALS OR MERCHANDISE AND PLACE SOURCE	SIZE AND LOCATION OF BUSINESS IN SQ FT	STORE CATEGORY E.G. KIOSK OR SHOP BUILT OR OPEN SPACE	DIRECT OF SCHOOL CURSORE NEARD	NAME OF LANDLORD OR OWNER OCCUPIER	OPENING HOURS OF BUSINESS
57	M. Mussaini Hat Tea (1982) S Male A 50Yrs M Married T Hausa E Arabic R Islam S Niger	Sole trader	Goods Food & beverages	Tea/Coffee	Nil	S Male A 50Yrs M Married T Hausa E Arabic R Islam	Nil	10.000	1000	S/Gari T/Hoda	Kiosk size	Zinc & Wood	No	Nil	7.00am - 11.30pm (7 days a week)
58	Ibrahim Musa (1980) S Male A 35Yrs M Married T Hausa E Arabic R Islam S Zamfara	Sole trader	Goods variety	Provisions	Nil	S Male A 35Yrs M Married T Hausa E Arabic R Islam S Zamfara	Nil	100.000	3.500	T/Hoda	Kiosk size	Zinc & Wood	Yes	ZLGA	7.00am - 11.30pm (7 days a week)
59	Jordana Girls (1996) S Female A 28Yrs M Married T Yoruba E Diploma R Xian S Kwara	Sole trade	services personal	salaon services	Nil	S Female A 28Yrs M Married T Yoruba E Diploma R Xian S Kwara	2 employees S F.F A 28, 30 M M.M T YO, YO E Dip, Sec R X.X S Kw, Kw	80.000	200	S/Gari, T/Hoda. Kaduna	Kiosk x 2	Built up	Yes	M. Bashir	7.00am - 10.30pm (6 days a week)
60	Looking fine (1998) S Male A 24Yrs M Single T Edo E Diploma R Xian S Edo	Partnership	services personal	Barbing services	Nil	S Male A 24Yrs M Single T Edo E Diploma R Xian S Edo	One partner S Male A 26Yrs M Single T Yoruba E Sec R Islam S Kwara	6.000	250 bank a/c	Lagos. Kaduna	Kiosk size	Built up	Yes	M. Jibo	10.00am - 22.00pm (6 days a week)
61	Malasan Electronic Engineering works (1980) S Male A 36Yrs M Married T Yoruba E Priary R Xian S Oyo	Sole trade	Goods & Services	Electronic parts	Wiring gadgets and repairs	S Male A 36Yrs M Married T Yoruba E Priary R Xian S Oyo	Nil	3.000	2,500 bank a/c	S/Gari	Kiosk x 4	Built up	Yes	M. Haman Awwal	8am to 10pm (7 days a week)
62	M. Dauda Mechanic (1979) S Male A 40Yrs M Married T Hausa E Arabic R Islam S Kaduna	Sole trade	services Automotive & services	Mechanics	Nil	S Male A 40Yrs M Married T Hausa E Arabic R Islam S Kaduna	8 apprentices all males	15000	500	S/Gari T/Hoda. Zaria city	Kiosk x 2	Built up	Yes	M. Haman Awwal	8.00am - 6.30pm (7 days a week)

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63	M. Hassan (1993) S Male A 60Yrs M Married T Hausa E Arabic R Islam S Kaduna	Sole trader	Goods variety	Provisions	Nil	S Male A 60Yrs M Married T Hausa E Arabic R Islam S Kaduna	1 employee S Male A 45Yrs M Married T Hausa E Arabic R Islam S Kaduna	10.000	500	T/Wada. S/Gari	Kiosk x 2	Built up	Yes	M. Muman Awwal	7.00am - 10.00pm (6 days a week)
64	Joe's Collections (1994) S Male A 30Yrs M Single T Yoruba E Graduate R Islam S Lagos	Sole trade	Services personal	Cassettes collections services	Boutheum salon Business outside	S Male A 30Yrs M Single T Yoruba E Graduate R Islam S Lagos	1 employee S Male A 23Yrs M Single T Calabar E Sec R Xian S C/River	100.000	500 bank a/c	Cotonou Lagos	Kiosk x 2	Built up	No	Alh. Jayi	800a - 10.00pm (6 days a week)
65	Hamsu Umar Electronics (1994) S Male A 27Yrs M Married T Haura E Sec R Islam S Kaduna	Sole trade	services Radio, TV & Electronic s	Rewiring coils. fan. generator	Nil	S Male A 27Yrs M Married T Haura E Sec R Islam S Kaduna	15 employees Samters not possible all males	10.000	100	T/Wada	Kiosk x 6	Built up	No	Mal Saidu	8.00a - 8.00pm (6 days a week)
66	Katuwa Stores (1996) S Male A 25Yrs M Married T Hausa E Sec R Islam S Kaduna	Sole proprietor	Goods, clothing & textile	Textiles	Nil	S Male A 25Yrs M Married T Hausa E Sec R Islam S Kaduna	3 employees S M,M,M, A 15,20,17 M S,S,S, T H,H,H, E S,S,S, R I,I,I, S KD,KD,KD	100.000	1000	Kano	Kiosk x 4	Built up	Yes	Alh. Abdu Hamallan a	10.00am - 10.00pm (6 days a week)
67	Clare hair Saloon (1997) S Male A 26Yrs M Married T Hausa E Sec R Islam S Kaduna	Sole proprietor	Personal services	saloon services	Nil	S Male A 26Yrs M Married T Hausa E Sec R Islam S Kaduna	Nil	90.000	100	S/Gari. T/Wada	Kiosk x 2	Built up	No	Alh. Abdu Hamallan a	9.00am 6.00pm (7 days a week)
68	Dreams Hair Dressing (1996) S Female A 24Yrs M Single T Igala E Sec R Xian S Kogi	Sole trader	Personal services	saloon services	Nil	Josephine S Female A 26Yrs M Married T Igala E Graduate R Xian S Kogi	1 employee S Female A 24Yrs M Single T Igala E Sec R Xian S Kogi	150.000	300	S/Gari. T/Wada	Kiosk x 2	Built up	Yes	M. Bashir	8.00am - 9.00pm (6 days a week)

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69	Sunny Enterprises (1996) S Male A 29Yrs M Single T Ibo E Sec R Xian S Anambra	Sole proprietor	Goods Drugs	Drugs	Nil	S Male A 29Yrs M Single T Ibo E Sec R Xian S Anambra	1 employee S Female A 26Yrs M Married T Challah E Sec R Xian S Plateau	120,000	500 Bank a/c	Lagos	Kiosk x 4	Built up	Yes	M. Bashir	8.00am - 11.00pm (6 days a week)
70	Merx-Royal (1997) S Male A 29Yrs M Single T Borno E Diploa R Xian S Borno	Sole proprietor	Goods personal	Gifts Decorators and cards services	Nil	Mr Adenola S Male A 52Yrs M Married T Yoruba E ADPA R Xian S Ondo	1 employee S Male A 29Yrs M Single T Borno E Diploa R Xian S Borno	350,000	2,000 Bank a/c	Lagos, Kaduna	Kiosk x 4	Built up	Yes	M.Bashir	8.00am - 10.00pm (6 days a week)
71	Nasara Trading Store S Male A 45Yrs M Married T Hausa E Arabic R Islam S Kano	Sole trader	Goods clothing & textiles	Textiles	Embroidery	S Male A 45Yrs M Married T Hausa E Arabic R Islam S Kano	10 employees 7 males 3 females	250,000	5,000 Bank a/c	Kano, Kaduna	Kiosk x 8	Built up	No	M. Bashir	10.00am - 10.00pm (6 days a week)