7. MARKETING OF GARI IN BENIN CITY AND ENUGU, NIGERIA

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Introduction

Gari - a fermented and roasted granular product from cassava - was hitherto considered a poor man’s crop until recently. It is now elevated to an urban convenience food. It is a cheap and ready source of vital energy. Gari is produced following harvesting of cassava, peeling, grating, dewatering, fermentation (optional), sieving, frying and bagging. This process will give white or creamy white gari while addition of palm oil prior to dewatering; will add yellow color to gari. Yellow gari is preferred and can cost twice as much, making it less available to poorer households. Gari is commonly consumed either as a paste made with hot water and eaten with vegetable sauce or by soaking in cold water with sugar, coconut, roasted peanut, fish, boiled cowpea as complements. A report by Phillip et. al. (2004) reflects that cassava (gari) is truly a national food with an urban market presence. Cassava gari appears to be a ‘food of choice’ even in the face of alternative food options in urban areas (Maziya-Dixon et al, 2004). It is mainly produced for domestic markets but presently; some of the dry processed food products from cassava (such as gari and fufu flour) are known to be finding their ways to emigrant Nigerian communities in United States and Europe (Dipeolu et. al., 2001). It is also an important commodity in cross border trade (Ezedinma, 2005).

The goal of this report is to examine some critical marketing institutions with a view to assess whether the urban and rural poor are excluded since gari has gained prominence in all the urban centres of Nigeria. An understanding of the issues identified in this study will provide policy makers a better view for improving market access for the rural and urban poor to safeguard their food security and their livelihoods. The objective of this report is to explore issues pertaining to the gari commodity chain and its relationship to urban market institutions, transport infrastructure, security and associations.

Study location

This study was conducted in two urban markets in Enugu and Benin City. The urban markets are major consumer markets for gari in South East and South-south of Nigeria relying heavily on supplies from the assembly or interior rural markets within and beyond the State. Enugu is in the southeast geopolitical zone dominated by the Igbo ethnic group. Benin City is in the South-south zone with a mixture of many ethnic groups but most influenced by the Binis and so Pidgin English is the common mode of communication. In terms of agroecology, Benin City is located in the rainforest belt of Nigeria while Enugu is located in the derived savannah belt. In Enugu there are three major urban markets namely, the new market, the old Ogbete market and the Awkunanaw suburban market. Similarly, in Benin City there are also three markets namely the Oba market, the New Benin market and the Ikpoba hill market. In Enugu,
the new market is the major urban market for *gari* while in Benin the new Benin market is the major market for *gari*.

**Methodology**

A purposive rapid rural appraisal (RRA) was used to generate information in Oba market, Oredo Local Government and Ekiuwa market (major village market) in Benin City and New Market (*gari* market) in December 2004 and January 2005. The markets were also revisited at later dates. Some of the supply markets were visited in both Edo and Enugu states to observe the nature and ways in which the wholesale traders conduct their business. There was purposeful sampling of informant traders. Snowballing approach was employed during interview with interviewees recommending other people to interview. This was supported with rapid observations and social interactions within and outside the market premises targeting marketing women, hawkers, drivers, local authorities, inspectors and passers by. Some of the government regulators were interviewed at the local government level.

Information was captured from answers that were received from respondents to a designed checklist of questions. The research used both individual and group interviews. In many cases, while a respondent answered, colleagues sitting around concurred when they agree and gave different observations when they did not fully agree. The research drew on local researchers and interpreters who had knowledge of the markets and well as the necessary languages. Data analysis was mainly qualitative seeking trends and patterns emerging from the data. Responses are summarised in the report.

**The Commodity Chain**

Figure 1 gives a generalized overview of the *gari* commodity chain. *Gari* is produced from cassava. The farmer in rural based communities produces cassava. Women mainly produce cassava in the two study areas. The farmer may process the cassava into *gari* or sell cassava tubers to the rural processor who converts it to *gari* and transports the product to the rural market for sale on market days. For the purposes of this study we begin our analysis from the village assembly market level. Within the village assembly market the processor sells to the wholesale trader who bulks *gari* in such markets for the urban market, 90% of the *gari* is taken to urban markets. The processor at this point is also a retail trader in the rural assembly/village market.

Rural processors are too atomized and the quantity of *gari* produced per household or processor at the rural market is too small to warrant travelling to urban markets. They cannot make any reasonable income if they have to travel long distances to sell small quantities of *gari* in urban markets. Their function is to add value by processing cassava into *gari* at the rural level and make a little income above the fresh root price. The farmers and processors who bring their *gari* to the urban markets are those who live close to the
market and may have engaged in urban farming in the periphery of the cities. They have no other market but the daily urban market to sell their gari.

There are also urban processors who buy cassava fresh tuber from the farmers at the village market or even from the farm in the village, transport to the city and processes it into gari for sale in the urban market. It is often argued that this process is more expensive as cassava tubers contain 70% water. But observations indicate that distances traveled by such processors are not too far from the city. However, majority of the gari that is sold in Enugu and Benin City is moved from the rural assembly markets to the urban market.

![Commodity chain of Gari](image)

The price received by farmers varies through the year. Gari is cheapest in the months of July to September. Gari is most expensive as from December to April. This is because the prices of roots are also expensive at this time. As the dry season advances from November to March, the soil is caked and so it becomes very difficult and arduous to harvest cassava roots. This cost is also transferred all the way down to the consumer. Prices also vary from year to year as shown in the table (1) below. In Nigeria gari prices exhibit cyclical peaks and troughs due mainly to the inability of markets to absorb supplies. As a result in the years when cassava is scarce the price goes up and farmers are encouraged to plant; production goes up in subsequent years and the price comes down prompting farmers to plant less until the price goes up again in a cycle of approximately two to three years. Such cyclical changes cause price instability, and significantly increase the income risk to producers.
However, in real terms (taking into consideration inflation) the price received by farmers has reduced considerably. The decline in real prices for *gari* suggests the diversification into other commodities for which cassava can produce efficiently. These products include starch, ethanol, flour and pellets, which are primary products for industrial and feed sub sector.

Table 1: Gari nominal and adjusted Prices, 1993 - 2000

<table>
<thead>
<tr>
<th>Year</th>
<th>Nominal Price (Naira) *</th>
<th>Inflation rate % **</th>
<th>Index</th>
<th>Real price adjusted for inflation using 1993 as a base year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
<td>14.41</td>
<td>67.20</td>
<td>1.00</td>
<td>14.41</td>
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<tr>
<td>1994</td>
<td>10.19</td>
<td>57.00</td>
<td>1.67</td>
<td>6.09</td>
</tr>
<tr>
<td>1995</td>
<td>16.05</td>
<td>72.90</td>
<td>2.63</td>
<td>6.11</td>
</tr>
<tr>
<td>1996</td>
<td>24.05</td>
<td>29.30</td>
<td>4.54</td>
<td>5.30</td>
</tr>
<tr>
<td>1997</td>
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<td>8.50</td>
<td>5.87</td>
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<td>1998</td>
<td>25.28</td>
<td>10.00</td>
<td>6.37</td>
<td>3.97</td>
</tr>
<tr>
<td>1999</td>
<td>19.25</td>
<td>6.60</td>
<td>7.00</td>
<td>2.75</td>
</tr>
<tr>
<td>2000</td>
<td>20.67</td>
<td>6.90</td>
<td>7.47</td>
<td>2.77</td>
</tr>
</tbody>
</table>

Source:  
* = Projects Coordinating Unit, Abuja

** = Central Bank of Nigeria Annual Report and Statement of Account (Different Editions)

**Wholesale traders**

There are two types of wholesale traders. The first involves those who travel to the various rural/assembly markets, bulk *gari* in bags of 40-120kg from the farmers or processors, and transport the bags to the urban market. This group of traders may sometimes be referred to as itinerant traders or wholesale assemblers. Assembly/source markets in Ebonyi State account for 70% of the *gari* that is supplied to the New Market in Enugu State. However, if traders at Enugu are running out of stock they go to a nearby supply market at Ugwugo Nike and/or Oye Emene in Enugu State. All source markets for *gari* to the Oba market in Benin come from within the (Edo) State. While the Enugu *gari* market is 5-day market, the major day of sale of *gari* at Benin is on Tuesdays. This is because the wholesale buyers travel to the assembly markets in rural areas on Monday, and then arrive the new Benin market on Tuesday.

The second group of wholesalers involves those who depend on the traveling wholesalers. They purchase in bulk from the itinerant wholesale traders and eventually sell to the consumers sometimes in another market. For instance it was observed that wholesale traders in Oba market also buy *gari* from traders in the New Benin market. This category of wholesalers do not travel far distances but await the arrival of the first-line wholesalers.

Both male and female gender sell *gari* at both the New Market Enugu and Oba market Benin City at the wholesale and retail levels. At Enugu it was mostly the Igbo ethnic group and a few traders from the Yoruba ethnic group that dominate *gari* trade. At Benin, a lot of ethnic groups from southern Nigeria were involved in the trade. The Hausa ethnic group is not involved in
gari trade in either market. The relative poverty of wholesale traders can be manifested in their inability to absorb disasters during setbacks in their activities. Otherwise they are relatively richer than most other key actors in the chain especially the porters, drivers, retailers, security personnel and processors.

Retailers
Retailers can be divided into those that own the stall or have long leases from local authorities and other traders who rent from the stall owners/tenants. Stall owners are relatively rich since they have the ability and influence to obtain market stalls in the first instance, while the other traders may be poorer or operating on a smaller scale. Retailers buy from wholesalers and sell to urban consumers. There are also retailers operating in rural areas.

Market information
Traders require information concerning the price of gari in different rural areas, and the price in the urban areas. Prices are determined by level of demand, availability (scarcity) of gari, and type of gari. There is no deliberate action to control volumes in the rural markets. The volume that comes into the market determines prices.

Retail and wholesale traders obtain information about market prices from other markets through informal meeting points or from one colleague/friend in the market to another or from transporters/drivers. Sometimes, a spy visit is undertaken for this purpose.

Channels of information are personal communication, now frequently using mobile phones, either owned by traders or through patronizing kiosks. With the coming of the democratic governance, there have been improvements in telephone communications as the mobile telephony was introduced. But most traders in the rural/assembly market where there is no network for GSM neither operate nor patronize kiosks. For those who make use of mobile phones, they ring their business colleagues, friends, relations and neighbours. But respondents were of the view that the cost of operating a mobile phone is very high. The conclusion is that it facilitates marketing at both rural and urban markets but, exclusively available to the rich only. Drivers are another important source of information. Many of them have mobile phones and use these to talk about market price situation to trader friends and driver colleagues.

Prices are broadcast on radios and there is a farmer radio program on Radio Nigeria Enugu that has been running over the past 20 years. Traders and farmers have been listening to this program. This program (Ndi olu ubi ndewonu) provided by the Federal Radio Corporation of Nigeria is broadcast in the local language. However, the lack of standardization of weights and measures limits this information.
Information is also required on the location of areas of good quality. The issue of certain locations being known for the quality of their gari is very interesting. This is a form of ‘branding’ whereby processors and others can add more value to their products and therefore it can have an effect on poverty. Historically, gari was of low quality characterized by high moisture content, high fibre content resulting from poor sieving and large coarse texture. This was before the advent of the grater in the 1970’s when gari processing was done for domestic consumption. But with civilization and diversification in traditional menus, marketing of gari for cash, gave rise to competition just as it was equally elevated to a full occupation for some people. Each processor therefore strives to improve the quality of her gari (most processors are female) in order to have more buyers, attract more money, and sustain her business. Competition gave rise to the production of high quality gari and some areas or processors were noted for this. Hence the perception was promoted through competition.

Credit provision
The informal credit market is the only form of credit system that is accessible to the poor and little educated trader and other actors in the gari food chain in the study area. The study did not find any informal credit and no dedicated customer relationship at the wholesale-processor level or wholesale-farmer level. This is because the processors are mainly subsistence and transient farmers who rely on the money realized from the sales of the cassava product to solve family problems. They are not regular in the market with gari but appear with the commodity subject to the availability of raw materials and/or financial need.

There are several types of informal credit systems in addition to lending between individuals. The akawo is a daily contribution especially by retail traders. At the end of the month, the contributor is paid their total contributions and they can start the next month contributions. The akawo operator moves from person to person, collecting individual contributions, which is recorded in a small book. The akawo keeps very good records and there is very little administration as he records the amount contributed immediately in the presence of the contributor and moves on to his next client. How does he get paid? Usually, the first amount contributed in the first day of the month by the trader belongs to the akawo operator. This suggests that the more clients, the more income he earns even though the amounts contributed per individual is relatively small. The amount contributed per individual is an individual decision but it could range from as low as N10 to N100 per day. Monies collected are kept in a safe or in a bank depending on the level of literacy of the akawo operator.

The second type of informal credit system is the isusu. The isusu is a thrift society usually based on town/village union or groups, associations or cooperatives. Each thrift society (ndi meeting) is unique and so several rules and norms may guide contributions, interest rates, borrowing and pay back periods. In each group there are executive officials comprising of the
president, vice president, financial secretary, secretary and treasurer. Each member of the society makes monthly contributions. Amounts contributed may be optional or may be fixed by the society but are usually large. In cases where the amount is fixed it could sometimes be used as a form of savings in which the proceeds are shared in turns on a rotational basis. For instance a group of 30 women may decide to contribute money and all the monies contributed go to one member in month A. In month B another round of fixed amount contributions goes to another member and so on until each woman in the group has taken his or her turn and another process may begin this time with perhaps a higher amount of contributions per person or some persons may drop out of the next round of contribution or new members may join. In this type of isusu savings group no member is allowed to leave the group until all have benefited from the contributions. There are however several difficulties in trying to maintain such groupings.

The members of an isusu can ask for loans from their contributions at an interest. Non-members are also allowed to take loans but at a higher interest rate. For some thrift societies members may pay a monthly interest on loan of N40 for every N1000 borrowed with a pay back period of one year. Other types of thrift societies operate a shorter time period of six months with a cheaper interest rate of N18 for every N1000 borrowed or as low as N9 interest for every N1000 borrowed. Members are entitled to borrow as much as two or three times above their contributions as loan from the isusu society. Repayments are made on a monthly basis but sometimes the society accepts repayments of both principal and interest or the interest only may be paid on a monthly basis and the principal is repaid at the end of the negotiated period.

There are hundreds of such informal credit institutions and groups in both the Benin and Enugu markets. These credit societies provide the engine that oils the informal trade in gari and other commodities. There is usually no collateral attached but guarantors of high social standing serve as ‘shortees’. For defaulters, the guarantors are held responsible. The guarantors either repay the loan or facilitate in its recovery.

For retail traders, credit in kind is sometimes provided by the wholesale traders especially in the Enugu market but is subject to payment immediately sales are over. This is a credit facility usually advanced by the wholesaler to his regular and credible retailer. There are also credit facilities involving the retailer to customers who regularly buy from the retailer but have no cash at a particular market day to pay for the transaction. According to one respondent, ‘we sell on credit usually to regular customers but not always. About one part out of 10 customers do ask for credit’. They cut across civil servants, neighbours, friends and well wishers whose background (village, place of work, etc) is well known to the retailer. The customers normally give time for the repayment. For civil servants, it could be at the end of that month. For friends, neighbours and relations, it is normally after sales of particular goods or receipt of certain amount of money details of which must be brought to the knowledge of the seller. Incidentally, the credit beneficiaries do not pay any
extra money as a condition for this mode of transaction. Rather, the gari traders regard it as a good will and good customer relations’ strategy.

There have been occasional defaulters but the traders stopped selling to the particular defaulters on credit. Traders complained of the difficulties they face when their civil servant customers are not paid their salaries:

“No salary. No market. 2003 Xmas was good. 2004 Xmas was bad. Why? Because government no pay salary. If you pay salary, Market women go get money and children will go to school”.

“In those days, women do not pay school fees but men. Today, women pay school fees because there is no money from their husband. We women do not want our children to suffer. We have to source for other means of getting money to pay school fees. We may have to sleep with men to get money. We are not happy. Please help us”.

For vehicle owners and drivers, it was reported that there is a hire purchase system for vehicle purchase, which some drivers patronise. This helps them to acquire a vehicle and pay back the cost of the vehicle after one year of use to dealers. It was also reported that there are state government schemes that provides vehicles on loan to drivers and they to repay the full cost of the vehicle to the state government, although details of who has access to this was not available.

The conclusion here is that the informal credit institutions have been able to respond to the needs of key actors in the market based on trust – a very important aspect of social capital. One interesting fact came out during observations in these markets. This borders on the issue of how actors in the market build trust. It begins with how traders identify themselves in the market. Unlike in the western world, were an individual is identified by name and a fixed address, market traders identify themselves on the basis of their villages, towns and ethnic group (in the case of Benin City) of origin. For instance on a return trip we had to identify one of the respondents, a woman, on the basis of her complexion and village of origin (nwanyi ocha nke onye Abagana literally translates to the light skinned woman from Abagana town). The village of origin (family ties, ethnic ties), and apprenticeship formed the basis for trust and reciprocity. This is further fortified if the individual actor identifies with his/her town or village union/group in the city. These bonding mechanisms provides the platform and the basis for trader-to-trader credit both in kind and in cash as well as trader to customer credit both at the wholesale and retail level. There is also inter-ethnic bridging, which is often facilitated through interethnic marriages. In cases were there is inter-ethnic access to credit it is also tied to inter ethnic marriage between families. Friendship is also another very important aspect of social capital that can bridge inter ethnic access to credit.
Because informal credit institutions are hinged on social capital, provision of credit by formal institutions may have a lot to learn. One advantage of the informal system is the reduced paperwork and responsiveness of the informal system to the needs of the poor trader. Formal credit systems may have one or two lessons to learn from this.

**Transport institutions**

Various types of transport vehicles are used to transport *gari* from the rural assembly market to the urban market. These include lorries (508 model, 911 model), pickup vans or Austin diesel engine trucks or trailers. Motorbike transport (*okada/ina-aga*) is normally used for intra-city distribution and wheelbarrows are used within the market or from market to nearby homes (family/small restaurant use). In the assembly market, wheelbarrows are used to assemble the bulk before loading them onto the lorries for evacuation.

In Enugu, transporters come to the new market and pick buyers to the rural market and convey them back after their purchases. Both goods and passenger are conveyed together to and fro and this is not usually a smooth, pleasant and comfortable ride. There has been some effort to improve intercity road infrastructure especially in Enugu and Edo States were both cities are located in Nigeria. However, rural dirt roads are still repaired only seasonally (sometimes by communal effort. The maximum distance traveled from the rural market to the Oba Market Benin is 90km (table 1).

<table>
<thead>
<tr>
<th>Name</th>
<th>Source Mkt</th>
<th>LGA Source Mkt</th>
<th>Dist Rural Mkt (km)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abudu</td>
<td>Orhionwan</td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>Ebue</td>
<td>Uhumwode</td>
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<td></td>
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<td>Ehor</td>
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<td>Ikpoba Okha</td>
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<td></td>
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<tr>
<td>Ugbogiobo</td>
<td>Ovia North-East</td>
<td>62</td>
<td></td>
</tr>
<tr>
<td>Urhongbe</td>
<td>Orhionwan</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

Transport fares change between destinations. It is a little high when going to the rural market because few vehicles travel that route. The fare charges are influenced by distance, type of vehicle, and fuel price. Transport fare for the goods is determined by bargaining with the driver since transport fare for the passenger is usually fixed. Also availability of lorry/truck can also influence fares. The fare for *gari* that is transported without an accompanying passenger is lower than when someone accompanies the goods. The weather/climate can also influence the fare. During rainy season one makes extra effort to protect the *gari* from getting wet. If the road is poor/muddy, a higher fare is usually charged. The number of days a driver will be away from home also influences fare price. On the average, the cost of conveying *gari* from the source markets to the Enugu new market is about N3/kg.

Routes with a lot of police and local government check points attract more fare. Unfortunately there is no route without unofficial tolls. It was actually
observed that the number of police and local government check points increases on each market day in each of the routes described above. The drivers settle the police and local council posts whenever they are encountered. Some of the traders interviewed maintained that these extra expenses are not built into the selling price. Rather the forces of supply and demand determine prices. While many others were of the opinion that the extra costs are included in the transport cost but finally borne by the ultimate consumer. Because the transport owner is familiar with the route, he has fore knowledge of the extra costs ahead of plying his vehicle on the road. Following from that fore knowledge of the extra costs he offers his transport charge to the gari trader who passes it on to the retailers.

The price is also affected by fuel prices and petrol and diesel prices have tripled in nominal terms since 1999. The government, through the Nigerian National Petroleum Corporation (NNPC), the Petroleum Products Marketing Company and the independent petroleum marketers association, regulates access to fuel. Some times petrol station dealers collude to deliberately hoard fuel in order to push up prices of fuel. This is no longer common but happens towards festival periods. Once there is scarcity, prices of fuel increases and this is reflected on the cost of transportation. Once government policy affects factors of transport such as increases in fuel prices, the transporters do not consult each other rather they individually bargain with the gari traders. Lorry owners/transport owners initiate the fare change and pass it on.

The research has identified the important role that transport unions play. The National Union of Road Transport Workers (NURTW) see to the welfare of the transporters, they ensure that vehicles are in good condition, they maintain the park, render security services at the motor park in conjunction with market leaders and local government authority, they also mediate on behalf of drivers in civil matters. The NURTW also settles cases between drivers and police. They fight illegal extortions from the local council. The union’s welfare services include issues of visitation for drivers involved in accidents, death, and marriages.

Everyone has access to the vehicle park provided the person is not a criminal. To become a member of the transport union a potential driver has to register with up to N5000 excluding the drinks and kola nuts that is required for the union leaders. The candidate will also bring two guarantors who are of high standing and may have some relationship with the Union. The candidate has to sign an undertaken to be of good behaviour.

The drivers also pay levy of N20 before each trip out of the market at Enugu and Benin City to the local branch of the national union of road transport workers (NURTW). The leadership of the local branch of the NURTW collects the levies. Taxes for the NURTW are not fixed but in most cases 10% of income is remitted as tax to the local council.
The routes plied by drivers are familiar routes to them but they have to register with the transport workers union every morning they arrive at the motor park and choose the route of their choice. However, someone can hire (charter) your vehicle to a different destination. The Union can also plead with drivers to redirect their route to destinations were there are more passengers or seek their consent to return back if the timing is late to pick remaining passengers to specific destinations. The availability of gari, type/nature of road, weather/climate, and presence of police/toll collectors are factors considered by the driver before choosing a route. Where communities are hostile to certain tribes, communal clashes can affect transporters, so one plies routes that are familiar and safe. This is however not common in the study area but is found in the Niger Delta region.

Suspension is punishment for members who violate the driving rules or loading rules such as jumping the queue at the motor parks but members are expelled for such offences as robbery or murder. Expelled/suspended members are not allowed to enter the motor park to off-load. There have been many drivers that have been suspended at both markets by local Union officials.

When there is a vehicle break down another vehicle is called upon to complete the journey. In that case, the gari is transloaded at cost to the gari owner. But the transport cost is borne by the transporter whose vehicle broke down. This is a standing understanding by members of the drivers Union and they also go out of their way to help each other out in such instances. This support is important in the absence of any formal types of insurance.

The drivers at Enugu and Benin City said that they insure their vehicles because the police will not permit them to use their vehicles otherwise. They do not believe the insurance firms will pay claims in the case of damages to their vehicle. They only do this because it is a requirement by the police. Most have third party insurance or act insurance. The comprehensive insurance scheme requires more money to acquire and many drivers do not use this type of scheme. The third party insurance scheme is cheaper.

Drivers also use mobile phones to reduce the risks associated with travel. Recently there was a robbery incident along Enugu—Abakaliki route. The Police were called by mobile phone and they responded quickly and caught the robbers. The drivers also use the mobile phone to warn colleagues about presence of police and road safety personnel on the road. They also talk about weather and market price situation with mobile phone to trader friends and driver colleagues.

**Control of market space**

Stalls in the Benin City and New market Enugu, are organised into sections by category of wares and goods that are sold. This is often referred to in the local market parlance as ‘lines’. Thus there is the textile line, the baby ware line,
the grains (beans and rice) line and so on. The size of stalls at the Enugu market is about 14" x 10". But stall sizes also vary depending on your physical location in the market. The traders within the food commodity wing (or ‘line’) have full walled out stalls but those who are in other wings like baby ware have smaller stalls. The type of goods you sell therefore affects the stall size.

At Benin, there are also stalls but the gari traders do not get them. Gari traders sell in open spaces, along the road where stalls are allocated to other foodstuff sellers, or pay for a section of another person’s shop. Unlike grain traders in rice and beans who dominate the food market section because of an organised market association, the gari traders sell their goods along the market thoroughfare and parks. In Benin, traders reported that they are fed up of so many taxes and rent charges. They paid heavily to secure a small space or pair with a shop owner who may be selling other commodities like rice, beans, yam etc. Apart from paying to shop owners, they also pay local tariff and taxes to local government authority [Oredo Local Government Council, Edo State, Hawker’s and Squatter’s permit-Ayo Igiebor & Idiaghe G, N50; Oredo Local Government Council, Benin City, Edo State, Squatters/Hawkers Revenue Collection Receipt, N20, 000; Oredo Local Government Council Authorised Contractor Oba Market Environmental Sanitation, N20 per day].

The daily toll and market levy is a major source of revenue for the local government where the markets are located. But it does not seem as if the returns from the toll and levies are used to the benefit of the general public good. For instance aside from the urban markets, there is no public toilet in any of rural supply markets. Even in the urban markets that were visited, the distant public toilets were not maintained and parking space is a very big problem.

Stalls are rented from stall owners. Most stall owners are not traders. At Enugu some traders had successfully purchased their stalls off the original owners, but a lot of the traders are tenants. Similarly the same holds at the Benin market. The original owners of the stalls were indigenes that purchased the stalls at approved rates from the local government council at Oredo. The local council determines the allocation of stalls. In principle these stalls are to be allocated to any Nigerian citizen irrespective of his origin. This hardly ever happens. It is obvious that the first lines of people who are informed of the construction (not sale since it is at the construction stage that the stalls are allocated) of new market stalls are the indigenes of the local council or State. Invariably these also fall within the local ethnic group. It is usually the wealthier indigenes in the council and the civil servants of the council or State that purchase these stalls at first. They may then resell to others at a more exorbitant price. These secondary owners may be non-indigenes who actually need the stalls. It is also known that some non-indigenes may collaborate with their friends who are indigenes. This friend may front for his non-indigene friend to bid for the stalls at approved rates in the local council. Obviously
poorer traders especially at the retail level are inadvertently excluded. This explains why many gari retail traders sell in the open.

A trader at Enugu said some of them applied to the local government council with a processing fee of N250, few months after they were allocated market space on which they built their stalls. Applicants for stalls paid a non-refundable fee of N250 for the application form when they applied for stalls at Enugu. There was also an unofficial agent fee of N5000-N10000. The original owners either sell their stalls to traders or rent it. Some others partition the standard stall into two, use one and rent the other. There is no age limit for those who wish to obtain stalls. What matters is the ability to pay the rents and obey market rules. Every adult from 18 years and above can own a stall but traders of a lower age can sell within the market. These are usually hawkers many of who are less than 18 years. For the gari traders that sell along the road, they pay for space to the council. They pay a fee of N20/day and obtain a ticket from the council officials to permit them to display their wares in the market.

However, a gari trader in Enugu said she heard an announcement of stall sales on the state radio before she applied and got it. The call for application for stall allocation by the local council had closed long ago because there are no free stalls or spaces ready for allocation. Hence as more people enter the market to sell their wares they have to do so in the open spaces. This indicates that the demand for stalls is still there but the supply by the local council is restricted. The council is no longer building new stalls because of lack of space for expansion in both markets. However, new entrants may have to go through agents to find a landlord that would rent or share or intends to evict an incumbent tenant.

Annual rent for stalls is about N12000-N18000 paid to the landlord, but the stall owners (landlords) at Enugu pay only N50/annum to the local council. It is the responsibility of the tenant to also pay for market premises fee of about N350/annum to the local government. A landlord/trader said he pays N50/annum to the local government and about N350/annum to the management of the market. A tenant said some people pay N1000-N1500 per month to stall owners. At Benin, tenants pay a rent of N10000-N12000 to landlords and N200/shop for security.

One may loose his stall if one does not pay rent, mandatory local government dues/levies or uses the stall for criminal purposes. One can also lose his stall if found to deal in ritual practices. These laws are enforced by the market association leaders either at the apex level or at the zonal level depending on the magnitude of the offense. If one loses his stall legally, the local council reclaims it and the council re allocates the stall to another person after exhaustive handling of the case that led to the stall loss. In some instances it must be determined whether the stall has to be re acquired from the landlord by the local council or the tenant has to be evicted by the landlord and the
stall re allocated by the landlord or the local council. But this does not happen often. In case of death of stall owner the stall is transferred to next of kin.

Roles and organisation of trader associations
There is a difference in the composition and functionality of market associations in Enugu and Benin-City. However, it was confirmed (through triangulation) that the Gari traders association exists only at the wholesalers level in both Benin and Enugu markets. There is a Gari traders association – New Market Gari Traders Association - in the Enugu New Market. The association in Enugu new market strives to ensure the security of its members, takes care of their social welfare (burials, etc), provides financial assistance, and acts as a pressure group against undue treatment from other bodies/government agencies. They do not exclude anybody from selling gari in the market. Both members and non-members are allowed to sell. Membership is voluntary.

The wholesalers appear to have some control over the prices in urban markets if they decide to sell limited quantities to shore up prices especially during the rainy season when the prices of gari begin to drop. Wholesale trader groups through informal meetings attempt to set prices but the extent to which they are able to do this is not known. There is also some evidence that suggests that associations can use their influence over supplies to help traders involved in accidents. Associations often impose embargo on off-loading new supplies for one or two days to allow for exhaustive sale of the consignment involved in an accident. But, this is only where some quantities were recovered. It is usually an open secret that once a truck of gari is involved in a fatal accident others will automatically avoid going to the assembly markets for bulking and delivery as a mark of solidarity to the victims. This is a form of insurance and for traders involved in an accident, there is no other provision to recover any lost money (or property). There is no form of insurance except perhaps to fall back on the support of the extended family, friends and colleagues.

In Benin no trader associations were observed for gari in the Oba Ekenwa market, but there is a Gari Market Association in the new Benin market. It is observed that the itinerant wholesale traders first re assemble gari from various sources in the New Benin market and then the intercity market wholesalers purchase from them and move to other markets in Benin City. These markets include the Oba Ekenwa market and the Sakpoba market also in Benin City. This is perhaps why there is no gari traders association in the Oba market in Benin City.

In Benin the gari traders are not organised especially at the retail level because many retail gari traders are transient and so may not enjoy the privileges that the grain traders have. Grain (rice and beans) trade is a long-distance trade and may involve a relatively heavier capital outlay at the wholesale level than gari. Grain traders are therefore relatively wealthier than gari traders. It was possible to see a rice or beans major seller, selling some
gari but not a major gari seller selling rice. However, gari traders have localised arrangements on the allocation of space for selling of gari as explained above.

There is a global market traders association that often liaises with the local council. This traders association is for all traders in the Enugu and Benin markets. Each market has an association with an apex chairman, secretary, financial secretary, provost, treasurer, and public relations officer (PRO). There are also associations within each market along trade lines. Along the trade lines such office functions are replicated in each of the markets. At Enugu, the market is divided into 12 zones each has full functionaries. This private (informal) sector market management are in charge of assigning trade lines in the market. Each trade line has a representation in the zone association and each zone has a representation in the apex market association for each market.

The market management send reports to the local council. In some instances it has been known that a major trade line or a zone (e.g. the Timber Traders Association or the Spare parts Traders Association) within the market may wish to break away from the market and find new land and better space for their trade. In some cases they may purchase an expanse of land from the local council, build stalls and allocate to their members. In other cases the local council may build the stores and take full responsibility of allocating stalls. The association facilitates the local council in bringing the information closer to the traders, assembling the applications and undertaking a pre-processing scrutiny. The important point is that the local government council assigns the land or the stalls at a cost to the trader associations. The apex market association also has committees, one for security, another for cleaning of the market and sanitation and so on.

In Benin it is believed that the Oba of Benin has some influence over the selection of the chairman of the market association for Oba Ekenwa market. In Enugu, the chairman is often appointed following a voting process but it is usually won by men of means that are very well known in the market. The differences lie in the history, location and ethnic mix. Benin City has a lot of history predating the colonial times in Nigeria. It used to be the capital of the old Benin Kingdom. Vestiges of this kingdom still exist with the hereditary kingship of the Oba of Benin. The Oba still has some influence on the socio economic life of the city. There are however several ethnic groups in Benin City. The city is located in the central and southern region of Nigeria. Enugu is a city that grew out of coal mining in the colonial times. It was a coal miner’s town but later became the headquarters of the Eastern region immediately after independence. The predominant ethnic group in Enugu is the Igbo.

Security
Crime within markets, increases the costs of traders and can affect the poorer participants as they are less able to absorb disasters. There is private security provided in both Benin and Enugu markets. At Enugu zonal leaders of the market association as described above provide security in each section of the market. These informal vigilante group supported financially by the traders are partitioned into zones of the market. Different zones are in charge of patrol according to a roaster. At Benin the traders within the market hired a security outfit to ensure security in the market. The outfit is called Gadsak International security.

The market leaders in both markets collect levies from traders to pay the security outfits. At both markets, the market leadership committee make payments to the security groups through their group leaders. Monthly payment at Enugu is based on the revenue realised by the apex association office. In some cases a percentage of revenue accruing from the zonal associations to the leadership is paid to the security outfit, usually 10% and this is preferred by the security outfit or vigilante group. Generally they are paid N2000/month/person at Enugu. At Benin, each shop pays N200 for security per month. Traders who operate from houses near the market hire their own personal security guards in Benin. They usually pay their respective landlords for security provision.

Both male and female sexes are accepted into the security outfit because there are certain cases that will require a woman to do the investigation. Such offences involving women would require that women should investigate it. No ethnic group is excluded in the security outfits but the individual must speak the local language. There is also no religious bias in recruitment.

The functions of the security outfit are: dismissal of suspected thieves, guarantee payment of losses in the market (the security outfit is made to sign an undertaken that they will pay for any losses/stolen property of any trader in the market after business hours), ensure that individuals adhere strictly to close of business time. The market closes by 6 pm and defaulters are penalized if they default. Security contractors provide security to buyers and sellers during the day and at night for the stored products. They encourage concerned traders in the form of moral support, securing positions in the market, management of conflicts between members and among colleagues. There is security assurance and guarantee against losses of goods/commodities. The market stakeholders develop confidence in the market and do not panic for loss of goods.

The security organisations report to the trader associations. Defaulters who fail to comply with punishment by the security outfit or zonal security committee are taken to the market leadership committee of the apex association on security matters who are the final decision takers of all civil matters. Usually force is applied to ensure that people/marketers comply with rules. The security contractors at Benin have regular meetings —(monthly) with the traders’ security committee to discuss and share experiences as well as
talk about the need to obey security institutions. The non-compliance costs to disobedience of vigilante law could be dismissal from the market or financial penalty depending on the offence.

For criminal matters the case is taken to the police. However, traders complained about the ineffectiveness of the police even though the monthly entitlement of security personnel is small and demoralizes security employees. Marketers have more confidence in the vigilante group than police. They complained of double standard in dealing with policemen. The market has experienced theft on many occasions but not theft of gari. Because theft is a criminal matter, culprits are handed over to the police. But this is only when the suspect is caught red-handed. There was an instance when robbers were caught at night. They were held till morning and handed over to market management who handed them over to the police. One of the respondents said:

“We are usually disappointed by cases referred to the police … for instance a case of stealing of iron rods/pillars used in building shops was handed over to the police for more than one year, the case was not charged to court”.

The police may also require that vigilante groups should be registered with them. This is a rent-seeking device by the police, which may force security fees paid by traders upwards.

Urban vigilante youth groups otherwise called area boys or “agbero” do exist in the market but do not serve as security outfit for the market because they are considered to be of questionable character. They are usually at the periphery of the market and are not allowed access inside the market by the day security men on duty.

There has been a fire outbreak at both the Enugu and Benin markets. At Enugu, the fire started at night at various sections of the market. Only few portions of the market were left unburnt. The traders, vigilante group, fire department, and men of civil defence society worked to put the fire out. At Benin, in year 2000 there was a fire outbreak. Most shops were burnt. In both markets there was no insurance, people had to source for their own funds to rebuild. Unlike in many countries fire hydrants are usually provided in public places such as markets. Both the Enugu and Benin City markets do not have fire hydrants. The fire services Department at Enugu are usually available when they are contacted for fire outbreak but lateness and insufficient materials for fighting fire characterize the department. Civil defence group members do also help in such cases at Enugu.

Consumption and food safety
Safety of gari in public places is questionable given the widespread inadequacy of current regulation and institutional and physical infrastructure (notably street vendor’s access to water). Most restaurants owners reused (dirty) water to wash plates and the washing bay looks dirty. Based on various
forms of *gari* in the market, the issue of packaging, storage can bring serious dangers for urban consumers especially the less privilege ones.

On safety consumption of *gari*, most of the Benin consumers informed that Benin is the home of *gari* since centuries and there has been no case(s) of health complaints after taking *gari*. They are of the opinion that addition of palm oil might have contributed to maintaining a safe consumption of *gari*.

Enugu consumers informed that yellow *gari* is less acceptable than white *gari*. Because of addition of palm oil and the hygroscopic nature of the commodity, storage of yellow *gari* is susceptible to microbial attack and this informed the little preference for yellow *gari*.

According to government regulators, most of the regulations exist to guide free and fair marketing of *gari* and other food commodities at local, state and federal level. These regulations seek to provide wholesome, safe and affordable food products to the urban and rural poor. Most of the time the regulations are flouted by the producers and traders. There is a public health law of 1963 volume 6 Chapter 103 which deals on effluent control and channeling of processing activities like cassava processing to *gari*.

> The law states that processors like *gari* processors should channel the effluent of *gari* which is highly toxic and constitutes environmental nuisance to a closed catchments chamber or pit which must be emptied at full capacity.

However, enforcing such regulations are difficult as much of the processing is carried out in homes. There is also a Consumer Protection law of the federal government of Nigeria and State Byelaw dealing on food generally in the market (including *gari*) that empowers local authority and health inspectors to inspect food, condemn food and prosecute defaulters of unwholesome foods. This regulation is part of the Public health law, section 34, 1976.

The Federal standards for *gari* are applicable to any trademark pre-packed *gari* factory while byelaws are used for lower processors and handlers of *gari*. Local government health inspectors and other regulatory agencies reported that they visited markets daily and carry out monthly assessment of foodstuffs in the market including *gari*. They also stated that there is some level of monitoring going on in the hospitals to detect any case (s) of food poisoning. There is also some evidence of traders self-regulating through trader associations. The market women informed that they are well organised so that no trader can sell inferior *gari* to customers. On further probing of what happens if a trader sells low quality; they responded that they would eject such a trader from the market or hand him/her over to the law enforcement agent.
There is some evidence that suggests that the environmental inspectors are a form of rent seeking with minimal impact on the trading system. Interviewed traders reported that “some of the inspectors will first taste gari, check for dryness, toilets, washing bays, cleaning towel and eating place for restaurants and the next thing will be, madam pay your environmental sanitation fee”. Market traders observed that even though these occasional visits, pushed them to keep the market clean, they maintained that there is extortion of the little profit they were making from sales of gari especially in the light of the fact that the market is not receiving any other form of assistance by this group of government workers.

In response to this, in Enugu market, most restaurants owners selling to various actors in the market informed that they belong to an umbrella association, which serves as protection against harassment by the agents of government especially local government officials. One of the restaurant owners informed that before they had an effective association, some government officials usually ate food without paying and this had resulted in series of conflicts in the past. Since the establishment of an umbrella association, no government officials are allowed to eat free food. A chairperson, secretary, treasurer and publicity secretary govern the Association. They meet monthly and all restaurants have an automatic seat at meetings. The association also provides assistance in time of difficulty such as robbery and fire outbreak. The association is like a pressure group and a welfare group. It is also a medium for effective communication. Since food safety is an important issue, the association ensures that all restaurants are in good clean environment with simple hygienic practices. In Benin market, there is no such association.

Weights and measures
A wide variety of weights and measures were used in the different markets. These include bags (ranging from 25-100 kg), basins (large and small), paint containers (painters) and cups. It should be noted that the wholesale traders do not usually carry a weighing scale and it is not likely that a full 100kg bag will weigh 100kg. Visual methods and hand lifting based on experience are used to assess weights and volumes. This may limit the opportunities for those without the experience or knowledge of assessing different measures.

Measures used for gari sales are very important at the retail level because it is the tool of transaction at which the many retailers use to come in contact with consumers. Each has its price tag and each is used to service a particular type of consumer/buyer. Therefore the market has been able to break down volumes to suit consumer pockets. In Enugu, cigarette cups, milk cups, bowls, and bags are used as measures compared to Benin City, where they use bags, plastic bowls and basins as measures. At point of sale gari is measured in cups, four liter paint buckets and basins. There is no imposition of any measure/weight by the government. Customer relations are usually maintained with the principle of jara, which is the additional amount of gari that the retail trader is willing to discount before the customer pays. For
instance the retail traders believe that if they give an additional one to two cups without payment the customer might seek them out the next time she comes to the market. Some retail traders give one or two handfuls as *jara* instead of one or two cups (or other types of measure).

The issue of different types of measure brings to the fore the issue of standardization of measures which is a major hindrance in the provision of market information service. Because there are so many types of measures information has to be standardized on a unit basis. There are those who believe that the existing measures are standard enough while others especially in government circles believe that government should introduce standard measures. But one point with respect to market information is that broadcasts in local language must include the local measures for a better appreciation of the market prices in each locality.

Even though there is no official weights and measures, the majority of the traders and consumers agree that they are happy with the present market measures. However, some silent few (poor consumers and market actors) informed that there is always a combination of concealment and display with weights and measurement of *gari* especially during dry season when *gari* is relatively expensive. One of the traders adduced to the fact that at the earliest development of marketing, there has been some few cases of malpractices and such defaulters were suspended from trading in the market for three months. They were absorbed back due to intervention of local government authority and since then, there has been very good compliance to the standard weights and measures in the market.

In Benin market, there has been a rift in the market between *gari* traders and other traders or traders versus consumers when it comes to full measurement of *gari* using basin (2.7kg). This case was settled by the local government authority and at times law enforcement officers who normally act through the market association. They make use of amicable settlement in the first instance and if it fails, apply force by taking them to their station for further interrogation. On further discussion, it was observed that most traders were scared of this procedure because they eventually paid some token money to the respective law enforcement officer as *gratis*. For this reason, they tend to comply with providing satisfactory measures.

**Conclusions**

In conclusion we maintain that wholesale and retail traders are key actors that need to be supported within the framework of traditional market institutions. This is because they are relatively poor and in the *gari* trade are of the female gender. This observation has obvious implications for family welfare and livelihood in the urban centers. Support for the female *gari* trader means improved family livelihood and welfare in the urban cities.

The marketing actors operate primarily within well organized but informal market institutions even though formal government (State and local
government) institutions are imposed to govern and administer these markets. The formal systems such as credit institutions have failed to cater for the needs of the urban trader and key market actors, who are predominantly poor and non-influential citizens of the State. However, the traditional market institutions have shown that they can maintain effective marketing systems because they are trust based. But rent-seeking activities by official agents reduces the benefits of traditional marketing systems especially to the poor. It is no wonder that market actors have very little respect and trust for local government and other types of officials in the urban markets. It is therefore recommended that the government (including federal, state and local government) should build on the strengths of the traditional institutions in maintaining balance and keeping order in the urban and rural marketing system in Nigeria. An appropriate entry point may be through building on the successes of the informal credit system, which is built on social capital in order to service the voiceless majority, namely the relatively poor women gari traders in both Benin and Enugu markets.

The study has shown, that most gari traders have to sell in open spaces, as they cannot get access to stalls. This is due to the policies of selling subsidized stalls to richer well-connected people. There is also an absolute lack of trust for government operated security agencies. Government should therefore learn from the informal security services in order to improve the State Police activities.

The wide range of weights and measures also adversely affects the poor. Introduction of standard weights and measures by the central and local government will do well if there is a stringent action to compel introduction and implementation of common standard weights and measures to the Nigerian markets. Formation and strengthening of commodity Associations is necessary bearing in mind that commodity association will serve as a good forum to reach out to the grassroots, regulate pricing, ensure quality of gari and maintain the market in terms of good hygiene. The forum is also a good therapeutic and welfare medium to distressed members.