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Research Paper

Socio-economic and Market Analysis of Gari in Benue State Nigeria

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ABSTRACT : *This study examined the socio-economic characteristics of the gari marketers and the profitability of gari marketing in Benue State. Multi-stage sampling technique was employed to select 240 gari marketers in the study area. Structured questionnaire were administered to respondents in order to collect data. Data collected were analyzed using descriptive statistics, gross margin, Gini-coefficient and marketing function. The study revealed that majority (85%) of the respondents were active while the remaining 15% were aged. Gari marketing was dominated by retailers who accounted for 35.42% of the sellers though there were other categories of sellers such as processor/sellers (18.75%), wholesalers (17.08%) and wholesaler/retailers (28.75%). The profitability analysis revealed that an average gari marketer incurred an average variable cost (AVC) of N35,457.41 per week and earned an average revenue of N39,706.40 per week indicating a gross margin of N4,248.99 per week. A Gini coefficient of 0.5287 obtained in the study revealed a high level of concentration in the gari market. The marketing function revealed that the postulated regressors explained 68.8% in the variation of the regressand. Gari marketing in the study area was faced with problems of finance, storage and the bad roads that affected the transportation of the product. Based on findings of the study, it was recommended that infrastructures (bad roads) should be put in place by the government and the market associations and cooperatives should be formed so that gari marketers can easily access funds from financial institutions.*

KEYWORDS: *Gari, Gini–Coefficient, Agricultural Marketing, Market Structure.*

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I. INTRODUCTION

Marketing can be defined as the performance of all business activities involved in the flow of goods and services from the point of initial agricultural production until they are in the hands of the ultimate consumers (Panda 2011). In subsistence economy agricultural marketing may be of little significance since farmers only produce food for their household to eat leaving very little or nothing to sell, but as agriculture is becoming commercialized, agricultural marketing becomes very important (Adegeye and Dittoh, 1985).

Agricultural marketing is one of the important branches of marketing that deals with the exchange of agricultural goods. Conventional definition of agricultural marketing states that agricultural marketing starts when the crop is harvested. But the concept has been changed, as it is a process, which starts with the farmer's decision to produce saleable farm commodities involving all aspects of marketing structure or system both financial and institutional with economic considerations including products assembly, preparation for the market, distribution and use by the final consumer (Kaini and Werner, 1998). It comprises all the activities from production to consumption such as harvesting, grading, packaging, storing, price fixation, selling and buying. Agricultural marketing deals with all the activities, agencies and policies involved in the procurement of farm inputs by the farmers and movement of agricultural products from the farm to the consumers (Kiruthiga et al., 2015).

Inter-community marketing activities are common pre-occupation among marketers in Nigeria even on the entire African continent. The marketers, who trade in agricultural and non-agricultural commodities operate both within and across- wide geographical areas. Marketers in community and/or inter-state trade, most times transport their commodities to nearby and distant locations for sale on market days. Also, they frequently purchase other commodities -mostly agricultural produce, which are usually sold on return to the home

community or home state. Men, women and children of diverse tribes and ethnic lineages commonly operate in these markets.

In Nigeria, local markets are either periodic or non-periodic in nature. Periodic markets can also be called Food Hubs; these are markets that hold at regular intervals, for instance every four days (5-day market) or eight days (9-day market). In these markets, middlemen and small farm producers, among other stakeholders, have ample opportunity of coming together to execute market-related and social transactions (Yusuf, 2012). Three notable local boundary markets in Benue State are: Zaki-Biam Market, which is patronized by people (i.e.) native and non- natives) from Wukari in Taraba State and Shendam in Plateau State axis; the Vandeikya market, which is patronized by marketers from Uyo in Akwa Ibom State and Calabar in Cross River State axis; and Otukpo Market which are patronized by people from Kogi State and Nsukka in Enugu State. Foodstuff(s) traded in these markets include gari, groundnut oil, palm oil, pepper, tomatoes, rice, beans, plantain, banana, yam, yam flour, cassava, cassava flour, cocoyam, potatoes, maize, vegetables and fruits All these markets operate in a periodic manner (OGADEP, 2010).

Gari is a creamy- white or yellow granular flour with a slightly fermented flavor. It is made from fermented gelatinized fresh cassava tuber (IITA 1990; Muchnik and vinck.1984). It is the most consumed and traded of all food products made from cassava roots. It is roasted, free flowing granular flour, creamy-white or yellow, if from yellow-fleshed roots or fortified with red palm oil (Sanni et al., 2009). In many developing countries of the world, cassava's toasted granules (gari) have become an important staple food for many households. In Nigeria, cassava is processed into such major staple like gari, flour and paste (fufu). But among the three, gari is the most popular and indispensable cassava staple in Nigerian households (Effiong et al., 2014). The demand for gari is constantly growing in rural areas as well as in the cities which are growing ever hungrier for instant foods (Idowu, 1990). Despite its domestic production, gari prices are constantly increasing and are considerably higher in urban areas due to additional transport costs and cost of other marketing activities. This makes the market for gari highly competitive with little being paid for the added value of processing (Idowu 1990). The high prices are attributable to high demand for gari as a result of increasing population, general inflation in the country, export of the product and the vagaries of weather associated with climate change (Effiong et al., 2014). A report by Phillip et al. (2004) reflects that cassava (gari) is truly a national food with urban market presence. Cassava (gari) appears to be a "food of choice" even in the face of alternative food options in urban area (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 State of America and Europe (Dipeolu et al., 2001). Direct involvement by Governments in the promotion of the cassava subsector and sometimes policy directives has enhanced development in Nigeria and other countries of West Africa. The Nigerian Government's Cassava initiative that Started in 2003 was highly successful in promoting new entrants and investment into cassava micro-processing as well as encouraging both small and large-scale processing industries (Sanni et al.,2009). While the men and women are equally represented in trading, women, and to a lesser extent children; dominate in gari processing. As opportunities for commercialization increase (arising from favourable market opportunities for cassava and its products), the number of women involved in processing increases. Growth in cassava production is therefore likely to provide increased employment opportunities for women (CEDP, 2005). However, there is a tendency that as mechanized processing equipment (such as graters and mills) are acquired, the involvement of men in cassava processing tends to increase, as they often control and operate these machines (Okoye et al, 2014). Women may therefore loose some of the benefits of increased employment, as they lose control of some of the income (CEDP, 2005). In addition to employment opportunity, the carbohydrate content of gari makes it a source of energy in communities where it is consumed as a stable food. Gari market has been very unstable with its prices experiencing volatile swings in both price and availability in recent time hence the need for this research work.

This study was therefore carried out to analyze garri marketing in Benue State. The specific objectives were to:

i. examine the socio-economic characteristics of respondent in the study area.
ii. analyse the costs and returns associated with gari marketing in the study area
iii. examine the marketing structure and conduct for gari marketing in the study area, and
iv. identify the constraints to gari marketing in the study area.

II. RESEARCH METHODOLOGY

Study Area:

The area of this study is Benue State of Nigeria. Benue State was created in 1976 and is located in the Middle Belt Region of Nigeria with the capital at Makurdi. Benue State lies approximately between latitudes $6^0 30'$N and $8^0 10'$N of the Equator and longitudes $6^0 35'$E and $8^0 10'$E of the Greenwich Meridian, [Benue State Agricultural and Rural Development Authority, (BNARDA), 2005]. Benue State is considered as one of the hottest States in Nigeria with an average minimum and maximum temperatures of 21^0C and 38^0C respectively.

It is in the Southern Guinea Savannah ecological zone, which has a typical climate with the clearly marked seasons of dry season (late October to March) and wet season (April to early October). The State annual rainfall ranges from 1700mm in the southern part to 120mm in the northern ecology of the State. The important feature of the State is the river in which the State derived its name from (River Benue). The State share boundaries with five States, Nasarawa to the North, Taraba to the East, Cross- River to the South-East Enugu to the South-West and Kogi to the West. The southern part of the State is also bounded with Republic of Cameroon. Benue State has a land mass of about 33, 955km^2 with 23 local government areas. Geopolitically and agriculturally, Benue State is divided into three zones, Zone A (Katsina-Ala, Ukum, Ushongo, Vandeikya, Logo, Kwande and Konshisha Local Government Areas), Zone B (Gboko, Tarka, Buruku, Gwer East , Gwer West, Guma and Makurdi Local Government Areas), Zone C (Ado, Agatu, Apa, Otukpo, Ohimini, Okpokwu, Ogbadibo, Obi and Oju Local Government Areas). The state has a total population of 4,219,244 people (National Population Commission, 2006). About 80% of the state population is directly involved in agriculture. It is also called the food basket of the nation, because the state produces agricultural products in large quantities. Some farmers in the study area have taken cassava production and garri processing/marketing as their source of livelihood.

Sampling Techniques

A multistage sampling technique was used to select 240 gari marketers. A simple random sampling method was used to select 40 respondents from each of the 6 local government areas (Ukum, Vandeikya, Gboko, Makurdi, Otukpo and Oju) making a total sample size of 240 and structured questionnaire administered on them.

Analytical Techniques:

Descriptive statistics such as frequency distribution and percentages were used to analyse the socio-economic characteristics of the respondents.

Gini-Coefficient

Gini-Coefficient is used to measure inequality in income distribution among the respondents. It varies from zero (where every person in the society has the same income indicating absence of inequality, which is a condition of perfect equality) to unity (where one gets all the income and the rest receive nothing indicating a presence of complete inequality), World Bank (1992). Gini coefficient was used to examine the market concentration for gari in the study area.

Mathematically, it is represented by equation

(1) i.e.

$G.C = 1 - \Sigma XY$ - - - - - - 1

Where

G.C = Gini coefficient

X = Proportion of sellers

Y = Cumulative proportion of total sales

Gross Margin

Gross margin analysis was used to determine the profitability of gari marketing in the study area. The gross margin was represented by equation (2) i.e.

$GM = G.I - TVC$ - - - - - - 2

where

G.M = Gross margin

G.I = Gross sales/income

TVC = Total variable cost

Some of the factors that influence the sales revenue of gari marketers was determined quantitatively using marketing function analysis with the use of the Ordinary Least Square multiple regression analysis (OLS) under the assumption that data collected fulfilled the assumptions of multiple regression model. These assumptions include absence of multicollinearity among the explanatory variables, normally distributed error term with zero mean and constant variance and non-auto regression disturbance (Koutsoyiannis 1977).

The Marketing Function:

The marketing function postulated for gari marketers in the study area is implicitly presented by equation (3) i.e.

$Y = f(X_1, X_2, X_3, X_4, X_5, U_i)$ - - - - - 3

Where

Y = Sales revenue of respondents (₦)

X_1 = acquisition cost (₦)
X_2 = transportation cost (₦)
X_3 = Marketing experiences (in years)
X_4 = Labour (mandays)
X_5 = Cost of storage (₦)
U_i = The error term or disturbance term
(which is assumed to have zero mean and constant variance).

III. RESULTS AND DISCUSSION

Socio-economic Characteristics of Gari Marketers:

Table 1 revealed that 21.67% of the respondents were less than or 30 years old while 38.75% of them were between 30 and 39 years old. Only 15.00% of these marketers were more than 50 years old while 24.58% of them were between 40 and 49 years old. Further analysis showed that 85% of the respondents belong to the active segment of the population while the remaining 15% belong to the aged group. This age distribution can have positive impact on the business aggressiveness of the respondents. The result also showed that both male and female gender sell gari in the study area. Females accounted for 61.67% while the remaining 38.33% of these sellers were males. The dominance of the females in the gari marketing activities particularly at the retail level may be due to small capital base required to start the business. The study also revealed that 61.25% of the respondents were married, though 12.50% and 5% of them were widowed and divorced respectively. This may have a positive effect on the availability of family labour. The table also showed that 81.67% of the respondents were literates and this can have positive effect on the business acumen of the respondents

Table 1 Socioeconomic Characteristic of Respondents

Variables	Frequency	Percentage
Age (years)	N=240	
< 30	52	21.67
30-39	93	38.75
40-49	59	24.58
≥ 50	36	15.00
Total	240	100.00
Sex		
Male	92	38.33
Female	148	61.67
Total	240	100.00
Marital status		
Single	51	21.25
Married	147	61.25
Widowed	30	12.50
Divorced	12	5.00
Total	240	100.00
Level of education		
No formal education	44	18.33
Primary education	126	52.50
Secondary education	46	19.17
Tertiary education	24	10.00
Total	240	100.00

Source: Field survey, 2019.

Category of Sellers Interviewed:

Analysis of Table 2 revealed that 18.75% of the respondents were processor/sellers while 17.08% of them were wholesalers. About 28.75% of these sellers were wholesaler/retailers while the remaining 35.42%of them were retailers. The dominance of gari marketing in the study area by retailers may be due to the small capital investment required to start the business.

Table 2: Category of sellers in the study area.

Category of sellers	Frequency	Percentage
Processor/sellers	45	18.75
Wholesalers	41	17.08
Wholesalers/retailers	69	28.75
Retailers	85	35.42
Total	240	100.00

Source: Field survey, 2019.

Profitability Analysis

The result in Table 3 revealed that acquisition cost accounted for 78.00% of the total sales revenue while cost of transportation accounted for 6.52% of the sales revenue. The cost of labour gulped 4.28% while cost of storage accounted for 0.39% of the total sales revenue.

The table also showed that acquisition cost accounted for 87.22% of the total cost while cost of transportation accounted for 7.29% of the total cost. The cost of labour gulped 4.79% of the total cost while cost of storage accounted for 0.44% of the total cost. The low storage cost among the respondents may be due to the fact that most of them particularly the retailers sell their gari in open spaces, along the road where stalls are allocated to other foodstuff sellers or pay for a section of another person's shop. The table also revealed that an average marketer incurred a total variable cost of 35457.41per week but earned an average revenue ofN39706.40 per week. This indicates that an average marketer earned N4248.99 as gross margin per week suggesting that gari marketing is a profitable venture in the study area.

Table3: Costs and Return of Respondents

Items	**Amount (₦)**	**% of total cost**	**% of total sales**
Acquisition cost	7433181.69	87.22	78.00
Transport cost	621527.32	7.29	6.52
Storage cost	37496.28	0.44	0.39
Cost of labour	408198.18	4.79	4.28
Miscellaneous	9374.07	0.11	0.10
Depreciation	12782.82	0.15	0.13
Total variable cost (TVC)	8509777.54	99.85	89.30
Total cost (TC)	8522560.36	100.00	89.43
Total Revenue (TR)	9529536.23		
Total variable cost/seller	35457.41		
Total cost/seller	35510.67		
Total revenue/seller	39706.40		
Gross margin/seller	4248.99		

Source: Field survey 2019.

The Market Structure for Gari in the Study Area

The value of Gini-Coefficient was greater than 0.35 and are high indicating inequitable distribution of income/sales (Dillon and Hardaker, 1993). The Gini-Coefficient for gari marketers in the study area shown in Table 4 i.e. 0.5287 indicates high level of concentration and consequently high inefficiency in the market structure.

Table 4: Computation of ginicoefficient for gari marketing in the study area.

Income sales in (₦)	Number of sales (frequency)	Proportion of sellers (X)	Cumulative frequency	Cumulative proportion of sellers	Total sales	Proportion of sales	Cumulative proportion of totalsales (Y)	XY
≤ 20000	39	0.16	39	0.16	628897.97	0.07	0.07	0.0112
20001- 30000	45	0.19	84	0.35	1125458.26	0.12	0.19	0.0361
30001-40000	33	0.14	117	0.49	1253439.71	0.13	0.32	0.0448
40001-50000	24	0.10	141	0.59	1031421.16	0.11	0.43	0.0430
50001-60000	27	0.11	168	0.70	1433944.35	0.15	0.58	0.0638
60001-70000	33	0.14	201	0.84	2194953.62	0.23	0.81	0.1134
70001-80000	24	0.10	225	0.94	1733944.35	0.18	0.99	0.0990
>80000	15	0.06	240	1.00	127476.81	0.01	1.00	0.0600
Total	240	1.00			9529536.23	1.00		0.4713

Source: Field Survey, 2019

Mean value of sales = N 39706.40
Gini coefficient = 1 - ∑XY
= 1 - 4713
= 0.5287

Market Conduct of Gari in the Study Area

Table 5 revealed the percentage distribution of Gari marketers by membership of marketing association. Majority (84.4%) of the gari marketers in the study area subscribed to the membership of the association, whereas 15.6% do not subscribe to the membership of marketing association. Those involved in gari Marketing Association did so because of easy access to market and credit facilities. This result agrees with findings of Nyiatagher and Ocholi (2015) who found that majority of maize marketers in Kwande local government, Benue State, Nigeria belong to marketing associations. The result also showed that majority

(52.4%) of the gari marketers in the study area agreed that there is freedom to buy and sell their gari anywhere. This implies that gari marketing in the area is structured in such a way that there is relative ease of entry and exit. Result further revealed that 37.4% of the marketers agreed that price fixing was by individual bargaining, 34.7% was by marketing associations and 27.9% of price fixing was by market forces. This indicated that price fixing among the marketers was majorly by individual bargaining, suggesting that the bargaining determine the price of gari.

The table also indicated that gari marketers obtained their marketing information mostly from market association (65.3%). This indicated that the associations have much influence on marketing activities that take place in the study area. Only 1.4% of the marketers indicated that they get market information from the media, an indication that media information has no place in gari marketing in the study area. The major advertising strategy (77%) in the market is by persuasion rather than open display. This is in agreement with findings of Ugwumba (2009) who found that persuasion was the main advertising strategy used in marketing of fresh maize in Anambra State of Nigeria. The results further showed that the major price determinants are in the order of quantity supplied (60.5%), cost of transport (49%) and the purchase price (35.4%).

The distribution of respondents by source of business finance showed that majority (68%) depended on personal funding, 22% sourced their money from family and friends while 9% source their money from banks.

The use of personal savings by majority may have the tendency to restrict their marketing activities and retard the expansion of the enterprise since capital is the main incentive by which marketers expand their marketing business. The result is in consonance with that of Fadipe et al., (2015) who found that high population (50%) cocoyam marketers use personal savings as their source of income in Sagamu Local Government Area of Ogun State.

Table 4: Market Conduct of Gari

Parameter	Frequency	Percentage	Cumulative Frequency
Membership to Association			
Member	202	84.4	84.4
Non-member	38	15.6	100
	240	100	100
Freedom of Entry/Exit			
Yes	125	52.4	52.4
No	115	47.6	100
	240	100	
Price Fixing			
Individual bargaining	90	37.4	37.4
Market Forces	67	27.9	65.3
Market Association	83	34.7	100
	240	100	
Source of Marketing Information			
Middlemen	80	33.3	33.3
Market Association	157	65.3	98.6
Media	3	1.4	100
	240	100	
Advertising Strategy			
Open Display	54	22.4	22.4
Persuasion	186	77.6	100
	240	100	
Price Determination			
Purchase Price	52	35.4	
Consumer Bargain	51	34.7	
Quantity Purchased	33	22.4	
Quantity Supplied	89	60.5	
Transport Cost	72	49	
Financial Policy			
Personal Savings	163	68	
Banks	23	7	
Family and Friends	54	25	
Total	**240**	**100**	

Source – Field survey, 2019

Marketing Function Analysis

The linear, semi log and Cobb-Douglas functional forms of the production function were tried using Ordinary Least Square Technique (Table 5). The estimated functions were evaluated in terms of the statistical significance of the coefficient of multiple determination (R^2) as indicated by F-value, the significance of the coefficients and the magnitude of standard errors.

Based on these statistical and economic criteria, Cobb-Douglas functional form was selected as the lead equation. The result showed that the estimated coefficient of multiple determination (R^2) indicates that the postulated regressors (i.e. included variables in the model) explained 68.8% in the variation of the regress and (i.e. sales revenue from gari). All the estimated coefficients except transportation (X_2) had positive signs which indicate that increase in the quantity of these variables would lead to an increase in the sales revenue of respondents ceteris paribus. The coefficient of transportation that had negative sign implied that an increase in this variable would lead to decrease in the sales revenue of respondents which may be due to high cost of transportation in the country.

Table 5: Estimates of the Marketing Function Postulated for Gari Marketers in the Study Area.

Variables	Functional form		
	Linear	Cobb-Douglas	Semi-log
Constant	347024.61(332347.07)	2.9261 (0.349)	2597444.40 (432694.22)
Acquisition cost (x_1)	3193.99 (15419.47)	0.6135 (0.0042)	188882.56 (237677.27)
Transportation cost (x_2)	-102449.02(582198.10)	0.8010 (0.016)	-314644.12 (1572395.26)
Marketing experience (x_3)	440467.79(84325.23)	0.5672 (0.323)	392783.03 (24579.26)
Labour (x_4)	115785(13809.87)	0.8513 (0.341)	183281.03 (100333.78)
Cost of storage (x_5)	148246.16 (280867.01)	0.2701 (0.118)	417024.85 (31744.89)
R^2	0.634	0.688	0.516
R^{-2}	0.584	0.659	0.486
F-value	249.40	124.15	167.88

Source – Computation from field survey, 2019.
*Significance at 5%
Figures in parenthesis are standard errors of the coefficients.

Constraints

As contained in table 6, the problems associated with gari marketing in the study area revealed lack of fund and poor access to credit, high transportation cost, poor storage/ ware housing facilities, heavy imposition of taxes or levies, lack of insurance against theft and fire, seasonality and poor marketing systems.

Among the problems, inadequate capital was ranked first with 96.6%. Most of the respondents complained that they were incapacitated as a result of lack of funds. The microfinance and agricultural banks are not affordable as a result of their high interest rate and inability to provide their requirement such as collateral.

High expenditure was incurred by the marketers especially due to the poor roads; storage problems increased the marketing costs which seriously reduced the market margin coupled with the exploitative activities of the middlemen. Remoteness of markets from producing areas and poor accessibility to marketers were largely responsible for high transportation cost. The main taxes imposed on marketers had been in the form of levies especially at road blocks by state and local government officials. Many marketers did not have storage structures of their own. They depended on rented spaces of landlords who fixed rent charges at their discretion. These findings were in agreement with that of (Girei et al 2013) in their study of cowpea marketing that inadequate storage facilities, high taxes were the major problems facing cowpea marketers in the North and Yola South local government areas in Adamawa state, Nigeria

Table 6 Distribution of respondents by major constraints facing the respondents

Major Constraints	**Frequency**	**Percentage**	**Rank**
Seasonality	173	72	**5th**
Poor Marketing Systems	175	73	**4th**
Poor Storage Problems	180	75	**3rd**
Lack of Credit (Inadequate Capital)	231	96.6	**1st**
Bad Roads	197	82	**2nd**

Multiple Responses Source: Field survey data 2019

IV. CONCLUSION

The study revealed that 85% of the respondents belong to the active segment of the population while the remaining 15% belong to the aged group. Analysis also showed that 61.67%of the respondents were females while the remaining 38.33% of them were males. Result further showed that 81.67% of the respondents were literates. The study revealed that gari marketing in the study area was dominated by retailers who accounted for 35.42% of the sellers though there were other categories of sellers such as processor/sellers (18.75%), wholesalers (17.08%) and wholesaler/retailers who accounted for (28.75%) of the respondents. The profitability analysis showed that an average marketer incurred an average total variable cost of N35457.41per week but earned an average revenue of N39706.40 per week which indicates that an average marketer earned N4248.99 as gross margin per week. A Gini-Coefficient of 0.5287obtained in this study indicates a high level of

concentration in the gari market and hence high inefficiency in the market structure. Analysis of the market conduct revealedthat37.4% of marketers agreed that price fixing was by individual bargaining, 34% was by marketing associations and 27.9% of price fixing was by market forces. This indicated that price fixing among the gari marketers was majorly by individual bargaining. The result of the marketing function for gari marketers in the study area showed that the postulated regressors explained 68.8% in the variation of the regress and. One can say without mincing words that gari marketing can serve as one of the veritable ventures to alleviate poverty in the study area.

RECOMMENDATIONS

Despite the huge opportunities in gari marketing, the marketer is faced with some challenges that limit their expectations. Such challenges include, lack of access to credit/ loan, lack of storage facility, and bad roads. Based on these challenges the following recommendations are made for both present and intending gari marketers and policy makers.

1. Marketers should organize themselves into cooperatives to enable them reap the benefits of economy of scale in areas of product transportation and storage. This would also help them benefit from credit facilities from agricultural and commercial banks and other micro credit financial institutions;
2. Transport facilities should also be provided through cooperatives efforts to link the farms with the market as well as the Local Government Area with the state capital to help reduce marketing costs as well as increase marketers' profit
3. There should also be the erection of market stalls, stores, and reduction in market taxes so as to improve the marketing of gari in the study area;

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