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RURAL MARKETS AND COMMUNITY ECONOMY IN AKWA IBOM STATE OF NIGERIA

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ABSTRACT

The study simply x-rayed the activities of rural market and the impacts on the rural community economy. Critical elements in the rural community markets such as product availability and the marketplace convergence for social and economic reasons were examined alongside the community economy pillars which included entrepreneurial growth and financial inclusion. These were examined following the baseline theories of social exchange and reasoned action theories. The study adopted a cross-sectional survey approach where primary data was obtained from one hundred and forty-seven randomly sampled traders and sellers in five distinct communities that have rural markets that operate on a once a week basis. The results showed that the parameters of the community economy put against the rural market product availability and social interactions indicated some significant relationships. Based on the outcome of the analysis and conclusion thereof, it was recommended that for entrepreneurial growth and financial inclusion inclined toward community economic development there has to efforts focused on enhancing product availability and social interactions in the community's rural markets.

KEYWORDS: *Community economy, Entrepreneurial growth, Financial inclusion, Rural market,*

INTRODUCTION

The business environment in the rural communities in Nigeria is primarily characterised by micro, small and medium business transactions and agricultural and agro-allied related businesses. These activities are precursors to essential community economic development. According to the International Labour Organisation (ILO), (2016), the rural economy is significantly agriculture-based, surrounded by subsistence business operations. Besides, the nature of the rural market is a dynamic one, evolving with changes and development of the community, and interactions between buyers and sellers (Adegboyega, 2013). The community

economy in Nigeria has been of concern to the government and financial services operators, and this has necessitated the activation of some rural-based programmes such as the promotion of financial inclusions and Growth Enhancement Support Scheme (GESS), (International Monetary Fund [IMF], 2015). All of these are community-based programmes which are put up to touch the lives of the rural population, particularly the farmers. The World Bank annual report of 2016 puts the population of Nigeria at 51.4% who are mostly farmers. The farmers are, however, the predominant participants in the rural markets' activities and the key contributors to the community economy. This

study is to investigate the activities of the participants of the rural markets and how these activities impact on the community economy. The focus will be on selected typical rural markets in Akwa Ibom State located in the southern part of Nigeria.

STATEMENT OF THE PROBLEM

The rural market has been a historical point of convergence of resources of the rural community and people. Jonathan Barker (1990) states that “they were now seen as points of exploitation through which the capitalist system in general and especially the colonial powers sucked resources out of the rural areas”. These resources are usually brought together from different sources into the marketplace by rural farmers, hunters and traders who majorly exchange their products for money or barter them for other products, this further explains the high availability of products particularly farm produce in local markets in Nigeria. This situation brings development in different aspects to the community, but the question arises as to how do these rural market activities influence the economy of the community especially during difficult economic situation?

Literature of scholars has discussed issues about the rural market and impact in various forms of development such as socio-economic, political and

physical. There are yet some areas such as the economic resilience of the community and how the rural market system is surviving despite economic turbulence that appears to be lacking in scholarly works.

Economic resilience of the rural community is an exciting feature to watch. Rose (2004) considers economic resilience as that capacity to respond to disasters that make the community to evade possible losses. Economic resilience will only arise when the rural community is vulnerable to such heat of economic downturn or disaster that could cause shock. Briguglio, Cordina, Bugeja and Farrugia (2006) explain that risk implies exposure less the ability to cope with the external heat or shock. In rural communities where there is unshielded exposure to both financial transactions and natural climate harshness, the community members have little or nothing to protect themselves and their economic investments (Cordina, 2004). This is usually observed among the traders would from time to time reappear in the marketplace despite the sales rate or return on investment that may be experienced. The businesses and trade undertaken in the rural market help the community to a large extent to persist in economic activities.

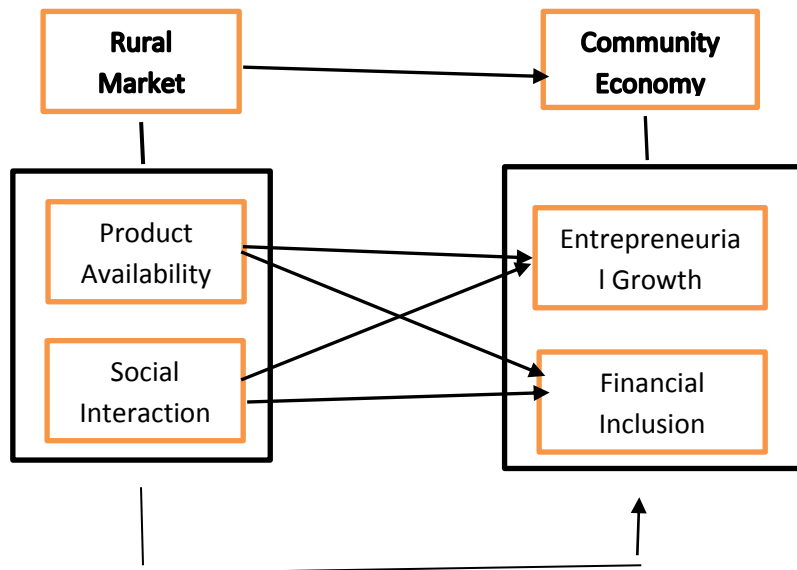


Figure 1: Study Conceptual Framework.

OBJECTIVE OF THE STUDY

This study is basically to examine the interaction between the rural markets and community economy resilience among rural communities in Akwa Ibom State of Nigeria. It will evaluate the interaction between these two variables and further establish the pattern of relationship that exists between the rural market operations and community economy. In specific terms, the objectives of the study are:

1. To determine to what extent does product availability relate with entrepreneurial

growth in the community in Akwa Ibom State of Nigeria.

2. To establish to what extent that community social interaction relates to entrepreneurial growth in the rural community in Akwa Ibom State of Nigeria.
3. To ascertain the extent to which product availability relates to financial inclusion in the rural community in Akwa Ibom State of Nigeria.
4. To determine to what extent that social interaction relates to financial inclusion in

the rural community in Akwa Ibom State of Nigeria.

RESEARCH HYPOTHESES

Flowing from the above research objectives, we then draw our research hypotheses in the null forms as follows:

HO1: There is no significant relationship between product availability and entrepreneurial growth in the rural community in Akwa Ibom State of Nigeria.

HO2: There is no significant relationship between social interaction and entrepreneurial growth in the rural community in Akwa Ibom State of Nigeria.

HO3: There is no significant relationship between product availability and financial inclusion in the rural community in Akwa Ibom State of Nigeria.

HO4: There is no significant relationship between social interaction and financial inclusion in the rural community in Akwa Ibom State of Nigeria.

THEORETICAL UNDERPINNINGS

This study is hinged on these key baseline theories which we consider suitable for this study because they offer the platform for understanding the concepts on which rural market transactions and community economy could be explained. These theories are the Social Exchange Theory, Change Theory and theory of Reasoned Action.

The social exchange theory describes the social change and stability that emanate from interactions to be a process of agreed exchange between different entities. Cropanzano and Mitchell (2005) pointed out that it is one of the major influential conceptual paradigms that gives understanding to the behaviour of persons in business interaction and workplace. It explains the outcome of interactions among persons and exchanges that happen therein; notwithstanding whether it is social ideas, economic items, political support or business barter. A typology of this theory indicates that participants with the social or economic intention for exchange or relationship are a good match for operation in the marketplace. It, therefore, means that buyers and sellers in the rural markets with identical intentions will flow and transact business smoothly which would likely result in growth in Entrepreneurship and financial inclusion among the participants. According to Foa and Foa (1980), social exchange theory is hinged on resource theory that points out six distinct resources that are commonly in exchange convergence, meeting or interaction of different entities; and the resources are goods (products), information, love, money, services and status. These are fundamental things that experienced to be exchanged in the rural markets by the community people.

The reasoned action theory is a model that is used in predicting behaviour intention. Ajzen (1991) claims that this theory explains that the volitional behaviour of a person is predicated on the person's behavioural intention. This theory explains that the behavioural intentions which are immediate

antecedents to the behaviour of a person are dependent on salient information and beliefs in connection to the likelihood that performing a particular behaviour will lead to a specific outcome. Fishbein and Ajzen (1975) assert that behavioural intention refers to the attitude of a person towards exhibiting volitional behaviour with the normative impact an could be termed to be the person's normative belief.

The Change Theory: Marjan van Es, Guijt and Vogel (2015) explain change theory that it arises as a result of the simultaneous push and pull off several forces connecting many individuals and entities, on the platform of economic, social, political or cultural inclination. The theory of change expresses the way of thinking and the process that lead to changed behaviour which is the outcome of some intervention by way of advocacy, education or social marketing efforts. The theory is essential in this study because it gives a better understanding of how variables such as financial inclusion could happen as a result of some social interactions and product availability for exchange.

The Concept of Rural Market

The rural market operation started several decades ago and driven by exchange through trade by barter among the market participants. Madukwe and Anyanwu, (2000) are of the opinion that the persistent failure of the government to provide the basic development ingredients has inevitably caused a widespread feeling of frustration and political indifference among the rural communities. The people have activated the creation of some self-help groups which are mostly initiated in the rural marketplaces. Community economic development there emerges from the converging of the people in the rural markets. According to the handbook of Manitoba Community Economic Development (2010), community economic development (CED) or local economic development (LED) is a community-driven process where communities identify and initiate their solutions to economic, social and environmental issues to build healthy, economically viable communities. The rural market becomes a distinct forum where the rural community meets for the exchange of their wares and farm produce. The market then becomes a key driver of bringing the community together and whether other development strides emerge. The rural market brings farmers together, it brings micro and small entrepreneurs together and helps to create economic cooperative groups from among the people in the community. The World Bank annual report (2016) indicates that these rural efforts support the United Nation's Sustainable Development Goal (SDG) goal of ending extreme poverty and sustainably promoting shared prosperity.

There are however some key features of the rural markets which are essential in describing and understanding their operations. These include the availability of agricultural farm products, standard

periodic days of operation, temporal market stall with few or no lock-up shops, seasonal farm produce, low level of literacy and cultural issues.

Product Availability

For buyers who attend rural markets, they usually have specific or guided list of items they would love to purchase in the markets. Some of the rural markets are known for specific kind of product and services availability. Common products are farm produce direct and fresh from the farms. The Food and Agriculture Organisation of the United Nations (2017) claims that the benefits of the rural market are enormous and they include; the increase in retail competition by providing a convenient place where farmers can meet with consumer of their farm produce, provision of locations where farmers and traders of farm products meet, create opportunity for reduction of post-harvest losses and provision of a focal point for rural activities.

Social Interaction

Wang, Schlesinger, Wang and Hsiao (2009) are of the opinion that social interaction is essentially the outcome of social capital which is a feature of social setting or organisation. The rural market is inevitably a social setting and focal point of meeting by the community people on the market day. It has centrifugal social forces that draw people together. Though it is usually conceived as an informal space for interaction it generates strong interest and results among the rural residents. Lee, Coward and Netzer (1994) point out that those who were raised in the rural communities and also reside in rural communities do obtain assistance from the interactions and bonding with their friends and family members more than if they were to have a formal relationship. The social interactions give economic and other benefits which reinforce the need for their meeting at rural marketplaces. The rural marketplace social interaction could result in the social enterprise which target is to create economic, social and environmental benefits to the communities (Steinerowski & Steinerowska-Streb, 2012). Vias (2009) points out that there social and economic challenges that the rural and remote communities face, thus the need for a social enterprise which will exhibit some critical role to enhance sustainability in the rural communities (Steinerowski & Steinerowska-Streb, 2012). Social interaction in the rural market is therefore likely to impact on entrepreneurial growth and financial inclusion among the people in the communities.

Community Economy

The economy of the rural community may not be a huge one, but it is an important part of the larger national economy. The Economist (2015) reports that the rural in Nigeria is 47,7% of the total national Gross Domestic Product (GDP), this is an indication that the community economy, which has the rural markets as part of the key vehicle of the rural economy, has a very critical function in the society. Oguntade (2013) explains that for the economic

function in a rural market, there are three parts which are: the exchange function that ensure the negotiation, haggling and transfer of ownership the products and services between the traders and sellers, the physical function that allows the flow of the products and services between the traders and sellers and the financing and risk-bearing function that are concerned about the acquisition of capital to get the products or sacrificing the opportunity to use the working capital for the purpose of marketing rural market products and services. These functions are not static and evolve. There are times when the economy would go low as a result of off-season of some major farm produce. The community over time of long experience has developed some resilience to withstand the seasonal down period. The economy would be resilient to shock and changes if some core components are therein. According to the United State Department of Health and Human Services (2015), some core facets of community resilience are the social and economic well-being of the community and collaboration and involving of the government and non-governmental bodies in planning, response, and recovery. The community economy though hindered by local governance (The Economist, 2015), essential impacts on entrepreneurial growth and trigger financial inclusion among the people in the rural community.

Entrepreneurial Growth

According to Adebayo and Kolawole (2013) “entrepreneurship contributes to the development of skilled and semi-skilled manpower for national development as well as self-employment and poverty alleviation”. This implies that there is progress in the entrepreneurial efforts put in by people in the community for providing products or services. The participants in the rural markets are conscious of profits making and obtaining the best value for the money they put in any exchange transaction. Invariably, the community economy triggers entrepreneurship and financial literacy. Entrepreneurial growth which is an essential element of community economy would involve generating and harnessing opportunities in the rural environment. Ogidefa (2010) asserts that rural growth will be tapping the opportunities by the rural entrepreneurs and also expanding the potential through education and other activities that would touch lives. Adebayo and Kolawole (2013) are of the view that entrepreneurship is about observing and discovering the available opportunities within the community. These two researchers further pointed out that entrepreneurial growth will be more pronounced in communities where more people are more entrepreneurial conscious. The rural markets are one of the places where such individual meet to exchange ideas, buy raw materials and network with others with entrepreneurial inclinations.

Financial Inclusion

Community growth stimulates exposure of the people to finances and financial inclusion. Finances

in the rural communities are linked to the aged long system of exchange through barter of products and services. It is from this traditional means of financial transactions mostly in the rural marketplaces that the financial self-help groups, rotational credit system and the micro-contributions emerged. Ademola and Arogundade (2014) indicate that finances in the rural community are embedded in the cultural practices of the people and dated back to the olden days. The rural market over time has created traditional finance institutions where the communities hinged most of their financial engagements upon. This is an informal financial scheme where the daily or periodic contributions commonly known as the esusu or itutu and take the form of a saving scheme amongst the traders in rural markets (Nwanyanwu, 2013). This small credit and financial arrangements trigger awareness and consciousness on financial transactions and the benefits therein, hence the rural community traders and sellers develop more interest

which leads them some formal financial institutions such as the microfinance banks.

RESEARCH METHODOLOGY

A cross-sectional field survey was conducted among the rural market participants in five rural market communities in Akwa Ibom State of Nigeria in which have rural markets that are usually operated either weekly or bi-weekly. The instrument of obtaining the data was a questionnaire which was administered among the 150 respondents in the study; they were equally sampled from among five rural market communities. The study was conducted in Udua Ete in Tkot Abasi Local Government Area (LGA), Udua Udo Inyang in Eket LGA, Udua Ndueso Ikot Eyo in Nsit Ubium LGA, Udua Edere Obo in Etinan LGA and Udua Nnung Udou in Ibesikpo Asutan LGA. The data obtained from the field survey were analysed using the Spearman's rho Correlations to test the null hypotheses on a two-tailed test.

Table of Gender and Age Crosstabulation of the Study						
		Age				Total
		18-30 years	31-40	41-50 years	51 and above	
Gender	Male	14	20	19	19	72
	Female	17	20	22	16	75
Total		31	40	41	35	147

Table 1: Matrix of Respondents' Demographic - Age and Gender

Results of Data Analysis of Study of Variables

Correlations						
			Products I need always available	There is social interaction in the market	New businesses are growing	Increased financial literacy
Spearman's rho	Products I need always available	Correlation Coefficient	1.000	.054	.168*	-.206*
		Sig. (2-tailed)	.	.514	.042	.012
	N		147	147	147	147
	There is social interaction in the market	Correlation Coefficient	.054	1.000	.149	.185*
Sig. (2-tailed)		.514	.	.071	.025	
N		147	147	147	147	
New businesses are growing	Correlation Coefficient	.168*	.149	1.000	-.004	
	Sig. (2-tailed)	.042	.071	.	.958	
N		147	147	147	147	
Increased financial literacy	Correlation Coefficient	-.206*	.185*	-.004	1.000	
	Sig. (2-tailed)	.012	.025	.958	.	
N		147	147	147	147	

*. Correlation is significant at the 0.05 level (2-tailed).

Table 2: Correlation Matrix Dependent Variables and Independent Variables

RESULTS AND DISCUSSIONS

Result for Ho1: Spearman rho = 0.168 and $\rho = 0.042$. For a two-tail test, $\alpha = 0.05$, hence reject Ho where $\rho < \alpha$. The first null hypothesis (Ho1) stated earlier is that; there is no significant relationship between product availability and entrepreneurial growth in the rural community in Akwa Ibom State of Nigeria. The result indicates that there is a relationship between the two variables with a correlation coefficient of 0.168 which demonstrates a

positive relationship. The p-value of 0.042 is less than the alpha level of 0.05 which could be represented as $\rho < \alpha$. This implies that the null hypothesis is rejected which submits that there is a relationship between product availability and entrepreneurial growth.

For the second null hypothesis (Ho2); Spearman rho = 0.147 and $\rho = 0.071$. Ho2 states that there is no significant relationship between social interaction and entrepreneurial growth in the rural

community in Akwa Ibom State of Nigeria. From the result of a correlation coefficient of 0.147 which is not significant and a p-value of 0.071 which is greater than the alpha level of 0.05. The implication of this, therefore, is that there is a relationship between the two variables which are social interactions and entrepreneurial growth but it is not significant, pointing to the fact that this second hypothesis does not hold, and we reject it. That is there is no significant relationship between social interactions and entrepreneurial growth in the rural community.

Ho3 is the third hypothesis, and it has a result of Spearman rho = -0.206 and $\rho = 0.012$. Ho3 states that there is no significant relationship between product availability and financial inclusion in the rural community in Akwa Ibom State of Nigeria. The result, however, shows that the correlation coefficient is -0.206 and with a p-value of 0.012. The indication of this is that there is a significant relationship but it is a negative relationship, and the p-value which is less than alpha level of 0.05 hence the null hypothesis is rejected.

The fourth hypothesis is Ho4. The result for this is Spearman rho = -0.185 and $\rho = 0.025$. Ho4 is that there is no significant relationship between social interaction and financial inclusion in the rural community in Akwa Ibom State of Nigeria. From the result of the data analysis, the correlation coefficient between the two variables is 0.185 which displays the existence of a significant positive relationship. The p-value from the result is 0.025 which is below the alpha p-value of 0.05 indicating the hypothesis is rejected.

CONCLUSION AND RECOMMENDATIONS

The rural market activities as carried out in rural communities have some impact on the communities' economy. This study which looks at entrepreneurial growth and financial inclusion as the criterion variables while product availability and social interactions as the predictors, brings to the fore that the rural market dissipates some economic impacts into the communities. The result has indicated that for entrepreneurial growth to happen there is products availability in the rural market is necessary. Besides, the entrepreneurial growth in the rural community is impacted upon by social interactions that happen in the rural markets. Financial inclusion in the communities which is a critical element of the rural community economy had a significant relationship and predicted or influenced by the rural markets' products availability and the social interactions that happen in the rural markets. Going forward, the economy and rural development managers have to consider adopting rural economy development focus that would harness the benefits that emanate from activities of rural markets as these impact on communities' economy.

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