8. MARKET INSTITUTIONS FOR COWPEA IN MAIDUGURI AND ABEOKUTA

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Introduction
Cowpeas provide the cheapest protein supplement to the urban and rural poor in Nigeria, and are especially important given the general rising poverty levels of both the urban and rural poor (Ayinde et al., 2002). The increasing inflation rate in Nigeria (from 6.9% in 2000 to 18.9% in 2002) has decreased the marginal propensity to consume animal protein. This has affected the protein intake of most Nigerians. This has probably contributed to the rising production level of cowpeas relative to other staples from 4.7% in 1997 – 98 and 8.11% in 1999 – 2000 vis-à-vis 2.78% and 3.25% for other staples in the same range (computed from CBN, 2001).

The eating habits of many poor people revolve around cowpea consumption in different forms; either through direct cooking of cowpeas, processing into akara (cowpeas cake), moin-moin, etc. or as component of other meals, as in cowpea soup, rice and cowpeas, etc. The versatility of cowpeas in this respect makes it a component of the food consumed at least thrice in a week by most households in the southern Nigerian study area.

Cowpea is very important for the federal government’s strategic grain reserve programme and food aid programme. Better understanding of the cowpea commodity chain will enable policy makers to know the best points of intervention in food security programmes.

Study locations
This report focuses on two locations, each chosen because of its strategic position in cowpea production. Maiduguri, in the dry savanna region of north-eastern Nigeria, is a major production centre where the marketing chain starts. (The main cowpea producing states in Nigeria are Kano, Katsina, Kaduna, Bauchi, Borno and Gongola). Abeokuta, in western Nigeria’s Ogun state, is one of the major destination market centres for cowpeas in southern Nigeria (commonly reached via Bodija market in Ibadan, Oyo State, which is a major assembly market for cowpeas in the southwest). Abeokuta, the capital of the state, is predominantly an urban settlement where cowpeas produced in other parts of the country are consumed as an important supplement for animal protein particularly among the poor. Little cowpea is produced locally. Kuto market, the focus of the study, is one of Abeokuta’s three main urban markets and a major centre of cowpea sales. It has is a daily market,
attracting an estimated 2,000 buyers and a 5-day market, attracting an estimated 5,000 buyers.

The cowpea market was examined in Maiduguri, Borno State, with a particular emphasis on understanding the producer/trader interface (including trans-border trade) and local trader interactions, with reference to gender and ethnic composition of traders, credit and the role of various formal and informal institutions regulating trade in the market. Similar themes were pursued in Abeokuta, Ogun State; a region of rain forest and derived savannah vegetation. Here, issues surrounding weights and measures in Kuto market were given particular attention.

**Methods**

The data used in both market studies were mainly from primary sources collected from the principal actors identified in the marketing chain. Little data could be collected from secondary sources due to the unavailability or inaccessible of materials on cowpea marketing within the study areas. The emphasis was on qualitative data: i.e. a small number of in-depth interviews with different trader types, and personal observation. Focus group discussions were also held with the different trader groups in the Maiduguri markets. Here most of the respondents were met in Manu market, the largest and dominant wholesale cowpea market in the study area, some in the Monday market and small-scale trans-border farmer/traders at Mallari, a “bush market” outside the city. Traders from each from the six different types of cowpea traders identified were interviewed. In Abeokuta interviews were similarly undertaken with wholesalers, retailers, and other market participants such as buyers, relevant government personnel, loaders, etc. Emphasis was put on collection of data at different market operating periods: i.e. market days and days preceding the market day (when preparation is in top gear for the market).

In Abeokuta data collection was hampered by the reluctance of traders to be available for group meetings; respondents preferred being interviewed in their shops or sheds while carrying out their marketing functions since meetings away from their place of business may translate into revenue loss. All efforts to interview the chairperson of the cowpea marketers association in Kuto market failed. It was necessary to allay the suspicions of traders that information collected was not for business or tax collection purposes.

The researcher who conducted the Maiduguri study is based in Ibadan, but was able to draw on the research network of PROSAB (Promoting Sustainable Agriculture in Borno State) based in Maiduguri to which he belongs. The Maiduguri interview team was multilingual (essential in this centre) and consisted of both men and women (again, essential in this largely Moslem centre). The team was unable to interview the larger-scale trans-border traders responsible for movement of large quantities of cowpea. In Abeokuta the researcher is from the local region and was thus able to conduct many of the interviews directly himself.
The commodity chain
1. The commodity chain in the Maiduguri region

Figure 1: Marketing Chain for Cowpea in Maiduguri Area, Borno State

The arrow shows direction of flow.
The arrow shows direction of flow.
<table>
<thead>
<tr>
<th>Key actors</th>
<th>Local terms for actors</th>
<th>Brief indication of roles</th>
<th>Gender and ethnic pattern</th>
<th>Relative wealth/poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmer/producer</td>
<td>Kamkuloma</td>
<td>Production of cowpea</td>
<td>Both male and female. Mainly local Kanuri and Hausa/Fulani within Nigeria and the neighboring countries.</td>
<td>Usually poor</td>
</tr>
<tr>
<td>Transborder farmers</td>
<td>Sawurma Ngaloye</td>
<td>Production of cowpea</td>
<td>Both male and female. But mostly males and are made up of mainly Kanuri and few Hausa/Fulani</td>
<td>Usually poor</td>
</tr>
<tr>
<td>Rural retailer/bulkers</td>
<td>Ngaloma Karaye</td>
<td>Buy in trickles and bulk. Sells to Wholesalers and sometimes rural consumers</td>
<td>Both male and female. Mainly the indigenous Kanuri ethnic group dominates.</td>
<td>Relatively poor</td>
</tr>
<tr>
<td>Commission agents</td>
<td>Dillali (Hausa) Komoshomma (Kanuri)</td>
<td>Buy on behalf of urban traders (brokerage)</td>
<td>Mostly male. Dominated by the Hausa/Fulani and few Kanuri</td>
<td>Averagely rich</td>
</tr>
<tr>
<td>Urban wholesaler/bulkers</td>
<td>Ngaloma/Fatoma</td>
<td>Buy in trickles and bulk through commission agents. He sells mostly to intra country traders</td>
<td>Both male and female. But there are more males than females. Dominated by both the Hausa/Fulani and Kanuri.</td>
<td>Usually very rich</td>
</tr>
<tr>
<td>Urban retailers</td>
<td>Ngaloma</td>
<td>Sells to urban consumers</td>
<td>Both male and female. But there are more males than females. Dominated by</td>
<td>Averagely rich</td>
</tr>
<tr>
<td>Intra-country traders</td>
<td>Sawurma, Ngaloye</td>
<td>Buys from wholesalers/bulkers and commission agents in Maiduguri and transport to other parts of the country</td>
<td>Both male and female. But there are more males than females. Mainly Yorubas and few Ibos.</td>
<td>Usually very rich</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-----------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Consumers</td>
<td>Luwayamai</td>
<td>Consumption</td>
<td>Both male and female. All ethnic groups</td>
<td>Mostly poor</td>
</tr>
</tbody>
</table>

Source: Field survey, 2005 – sample size was 36 (6 each for the trader groups except for the Farmer/producer/trans-border farmers group that had 12 i.e.-6 for farmer/producer and 6 for trans-border farmers)
The Kanuri, who are the indigenous traders, together with the Hausa/Fulani, dominate most categories of the trader groups. The traders are predominantly male and mostly younger middle aged (32 - 42 years on average), with not less than 10 years experience in cowpea marketing. There is a harmonious relationship between the Hausa/Fulani and the indigenous Kanuri ethnic group because of a long history of trading relationships. They see themselves as one because of religious and traditional affiliations.

The first actors in the cowpea chain are local producers, including farmers who bring their produce from other countries, and trans-border traders (especially important in periods of short supply). Most local and trans-border farmers are small producers, who are usually poor. They bring their produce in small bags to the village markets where they sell directly either to trans-border retailers or rural bulking agents. Several cowpea of the same variety from different producers are bulked together. At times, the farmers and trans-border retailers sell to urban wholesalers or urban retailers through commission agents. These farmers are the starting link in the cowpea market and usually sell their products in small quantities (mudu or small bags). Interestingly, rural farmers hardly sell to rural consumers; this is said be due to the fact that the farmers earn more by selling to rural retailers than rural consumers. The regulatory or institutional environment has little impact on this group of traders in the study area, although some of them operate in the local border markets. It should be noted that much of cowpea consumed in Nigeria is from the trans-border trade.

The market intermediaries in the Maiduguri region consist mainly of dillalis whose job it is to assist marketers either in buying or selling their goods. They charge a specific amount for that assistance (usually between N30 and N50 per small bag commission). The dillalis are usually locally based: urban dwellers in Maiduguri, rural dwellers in the bush market. They are disliked by some other market operators who say they mislead or cheat potential buyers: “There are a lot of commission agents (dillalis) in this market who bring customers to the wholesalers and they are paid N30 - N50 per bag. But at times they inflate the prices, which they will come back to collect after the customer might have gone. They may wrongly influence the decision of a trader who they perceive not to have a good knowledge of the market”.

- Alhaji Sule (cowpea merchant in Manu market)

This view suggests bad practice, which will have a negative impact on urban consumers. Inevitably, commission agents take a different view:

“The major problem we face in the cowpea market, particularly in the ‘bush market’ where we operate is high level of competition. The wholesalers want to buy directly from the rural farmer and you know if they don’t buy from us we will not be able to charge our commission, which is our principal source of income. The solution to this problem is that the wholesalers or merchants should be discouraged from coming to struggle with us in the ‘bush market’”.

-Babagana Mustapha (Commission agent).
Urban wholesalers/bulkers/merchants are perhaps the most sedentary of the different operators found along the marketing chain of cowpea in the study area: they have permanent brick stalls in Manu garage market as well as space for loading and offloading. They are the largest provider of credit in the cowpea trade, in various forms. The most prominent form of credit offered is the one given to the producers or rural assemblers directly or through their agents with a view to getting the largest share of the producers’ output during harvesting. They often prefer to go through commission agents because of the tedious nature of cowpea sourcing from numerous small producers, particularly in the ‘bush markets’, which are the most reliable cowpea source. They also offer the largest warehousing and storage services along the local marketing chain, usually for upward of three months. They participate in trans-border trade through their agents who purchase in the ‘bush markets’.

Many of the urban wholesalers have labourers working for them who are sent to the bush market at Mallari to buy directly from the farmers or through commission agents who charge between N30 to N50 per 100 Kg bag: this represents between 1 to 5 percent of the total cost. There are few cases of labourers cheating but it is not a common occurrence since most of the labourers are local people who are well known. In the case of cheating, the labourer is reported to his clan head for arbitration. The urban wholesalers do not sell directly to consumers, since consumers buy in smaller quantities than they are willing to sell.

Most of the wholesalers sell to intra-country traders who come from southern cities such as Ibadan, Lagos and Onitsha. The itinerant traders buy as much as a trailer-load for transportation to various destinations. These wholesalers are about the richest in the chain and control a lot of grain. The commission agents are also rich and have a lot of market power as they link potential buyers to the grain source. In this case, market power refers to the control in terms of the quantity of grains the commission agents control and their ability to determine prices of cowpea in the market. At times, they inflate the price for an unwary buyer.

Urban retailers sell in stalls or have hawkers that move about the market to sell their wares. They sell (in smaller quantities than the urban wholesalers/bulkers/merchants) directly to the urban consumers. This group of traders does little warehousing and storage. Some of them participate in trans-border trade through their agents who purchase in the ‘bush markets’.

Intra-country traders are the most itinerant of the different operators found along the marketing chain of cowpea in the study area. They usually don’t have stalls in the main markets. The itinerant traders may lodge in hotels and pay for their accommodation, but some of the brokers and speculators provide
accommodation for their clients. This group of traders relies on the merchants/wholesalers for warehousing and storage services usually for very short periods. They are aware but do not participate in trade in the ‘bush markets’. Although most are southern Nigerians and some are women, they do not face any exclusion from the market.

2. The commodity chain in the Abeokuta region

![Commodity Chain Diagram]

Note: = Minor Chain ; = Major Chain

Figure 1: Commodity Chain for Cowpeas in Abeokuta

Note: = Minor Chain ; = Major Chain
Table 2: General characteristics of cowpea marketing chain in Kuto market, Abeokuta, Ogun State

<table>
<thead>
<tr>
<th>Key Actors</th>
<th>Local Term</th>
<th>Role</th>
<th>Gender</th>
<th>Ethnic Group</th>
<th>Relative Wealth/Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wholesalers</td>
<td>Alajapa, Onisowo lapolapo</td>
<td>Buy in bulk and sell to retailers and other intermediate purchasers</td>
<td>Women; married and spinsters. Men; married bachelors</td>
<td>Yoruba, Binis, Igbos and Hausas</td>
<td>Relatively rich.</td>
</tr>
<tr>
<td>Drivers</td>
<td>Awako/Onimoto</td>
<td>Transport cowpea from purchase location to the market.</td>
<td>Men; married bachelors</td>
<td>Yoruba</td>
<td>Rich-Poor. Some own the vehicle while some drive for other owners.</td>
</tr>
<tr>
<td>Loaders</td>
<td>Alaaru/Alabaru</td>
<td>Head-loading of cowpeas in bags from vehicles to designated shops of sellers and to customers cars or taxis</td>
<td>Men, youths.</td>
<td>Yoruba, Hausas</td>
<td>Poor. Live on daily wages or charges from load carried.</td>
</tr>
<tr>
<td>Retail Traders</td>
<td>Alarobo, Elewa</td>
<td>Break bulk. Sell to consumers, restaurant owners.</td>
<td>Women, Few men: Married</td>
<td>Yoruba, Hausas</td>
<td>Relatively Poor</td>
</tr>
<tr>
<td>Consumers</td>
<td>Onibara</td>
<td>Buy cowpeas for household needs</td>
<td>Women, Men, Youths: married and single</td>
<td>Yoruba, Hausa, Igbo, Binis, etc.</td>
<td>Poor – Rich</td>
</tr>
<tr>
<td>Restaurant/Bukateria Owners</td>
<td>Onibara, Elewa</td>
<td>Sell cowpeas in cooked form</td>
<td>Women; married spinsters</td>
<td>Yoruba</td>
<td>Relatively Poor</td>
</tr>
<tr>
<td>Trader Associations</td>
<td>Egbe Elewa</td>
<td>Dictates prices, Legislation.</td>
<td>Women</td>
<td>Yoruba</td>
<td>Poor – Rich</td>
</tr>
<tr>
<td>Local Government/State Agencies</td>
<td>Ijoba ibile / ijoba ipinle</td>
<td>Revenue collection, Control, Measures and standards</td>
<td>Men</td>
<td>Yoruba</td>
<td>Rich</td>
</tr>
<tr>
<td>Security outfit</td>
<td>Olopa, Olode</td>
<td>Maintains law and order, Guard shops</td>
<td>Men</td>
<td>Yoruba, Hausa</td>
<td>Poor</td>
</tr>
</tbody>
</table>

Source: Field survey, 2005

Most of the cowpeas sold in Kuto market were grown in northern Nigeria’s Sudan savannah belt. Figure 1 shows the marketing chain for cowpeas in Kuto Market. The principal market traders are wholesalers and retailers (both located both in and outside the market. All the cowpeas sold in Kuto market are sourced through Bodija market; an assembly market for cowpeas in Ibadan, Oyo State.
By contrast with the situation in Maiduguri markets, no commission agent is involved in cowpea marketing between the wholesaler–retailer–consumer chain in Kuto market. The cowpeas are purchased by *wholesalers* in standard bags of cowpea at the rate of ₦7, 000 to ₦9, 000 (including ₦300.00 per bag transport fare from the assembly market in Ibadan to Abeokuta) depending on availability of cowpea. Cowpeas are usually purchased a day after the market day, and purchase may be on a group or individual basis, depending on the operating capital and convenience of the individual. Group purchase is common but it is not a dominant feature and it is based on personal arrangement and agreement between individuals where some are constrained to undertake the journey. The group members defray part of the transport cost (of the member who agrees to undertake the journey on their behalf) but pay the full haulage fees for their goods. This arrangement does not encourage cheating since it is based on mutual trust and the fact that marketers have knowledge of market prices prevalent in the assembly market. Vehicles are boarded at dawn in Abeokuta city. Usually the quantity of cowpeas purchased per trip is dependent mainly on the prevailing demand pattern and funds available to the market operators. Generally, more cowpeas are purchased during the harvest period (between June and September), because they are cheaper then. They are then stored by the wholesalers in their shops for a maximum of two months and sold when prices increase. Wholesalers provide added value mainly in the form of winnowing to remove excess cowpea pod husks.
The wholesalers sell mainly to retailers who may be market-based or based outside the market. This includes operators of restaurants/bukateria and itinerant sellers of cooked cowpeas (ewa kolobe). One interesting finding is that the majority (about 75%) of the wholesalers of cowpeas in this market also double as retailers in the same market. However, retailers from outside the market are the bulk purchasers of cowpea (about 85%). The retailers outside the market sell in various parts of the city either in shops or in front of their residence. Both market-based and non-market based retailers sell directly to consumers or to operators of restaurants/bukateria and itinerant sellers of cooked cowpeas (ewa kolobe) who add value to cowpea through cooking and make it available in ready-to-eat form. Consumers who do not have time to prepare cowpea at home patronise these street food vendors; this has implication for food safety and the health of consumers in general.

Cart pushers also operate as cowpea retailers in the market. They are mainly Hausas and Igbos and sell mainly on market days, moving round the market until they finish selling their wares at rates (usually ₦10.00) lower than the prevailing market price. They operate independently of both the wholesalers and market-based retailers and are exempted from paying any market fee except the local government levy because they are seen as temporary marketers from other markets within the town. Nobody disturbs their activity (despite selling a little below the market price) since they sell only a small quantity of cowpeas and only on market days.

**Credit provision**
Credit arrangements permeate the marketing system for cowpea in both study centres. Usually credit is informal, coming from other traders in the market or from family sources. In Maiduguri those who provide credit mostly say they do not charge interest (which would be against Islamic codes of conduct), but those that charge interest take between 10 and 15 percent of the amount borrowed. Formal credit sources such as banks do not generally provide credit to any category of traders in this market. Banks were mostly found to perform only one financial service to the market operators i.e. funds transfer. Only a few of the operators in the cowpea market save their money at the bank. An average cowpea marketer in Maiduguri does not do so because he believes he might need money urgently to transact business: the delays usually associated with bank operations could frustrate this. Most of the traders keep large volumes of cash in their stalls and this exposes them to a lot of dangers (theft/burglary and there was a case in Manu market when there was a fire incident and several millions of cash were lost to the inferno).

Many farmers receive in-kind credit, usually in the form of agricultural inputs from rural retailers/bulkers/ commission agents during the planting season, on condition that the farmer will sell to the dealer after harvesting with no interest charged. The dealers do not provide credit to trans-border farmers, however, because of lack of trust.
Urban wholesalers/bulkers are the largest provider of credit in various forms within Maiduguri market but do not take credit from anybody. Sales credit is given to customer retailers, reportedly with no price differences between those goods sold on credit and those on cash in this situation, because there are longstanding relationships of trust between the urban retailers and the wholesalers/bulkers/merchants. In the case of default, the case is usually reported to the Kachalla (market head) who takes various steps (there are no definite procedures, the steps taken depend on the nature of the case) to ensure that the money is repaid. In an extreme case the defaulter may be banned from selling in the market for breach of trust.

The most prominent form of credit offered by wholesalers is to the producers or rural assemblers directly or through their agents, with a view to getting the largest share of the producers’ output during harvesting. They often prefer to go through these commission agents because of the tedious nature of cowpea sourcing from the producers, particularly in the ‘bush market’, which is the most reliable cowpea source. (Inter-country traders, however, do not take credit within the market. The credit taken by this group is usually from their home market from various sources.)

The urban retailers in Maiduguri also provide and take credit in various forms within the market. The most prominent form of credit offered is to consumers who pay back usually within a period of two or three weeks. These retailers request no form of collateral; their transactions are based on trust. Urban retailers on average may sell about 30 percent of their produce on credit to their customers. The most prominent people that enjoy this kind of credit facility are salary earners, who work for public or private organizations; the urban retailers are sure that such people will pay and they monitor the period when salaries are paid, so that they can arrange the recovery of their loans. Great trust exists between urban traders and their customers and in the case of default, a trader may have to go to the place of work of such customer to retrieve his loan; this however was pointed out to be a rare occurrence. There is a price differential between those that pay cash and those that buy on credit. Those that purchase on credit usually pay higher prices per unit.

The intra country traders were found to neither receive nor give credit in any form in the market. They are perhaps the most excluded in terms of credit offered in the market. There are only very rare cases among this group of traders who enjoy some credit facility from the wholesalers/bulkers/merchants. These are people who have a long-standing relationship with the wholesalers/bulkers/merchants and this credit facility is usually small, not more than what the provider of such can bear in case of default.

An interesting practice in the market is lack of requests for collateral before a loan is offered; everything is done on trust and there have reportedly been very few cases of default. Of the very few cases of default recorded in the past, only a few were taken to the police or court if the market association
could not resolve it. The common practice is to report first to the association, which then takes various steps to ensure the debt is recovered (inviting the defaulter for discussion and agreement on how to pay back; if the defaulter goes against the decision, he is subsequently sanctioned by either outright ban from the market or locking up of his stall for a specified period).

Traditional rotating saving schemes were not found to be prominent in the market (contrasting with Abeokuta below) except among a few small traders. The large traders believe that they transact business in sums too large for an operator of a local savings scheme to handle.

In Kuto market, Abeokuta, wholesalers may obtain credit from the trade association (discussed in more detail below). The majority of sales from wholesalers to retailers are strictly on a cash and carry basis. Only a limited number of retailers benefit from credit and these are usually people known to the wholesaler such that they are traceable (to their homes) in case of any default. The retailers will try to pay up on time to prevent the wholesaler from visiting their homes to request for the money, as they may be embarrassed in the presence of their neighbours if this happens. Payment of last purchase entitles retailers to another batch of purchase on credit; the range of time between purchases is between 1 or 2 market days and one month usually at the discretion of the wholesaler. Payment of extra cash (either in terms of interest or transaction cost) on credit purchases is not a feature of this sales arrangement.

Credit arrangements between market-based retailers and consumers are the same as those operating with the wholesalers. The credit opportunity is not ethnic or gender biased; rather it is an inter-personal arrangement based on the level of acquaintanceship existing between the two parties and it is usually based on trust.

One avenue for fund mobilisation for both wholesalers and retailers is the market association. The association operates like a cooperative outfit whereby members contribute a given amount of money on a monthly basis, depending on convenience. Such monies may be collected to meet personal financial needs or used to collect a loan under a cooperative arrangement. The limit of funds obtained is usually twice the amount a member has in her savings account within the association, usually at the rate of 2.5% interest rate. This is one the main institutional sources of credit to most marketers (wholesalers and retailers) but relatively few of them utilise this opportunity because of member’s low level of savings and the problem of payment default by beneficiaries which makes little money available for subsequent loan applications. When the latter happens, only those favoured by the leadership of the association can access the loan portfolio.

The other avenue for accessing funds in Abeokuta is the contributory credit scheme; this is more widely patronised. The contributory credit scheme is an arrangement wherein marketers (wholesalers and retailers), who are close
acquaintances come together as a smaller group to contribute equal amount of money at an agreed interval (mostly weekly) and each member then take turn (based on balloting) to collect all the monies contributed until the last on the list collects; the whole process will then start all over again. This arrangement is based on trust; also there is no problem of entry and exit into the scheme but this must be at the beginning of a fresh arrangement.

**Market information**
Information in cowpea marketing is passed through both direct face-to-face contact and through telephones. Most producers in Maiduguri do not have access to market information to fix the unit price of their goods but say they rely on their memories to estimate the cost of production before the prices are fixed. In southern Nigeria prices are fixed in relation to information about prices at the assembly market on a daily basis; this is further communicated to other marketers via phone calls and physical interaction. Recent developments in the use of mobile communication (GSM) services has made communication between markets easier as marketers who do not have mobile phones can use public call boxes to make calls at affordable rates.

**The formal institutional and regulatory environment: local and state governments**
In neither study areas are local or state governments perceived as supporting the cowpea trade.
The role of the local government in Maiduguri markets was found to include revenue collection, provision of market infrastructure such as access roads, stalls, etc. The brick stalls and the market spaces in Maiduguri Mano market are provided by the local government for a fee, which depends on the size of the stall (between N100 and N500 per month). The trader applies for a stall from the local government (LGA) through the association and a stall is allocated if there are vacancies, otherwise arrangements are usually made to share stalls with other traders who had already secured stalls. In most cases, influential people get the stalls from the LGA and sublet to less influential traders, usually at a rate higher than the official fees. In the opinion of most of the market operators, the local government just exists for revenue collection. The local government was not seen to be performing any useful regulatory roles.

In Kuto market local government is mainly responsible for the maintenance of the market environment (refuse collection, drainage maintenance and other support services). The LGA charges a token fee (a flat rate of N10.00) to those who do not have shops but display their wares beside the road; cart pushers and transporters (drivers of vehicles, motorcycles and cart pushers); this has to be paid on market and non-market days. This money serves as one of the sources of revenue for funding LGA activities. Cowpeas marketers view the payment of levies to the LGA as exploitation of their meagre trading resources and are usually unwilling to pay this levy, because they say the local government authority is negligent of their responsibilities until their attention is called to them by the market association.
The roles of the *State government* are perceived as similar to those of the local government. In the legal or constitutional sense, the State government has no direct function in the maintenance of most markets in Nigeria. The market operators believe that the State government has only come to the market for revenue collection purposes, which they charge separately from those of the local government. No known regulatory roles were performed by the State government in Maiduguri markets. The Ogun *State government* is responsible for the provision and maintenance of market infrastructure, such as road network, buildings, electricity supply as well as provision of other support facilities such as banks, etc. The state government charge rent on shops (₦250.00 for a shed and ₦500.00 per month for a shop) occupied by marketers and also makes rules and regulations governing the conduct of marketers in the market.

**Roles and organisation of trader associations**

Trader associations play an important role in the cowpea trade in both Maiduguri and Abeokuta, influencing or determining access to market space, providing welfare, mediating disputes among members and mediating with other institutions where necessary. Their power in shaping trading patterns is consequently very considerable.

The Borno State Grain traders’ Association is the main informal association affecting Maiduguri cowpea marketers. The association is run by nominated leaders who are also traders and are predominantly men. The ethnic composition of the association is such that it is dominated by the Kanuri and the Hausa/Fulani: a Kanuri man is usually made the chairman. There is reportedly no law or norm excluding women from being nominated to the leadership of the association. The dominant Cowpea market (*Manu market*) in Maiduguri was established in 1971 and the association was formed in 1985. It is made up of about 2000 traders, with a Chairman, Vice Chairman, Secretary, Treasurer, PRO and a legal adviser as leaders. Only one female is a registered member of the association. There is a linkage between the traditional institutions (i.e. the Borno emirate) and the cowpea marketers’ association. The association’s chairman is an automatic title holder in the Borno Emirate. (A title called - *Kachalla*). When a chairman is nominated by the marketers, he is always turbaned as a ‘Kachalla’ by the *Shehu of Borno*.

The association performs a variety of functions ranging from financial to regulatory. Most of the market operators interviewed mentioned financial intermediation as one of the principal functions performed by the association, particularly in times of distress. The association also performs the role of arbiter during crises and serves as a protective cover for its members, particularly when they run into problems with the various government agencies operating in the market. For example a trader that defaults in the payment of his dues to the government revenue collectors risks his stall shut, but the association intervenes by ensuring that his stall is not shut until he pays. The regulatory role performed by the association is in terms of
determining market access to a new entrant into the market, particularly if the operator requires a stall and space. The association, in conjunction with the local government officials, arranges for these facilities and assesses the level of trustworthiness of such trader before he is finally accepted. He is also expected to join the market association at a fee (currently put at ₦500). The association even includes traders who come to sell in small quantities in the market. It thus has very firm control over market access:

“Association membership is compulsory for all of us selling within the market. But there are traders who bring their good to the market and liaise with association members to sell for them and they pay commission on the quantity that is sold on their behalf. So it is sometimes not necessary to belong to an association before you can operate in the market.

-Mallam Aminu Uba (wholesaler in Manu market)”.

The role of traditional marketing institutions in Kuto market is also significant, as can be seen in the control of market access for key actors in cowpea marketing and provision of social security for members. Cowpea marketers are organised into Cowpea Marketers’ Associations. Membership of the cowpea marketers’ associations is compulsory to all cowpea marketers regardless of the marketer’s ethnic group. This means no cowpea marketer can operate in Kuto market without belonging to their cowpea association. The monitoring team of this association look out for new entrants into the market every day; such entrants are made to pay a given fine in addition to the association entrance levy if they are not duly registered. Merchandise of defaulters is seized by the association based in the market until they satisfy these entry requirements. A new entrant is initiated into the membership of the Cowpea Marketers Association by paying a registration fee of between ₦3,000.00 and ₦5,000.00, a bottle of gin, kola, bitter kola, biscuits, etc. The money goes to the association’s account while the other materials are used for traditional prayers to initiate the new member into the market. Membership (mainly females) is dominated by the Yorubas who also occupy key positions of authority (such as chairperson, financial secretary, etc.) in the association. Other ethnic groups (so long as they are cowpea marketers) are also members. Cart pushers who sell cowpeas are however exempted from this treatment as they belong to cowpea marketing associations of other markets in the city. Despite the fact that they sell a bit below (₦10.00 less) the market price, they are not seen as threats to the operation of resident cowpea marketers because they sell only on market days and they sell little quantity of cowpeas per market day. As a result of this, nobody disturbs their operation in the market.

The association’s meeting is every nine days at the Kuto market. Meetings usually deliberate on the current trend in cowpeas marketing, security issues and members welfare. The Kuto marketers association, like other cowpea marketing associations in the city, is affiliated to a central association which meets at the palace of the king (the Alake of Egbaland) once a month. This bigger association selects representatives for the apex Market Association
comprising marketers of various products under the leadership of *Iyalode of Egbaland* (who is a female and key chief in the palace of the *Alake of Egbaland*).

The association also assists its members to fix market prices. This is mainly done with reference to the existing (or procurement) price of cowpea at the assembly market. Where there is a fall in market price, members are expected to adhere to this because it will usually bring down the market price on market days. Anybody who sells at a higher price would not make any sale at the market because buyers would go for the same product at a cheaper price. In the case of upward review in market prices, members would necessarily adhere because when they sell their stock they would buy at the assembly market at a higher price. Price communication is usually through the use of telephone messages and physical interaction between members.

The association also settles dispute among members, though most disputes seldom get to the hearing of the association, as most disputes recorded (e.g. exchange of hot words, abusive language, etc.) are settled informally.

**Security**

Security issues were not considered in detail in the Maiduguri study, but were highlighted in Abeokuta, where arrangements are both the responsibility of the State government and the marketers. Kuto market has a police post which helps to maintain law and order in the market and, to a large extent, curbs theft. Private arrangements for the use of informal policing are also made by traders. They secure the service of night guards for their shops: two guards are usually hired per row/street. The range of monthly salary earned by the night guards is between ₦3,500.00 and ₦4,000.00; which is contributed by all the shops occupants. The night guards are usually equipped with locally made guns and other powers (such as black magic) which are used to protect themselves and also deal with night marauders when necessary. The preferred sets of people hired for this security job are members of the local hunters group and members of the *Oodua People’s Congress* (OPC) (a non-governmental, informal law enforcement group).

The local hunter group is an organised body of hunters who derive their livelihood partly from hunting games and also from this kind of market arrangement. They have been at the apex of security affairs since the establishment of the market, while the use of OPC is a recent occurrence. The OPC is a socio-political organisation established to maintain law and order and also to protect the political interest of the Yorubas and Yoruba states. They provide security to prominent Yoruba politicians, markets, and also assist in unravelling criminal activities; if their assistance is sought in this respect. The OPC, according to the marketers, are noted for their fierceness and capacity to stem criminal acts, and do not discriminate against marketers belonging to other ethnic groups in the discharge of their duties in the Kuto market.
Weights and measures
This section is based on studies in Abeokuta, though the comments about variation in volume measures are pertinent to Maiduguri too. The cowpea trade depends on volume measures. Unfortunately, volume measures supposedly the same may vary considerably. Variations in weight were recorded in Abeokuta, with reductions of about 0.91% to 2.31% of the normal volume measure for the most popular volume measure (Kongo) for cowpea. Further variation also abounds in the way foodstuffs are measured using these volume measurements. Some women are better than others in measurement, and usually cowpea marketers are not predisposed to allow customers to measure cowpeas themselves.

Various types of volume measurement in cowpeas marketing at Kuto markets are used: sack, tin, Kongo and half kongo. According to the respondents, government regulations on the adherence to standard weights and measurement are mainly in the use of the Kongo and half Kongo measures, the most widely used standard of measurement used in most markets in Ogun and Oyo states. Moreover, all the marketers have complied with the regulation on the use of these measures, despite the initial reluctance of some marketers to adopt it when it was introduced.

Type of volume measurement for cowpeas prevalent in Kuto market in Abeokuta

<table>
<thead>
<tr>
<th>Type of Measurement</th>
<th>Range of Weight (Kg)</th>
<th>Average Weight (Kg)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sack</td>
<td>72 – 100</td>
<td>84</td>
</tr>
<tr>
<td>Tin</td>
<td>7.2 – 13</td>
<td>12</td>
</tr>
<tr>
<td>Kongo</td>
<td>1.1 – 1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Half Kongo</td>
<td>0.54 – 0.67</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2004

Generally, the type of transaction (in terms of volume of sales) and preference of consumers determines the volume measurement used by the cowpea marketers. Sacks and tins are predominantly used by the wholesalers, while the use of Kongo and half Kongo is predominant among the retailers. Measurement requires dexterity on the part of both buyers and sellers. If the buyer is not wary, the cowpeas due to her will be reduced. For instance, the seller ordinarily should fill the measuring bowl to the brim until it forms a perfect inverted cone before pouring it into a container for the buyer; but if the buyer is oblivious of this during the measuring process, the marketer (especially the retailer) may gain some cowpea grains off the consumer. This phenomenon is usually common with lower measurements like the tin, Kongo and half Kongo.

Another recent form of sharp practice adopted by cowpea marketers in Kuto is to boil the measuring bowl (which is made of plastic) in order to “shrink” it so that the weight equivalent of the cowpeas measured is reduced. With this
approach, it is difficult for the buyer to detect visually whether the volume measure has been tampered with or otherwise. The marketers’ association is aware of this issue but it has not curbed members from this act. Our survey showed that when retailers buy from wholesalers, they use volume measures which have not been tampered with, but they sell to consumers using the boiled volume measures. Some of the consumers interviewed are aware of this latest sharp practice but feel there is nothing they can do to stop it, since it is difficult to prove. On the other hand, some customers have tried to circumvent this practice by insisting they do the measurement themselves, but this is seldom allowed. This sharp practice cuts across most of the cowpea marketers.

A consumer’s view illustrates this problem well:
“The situation of weight and measure in this market is a hopeless situation. There seems to be nothing anybody can do about it. I normally want to bring my own volume measure and when I do, I was made to pay more (amount undisclosed), so I stopped it. Now I know they cheat me, I have to assume it is not happening. The implication is that I have to buy a bit more, but I get by”.

Marketers themselves recognize this:
“I am aware that they do magomago in measuring cowpea for the customers. But me o, I cannot do it because my conscience will not allow it. Instead I will sell using the approved Kongo. Nobody has come to me with a personal Kongo for measurement; I would have obliged the customer. My brother, the funny thing is that the difference in the original measurement is not much, na thief-thief dey do them”.

Usually, the State government which is responsible for the enforcement of regulations affecting weight and measures, ignores the issue because no formal complaint has been made. These findings suggest that the view that traders’ associations “could in principle be used to guarantee good quality and conduct ….” as reported by Fafchamps (2001), is unrealistic.

**Transport institutions**
The cowpea studies did not focus in any detail on transport arrangements. In the Maiduguri region farmer-traders generally bring their goods to market by human and animal porterage. *Dillalai* rely mainly on vehicles (usually trucks) to transport their wares from the bush market to the urban markets and on head porters within the market. Most of the Maiduguri wholesalers or merchants have trucks of their own. If not, they liaise with the road transport employers/National Union of Road Transport Workers to arrange for transport for their customers, particularly those that have come from a distance (the intra country traders). Most of the urban retailers do not get involved in motor transport. Those that use motor transport rely on their agents to arrange it. Some of the intra country traders have trucks of their own. Otherwise they liaise with the road transport employers/NURTW to arrange transport. They are the group of cowpea traders most exposed to armed robbery and motor accidents with no formal insurance cover. They rely on their home market
associations for assistance in case of loss arising from these incidents. The traders said that there was no police or custom officers’ interference, in terms of bribes or other illegal collections, but there could sometimes be tipping by vehicle drivers/owners at various police/custom check points. However, there are tax/revenue inspectors’ check points, but once revenues/taxes are paid correctly, there is usually no problem.

Conclusion
Although various problems were identified by traders involved in cowpea marketing in the two study areas (access to credit, infrastructure problems etc.), many traders appear to cope extremely well and thus enable the cowpea trade to function relatively efficiently and cheaply, accessing produce not only within Nigeria but from surrounding countries. This means that cowpea can continue as a source of protein for poor consumers, even when the consumer is located at a great distance from the main regions of supply.

Notable features of the cowpea trade include the ability of traders to raise trading funds among themselves in the absence of formal/institutional financial support. There are considerable levels of trust evident between traders, which allow the market to function well, particularly in the area of credit provisioning. In terms of quality, most of the operators in the market carry out sorting, which enhances food safety practices.

The role of the cowpea trader associations is more debatable. In both locations the associations are dominated by specific ethnic groups and are firmly in charge of market access: they may thus exclude some potential traders. Nonetheless, they provide important regulation within the market place: in particular, they have evolved an effective alternative dispute resolution approach, which helps to forestall potential conflicts (including ethnic conflict). Furthermore, although the intermediaries may sometimes inflate costs, they provide a vital link between various categories of market operators and in some cases an important source of credit. They are a vital source of information regarding prices, availability of products, etc within the market system.

The cowpea marketing process provides a source of income to diverse group of people (farmers, commission agents, wholesalers, retailers, porters, transporters, restaurant owners, itinerant sellers of cooked cowpeas etc.), who derive their livelihoods at different points along the marketing chain. There are areas where improvements in trading practice are clearly needed: in particular, sharp measurement practices by cowpea retailers selling to poor urban consumers in Abeokuta was observed. There is the need to enforce and monitor the approved measures in cowpea marketing. The operation of the market association should be closely monitored especially in the area of failure to guarantee good market conduct regarding fair measures for consumers. This implies that the existing Consumer Protection Council in the country should also focus at the activities of marketers at the foodstuff market level rather than the marketing of manufactured or finished goods which tops
its priority presently. Developing tamper proof measures must be a major priority. It can be argued that the State and LGA should also see this as a priority area, among their diverse responsibilities towards the smooth operation of the market. However, their emphasis on revenue collection alone, and lack of support to traders, notably in terms of infrastructure and services, means that there is already considerable resentment of their role. Further interference could cause serious conflict.

Easing of bottlenecks (such as high transport costs and poor credit availability) would go a long way towards improvements in cowpea marketing in the study areas. The current intervention of the Federal Government in prohibiting policemen from mounting road blocks indiscriminately (for the purpose of extortion of marketers) should reduce tolls paid by transporters of foodstuff across the country. This will reduce market prices and also decrease consumers' expenditure on cowpea.