

CENTRALITY OF MARKET ASSOCIATIONS IN THE ECONOMY OF WUKARI LOCAL GOVERNMENT AREA OF TARABA STATE, 1970 - 2020

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Abstract

Market Associations play a vital role in the economic landscape of many developing countries, and Nigeria exception. This paper examines the centrality of market associations in the economy of Wukari Local Government Area of Taraba State, 1970 - 2020. It conceptualizes market associations. The evolution, types, and features of market associations in Wukari Local Government Area of Taraba State also came into focus. It analyzes the role of market associations in the economy of Wukari Local Government Area of Taraba State. It also examines the challenges of market associations in Wukari Local Government Area of Taraba State. The study relied on both primary sources like oral interviews and archival materials and secondary sources like books, theses, articles, newspapers, journals, etc. The study observes that the centrality of market associations to the development of developing economies is now beyond dispute as they are vital developmental tools and have features that make them instruments for development. The study demonstrates that market associations have always been an important component of Wukari economy. The study also found that markets are made up of many parts, which work together as a system and a major part of the market system is the 'market associations' popularly called *market unions*, whose functionality have provided employment to many people in Nigeria and bridge the disparities in productive capacity between communities. The study concludes among other things that the solution to the challenges confronting market associations in the area lies in the provision of incentives, machinery, and positive government policies to confront these challenges faced by market associations in Wukari Local Government Area of Taraba State.

Keywords: Market Associations, Centrality, Economy, Wukari, Taraba State

Introduction

Market associations are dominant features of the economy of Wukari Local Government Area. Indeed, Wukari Local Government Area's economy is market-oriented, commercially vivacious, and promoted trade within and outside the area. The rich variation in environments and demography, agriculture, institutional, topographic, and climatic factors that have always provided a natural patterning or mechanism thus necessitating occupational specializations, dictated economic interdependence.¹ The market centres and the activities that went on in them made the exploration and exploitation of resources possible, which would have been scarce or of little value in the indigenous communities. Market associations are, in consequence, a crucial component of the economy, for it is through members of market associations that commercial dealings are facilitated and conducted.² The focus of the paper is the centrality of market associations in the economy of Wukari Local Government Area of Taraba State, 1970 - 2020. Market associations have always been an important component of Wukari economy. The objective of this paper is to locate how market associations contribute to the development of Wukari Local Government Area of Taraba State. The paper will show how market associations influence development, and that fundamentally too, changes in society such as demographics, urbanization, mode of production, and other externalities as well as internalities could and do influence market associations in the overall economic scheme of an area. It conceptualizes market associations and also explores the evolution, types, and features of market associations

in Wukari Local Government Area of Taraba State. It analyzes the role of market associations in the economy of Wukari Local Government Area of Taraba State. It also examines the challenges of market associations in Wukari Local Government Area of Taraba State.

The area of study, Wukari Local Government Area is located in the Southern part of Taraba State and lies within latitude 700 N85'E and longitude 900 N70'E. It has a total land area of 4,308 km² and the National Population Figure of 2006 put the state population at 241,546.³ The area is good for the cultivation of roots and grains crops like yam, cassava, corn, rice, soya beans, and millets serving as both food and cash crops – a practice that has considerably changed the luxuriant vegetation of the area remote past. The people are also involved in other vocations; as white-collar jobs, art, and crafts. The administrative status of the local government headquarters has generated jobs and attracted more from other areas for civil purposes, trading, and farming.⁴ The existence of specialist producers of certain items, arising from variations in natural and human resources bases, dictated economic interdependence and as a result, improves and promotes trade and market in the area.

Conceptual Clarifications

Market associations are a group or association of shop owners or shop keepers, traders, businessmen, dealers, merchants, brokers or other agency or service providers of a particular neighbourhood, market or locality that may be or may not be registered with the Registrar of Co-operative Societies (Trade Union Act or Companies Act of Nigeria).⁵ Market associations are voluntary, non-profit organizations for mutual protection or advantage of independent enterprises producing or distributing similar goods or services. Market associations' process could therefore be simply defined as voluntary associations of market traders and actors/operators organized on a market or geographic basis to promote and develop commercial and industrial opportunities within its sphere of operation. Market associations are voluntary, non-profit organizations with the aim to voice publicly, the views of members on matters of common interest, or in some cases to exercise some measures of control over prices, outputs, and channels of distribution.⁶ This implies that they are “social structures within which cooperative arrangements between individual traders/operators are developed and maintained”. The associations contribute to the development of loyalty, friendship, and trust which, in turn, “enable members to garner economic benefits that would otherwise be unobtainable”.⁷ They are organized according to markets or products/services. Their influence on prices, sales, outputs and technology is noteworthy, although they rarely extend their activities beyond Wukari Local Government Area of Taraba State. The functions of the associations are generally determined by their constitutions or by-laws. Good examples are Wukari Yam Market Associations Constitution and Meat Sellers Association By-Laws. They are formed with varied objectives and their pattern of organizations also differs. Moreover, their *modus operandi* differ from association depending on the type of trade or market they represent.⁸ Thus, market associations can be described as a group of traders or businessmen with common interest. They are not established to garner profits but to enhance opportunity and speak on behalf of their members regarding issues affecting them and airing their views. Market associations are often made of traders in the same market or locality, making it easy to put forward the members' views understandably because they belong to a common trade or vocation. Market associations also exert some influence on market forces like the overall output and commodity prices.

The Evolution and Forms of Market Associations in Wukari Local Government Area

It is not certain when market associations began in the study area. Informants are of various opinions when market associations began in the study area. However, the most accepted view

is that market association started in the 1970s, as a remodeled of the centuries-old guild system, which is historically is mainly a capacity-based contributory scheme designed to enhance the economic empowerment of its members.⁹ Although the coordinated effort by which an organization or association is authorized to have the responsibility for the monitoring of economic activities of its members to ensure that production relation is smooth, consistent, and unhampered by discreet actions of members and non-members of the organization goes back for centuries. The term *market association* itself did not begin until the 1970s.¹⁰ Initially, market associations were seen as associations of traders or market operators/actors in a particular trade or market for the protection and advancement of their common interests. However, nowadays the term is used for a wide variety of voluntary associations of market traders and actors/operators organized on a market or geographic basis to promote and develop commercial and industrial opportunities within its sphere of operation, to voice publicly the views of members on matters of common interest, or in some cases to exercise some measures of control over prices, output, and channels of distribution. It is equally evident that for every profession, the associations provided or established ethical standards for all its practitioners. The men folk established clear dominance in the affairs of several associations in Wukari Local Government Area of Taraba State. Two reasons account for this; one is the influence of religion (the Purdah System) which promotes the seclusion of women from public observation among Muslim. Second is the tradition which tended to confine women to domestic chores and as such made it difficult for them to undertake long-range journeys that will keep them away from home.¹¹ The operational limits of the associations in Wukari Local Government Area of Taraba State actually outstretched economic or commercial lines. They are organized on a non-profit basis which is aimed at improving the welfare of the group, which does not deprive its members of the power to make essential managerial decisions.

There are at least five market associations or more in Wukari Local Government Area of Taraba State. Among them are the Association of General Traders, the Association of Specialized Traders, Tradesmen or Professionals, the Association of Igbo Traders, the Association of Middlemen/Market Intermediaries/Facilitators popularly known as *Belanda* or *Baranda*, and the Association of Porters/Loaders/ Labourers. It is observed that three out of the five associations dealt with the exchange and distributions of goods and services hence known as the traders' associations while the other two focus on rendering services, loading, offloading, and conveying of goods in and out of markets in the area hence known as porters or loaders associations.

1) *The Association of General Traders*: The association of general traders is an umbrella body of all the traders in a particular market.¹² This consist of those traders that traded in inanimate objects such as yam, rice, beans, grains, vegetable, fruits, and other food items and those traders that trade in different types of animate objects such as fowls, goats, etc. It is observed that members of the association often come from within and outside Wukari and engaged in medium and long-distance trading, as most markets in the area are periodic, making some traders itinerant thereby moving around other towns and villages to collect their articles for sale in other larger towns or in their own town markets.

2) *The Association of Specialized Traders, Tradesmen, or Professionals*: Such associations are named after the particular items they traded in or after their profession. These include, for example, Wukari Yam Traders/Producers Association, Grain Sellers Association, Butchers/Meat Sellers Association, Fish Sellers Association, Wukari Rice Millers/Traders Association, etc.¹³

3) *The Association of Igbo Traders*: The Igbo Traders Association is a union of Igbo traders in a market aim at promoting brotherhood, oneness, and '*Igboness*' among the Igbo traders in and outside the markets. The Igbo traders are found and stationed in almost all communities of the

area where they engage in various trade and taking advantage of the motor transport system, Igbo traders/middlemen and their apprentices attend virtually every market with manufactured goods to sell and buy off local foodstuffs directly from producers which they convey by lorries, to several parts of Nigeria and beyond. The Igbo to a larger extent dominates trade and market centres in the area because of their ubiquitous nature, entrepreneurial skills, technical know-how, experience, and apprenticeship system in trade/business such as boutiques, bookshops, provision stores, patent medicine shops, appliances, and automobile spare parts among others. Despite the increasing indigenous participation, the business of opening and running stores in the area is still very much an Igbo affair as they dominate the retail trade in the area with a virtual monopoly in the automobile spare parts trade.

4) *The Association of Middlemen/Market Intermediaries/Facilitators* popularly known as *belanda* or *baranda*: This group renders services that facilitate the sales of goods brought to markets. They intercept goods coming into the markets and buy for themselves or assist potential buyers in bargaining for the goods they intercepted and in turn, they are paid commissions by buyers or in some cases both buyers and sellers. They are usually skilled buyers and sellers. They act as middlemen between the farmers/sellers and potential buyers and in turn they are paid commissions by buyers or in some cases both the buyers and farmers/sellers.¹⁴ They are usually vast in market terminology and strategy as well as understanding and speak two or more languages in addition to the Pidgin English commonly spoken in markets in the study area.

5) *The Association of Porters/Loaders/Labourers*: The association is in charge of loading large volumes of bagged commodities and items such as yams into trucks and lorries from the markets for onward transportation. In many of the big markets in Wukari Local Government Area, porters/loaders have organized themselves into associations with the primary responsibility of loading and unloading commodities of whatever description in the markets in which they operate.¹⁵ The biggest and most popular in the area is the Wukari Yam Market Loaders Association.

Features of Market Associations in Wukari Local Government Area

Market Associations as voluntary associations of market traders and actors/operators organized on a market or geographic basis to promote and develop commercial and industrial opportunities within its sphere of operations, to voice publicly the views of members on matters of common interest, or in some cases to exercise some measures of control over prices, output, and channels of distributions.¹⁶ Certain salient features of market associations in Wukari Local Government Area are:

1. *Leadership Structure*: The leadership of the respective market associations in each market or community exercised both economic and political functions. The leaders of the respective market associations are often elected by members to secure their maximum co-operation and make them equally responsible for the decisions made by their leaders.¹⁷

2. *Economic Empowerment of Members through Adashi or Contribution*: As part of mobilizing and enhancing the economic benefits of members, the market associations are also working towards improving the living standard of members as a part of economic empowerment. This is originally a capacity-based contributory scheme designed to enhance the economic empowerment of members and it currently substitutes for and complements modern cooperative institutions and formal financial systems.¹⁸ The Scheme is a self-imposed (or group influenced) savings on a regular basis and is not profit-oriented. The practice in Wukari Local Government Area is that *adashi* or *contribution* is always organized within each profession or market association. This notwithstanding, it is not compulsory for every trader to participate.

3. *Form of Organization*: This form of organization is mostly loose and informal. The membership is open to all traders in a particular market and they are at liberty to quit the

association at any time they want. In other words, trade associations neither interfere in the internal management of a member unit nor impose any penalty for violating the code of business conduct. As such, they are purely voluntary associations.

4. *Non-profit Making Bodies*: Market associations do not conduct any business of their own and have no direct objective of profitability in view. They achieve their objectives through collective action and group effort. Negotiations and collective bargaining are the tools for accomplishing objectives.

5. *Scope of the Association*: Market associations are generally formed to promote and protect the interest of members. This implies that they are formed to protect and promote all kinds of interests – economic, political, and social – of their members. The dominant interest with which a market association is concerned is, however, economic. The majority of the associations are organized on a local or territorial basis. Examples are; The Association of General Traders, The Association of Specialized Traders, Tradesmen or Professionals, The Association of Igbo Traders, The Association of Middlemen/Market Intermediaries/Facilitators popularly known as *Belanda* or *Baranda*, and The Association of Porters/Loaders/Labourers.

6. *Source of Income*: Apart from levy, other major sources of income of market associations consists of entrance and subscription fees collected from the members. The expenses of the associations are met out of this income.

7. *Pattern of Organization*: Some of the market associations in the area are registered under the Trade Union Act or Companies Act of Nigeria, while some are bred and built on *esprit de corps* among members.¹⁹ Again they may be formed as companies with or without share capital. If it is formed with share capital, the members should purchase the shares. Generally, these associations are formed as companies limited by guarantee. But registration under any of the above Acts is only optional.

The Role of Market Associations in the Economy of Wukari Local Government Area

Market associations infers to a group of traders that come together in a particular market or locality to promote common interest and collaborate for the protection of their rights and interests. The purpose of market associations is to set laws and offer comprehensive knowledge and information to traders or members in the market or locality. Market associations play important roles for traders in the market or locality that they operate in. This is the situation in Wukari Local Government Area where the people relied heavily on trade and markets to ensure smooth commercial transactions for the realization of economic and socio-cultural prosperity. Market associations in Wukari Local Government Area play a number of roles including the following:

1. Market associations encourage socialization and interaction among the members and between members and non-members from within and the immediate hinterland. Apart from the primary function of promoting and protecting the interest of members, they also doubled as veritable tools for social interaction, cross-fertilization of ideas and fashion as well as initiating and encouraging economic, social, and political development in the area. This implies that Market associations in Wukari Local Government Area, function as a strong vehicle for pulling people together from different ethnic and socio-cultural backgrounds. This process intensifies and facilitates integration among the people on the one hand and between them and their neighbours on the other hand and also fosters the process of integration which enhances peaceful coexistence.²⁰ For instance, Wukari, Bantaji, Dorowa, Kente and Rafin Kada traders are fluent speakers of Tiv and Hausa languages. This is a result of the age-long interaction between the people and the Tiv and Hausa through trade. Such interaction in languages makes business transactions easier and also promotes positive customer-trader relationships.

2. Market associations serve as platforms for training, learning, information dissemination, and awareness. Market associations are platforms where traders/members and their

subordinates/partners (apprentices, children, wards, market officials, brokers, agents, etc.) are constantly directly or indirectly train and retrain to acquire the necessary skills required to promote the expertise of each vocation and profession. Market associations and their members inform farmers/producers about demand and supply (social outlook, economic profit, demographic characteristic, concentration, and dispersion, etc.) and thereby assist them in planning their productions to attune them to the environment.²¹ By and large they provide necessary information to their members that help raise their market share. They avail members with information on prevailing market condition like emerging market opportunities that the members could capitalize on and garner profits.

3. The orderliness and tranquility that prevail in most markets are achieved through the agency of market officials, market associations, and customary laws guiding the establishment and operations of markets.²² This became achievable as market associations mediate and negotiate between potential clients and members. Market associations are mediators between both parties as they connect potential clients and members and ensured that mutual understanding persists between them. In the event of a misunderstanding, they amicably settle the conflict that arises. Market associations also negotiate with the market officials or government to find out solutions to the problems militating against the smooth, effective, and efficient running of the market(s). Fees, tolls, rents, infrastructures, security and other charges are the sorts of issues that are negotiated. The government policies directly affect members and the evaluation criteria for such decisions may not be fair. So, the intervention of market associations in such decision-making is a way through which members can have their say in the decision-making to safeguard their interests.

4. Market associations represent and assist individual members when they have a problem. If a member feels he is being unfairly treated, (s)he can ask the association representative to help sort out the difficulty with the business associates, market officials, or government, thereby reducing the number of unemployment in the society. Hence, they establish laws that prohibit unfair market and trade practices and attached penalties to the practices so that defaulters are held liable and answerable. They also offer guidance on the operations of antitrust laws so that members are aware of the practice that may render them subject to questioning when they indulge in such practices. By extension and implication, therefore, the market associations as an organized body or union of traders play a decisive role in reducing the number of crimes and vices notably theft, armed robbing, kidnapping, fraud, and prostitution. They are valuable because they perform almost every marketing function. They explore the market system and situation, advertise, employ sales force and engage in physical distribution. They also maintain inventories, extend credit and collect debts, and provide a variety of services to their customers.²³

5. Market associations help in identifying and bringing buyers and sellers together by matching buyers who seek certain products with sellers who offer them. This covers a wide range of products (goods and services) in different categories: raw materials, manufactured goods, farm produce, household items, accessories, etc. Sellers of similar commodities (members of the same or related association(s)) often sit in groups, an arrangement which helps buyers to easily locate the commodities they wanted to buy and the associations to control prices of goods and services and, thereby reducing the possibility of members making excessive profits.

6. Members of market associations retain the known reputation and quality of goods and services in the community by tactfully and skillfully introducing products to potential buyers in a manner that is not self-imposing. They assist producers in advertising, promoting, and pricing their products for the markets. In addition, they are risk-takers (e.g. goods becoming obsolete in their hands with time during storage, pilfering, damage from fire, etc.). The market intermediaries perform this function by brilliantly advertising, promoting products, and making

sales and in turn gaining recognition, and reward from one or both parties (i.e. companies/producers or buyers/consumers or both).²⁴

Challenges of Market Associations in Wukari Local Government Area

There are a lot of challenges affecting the effective and efficient organization and progress of market associations in Wukari Local Government Area, although every market has major issues to deal with. However, the issues common to almost all markets are; paucity of funds (finance), weak infrastructures, insecurity and insufficient financial support from the government.

1. Paucity of Funds (Finance): One of the major factors limiting the performance of market associations and their members in Wukari Local Government Area is lack of funds. In Wukari Local Government Area about 65% of traders are considered itinerants and petty traders. This is partly due to the periodic nature of most markets in the area and partly because agriculture is the main occupation of the Tiv and Jukun people and trade is an off-farm business. Some of this stems from the lack of funds to expand their productions and businesses. Despite their importance to the domestic economy and due to the sector's productivity limitations, more than 50 percent of the petty traders live below the poverty line of US\$1 a day. Under this situation, a lot of members are unable to pay the fees or tolls, thereby hampering the associations from meeting their responsibility and performing optimally. Getting loans from the banks is not an easy exercise, as majority of these people do not have collateral for the banks. The various informal credit facilities and associations which provide loans have limited capital to meet the people's financial demands.²⁵ Lack of capital also prevents potential traders from venturing into trade/business. For market associations to really have a smooth operation, adequate financing is vital.

2. Weak Infrastructures: Weak infrastructures militate against market associations' efficiency in the area. Most markets in the area are plagued by infrastructure deficit, if any facilities did exist at such sites, they are usually crude shelters constructed by the traders/sellers themselves, consisting of thatched roofs, tents or stalls supported with stakes or other wooden materials. More so, many of these markets are lacking in fundamental infrastructural facilities that an ideal market should have for the convenience of the people patronizing them such as toilets, tap water or potable water supply, security of goods, waste containers, and preservation units like cold stalls, fire hydrants among others. The lack of preservation units in the markets is a big problem to the traders as they incur losses from the foodstuff they are unable to sell before they go bad.²⁶ Similarly, many of the communities in the area are isolated from the major market towns due to deplorable conditions and spatial extent of coverage of roads in the area. Roads that lead from production centres to markets in the area are often bad that vehicles conveying farm produce found it difficult to enter the market, and thus, sometimes off-load such goods at the entrance of the market. In the process, movements, in and out of such markets are disturbed.²⁷ This challenge did not only affect market associations but the entire economic and social activities of the area. The implications of weak infrastructures on market associations and their members are low patronages as a result of poor infrastructures and difficulty in accessing some of the markets in the area.

3. Insecurity: If there is no security of life and properties like the current situation in Nigeria, people will not farm/produce, talk more of trading and forming associations that will lead to capital accumulation and mobilization and thereby, leading to dwindling revenue generation and economic instability in the area, the state by extension and the nation at large. For instance, the various feud between the Christians and Muslims from 2013 – 2015 and the recent Tiv-Jukun Crises between 2019 and 2020 both in Wukari and its environs adversely affected the smooth operations of market associations.²⁸ There were ill-feelings and apathy between the Christians and Muslims and the Tiv-Jukun and, this really had an adverse impact on the

effective and efficient operations of market associations and their members in the area and retards the socio-economic development of the Local Government. Markets could not hold for fear of insecurity any time a dispute occurred or curfew imposed in the area during crises to curtail the crisis on ground. The implication of these challenges on the Wukari communities is that traders from other areas shifted to peaceful, well-administered, and well-maintained markets in the other states and neighbouring communities.²⁹ This adversely affected the means of livelihood and socio-economic status of Wukari people whose source of commodities supply are from outside Wukari while others experienced low sales and patronage due to reduced population. Market associations and their members are not immune to all these problems as they are part and parcel of society.

4. Insufficient Financial Support from Government: Lapses encountered in trading puts traders who are members of market associations in situations where they need financial support to enable them to produce, expand and improve their trades/businesses. As earlier stated, there are various micro-financing institutes in operation today in Nigeria but so many traders/producers still could not access loan given the stringent collateral demands from banks.³⁰ Also, fundamental infrastructural facilities such as road, tap water, shops, packing lots etc. that an ideal market should have to operate effectively, are lacking either because of the paucity of funds or misappropriation of funds. Financial support either by government or private financing will go a long way in helping traders/producers to expand their trades/businesses and participate actively in their associations.³¹

Conclusion

This paper has attempted to show that market associations are central to the growth and development of the economy of the study area. Market associations satisfy the cultural matrix of some groups and provide a vital prop to the overall performance of their economies. The associations contribute to the development of loyalty, friendship, and trust which, in turn, “enable members to garner economic benefits that would otherwise be unobtainable”.³² The associations demonstrate the success of economic cooperation and cultural understanding and provide a range of entrepreneurial opportunities for members. However, challenges such as paucity of funds (finance), weak infrastructures, insecurity, and insufficient financial support from the government militate against their smooth operation and progress. It is important, therefore, that the government of Taraba State set up a task force to ascertain the challenges confronting market associations and how to solve them through capital investment and rural development. On the whole, the activities of market associations give the required stimulus to improve agriculture and mass production and promote trade and commerce within and outside Wukari Local Government Area of Taraba State.

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19. Interviews: Ali Prayer Buvini, 30, Student, interviewed in Wukari, June 2020; Arinze Timothy, 30, Trader, interviewed in Wukari, June 2020.
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21. Read Samuel Alegwu Omanchi and Shuaibu Umar Ibrahim, "The Role of Market Intermediaries in the Economy ..."; O. A. Ilesanmi, "The Significance of Distribution Channel and Product Life Cycle in the Management of an Organization the Nigerian Experience." *Global Journal of Management and Business Research*, no 10/11 (2011), journalofbusiness.org; R. Tamilia, "Wholesaling, the Role of the Middleman and Marketing Costs: Some Forgotten Concepts in Marketing Thought." *Journal of Management Research*, no. 2/1(2009): 5, ww.macrothink.org/jmr.
22. Interviews: Emmanuel Yohanna, 34, Civil Servant, interviewed in Wukari, June 2020; Abute Muya, 40, Trader, interviewed in Kente, June 2020.
23. See Samuel Alegwu Omanchi and Shuaibu Umar Ibrahim, "The Role of Market Intermediaries in the Economy ..."; O. A. Ilesanmi, "The Significance of Distribution ..."; R. Tamilia, "Wholesaling, the Role of the Middleman and Marketing ..."
24. Samuel Alegwu Omanchi and Shuaibu Umar Ibrahim, "The Role of Market Intermediaries in the Economy ..."; O. A. Ilesanmi, "The Significance of Distribution Channel ..."; R. Tamilia, "Wholesaling, the Role of the Middleman and Marketing ..."
25. Interviews: Joseph D. Tsojon, 50, Civil Servant, interviewed in Wukari, June 2020; Arinze Timothy, 30, Trader, interviewed in Wukari, June 2020; Wabwiby B. Ali, 30, Student, interviewed in Wukari, June 2020; Makai Jibatsen, 30, Student, interviewed in Akwana, June 2020; Mike Adi Idi, 40, Trader, interviewed in Wukari, June 2020. Also read Samuel Alegwu Omanchi and Shuaibu Umar Ibrahim, "The Role of Market Intermediaries in the Economy ..."
26. Interviews: Emmanuel Yohanna, 34, Civil Servant, interviewed in Wukari, June 2020; Nyajon Saidu, 40, Civil Servant, interviewed in Wukari, September 2020; Bala John Ali, 30, Student, interviewed in Wukari, April 2020.
27. Interviews: Abubakar Abdul, 50, Trader, interviewed in Bantaji, July 2020; Tsoken Yakubu, 30, Student, interviewed in Wukari, June 2020.
28. Interviews: Joseph D. Tsojon, 50, Civil Servant, interviewed in Wukari, June 2020; Arinze Timothy, 30, Trader, interviewed in Wukari, June 2020; Asabe Danjuma, 30, Trader, interviewed in Wukari, June 2020; Jangaba Danladi, 30, Student, interviewed in Wukari, June 2020; Christopher Audu, 30, Student, interviewed in Wukari, June 2020. Also see Samuel Alegwu Omanchi and Shuaibu Umar Ibrahim, "The Role of Market Intermediaries in the Economy ..."
29. Interviews: Emmanuel Yohanna, 34, Civil Servant, interviewed in Wukari, June 2020; Christopher Audu, 30, Student, interviewed in Wukari, June 2020. Also see Samuel Alegwu Omanchi and Shuaibu Umar Ibrahim, "The Role of Market Intermediaries in the Economy ..."
30. Interviews: Tsoken Yakubu, 30, Student, interviewed in Wukari, June 2020; Christopher Audu, 30, Student, interviewed in Wukari, June 2020.
31. Interviews: Asabe Danjuma, 30, Trader, interviewed in Wukari, June 2020; Jangaba Danladi, 30, Student, interviewed in Wukari, June 2020.
32. Andrew W. Shepherd, "Associations of Market Traders – Their Roles and Potential ..."