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CYCLE TRADERS IN THE MARKETING OF
AGRICULTURAL STAPLES IN MAMU, OGUN
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ABSTRACT

The study analyzed the performance of cycle traders in the marketing of foodstuffs in Mamu, Ogun State, Nigeria. A survey was carried out in the boundary market over five cycle market days across one hundred and fifty (150) foodstuffs traders. Cycle traders were grouped into fifteen (15) homogenous foodstuffs trading categories. Descriptive analytical tools were then used to analyse the socio-demographic characteristics of foodstuffs marketers in the market. Further, quantitative analytical tools were used to analyse the extent of inequalities in the stock levels and trade volume, market expenditures, and returns to traders. Results revealed that majority of the cycle traders in the sample had low educational attainment, and were married into polygamous families of four to ten children, on the average. Indices of inequality also revealed that there was a relative equality in incomes realized by traders on cycle market days. Notwithstanding the relative equality in market expenditures, stock levels, volume of trade, and market incomes, training programme should be organized for boundary market traders. Such educational programmes should focus on improving the literacy ability, and the accounting and trading skills of cycle marketers in the study area.

INTRODUCTION

Itinerant trading / inter-community marketing activities is a common pre-occupation among traders and marketers in Ogun State. The marketers, who trade in agricultural and non-agricultural commodities, operate both within and across wide geographical areas. Marketers, in cross-community and / or inter-state trade, most times transport their commodities to nearby and distant locations for sale on market days. Also, they frequently purchase other commodities – mostly agricultural, which are usually sold on return to the home-community or home state. There is thus usually sizeable vehicular movement and human traffic during market days, in and around boundary (market) communities.

Participants in boundary markets perform various marketing activities including commodity wholesaling and retailing, exchange of information, and market products' dispersion and concentration. Men, women and children of diverse tribes and ethnic lineages commonly operate in these markets. Markets typically are either periodic (i.e. cycle) or non-periodic (i.e. non-cycle) in nature. Periodic or cycle markets are those that meet at regular intervals, say every four days (5-day markets) or eight days (9-day markets) throughout Yorubaland (Smith II and Luttrell, 1994; Olubanjo, 2001). In these markets, middlemen and small farm producers, among other stakeholders, have ample opportunity of coming together to do market-related as well as social transactions (Bromley, 1980). This form of interaction thus, has the potential of fostering closer ties among all market participants, thereby encouraging in part, cross-cultural exchanges and relationships, and also, improving on trading and commercial activities especially in the cycle (or periodic) markets. Three notable local boundary markets in Ogun State, and among the Yoruba people of the south-western Nigeria are: the Mamu market, which is

patronized by people (i.e. natives and non-natives) from the Ibadan and Ijebu axis; the Kila (Ilugun) and Olodo markets, which are patronized by marketers from Ibadan and Aboekuta axis; and the Mowe and Ibafo markets, which are patronized by the people from both the Lagos and Abeokuta axis. All these markets operate in a periodic manner.

Although, several studies have analysed the structure, conduct and performance as well as the seasonal price patterns and integration in the marketing of agricultural products in Nigeria (see Durojaiye and Aihonsu, 1988; Durojaiye and Showemimo, 1990; Smith II and Luttrell, 1994; and Awotide and Rahji, 2001), none has focused in part or wholly on analyzing cycle trading of foodstuffs in commodity markets in boundary communities. This study thus, is directed at analyzing cycle foodstuffs trade in the Mamu (boundary) market, Ogun State, Nigeria.

Objectives of the Study

The main purpose of the study is to analyse staple crops marketing in the Mamu cycle market, Ogun State, Nigeria. The specific objectives of the study are to:

- (i) Describe the socio-demographic characteristics of foodstuffs marketers in the cycle market;
- (ii) Analyse the trade relations, and nature and extent of foodstuffs marketing in the market;
- (iii) Determine the degree of inequality in stock level, sales returns and incomes to cycle market traders;
- (iv) Analyse the major obstacles to cycle foodstuffs marketing in the boundary market; and
- (v) Make recommendations for the expansion of cycle marketing.

RESEARCH METHODOLOGY

The Study Area, Data and Analytical Techniques

Mamu is a boundary community in the Ijebu-North Local Government Area of Ogun State, Nigeria. It is located along the Ijebu-Ode – Ibadan Road, and on the boundary between Oyo and Ogun States. The cycle market is situated near the community palace. This is for easy dissemination of royal and other information to all residents as well as visitors to the community. Basically, cocoa and kolanuts are the major agricultural products produced in the community, and trade in both cash crops has encouraged marketers including the Hausa's from other parts of Nigeria to settle within the community.

The primary data analysed in the study were thus collected with the aid of structured questionnaires from traders in the market on cycle market days. A total of one hundred and fifty (150) foodstuffs marketers were randomly drawn and covered in the boundary market. The market survey spanned a period of three weeks – between October and November 2000. Information on the socio-demographic characteristics of the marketers including age, educational attainment, marital status, stock and sales levels by foodstuffs traded, incomes from cycle market day sales, commodity purchases, market infrastructure and investment, home state and / or communities, sources of foodstuffs traded, inventory of wares and unsold foodstuffs on market days, among others.

Descriptive analytical tools including cross-tabulations, frequency counts and percentages (i.e. relative and cumulative) were employed in analyzing the socio-economic and demographic characteristics of foodstuffs traders in the Mamu market. These analytical tools were also used to analyse trade relations, and the nature and depth

of foodstuffs marketing in the boundary market. In addition, quantitative analytical tools including the coefficient of variation (*CV*) and the Gini coefficient (*G*) were used to determine the levels of variation and inequality in the stock levels and returns to foodstuffs trading in the cycle market. Further, to facilitate the analysis of foodstuffs traders in the market, the traders in the market were grouped into fifteen (15) homogenous foodstuffs trading categories. The categorization was based essentially on the similarity in the types / combinations of foodstuffs traded by the individual marketers in the market on a cycle market day.

Estimates of the coefficient of variation were calculated using the data for the individual and all foodstuffs trading categories identified in the cycle market. In addition, the Gini coefficients for stock levels, returns to cycle market sales, and market incomes were estimated for all respondents in the market. Specifically, the coefficient of variation was estimated as:

$$CV = \frac{S}{\bar{X}} \quad \dots \quad (1)$$

Where, *S* is the standard error of the estimate for the relevant socio-economic variable by foodstuff(s) category; and \bar{X} is the mean value of the individual socio-economic variables by foodstuff(s) category.

Also, the Gini coefficient, *G*, was estimated as:

$$G = 1 - \sum (F_{i+1} - F_i)(Y_{i+1} + Y_i) \dots \quad (2)$$

Where, *F_i* is the proportion of marketers in the *i*th foodstuffs trading categories; *F_{i+1}* is the proportion of marketers in the next lower foodstuffs trading categories; *Y_i* is the stock level / market returns / incomes for marketers in the *i*th foodstuffs trading category; and *Y_{i+1}* is the stock level / market returns / incomes for marketers in the next lower foodstuffs trading category.

RESULTS AND DISCUSSION

Socio-demographic Analysis

Table 1 analyses traders in the Mamu cycle market by the types / combinations of the foodstuffs traded. Evidence shows that the bulk (about 71percent) of the traders traded in more than one foodstuff. The cycle traders in the study sample were engaged in the sale of two or more foodstuffs, and leafy vegetables and fruits of various types. The major categories of commodities traded in the cycle market are: pepper and tomatoes (about 9percent); gari (9.33percent); cocoyam, yam and sweet potatoes (about 11percent); fruit of various types (11.33percent); and rice and beans (12percent).

Majority (53percent) of the marketers were Christians while 36percent were Muslims. The mean age of the respondents ranged from as low as about 37years for those selling vegetables to as high as about 44years for those selling fruits only. Evidence showed that 17percent of the respondents had no formal education, while only about 5percent of those who had formal education of one type or the other had tertiary education. Those with primary and secondary education constituted 77percent of the respondents. These findings agreed with earlier findings for Yoruba (yam and cassava flour) traders in Ibadan (Smith II and Luttrell, 1994) and cycle traders in Ago-Iwoye (Olubanjo, Akinleye and Sokoya, forthcoming). Furthermore, 56percent of the marketers were found to be married and into polygamous associations with four to ten children living within the

households. About 24percent were still single at the time of the study while the remaining had problems of one form or the other in their marital relationships.

Analysis of Boundary Market Traders by Marketing Activities

The majority (i.e. 33percent) of the cycle traders started staple crops marketing during the period 1996-2000. Only 17percent of the respondents began foodstuffs trade much earlier – during the period 1980-1985. About 31percent of the traders however began commodity trading in the Mamu market between 1991 and 1995. Overall, about 83percent of the traders commenced in the trade after the introduction of the structural adjustment programmes in 1986. Moreover, 51percent of the traders involved their children in the cycle foodstuffs retailing / wholesaling business at the Mamu market.

The traders were further analysed by the level and value of sales per cycle market day. Results showed that the quantities of the commodities traded varied from as low as about 138kg for those selling gari/maize combinations to as high as about 1,131kg for those selling fruits of various types. Moreover, the average sales level was found to be highest (i.e. ₦14,352.50) for those retailing rice and beans, and lowest (i.e. ₦812.50) for those selling gari and maize.

Analysis of cycle traders by the source of staple crops traded further revealed that majority (i.e. 39percent) of the marketers brought or purchased the foodstuffs they traded in from Ibadan. Thirty (30) percent of the traders also indicated that they brought or purchased the stock traded from other (i.e. surrounding) Ijebu communities, while 28percent of the marketers were residents who also produce / market foodstuffs, thus adding value to raw agricultural produce in the Mamu market. Only about 3percent of the respondents sourced their wares from the Mile 2 foodstuffs market in Lagos. Overall, 72percent of the marketers sourced the foodstuffs they traded in from outside the Mamu market. Traders typically follow a two-stage process: movement of surpluses from farmers to the nearest local markets or movement of produce from villages to nearest urban centre in and out of farmers' states by itinerant traders who buy produce from farmers and local assemblers (Durojaiye and Showemimo, 1990).

The activities of respondents by stock levels before, during and after a cycle market day activities is presented in Table 3.3. Evidence shows that average stock levels on market eve, among the traders, ranged between 430kg for yam seller to 4,485kg for rice and beans sellers. The quantity of total stock taken to the market on a market day was found to be highest (i.e. about 89percent) for sellers of vegetables – a perishable commodity, and lowest (i.e. about 58percent) for sellers of rice and beans. Furthermore, on the average, the surpluses (i.e. over sales) recorded or stocks brought home unsold varied from as low as about 12percent for those selling yam flour to as high as 35percent for those selling gari and maize in the market. The table also showed the analysis of quantity and proportion of unsold stock consumed afterwards at home. This varied between 23percent for those selling plantain and banana or palm oil, and about 86percent for gari sellers. Empirical findings from another study on Ago-Iwoye cycle traders have also indicated that rice traders consumed 8percent of traded stock at home, while gari traders consumed about 5.6percent of stock within the household (Olubanjo et al., forthcoming). Periodic markets thus play very significant roles particularly in sustaining the food security of the traders' households.

Table 3.4 presents the distribution of marketers by availability/membership of market association(s) and mode of foodstuff(s) price determination. The marketers confirmed the presence of guilds in the market. These guilds are formed to regulate trading practices, improve access to credit, transport and market information, and provide physical and institutional infrastructure, and hence decrease members' transaction costs (Jones, 1972; Smith II and Luttrell, 1994). Specifically, 45percent of the cycle traders confirmed that they belonged to market guilds. Moreover, 39percent of the marketers further confirmed that they belonged to cooperative societies while the remaining (i.e. 61percent) of the traders indicated that they belonged to other informal groups.

Further analysis indicates that, foodstuffs price on market days were determined individually. Specifically, 84percent of the traders determined the unit or market prices for their wares individually. This result tends to contradict some alleged imperfections especially exploitative practices by traders in the Nigerian staple foodstuff marketing system (see Durojaiye and Aihonsu, 1988). Evidence tends to confirm that cycle traders in the Mamu market do not collude to extract excessive profit in their cycle trading.

Table 3.5 presents the distribution of the marketers by ownership and location of storage facilities. Evidence in the table revealed that the bulk (i.e. 71percent) of the marketers operated storage facilities at home while majority (i.e. 55percent) had their storage facilities established within the market. This storage practice among patrons is geared towards ensuring attractive returns to foodstuffs trade.

The estimates of average incomes on cycle and non-cycle market days by the individual foodstuffs trading categories are provided in Table 3.6. Evidence shows that the average incomes on cycle and non-cycle market days were lowest for vegetable sellers. The average cycle and non-cycle market day incomes from selling vegetables were ₦920.00 and ₦430.00, respectively. The average income realized on cycle market days was found to be highest (i.e. ₦12,200.00) for seller of cassava flour. However, the highest non-cycle market day income (i.e. ₦ 6,520.00), was realized by condiments (pepper and tomatoes) sellers. The least non-market day income (i.e. ₦300.00), was earned by gari/maize sellers.

Overall, average incomes on cycle market days were generally higher relative to the average incomes realized on non-cycle market days. Consequently, cycle trade contributed more to traders' incomes since patronage and marketing margins are usually more for marketers on cycle market days. Table 3.6 also distributes traders by borrowing status / unpaid balances. Preliminary analysis showed that about 61percent of the marketers borrowed money to finance their foodstuffs trade. Also, from Table 3.6, the highest average loan balance to be repaid (i.e. ₦46,000.00) was recorded by cocoyam/yam/sweet potatoes sellers, while the least amount (i.e. ₦4,200.00) was observed for those selling yam flour. None of the vegetable sellers however borrowed money to finance their cycle trade. About 21percent of the respondents borrowed money from market guilds and/or cooperative societies. Also, 13percent obtained funds from relatives and friends while 20percent sourced trade funds from banks or private moneylenders.

Only 69 percent of the traders considered their involvement in foodstuffs trade in the boundary community market (i.e. Mamu) to be a full-time employment. This follows since activities (e.g. gari, and yam and cassava flour milling and processing, among

others) prior to cycle market days are usually geared towards effective participation and realization of adequate returns over costs on cycle market days.

Analysis of Inequalities in Stock Levels, Sales Value and Returns to Traders

Two measures of inequality were used to analyse the magnitudes of inequality in stock level, sales value and market returns / incomes in the cycle market. These are the coefficient of variation and the Gini coefficient. The estimates of inequality calculated for the quantities and values of stocks traded, and market returns / incomes by the foodstuffs trading categories are presented in Table 3.7. Specifically, the coefficients of variation of quantities of commodities traded varied from as low as 0.19 for those selling palm oil to as high as 1.11 for those selling yam. The coefficients of variation of sales values varied between 0.36 for sellers of plantain and banana to 1.49 for sellers of palm oil. Overall, the coefficient of variation for stock traded and for income earned in the market was 0.76 while the estimate obtained for the value of sales was 0.70. Similarly, the Gini coefficient for stock level and for income earned was 0.24 while that for sales value was 0.30; thus confirming relative equality in stock levels, market incomes and sales values recorded by traders who patronized the cycle market. As earlier noted by Jones (1972) for traders in southern Nigeria, these findings further lend credence to the relative competition (and hence, the non-exercise of monopoly or monopsony power) among operators in the Mamu cycle (foodstuffs) market.

Obstacles to Cycle Trade

The food marketing system in Yorubaland is afflicted with diverse problems. The problems noted for the Mamu cycle trade are: poor knowledge and lack of enlightenment about marketing activities especially in terms of price relations and guild power, nature and possible depth and opportunities in foodstuffs marketing, inadequate general education and poor access to market information, poor transportation, and dearth of trade capital and credits. Mamu cycle market can thus benefit immensely from both infrastructural and institutional support. Government and private sector support could be geared towards solving the infrastructural and institutional problems of the market.

SUMMARY AND CONCLUSION

The study had analyzed the role of cycle traders in the marketing of foodstuffs in Mamu (boundary) market, Ogun State. Results showed that majority (i.e. 71percent) of the traders traded in more than one foodstuff on a typical cycle market day. Moreover, 17percent of the traders had no formal education. About 83percent of the traders started in foodstuffs trade after the introduction of the economic de-regulation programmes in 1986. In addition, 51percent of the traders involved their children in cycle foodstuffs trade at Mamu.

The quantity of foodstuffs traded varied from about 138kg for those selling gari and maize to about 1,131kg for fruit sellers. The average sales value also varied between ₦812.50 for sellers of gari and maize, and ₦14, 352.50 for sellers of rice and beans. Moreover, 39percent of the traders brought the commodities sold in the market from Ibadan. However, 28percent of the traders who were Mamu residents / natives produced and market foodstuffs in the cycle market.

The average stock level on market eve among the respondents ranged between 430kg for yam sellers and 4,485kg for rice and beans sellers. In addition, the average stock taken to the market on market eve was as low as about 58percent for rice and beans sellers and as

high as about 89percent for groundnut and groundnut oil sellers. However, the surpluses recorded at the end of the cycle market day varied, on the average, between about 12percent for traders selling yam flour and 35percent for gari and maize sellers. The surpluses over cycle market sales were between 23percent for plantain / banana, and palm oil sellers and about 86percent for gari traders.

Furthermore, the average income per cycle market day ranged between ₦920.00 and ₦12,200.00 for those selling vegetables and cassava flour, respectively while the average income from non-cycle market sales ranged between ₦300.00 and ₦6,520.00 for those selling gari/maize combination and pepper/tomatoes combination, respectively. The average incomes on cycle market days were generally higher relative to the average incomes realized on non-cycle market days. It can thus be concluded that cycle foodstuffs trade contributed more to total traders' incomes since both the patronage level and the marketing margins are usually more on cycle market days.

The estimates of the Gini coefficient confirmed some degree of equality among respondents. For all respondents, the coefficients of variation for the stock traded and income earned was 0.24 while that for sales value was 0.30. This tends to confirm relative equality in both sales value and the stock level, and the market income realized by traders who traded in the Mamu market.

RECOMMENDATIONS

The following are the recommendations in this study:

Privately and publicly funded educational and training programmes in local and other dialects / languages should be organized for the boundary market traders. These educational / awareness-creating programmes should, inter alia, focus on improving the literacy ability, and the accounting and trading skills of cycle traders in the Mamu market.

Market-development assistance in form of cycle-trade focused market information service should be provided on commodity trade in boundary and surrounding cycle and non-cycle markets in Ijebu Division, and Ogun State. The importance of this form of market support includes collection and processing of market data systematically and continuously as well as making it available to market participants in a form relevant to their decision-making.

Table 3.1: Distribution of Staple Crops Traders by Foodstuff(s) Traded, 2000

Foodstuff(s)/Commodities Traded	Frequency	Relative Percent	Cumulative Percentage
Gari	14	9.33	9.33
Groundnut & Groundnut oil	7	4.67	14.00
Pepper & Tomatoes	13	8.67	22.67
Palm oil	4	2.67	25.34
Rice & Beans	18	12.00	37.34
Plantain & Banana	6	4.00	41.34
Yam flour	10	6.67	48.01
Vegetables (various types)	3	2.00	50.01
Gari & Maize	2	1.33	51.34
Rice	9	6.00	57.34
Yam	4	2.67	60.01
Cocoyam & Banana	8	5.33	65.34
Cassava flour	19	12.67	78.01
Fruits (various types)	17	11.33	89.34
Cocoyam / Yam / Potatoes	16	10.67	100.00

Table 3.2: Analysis of Staple Crops Traded by Level and Value of Sales per Cycle Market Day, 2000.

Foodstuff(s)/ Commodities Traded	Size of Sales					
	Minimum Sales (kg)	Average Sales (kg)	Maximum Sales (kg)	Minimum Sales (N)	Average Sales (N)	Maximum Sales (N)
Gari	487.50	741.75	996.00	3245.00	6567.50	9890.00
Groundnut & Groundnut oil	123.00	160.00	197.00	4390.00	5504.00	6618.00
Pepper & Tomatoes	331.00	570.50	310.00	2530.00	4010.00	5490.00
Palm oil	110.00	202.50	295.00	2410.00	4365.00	6320.00
Rice & Beans	880.00	1033.50	1187.00	9415.00	14352.50	19290.00
Plantain & Banana	187.50	257.25	327.00	740.00	1677.50	2615.00
Yam flour	620.00	1012.50	1405.00	1380.00	2600.00	3820.00
Vegetables (various types)	170.00	255.00	340.00	800.00	1075.00	1350.00
Gari & Maize	60.00	137.50	215.00	575.00	812.50	1050.00
Rice	265.00	410.00	555.00	333.00	5395.00	7460.00
Yam	240.00	267.50	295.00	1800.00	1865.00	1930.00
Cocoyam & Banana	230.00	378.75	527.50	2300.00	3510.00	4720.00
Cassava flour	725.00	1084.00	1443.00	4925.00	6405.00	7885.00
Fruits (various types)	752.00	1130.50	1509.00	5475.00	7404.00	9333.00
Cocoyam / Yam / Potatoes	398.50	595.50	792.50	3455.00	4862.00	6269.00

Source: Field Survey.

Table 3.3: Analysis of Staple Crops Marketers by Stock Level, 2000

Foodstuff(s) / Commodities Traded	Average Stock Level on Market Eve (kg)	Average Quantity taken to the Market (kg or litre)	Average Quantity brought Home Unsold from Market Stock (kg)	Average Quantity Consumed at Home from Unsold Stock (kg)
Gari	1920	1441 (75.05)	230 (15.96)	197 (85.65)
Groundnut & Groundnut oil	520	428 (82.31)	72 (16.82)	49 (68.06)
Pepper & Tomatoes	2050	1595 (77.80)	305.5 (19.15)	185.5 (60.06)
Palm oil	820	660 (80.49)	150 (22.73)	135 (23.33)
Rice & Beans	4485	2580 (57.53)	495 (19.19)	159 (32.12)
Plantain & Banana	1390	895 (64.39)	272.5 (30.45)	63.5 (23.30)
Yam flour	3130	2470 (78.91)	295 (11.94)	97 (32.88)
Vegetables (various types)	710	630 (88.73)	80 (12.70)	25 (31.25)
Gari & Maize	580	355 (61.21)	125 (35.21)	53 (42.4)
Rice	1300	345 (65.69)	140 (16.57)	75 (53.57)
Yam	430	310 (72.09)	65 (20.99)	25 (38.46)
Cocoyam & Banana	1190	850 (71.43)	160 (18.82)	77 (48.13)
Cassava flour	3695	2535 (68.61)	605 (23.87)	212 (35.04)
Fruits (various types)	3070	2385 (77.69)	320 (13.42)	185 (57.81)
Cocoyam / Yam / Potatoes	1445	1168 (80.83)	280.5 (24.02)	109.5 (52.52)

Note: Figures in parentheses are percentage values.

Source: Field Survey.

Table 3.4: Distribution of Staple Crops Marketers by Availability and Membership Association and Mode of Price Fixing, 2000.

Foodstuff(s)/ Commodities Traded	Availability of Guilds in the Market		Membership of Market Association		Mode of Price Determination	
	Yes	No	Cooperative Societies	Other Informal Group(s)	Individual	Collectively
Gari	6	8	8	6	14	-
Groundnut & Groundnut oil	2	5	3	4	7	-
Pepper & Tomatoes	5	8	6	7	12	1
Palm oil	-	4	3	1	-	4
Rice & Beans	5	13	5	13	12	6
Plantain & Banana	4	2	4	2	5	1
Yam flour	4	6	-	10	9	1
Vegetables (various types)	1	2	-	3	3	-
Gari & Maize	2	-	-	2	2	-
Rice	6	3	-	9	9	-
Yam	2	2	-	4	4	-
Cocoyam & Banana	7	1	1	7	5	3
Cassava flour	9	10	10	9	16	3
Fruits (various types)	8	9	12	5	15	2
Cocoyam / Yam / Potatoes	7	9	7	9	13	3
Total	68	82	59	91	126	24
Relative Percentage	45.33	54.67	39.33	60.67	84.00	16.00
Cumulative Percentage	45.33	100.00	39.33	100.00	84.00	100.00

Table 3.5: Distribution of Staple Crops Marketers by Location of Facilities, 2000.

Foodstuff(s) / Commodities Traded	Operate Storage Facilities		Location of Storage Facilities	
	Yes	No	At Home	In the Market
Gari	12	2	6	8
Groundnut & Groundnut oil	3	5	5	2
Pepper & Tomatoes	7	6	5	8
Palm oil	4	-	-	4
Rice & Beans	11	7	7	11
Plantain & Banana	4	2	2	4
Yam flour	4	6	5	5
Vegetables (various types)	-	3	1	2
Gari & Maize	2	-	-	2
Rice	7	2	5	4
Yam	4	-	2	2
Cocoyam & Banana	8	-	4	4
Cassava flour	18	1	10	9
Fruits (various types)	13	4	9	8
Cocoyam / Yam / Potatoes	9	6	7	9
Total	106	44	68	82
Relative Percentage	70.67	29.33	45.33	54.67
Cumulative Percentage	70.67	100.00	45.33	100.00

Table 3.6: Analysis of Traders by Average Incomes on Cycle and Non-Cycle Market Days and Unpaid Loan Balances, 2000

Foodstuff(s) / Commodities Traded	Average Income (N)		Average Loan Amounts to be Repaid (N)
	Cycle Market Days	Non-Cycle Market Days	
Gari	3600	3920	36,000
Groundnut & Groundnut oil	3500	1350	14,500
Pepper & Tomatoes	7900	6520	39,000
Palm oil	4700	1400	20,000
Rice & Beans	11610	4960	45,500
Plantain & Banana	3600	1080	12,000
Yam flour	5250	1700	4,200
Vegetable (various types)	920	430	-
Gari & Maize	1160	300	6,000
Rice	8650	4830	37,000
Yam	1170	600	5,000
Cocoyam & Banana	4200	2050	25,500
Cassava flour	12200	6060	61,500
Fruits (various types)	8520	3630	28,300
Cocoyam / Yam / Potatoes	5920	2460	46,000

Source: Field Survey.

Table 3.7: Analysis of Inequality in Incomes, and Quantities and Values of Foodstuffs Traded, 2000

Foodstuff(s)/ Commodities Traded	Quantities of Foodstuffs Traded in		Sales Values of Traded Foodstuffs		Incomes from Commodity Trade	
	Average (kg)	CV	Average (N)	CV	Average (N)	CV
Gari	718.00	0.52	6467.50	0.69	6975.00	0.51
Groundnut & Groundnut oil	160.00	0.49	5504.00	0.68	2425.00	0.26
Pepper & Tomatoes	570.50	0.55	4010.00	1.02	5620.00	0.60
Palm oil	202.50	0.19	4365.00	1.49	3850.00	0.63
Rice & Beans	1033.50	0.51	14352.50	0.97	7375.00	0.66
Plantain & Banana	257.25	0.52	1677.50	0.36	2370.00	0.48
Yam flour	1012.50	0.74	2600.00	0.59	3285.00	0.43
Vegetables (various types)	255.00	0.53	1075.00	0.58	675.00	0.42
Gari & Maize	137.50	0.49	812.50	0.55	680.00	0.04
Rice	410.00	0.68	5425.00	0.56	6690.00	1.12
Yam	267.50	1.11	1415.00	0.55	885.00	0.18
Cocoyam & Banana	373.75	0.54	3510.00	0.62	2495.00	0.46
Cassava flour	1084.00	0.49	6280.00	0.82	9620.00	0.57
Fruits (various types)	1120.50	0.53	6309.00	0.53	6025.00	0.48
Cocoyam / Yam / Potatoes	595.50	0.52	4862.00	0.73	7528.00	1.79
Coefficient of Variation (All Respondents)		0.76		0.70		0.76
Gini Coefficient (All Respondents)		0.24		0.30		0.24

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