ILLITERACY, TURNOVER RATE AND POVERTY MENTALITY AMONG STREET TRADERS TOWARDS THE UTILIZATION OF DESIGNATED MARKET POINTS IN ADO –EKITI EKITI STATE, NIGERIA.
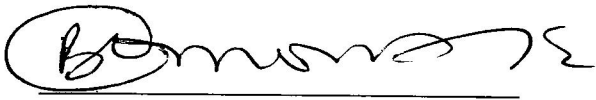
BY

NAME: OGUNMOROTI OLUWASANMI ADEBAYO

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BEINGA PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF BACHELOR OF SCIENCE DEGREE OF THE DEPARTMENT OF PSYCHOLOGYFEDERAL UNIVERSITY OYE- EKITI
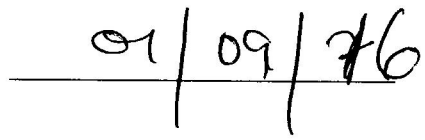
AUGUST 2016

CERTIFICATION

I certify that this study was carried out by OGUNMOROTI Oluwasanmi Adebayo in the department of Psychology, of the Federal University Oye Ekiti under my supervision. This dissertation work was supervised by:

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Signature   Date
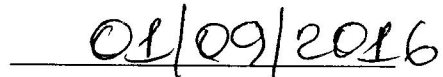
PROFESSOR. B.O. OMOLAYO

Project Supervisor

_____   ____01/09/2016____

Signature   Date

PROFESSOR B. O. OMOLAYO

H.O.D Department of Psychology

DEDICATION

This Project work is dedicated to:

The Awesome God, maker of Heaven and Earth, giver of life and all wisdom

My Parents, Most especially my Mother and my Father, Grandmother, to all my Aunts and to Mrs Akinyemi Elizabeth for her astonishing support in the cause of this Research.

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List of Abbreviations

Fig: Figure

Inc : Incorporated

IL, : Illinois

SCT : Social Cognitive Theory

SPSS: Statistical Package for Social Sciences

USA : United States of America

WIEGO: Women in Informal Employment Globalization and Organisation

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ABSTRACT

Streets traders are those people who offer goods and services for sale on primary streets or pavement (Cross 2000). But, despite the advances in modern retailing, millions of people throughout the world still make their living partly or wholly through selling goods on the streets which is particularly the case in Africa (Skinner 2008). Therefore, this study was carried out to examine various factors that could set in among street traders not to have been operating their business from formal designated market points.

The research was a community based survey on street trading which employed four market areas Oja Oba, Oja Irona, Textile Market and Shasha market were randomly sampled to study the level of illiteracy, turnover rate and poverty mentality among street traders towards the utilization of market points in Ado- Ekiti State. The study comprises of 200 street traders, 50 street traders were selected each from the four randomly selected market areas.

Illiteracy did not significantly influence the use of formal designated market points using chi square analysis(x^2=0.861, df=8, p>.05) while turnover rate did not significantly influence the use of formal designated market points p-value of (x^2=4.377, df=8, p>.05) in this study. The study also reveals that the unawareness of illegality of street trading significantly influenced the use of formal designated market points p-value of (x^2=22.16, df=8, p<.05).

In conclusion illiteracy and turnover rate are not vital in determining the usage or utilization of designated market points among street traders in Ado Ekiti. Ekiti State. The findings have implication for improving the welfare of street traders in terms of finance, infrastructure and location and also more awareness of the illegality of street trading in the state.

Key words: Street traders, Utilization of formal designated Market Points, illiteracy and turnover rate.

Single Spacing

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Street trading plays a great role in the distribution of goods and services of many cities/town of the world and has been defined by scholars based on their perspectives. According to (Cross 2000), streets traders are those people who offer goods and services for sale on primary streets or pavement. (Bogoro 2012) defined street trading as a form of squatting; it involves perpetual displaying of goods along roadsides which may occur within established market places or outside, the intersection of major roads. But, Despite the advances in modern retailing, millions of people throughout the world still make their living partly or wholly through selling goods on the streets which is particularly the case in Africa(Skinner 2008).Street trading is widely regarding as the most significant aspect and a core component of the informal economy in Africa (Jimu, 2006), accounting for sixty percent of all urban jobs in the continent (Skinner, 2010).In Nigeria, the informal economy accounts for about a third of the 50 million labour force out of the 123.9 million people in 1999 (Adeyinka, et al., 2006), who are actively engaged in mostly retail trading such as, the operation of front shops, stalls, kiosks, or hawking (Simon, 1998). There are considerable debates about how to define informal employment or the informal economy. Without a clear definition it is difficult to determine the range of activities in the informal economy and to devise appropriate measures to control it (Dewar, 2005; Ligthelm&Masuku, 2003; Skinner, 2008). A vibrant array of traders selling everything from fruit and vegetables, to clothes, traditional medicine and even furniture is what characterises African cities(Skinner 2008).(Kamunyori2007) points out the tension between modernisation of African cites and what are often perceived as 'non modern' activities like street trading. Globally, street vending/trading is a common activity in which people earn a living by selling an array of goods and services on the street (WIEGO, 2001). However these traders fail to understand the need for new modern

trends of marketing and adhere to going directly to the streets to sell their goods, predisposing them to various hazards and problems affecting the people and the government at large. Nevertheless these traders are often chased from the roadside by government agencies from selling their wares and have failed to abide to the rules and regulation of the state government.(Ferragut 2009) pointed out on the formalization of street vendors in Quito, Ecuador, vendors were trading in the streets because they did not have trading infrastructure and when Quito local government provided infrastructure for them, the vending problem was solved and all the vendors moved to the formalised stores. However, this is different for traders in Ado-Ekiti, because the government has provided enough trading infrastructure and yet the majority of vendors have decided to stay trading in the streets while very few traders are in the markets utilizing the infrastructure. Therefore, the attitude of the traders must first be understood, why the road side is preferable as a point of trading and the factors that influences their attitude to road side trading. A further consideration in the classification of street trade is that of the legality of the activity, this influences the definition by (Brown et al. 2009) of street traders as comprising the totality of small-scale commercial entrepreneurs, engaged in the production or transaction of "legal or socially acceptable goods or services who trade from the street, informal market or other publicly available space (whether publicly or privately owned) but whose operation takes place at least in part outside the prevailing regulatory environment". However, street trade and market trade are closely related, albeit with different degrees of formality. Market traders engage in very similar activities as street traders but operate within the confines of recognised locations in private or formally provided municipal markets (Brown et al. 2009).

Generally, informal street traders face four common problems: economic pressures; socio cultural challenges; adverse political conditions and policies; and operational challenges (Tambunan, 2009).The economic constraints also force people to look for wealth at all cost to the detriment of their children (Obiora, 1988). Economic barriers' are the primary hindrances people

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face leaving no alternative but to enter informal street vending because they cannot find employment in the formal sector, or they earn insufficient income elsewhere, or they have large households to sustain.(Akinboade, 2005, Cohen, 2010, Fleetwood, 2009, Fonchingong, 2005, Madichie &Nkamnebe, 2010 Onyenechere, 2009 Skinner, 2006).Finding start-up money through savings or loans is especially problematic for the poor (Ligthelm&Masuku, 2003 Madichie&Nkamnebe, 2010). Ownership rights are required as collateral for bank loans. If informal street vendors cannot provide collateral, they cannot obtain access to formal credit from banks for example. Consequently, they have to find alternative ways to obtain money to start their informal businesses (Cichello, 2005 Fonchingong, 2005 Kusakabe, 2010 Soetan, 1997 Tambunan, 2009).However some factors are responsible for the use of undesignated points for sales; the mentality of being poor or the perception of poverty, the low income intake of the traders in their designated market points, and the lack of respect or ignorance for constituted authorities by such traders based on illiteracy. More so, there have been instances where vehicles with mechanical faults, crushed traders who display their wares very close to the road; an experience which have in the past left relatives of victims in pain and agony. In Nigeria, street trading has reached an alarming stage that it is now a subject of concern to physical planners and city managers, Street trading causes different problems such as encroachment on right of way by the traders, traffic congestion as vehicles cannot pass smoothly on time and defacement of aesthetics appearance of the street (Bogoro Gani 2015).Street traders in Nigeria are forced to operate in high risk and unfriendly environment, in which they are constantly exposed to hazardous conditions that most often results in bodily harm, injures and even death. This is not unexpected, in a country where the road environment is dominated by largely illiterate, inexperienced, often drunk, over confident drivers, who operating poorly maintained vehicles on equally poorly designed and ill-maintained roads, have succeeded in transforming the roads into arenas of tears, blood and death (Onakomaiya, 1988). According to (Gbadamosi 2006), a total of

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69,248 road accidents were recorded within the period of 2000-2005 in the country. Similarly. (Adewumi2009) estimated that an average of twenty-five people (excluding pedestrians) die every day as a result of road accidents in Nigeria, thus, making auto accident the second most important cause of death in the country (Odeleye, 2000), with street traders often at the receiving end, Therefore it goes without saying that attempts at earning a living through street trading under these circumstances no doubt become a dangerous and risky enterprise.

Also, street trading in undesignated market points in our cities and towns, have added to the bastardization valuable areas and also constituted to the depreciating health status of the people who live in and outside market areas, due to the high volume of filth generated from the activities of the street traders, It goes without saying therefore, that attempts at earning a living through street trading under these circumstances no doubt become a dangerous and risky enterprise (Toyin Abe 2013). Therefore street or roadside trading is a characteristic of most urban centres of the developing countries like Nigeria. Majority of the traders are migrants to cities with low educational level, and street trading for them represent a desperate means of survival when the hopes of getting white collar job which brought them from the rural areas have been delayed or dashed completely (Bogoro2012). The causes of street trading are attributed to low educational level or illiteracy, low involvement of capital. Unemployment is another contributing factor and most people are engaged in such activities, since formal employment opportunities are no more abundantly available (Olanipekun2007). In the view of (Olokor2001), he believed that the inability of most streets traders to afford the rent of charges of market stalls is another possible cause of streets trading, (Cross 2000) observed that street traders play an important role in the commodity and service distribution system of most cities of developing countries. (Cross 2000) identified the advantages to among others to include performing social role by generating employment for people, keeping them away from the evils of delinquency, crime and unemployment. However, its disadvantages are numerous and monumental. Street trading causes

traffic congestion by congregating at points in the city and market places where there are heavy flows of pedestrians and vehicular traffic. According to (Toyin Abe 2012) the activities of street trading in Nigeria are bedevilled by what can be termed a double tragedy. The first tragedy relates to the dangers posed by the roads to street trading activities and its operation on daily bases. The second is the tragedy of attempts at earning a living through street trading under these circumstances no doubt becomes a dangerous and risky enterprise. Being that the disadvantages of street trading far outweighs the advantages governments and concerned Nigerians have individually and collectively kicked against the act, calling for a halt to such attitude (Otedo.com).However a lot of research had been done on effect of street trading on the environment and its spatial implication and environmental effects of street trading. Not much importance has been placed on the traders' intentions, poverty mentality, and ignorance characterised by illiteracy making them to leave their designated market points to operate their business in the road side or streets. .

1.2 Statement of Research Problems

Street trading encounters an array of interrelated constraints, it is established that informal street traders face four common constraints: economic pressures; socio cultural challenges; adverse political conditions and policies; and operational challenges (Tambunan, 2009), However the problems faced by street traders are not only the economical, socio-cultural, and political but the effect of street trading can cause various health hazards, ranging from environmental pollution, accidents like the one in Molete, Ibadan Oyo State (Punch Newspaper on the13th October 2014). Furthermore, the illiteracy/academic level of traders together with their low income intake and their perception towards poverty will influence their reasoning and make them to leave their designated market points and move to the street to sell their goods, Hence this research was conducted. Details obtained from this study will help to expand the body of knowledge, through advocacy in u. 'nding their attitudes towards street trading and help government agencies, stakeholders,

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educational institutions in reducing street trading and planning services to creating means of livelihood for the traders through employment opportunities.

1.3 Research Questions

> What is the level of illiteracy among the street traders towards the utilization of designated market points?

> What is the level of poverty or poverty mentality among street traders towards the utilization of designated market points?

> What are street traders' perceptions toward sales/turnover among street traders towards the utilization of designated market points?

1.4.1 General Objective

The general objective of this study is to determine the Illiteracy, turnover rate and poverty mentality among street traders towards the utilization of designated market points in Ado-Ekiti and Ikere market areas of Ekiti state, Nigeria.

1.4.2 Specific Objectives

> To assess the level of illiteracy of street traders towards the utilization of designated market points.

> To assess the level of poverty or poverty mentality among the street traders towards the utilization of designated market points.

> To assess the rate of turnover/sales of street traders towards the utilization of designated market points.

> To better inform policy makers on the rationale of street trading.

1.5 Significance of Study

Findings from this research study contributes to the understanding of whether illiteracy, turnover rate and Poverty mentality will influence street traders towards the usage of designated market points in Ado-Ekiti, the study therefore shed more light on those possible challenges faced by street traders such as illiteracy, infrastructural problem, and the final contribution is to examine the level of poverty mentality influencing the street traders attitudes towards the utilization of designated market points.

1.6 Statement of Research Hypotheses

> Illiteracy will significantly predict the use of market points utilization among street traders in Ado- Ekiti, Ekiti State.

> Turnover rate will significantly predict the use of market points utilization among street traders in Ado- Ekiti, Ekiti State.

> Poverty mentality will significantly predict the use of market points utilization among street traders in Ado- Ekiti, Ekiti State.

1.7 Operational Definition of Terms

Illiteracy: Illiteracy is the inability to read or write, or the actual or perceived state of being unpolished', 'ignorant', or 'inferior', as in 'the disadvantage of an illiterate education' (Edward Gibbon, The Decline and Fall of the Roman Empire,) In the research study the educational level of respondents was used as an indicator of illiteracy, respondents with no educational background are seen as illiterate. It is an independent variable in the study

Turnover rate/sales: This is the total amount of revenue generated by a business during the calculation period. However it is also the income that a business receives from its normal business

activities usually from the sales of goods and services. (Encarta Dictionary)It is an independent variable in the study.

Poverty Mentality: A state of mind characterised by lack or want. It is 'Poor me' attitude that stems from a deep-seated belief that there is never enough. Persistent thoughts and comments such as "I can't afford this" and "i will never have that" may turn out to be a self- fulfilling prophecy. It is an independent variable in the study; basically, it's an attitude of self-belief and empowerment rather than one of self-pity and jealousy (WISEGEEK).

Street trade: (Mitullah2004) describes street trade as an activity which takes place —outside enclosed premises or covered workspace on street pavements, sidewalks, but also at bus stops and in other public places. It also includes those traders operating their business close to market points but on roads and sidewalks and those traders operating away from market points but still on the streets, sidewalks and street pavements for example street hawking, cart use and so on.

1.8 Scope of the Study

This study is limited to street traders in Ado-Ekiti. This research work mainly concentrated on street traders' level of illiteracy, rate of turnover/sales and poverty mentality.

CHAPTER TWO

LITERATURE REVIEW

2.1 THEORETICAL FRAME WORK

2.1.1 The Theory of Attitude Formation and Change (Instrumental Conditioning)

Many theories have been proposed to explain the mechanism of attitude change, whether it occurs in response to persuasion and the theory of attitude formation and change can best be explained through learning theory (Wayne Weiten 2013). Attitude formation based on operant conditioning views the consequences of which may be favourable or not, however a favoured response is rewarded and an unfavourable behaviour is punished. Operant conditioning (also " instrumental conditioning ") is a type of learning in which the strength of behaviour is modified by its consequences, such as reward or punishment, and the behaviour is controlled by antecedents called discriminative stimuli which come to signal those consequences. B.F Skinner is regarded as the father of Operant Conditioning, but his work was based on Thorndike's law of effect. Skinner introduced a new term into the Law of Effect - Reinforcement. Behaviour which is reinforced tends to be repeated (i.e. strengthened); behaviour which is not reinforced tends to die out-or be extinguished (i.e. weakened). Skinner (1948) studied operant conditioning by conducting experiments using animals which he placed in a 'Skinner Box' which was similar to Thorndike's puzzle box. B.F. Skinner (1938) coined the term operant conditioning; it means roughly changing of behaviour by the use of reinforcement which is given after the desired response. Skinner identified three types of responses or operant that can follow behaviour.

Neutral Operants: Responses from the environment that neither increase nor decrease the probability of a behaviour being repeated.

Reinforcers: Responses from the environment that increase the probability of a behaviour being repeated. Reinforcers can be either positive or negative. Punishers: Responses from the environment that decrease the likelihood of a behaviour being repeated. Punishment weakens behaviour. While operant and classical conditioning both involves stimulus control, they differ in the nature of this control. In operant conditioning, stimuli present when behaviour is rewarded or punished come to control that behaviour. For example, a child may learn to open a box to get the candy inside, or learn to avoid touching a hot stove; the box and the stove are discriminative stimuli. However, in classical conditioning, stimuli that signal significant events come to control reflexive behaviour. For example, the sight of a colourful wrapper comes to signal "candy", causing a child to salivate, or the sound of a door slam comes to signal an angry parent, causing a child to tremble. One of the most widespread and important types of learning is operant conditioning, which involves increasing a behaviour by following it with a reward, or decreasing a behaviour by following it with punishment. For example, if a mother starts giving a boy his favourite snack every day that he cleans up his room, before long the boy may spend some time each day cleaning his room in anticipation of the snack. In this example, the boy's room-cleaning behaviour increases because it is followed by a reward or reinforce. In this case operant conditioning may come into play when a trader openly expresses an attitude such as "I believe I can sell my products in the street without any government agency driving me away" Some traders might agree to such and some may not. If theses traders are not chased away from the streets and are left alone to sell their product, this will serve as a reinforcer for the selling point behaviour, Agreement from other people generally functions as a reinforce, strengthening the tendency to express a specific attitude (Bohner& Schwarz,2001). However disagreement of street trading by government agencies on the use of strict regulations often functions as a form of punishment, thus it may gradually weaken the commitment to the viewpoint.

2.1.2 The Social Cognitive Theory (Self- Efficacy Theory)

Many theories have been proposed over the years to explain the developmental changes that people undergo over the course of their lives. These theories differ in the conceptions of human nature they adopt and in what they regard to be the basic causes and mechanisms of human motivation and behaviour. The present chapter analyzes human development from the perspective of social cognitive theory (Bandura, 1986). Social Cognitive Theory is a learning theory based on the idea that people learn by observing others. These learned behaviours can be central to one's personality. While social psychologists agree that the environment one grows up in contributes to behaviour, the individual person (and therefore cognition) is just as important. People learn by observing others, with the environment, behaviour, and cognition all as the chief factors in influencing development in a reciprocal triadic relationship. For example, each behaviour witnessed can change a person's way of thinking (cognition). Similarly, the environment one is raised in may influence later behaviours, just as a father's mindset (also cognition) determines the environment in which his children are raised.

Social Cognitive Theory proposes that individuals do not simply respond to environmental influences, but rather they actively seek and interpret information (Nevid, 2009). Individuals "function as contributors to their own motivation, behaviour, and development within a network of reciprocally interacting influences" (Bandura, 1999).In 1963 Bandura and Walters broadened the social learning theory with the principles of observational learning and vicarious reinforcement. Bandura provided his concept of self-efficacy in 1977, while he refuted the traditional learning theory for understanding learning. The social cognitive theory explains how people acquire and maintain certain behavioural patterns, while also providing the basis for intervention strategies (Bandura, 1997).

Self-Efficacy Theory

Self-efficacy beliefs are an important aspect of human motivation and behaviour as well as influence the actions that can affect one's life. Regarding self-efficacy, Bandura (1995) explains that it "refers

to beliefs in one's capabilities to organize and execute the courses of action required to manage prospective situations". More simply, self-efficacy is what an individual believes he or she can accomplish using his or her skills under certain circumstances (Snyder & Lopez, 2007),self-efficacy has been thought to be a task-specific version of self-esteem (Lunenburg, 2011).According to Gecas (2004), people behave in the way that executes their initial beliefs; thus, self-efficacy functions as a self-fulfilling prophecy for example, trader A has a higher ability or a great deal of experience selling goods, but does not have confidence that he can actually sell in the market but on the streets. Trader B does not have higher ability or a great deal of experience selling goods, but has the confidence that he can actually sell in the market and work hard to make it in the market. Therefore, because trader A has low self-efficacy towards selling in the market, he lacks the motivation in selling in the designated market points, whereas trader B has a higher self-efficacy and has the motivation in selling or utilizing the designated market point. Trader C sees himself as being incapable and perceives himself as poor (poverty mentality) this may be inform of a self- fulfilling prophecy of 'being poor' that would affect the positive thinking of the individual and thus engage in street trading to fill the inadequacy. Trader D also sees himself as capable and adequate; having a higher self efficacy and believes that he is not poor and can utilize the use of designated market points. Self-efficacy has influence over people's ability to learn, their motivation and their performance, as people will often attempt to learn and perform only those task for which they believe they will be successful (Lunenburg, 2011). This situation refers to the cognitive or mental representations of the environment that may affect a person's behaviour. The situation is a person's perception of the lace, time; physical features and activity (Glanz et al, 2002).The three factors environment, people and behaviour are constantly influencing each other. Behaviour is not simply the result of the environment and the person, just as the environment is not simply the result of the person and behaviour (Glanz et al, 2002).

Mischel's (1973, 1984) chief contribution to personality theory has been to focus attention on the extent to which situational factors govern behaviour. Social cognitive theory (SCT), used in psychology, education, and communication, holds that portions of an individual's knowledge acquisition can be directly related to observing others within the context of social interactions, experiences, and outside media influences. The theory states that when people observe a model performing a behaviour and the consequences of that behaviour, they remember the sequence of events and use this information to guide subsequent behaviours. Observing a model can also prompt the viewer to engage in behaviour they already learned. In other words, people do not learn new behaviours solely by trying them and either succeeding or failing, but rather, the survival of humanity is dependent upon the replication of the actions of others. Depending on whether people are rewarded or punished for their behaviour and the outcome of the behaviour, the observer may choose to replicate behaviour modelled. Media provides models for a vast array of people in many different environmental settings. In the person-environment interaction, human beliefs, ideas and cognitive competencies are modified by external factors such as a supportive parent, stressful environment or a hot climate. In the person-behaviour interaction, the cognitive processes of a person affect his behaviour; likewise, performance of such behaviour can modify the way he thinks. Lastly, the environment-behaviour interaction, external factors can alter the way you display the behaviour. Also, your behaviour can affect and modify your environment. According to Mischel, people make responses that they think will lead to reinforcement in the situation at hand. For example if a trader believes that or perceives that selling in the streets would lead to higher income, the trader would probably continue selling in the streets. But if one thinks that selling at the street would not attract customers then the trader would likely engage in such behaviour and continue selling at the designated market point given to the trader. Thus Mischel's version of social learning theory predicts that people will often behave differently in different situations, Mischel (1968, 1973) reviewed

decades of research and concluded that indeed, people exhibit far less consistency across situations than had been widely assumed.

Figure2.1.1

Bandura's Triadic Reciprocal Determinism
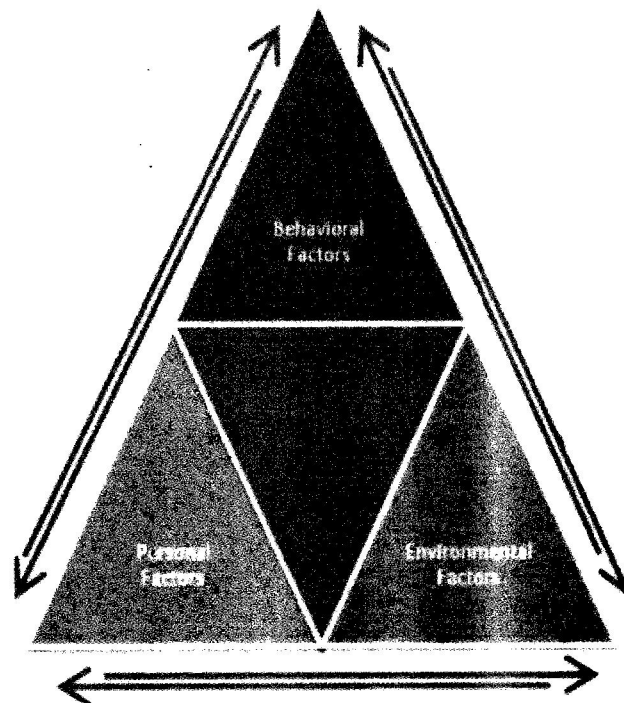
The above diagram shows the relationship of personal factors environmental factors on Behaviour

2.1.3 The Humanistic Perspective (Abraham Maslow Hierarchy of Needs).

The Humanistic perspective or Humanism emerged in the 1950s. It is a theoretical orientation that emphasizes the unique quality of Humans, especially their freedom and their potential for personal growth (Wayne Weiten 2013). One of its originators Abraham Maslow proposed that human motives are organized into hierarchy of needs – a systematic arrangement of needs, according to priority, in which basic needs must be met before less basic needs are aroused. The American psychologist Abraham H. Maslow, considered one of the leading architects of humanistic psychology, proposed a hierarchy of needs or drives in order of decreasing priority or potency but increasing sophistication: physiological needs, safety, belongingness and love, esteem, and self-actualization. Only when the more primitive needs are met can the individual progress to higher levels in the hierarchy. People reaching self-actualization will have fully realized their potential. This hierarchical arrangement is usually portrayed as a pyramid. The needs towards the bottom of the pyramid such as physiological needs are the most basic; when a person is able to satisfy a level of need the need progresses until it reaches the top level which is self-actualization which is the need to fulfil ones potential. Both Rogers and Maslow regarded personal growth and fulfilment in life as a basic human motive. This means that each person, in different ways, seeks to grow psychologically and continuously enhance themselves. This has been captured by the term self-actualization, which is about psychological growth, fulfilment and satisfaction in life. However, Rogers and Maslow both describe different ways of how self-actualization can be achieved.

Central to the humanistic theories of (Rogers 1959) and (Maslow 1943) are the subjective, conscious experiences of the individual. Humanistic psychologists argue that objective reality is less important than a person's subjective perception and understanding of the world. According to Maslow there would be progression if lower needs are satisfied and regression if lower needs were not being satisfied. However people would be frustrated if they are unable to fully utilize or possess these

needs, for example a trader not having enough income to put food on the table for his/her household may be frustrated and forced to engage in street trading to cater for the welfare of the family. Hence not having the basic physiological needs of food thirst and so on can delay progression to another level and can cause physiological, psychological and economical problem for the person thereby hindering the realization of self-actualization.

Figure 2.1.2
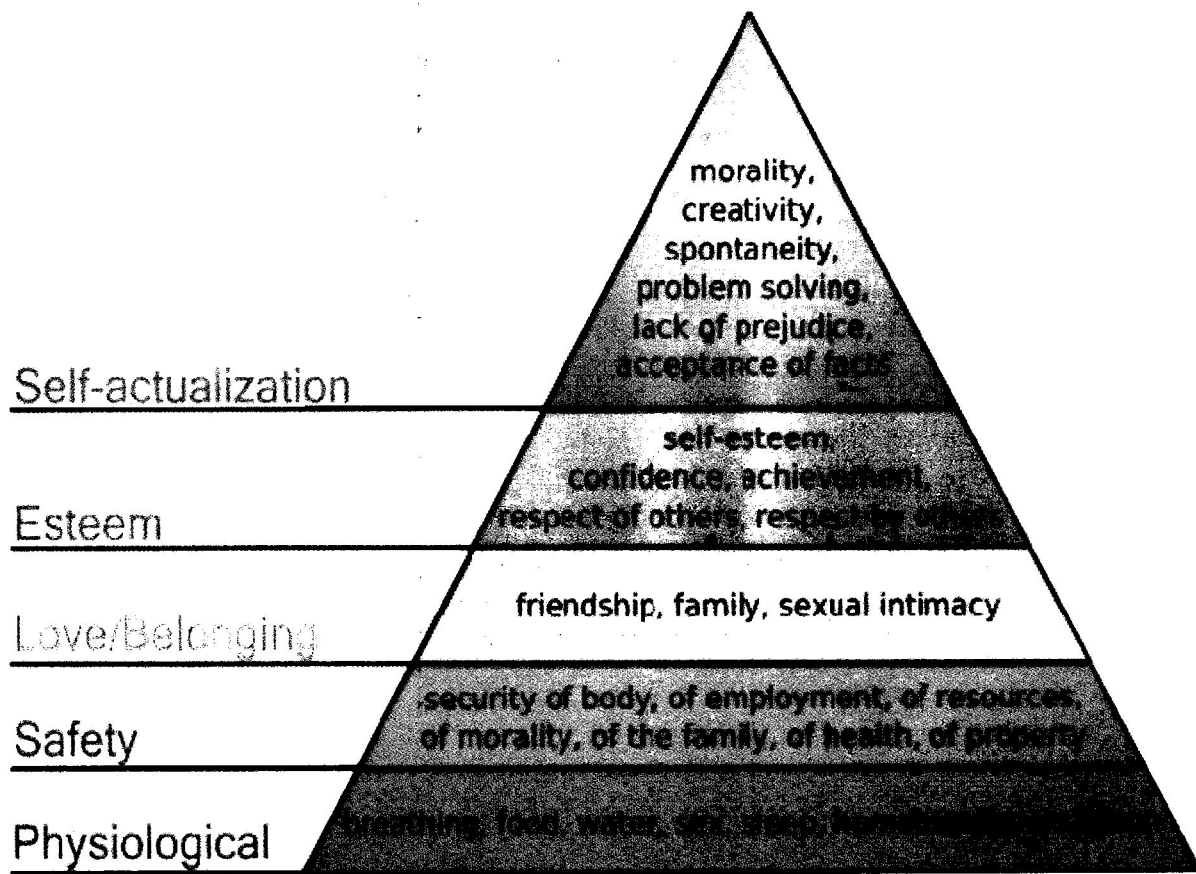
The diagram above shows the Hierarchy of needs

2.1.4 Marxian Economic Theory

The primary concern of the founding fathers of sociology was to develop ways of examining the nature and functioning of society and social problems and changes from a scientific perspective. Among all of the early, theories, Marxian economic theory otherwise called the "political economy approach" was used in this work due to its suitability to the subject matter. The Marxian political economy approach tends to search out the experiences of those oppressed, marginalized, victimized and exploited by capitalism, including poor families and exploited children (Ake 1981). Marxist political economy, in contrast, starts from relations between people and classes, and tries to understand the economy not as a perfect clockwork mechanism but as a dynamic system full of contradictions and doomed to be replaced. Political economy is not about the relationship between commodities, prices, supply and demand: it is first and foremost about people and the social relationships between them – about the owners of wealth and how they use it to exploit others; about what is produced and how. In that sense economics is both political and social and historical. This approach also historical undertones in that it offers a materialistic analysis of the Nigerian society (historical materialism) and conflict in human society, which play a role in the formulation of social-economic strata (Ake, 1981).

This approach identifies two classes of people: those with the means of production and those without (the working class). The social relations of production tend to be oppressive and exploitative. Those who own the means of production, the bourgeoisie or the dominant class, misappropriate the labour and products of the working class given that they are only interested in the accumulation of wealth (Udo, 1980). However this creates an unbearable situation for the working class, who often have to send their children into the labour force or streets so that they can engage in activities that will generate income to supplement what is already earned and help to sustain the family. The Nigerian economy, which is the base structure of society, reflects the consequences of this conflict including unemployment, underemployment, poverty, insecurity, and inequality (Ekpenyong, &Sibiri, 2011).

This can be attributed to the country's incorporation of the capitalist mode of production, which has rendered Nigerians dependent on western powers. However, Nigerians were able to provide food and other basic necessities for their families following colonialism and there was a shift from local economies and sufficiency to the world economy where Nigerians consume what they do not produce and are dependent on the global capitalist market to meet their needs. The disarticulation of the Nigerian economy accounts for the inability of Nigerian to develop a firm and solid economic base capable of sustaining all citizens. In the socio-political sphere, the general attitude of public office holders is a demanding one (Ekpenyong, &Sibiri, 2011). The retrenchment exercise carried out in government establishments by the ruling class seeks to ensure that the gap between the ruling class and the ruled is maintained. However, the political economy approach, therefore explains the state of the ruled class, their acceptance of defeat, their inability to provide for their families, and consequently in their bid to survive.(Ake, 1981).

2.2 THEORITICAL CONCEPTUALIZATION
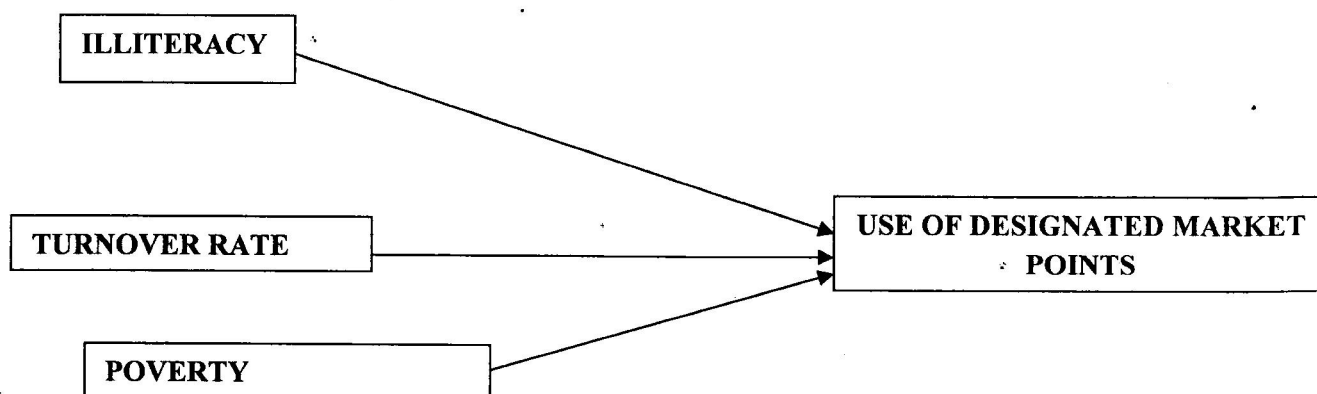
The above diagram shows the influence that each of the independent variables have on the dependent variable. That is the influence of illiteracy, turnover rate and Poverty Mentality on the use of designated market points.

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2.3 RELATED EMPIRICAL STUDIES

2.3.1 Overview of Street Trading.

The increasing rate of urbanization has been of great concern globally (TaiwoOlugbenga 2015). The rapid growth of most of the state capitals in Nigeria is of a great concern to both planners and the policy makers (Agbola, 2004). Since the early sixties, rural-urban migration, particularly in the developing nations, and the attendant effects of unplanned physical growth in traditional centres, has created several unresolved problems (Mabogunje, 1974). Most of these problems are un-employment and inadequate urban services, urban migrants, who are drawn from the rural areas, are often confronted with the problems of making two ends meet (Olugbenga 2015). The urban centres are often over-whelmed, as the existing social services provided at the centre cannot cope with the actual demand by the increasing population, this eventually leads to on-street trading (Ademola, 1989).Also an historical look at this practice and concluded that, it is primordial, it was further stressed that it is neither a practice that just came overnight or from the moon nor an aspect of civilization. He also argued that it was not an outcome of city development; rather it is a generation-to-generation practice. However, the view was also expressed as the way that people usually misuse or violate urban planning regulation guiding the development of unauthorized places within the core area. The process of urbanization in Nigeria as of today cannot be compared with those of the European countries (Otebo 2008). Urbanization process in those advanced countries was based on improved agricultural processes and the industrialization of the sectors of their economies (Atoyebi, 1984). The dangers of the road in relation to street trading have also been documented in literature. (Odeleye 2000) describes the road in Nigeria as being characterized by 'bushy environment, pot holes, black spots; poor visibility due to lack of street lights at night'. This according to (Odeleye 2000) creates traffic bottlenecks which often encourage road traffic congestions, accident, air, visual

and noise pollution. Furthermore, he noted the deplorable and unsafe state of road traffic environment and the danger it poses on children (who constitute a significant proportion of street traders/hawkers) in Nigeria. The unsafe. nature of the Nigerian roads has increased the vulnerability, helplessness and endangered the lives of many children (Odeleye2000).Street traders are the most visible segment of the informal economy and comprise a significant proportion of the total number of informal workers in Africa (ShirinMotala 2002). Although some traders are likely to be earning well, this report focuses on those involved in survivalist activities.

Over the decade various empirical studies on street trading behaviour had been widely documented in literature. (Hansen2004) provides a background to the problem of street trading and the interventions that government has made so far. In the late 1990s Zambia constructed a new ultra modern market in the capital city of Lusaka to cater for street traders; the construction was preceded by relocation of all traders who used to run their daily business in the space allocated for the new market infrastructure. Initially, the traders fought to be allocated stores in the new market, but consequently most traders turned to the streets as the fees for operating in the new privately managed structure were too high for most vendors to afford (Hansen 2004). Hence those that could afford to pay occupied the stores and those that could not afford continued to trade in the streets.

2.3.2 Opportunities of street trading

Opportunities in this context refer to favourable circumstances with uncertain outcomes. This may require some commitment of resources and involve exposure to risk (Business dictionary, 2011). The primary market of the informal sector lies in the provision of basic consumer goods and services to people in the low-income categories (Akharuzzaman & Deguchi; 2010 Bhowmik; 2005 Companion; 2010Tambunan; 2009). (Middleton 2003) argues that as the purchasing power of the lower income classes declines, they tend to purchase lower quality goods at lower prices from street traders. Offerings in the informal trading, therefore, tend to be flexible, relative to its larger competitors,

because it has to be able to rapidly adapt to changing market conditions (Tambunan, 2009).Collectively, informal trade tends to contribute significantly to the Gross Domestic Product (GDP) of developing countries (Bhowmik, 2005 Canagarajah&Sethuraman, Hunter& Skinner, 2003Kusakabe, 2010 Onyenechere, 2009 Skinner 2008 Skinner, 2008 Soetan, 1997). Street traders viewed the incomes generated through the informal sector as opportunities to keep them alive. This seems to be a general view shared by informal merchants (Fonchingong, 2005Kusakabe, 2010 Soetan, 1997 Tambunan, 2009). Also Informal street traders provide informal training or apprenticeships to people who would otherwise have remained unemployed or might have engaged in criminal activities. By starting informal trade operations and saving small amounts of money, informal traders take risks which enhance the entrepreneurial abilities of the poor (Neves, 2010Soetan, 1997 Tambunan, 2009). Informal street vendors/traders also provide informal training or apprenticeships to people who would otherwise have remained unemployed or might have engaged in criminal activities. By starting informal trade operations and saving small amounts of money, informal traders take risks which enhance the entrepreneurial abilities of the poor (Neves, 2010 Soetan, 1997 Tambunan, 2009). Furthermore, street trading can enhance the confidence levels of street vendors, because they feel a sense of economic independence by being able to take care of their family by earning small incomes (Kusakabe, 2010). Also some street trading businesses are started with loans from social networks friends and family which emphasises the lack of formal financing (Canagarajah&Sethuraman, 2001 Cichello, 2005). Therefore selling in the streets can be a form of coping strategy for the poor to make ends meet for themselves and their families. Income accrued is used to supplement family income; expand businesses; make remittances to family; clothe, feed and educate children, and save money in informal rotating savings and credit associations (Akinboade, 2005 Neves, 2010 Skinner, 2008 Soetan, 1997 Tambunan, 2009).

2.3.3 Constraints of street trading

The dangers of the road in relation to street trading have also been documented in literature. (Odeleye2000) describes the road in Nigeria as being characterized by 'bushy environment, pot holes, black spots; poor visibility due to lack of street lights at night'. This according to (Odeleye 2000) creates traffic bottlenecks which often encourage road traffic congestions, accident, air, visual and noise pollution. Arguing further he noted the deplorable and unsafe state of road traffic environment and the danger it poses on children (who constitute a significant proportion of street traders/hawkers) in Nigeria. The danger of the roads on street trading has equally been captured in the works of (Umahi. et al. 2010), characterizing it as an inevitability of injuries and death. Their survey of accident cases in Lagos and Edo states in 2009 depicts several cases of injuries and death involving street traders.

In Tanzania, (Nnkya 2006) documents the harassment of street traders by the government in the mid-1970s. She noted that traders operating in the capital city were forcibly evicted to villages on the coast; under the guise that street trading activities undermines socialist principles. (Mitullah2006) noted that the lack of right to trading space and operation sites of street traders have also been the basis for evictions. As she noted, because most spaces traders occupy are considered illegal, it usually leads to evictions and in most cases charging of daily fee without providing any legal protection. (Suharto2003), in his study of street trading in Bandung city of Indonesia also found evidence of harassment of street traders in relation to the occupation of 'illegal space'. According to him, the operation of street trading activities in 'areas that can be classified as public spaces and originally not intended for trading purposes makes these traders victims of harassment and threats from police and other government authorities'. Suharto showed that municipality government continually use 'clearance' operations to remove street traders from Bandung five busiest areas of the city; "the Alun-alun square and the street of Asia Africa, Dalem, Kaum, Kepatihan and Yogyakarta and Sleman also tend to capitalize on the 'illegal space' argument to adopt relocation policy in

evicting street traders, He therefore concluded that situations of these nature increases the level of vulnerability faced by street traders in their daily activities.

Street trading encounters an array of interrelated constraints, as indicated by literature. The major constraints the surveyed street traders face are similar to those recorded in the literature and include economic, governmental and political conditions, as well as operational and other issues (LodenoWillemse 2012). The present discussion starts with the main reasons why the respondents started their businesses and is followed by an examination of the major constraints faced. According to literature Operational constraints' seem to affect street traders at large. This confirms the observations by (Madichie&Nkamnebe2010). Insufficient and inadequate structures or shelters are a handicap to street trading, because it is the second most important way to resolve their street-trading problems. (LodenoWillemse, 2012) found that despite the aforementioned, only 19.6% of all the respondents cited that they require improvements to their business structures or shelters.Also competition between informal/street traders is deemed to be a problem and this can cause unhealthy relationship between these traders. Hence, more thorough comprehension of the opportunities for and constraints on informal street trading can influence and assist policy planning to make innovative adjustments to create more inclusive and advantageous environments for the informal street traders in our cities and towns.

CHAPTER 3

METHODOLOGY

3.1 Study Area

The study was carried out in Ekiti state,at selected market points in Ado Ekiti. Ekiti State. Ekiti state is a state in the south-western part of Nigeria that was carved out of the territory of the old Ondo state in October, 1996. It has 16 local Government Areas (LGA).

It has estimated population of 2,384,212 (2006census).Ado Ekiti is the state capital having the most populous local Government in Ekiti State going by the 2012 population census which put the population to 424,340.ThelocalGovernment are primarily a homogenous society and carefully populated by Yoruba speaking people of the south West Zone in Nigeria. The Religion of the people is mainly Christian and Islamic religion while a few percentages of the people are Traditional religion worshippers.

3.2 Research Design

The study is a community base cross sectional study. It is Community situated with a research topic of practical relevance to the community and is carried out in community settings. It is Collaborative because community members and researchers equitably share control of the research agenda through active and reciprocal involvement in the research design, implementation and dissemination. It is Action-oriented -the process and results are useful to community members in making positive social change and to promote social equity.

3.3 Study Population

The study population in this study comprises of street traders in Ado-Ekiti, Ekiti state.

3.3.1 Inclusion Criteria

Street traders in Ado-Ekiti market areas who give consent to participant in the study.

3.3.2 Exclusion Criteria

Shop owners and traders operating from appropriate designated market points are not included.

3.4 Sampling Procedures

Traders on the street were used as target population of the study. Introduction letter was received from the Department of Psychology and an ethical approval (see appendixes) from the Ministry of Commerce at the Secretariat in Ado-Ekiti. Information concerning designated street traders market points was given from the ministry of commerce (see appendixes) before going to the field of study as part of the research procedure. Market areas (4)were randomly selected from the given lists of market points. Purposive sampling was also used to select street traders from the market points and also targeted those that were available and willing to participate in the study. Purposive sampling helps to confirm or disconfirm stories that one gets from the field. According to O'Leary (2010) Purposive sampling involves —the selection of a sample with a particular purpose in mind, representativeness will depend on the researcher's ability to select cases that meet particular criteria including typically, wide variance, expertise, etc. In the study the researcher used purposive sampling in the selection of the study location and case since the researcherwas interested in knowing why street traders do not use the formal designated market points based on some constraints like their illiteracy, the rate of sales/turnover, and poverty mentality.

Thus a sample size of 200 participants was used comprising 50 traders, each from four different market areas. The instrument used were pretested among 20 street traders and reviewed for corrections before administering them to the target group. To facilitate the data collection, the

researcher used two research assistants and a half day briefing was held to familiarize the research team with objectives of the study.

3.5 Instrument (A copy of the Questionnaire is enclosed as an Appendix)

A semi- structured questionnaire was used to obtain data from the respondents. The questionnaire is divided into 5 sections. The questionnaire contained 5 main sections with open and closed–ended questions, namely;

A.   Socio-demographic characteristics

B.   Street traders' turnover/sales/venture

C.   Questions on Enterprise

D.   Questions on Infrastructure and Location.

E.   Questions on poverty Mentality.

Section A obtained information on the socio demographic characteristics of the respondents, section B examined the enterprise/venture/sales of the respondents, section C looked at the infrastructure and location of the respondents, Section D examined the poverty mentality among street traders. The instrument used was adapted from a study on Street traders used by the international Institute of Social Studies in Zambia a case in Lusaka District and some other information gathered from street trading: A case study in Lusaka District. The Questionnaire initially comprised of 33 items in all, but to suit the geographical characteristics of the population some questions were adopted and a total of 17 items were drawn out from the initial 33 items. The questions to assess The Instrument were pretested among 20 street traders in Oye- Ekiti, a neighbouring town in the state. The findings from the pretesting were included in the questionnaire to enhance clarity and understanding.

3.5.1 Socio-Demographic Information

The questionnaire sought information about standard socio- demographic variables. Additional information was sought on respondents' educational level, to examine the level of illiteracy among the street traders, (Question 6 of the questionnaire) and the performance of the business.

3.5.2 Street traders' turnover/sales/venture

Street trader's turnover/sales/venture was assessed with two questions in section A. In addition to the socio-demographic questions, three other questions were added to assess the respondents' basis for sales or selling as a trader, how the capital was raised to start the venture and the performance of their venture at present which is equivalent to the sales at present (Questions 6-8 in the study questionnaire).

3.5.3 Questions on Enterprise

The questions on enterprise was assessed with four questions, questions assessed the operation of the enterprise or business venture whether on the streets or in government owned stores, a detailed response on the basis of operating the business in the area, ownership of the business premises and a yes or no question format and if there was to be a problem faced in the formal designated market (Questions 9-12 in the study questionnaire).

3.5.4 Questions on Infrastructure and Location.

The part of the questionnaire explored the infrastructure and the location of the street traders, the items included obtainment of location of sales, rent or taxes paid in the location of sales, option for location, the street traders experiences with the enforcement of the law whether their goods were confiscated eviction option for location etc, and some open-ended questions on measures that street traders feel government could help in their enterprise, and their detailed response on council markets (Questions 13-25 in the study questionnaire).

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3.5.5 Questions on Poverty Mentality.

To assess the level of poverty mentality among street traders, six items were drawn out from the construct with the use of existing literature by ZigZigler a motivational speaker (WISEGEEK) and was shown to the Project supervisor for its face validity and content validity.(Section E Questions 1-6 in the study questionnaire).After reverse coding some items, the six questions were combined with the street traders questions to create a poverty mentality scale based on respondents percentages such that higher percentage indicate higher poverty mentality attitude.

3.6 Administration of the instruments.

The questionnaire was interviewer administered. The administration of psychological instrument took place at designated market points and administered to street traders respectively. The questionnaire was administered to four different market areas in Ado- Ekiti, the questionnaire covered the following market areas; Oja oba, Oja Irona, Textile market and along Shasha market area. A proportion of fifty questionnaires each were administered to the four market areas, it was also observed that majority of some Participant could not read and were therefore interviewed using the semi-structured questionnaire. A period of 4 weeks was used for the administration of the scale. Assurance of anonymity was given to participant to encourage faithful response. To facilitate the data collection, the administration was done by a team of 4 research assistance (2 students from the department of Psychology and 2 students from the department of Sociology) who were well versed in English and Yoruba, and a half day briefing was held to familiarize the research team with objectives of the study to facilitate diligence and accuracy. The choices of answer to each of the questions in the questionnaire were known only to the researcher and the research assistance. They were not divulged to the respondents. The interviewers asked the questions, listened to the responses of the respondents and then ticked the answer choice that best matched the responses. This was done to ensure accuracy of responses.

3.7 Translation of Protocol to the local language.

The questionnaire was administered in English, which is the official language in Nigeria, but based on facilitation of consistency and due to the demographic area of the present study location which is the southern region of Nigeria comprising of predominantly Yoruba speaking people, the question was translated to its local language which is Yoruba which is used round the region for goods and services as well other means of social interactions.

3.8 Validity and Reliability.

Data instruments were pre-tested in Oja-Oluwa market area of Oye Ekiti, Ekiti state. The items in the researcher's semi structured questionnaire were adapted from previous published studies (Street Vending in Zambia: A Case Study in Zambia). The Questionnaire for market street traders has been used in various studies in Zambia, Ghana and many African countries should some degree of cultural relevance. It was discussed with my supervisor in a review of research proposal to assess its validity. And the questionnaire was subsequently given to the project supervisor for its face and content validity. A checklist was drawn from the direct observation of practices to ensure consistency.

Twenty street traders were involved in the pre-test and the validity of the questionnaire was conducted to ensure that the words used are known, and that respondents are familiar with the phrases. The questionnaire was also translated into the local language (Yoruba) and back translated to English to ensure correctness of the information and ease of respondents understanding.

Reliability was determined by subjecting it to measures of internal consistency using the Cronbach Alpha Co-efficient Analysis. The result was 0.71 which implied that no item compromised consistence meaning the instrument was reliable.

3.9 Data Management and Statistical analysis

Data was analyzed using the Statistical Package for the Social Sciences version 17 software (SPSS Inc, Chicago, IL, USA). The main outcome variables are scores on utilization of designated market points. The independent variables are domains of illiteracy using educational level of primary, secondary, and University/Polytechnic, Turnover rate was assessed using descriptive analysis and poverty mentality was assessed using relative importance index.

Responses to some items of yes and no were coded as "yes" response (1), "no "responses as (0) other open ended responses were piloted and classified.

The chi-square test was used to determine the associations of educational level and point of operating the business, business turnover and point of operating business and awareness of illegality and point of operating business. All the variables were summarised using descriptive statistics after which Chi-square test was utilised for cross-tabulations for testing strength of the association. Strengths of association were also determined by using 95% level of confidence. A P-value less than 0.05 was accepted as being statistically significant (two-tailed analysis).The Statistical significance level is for a p value < 0.05 with a confidence interval of 95%.

3.10 Ethical Consideration.

The study protocol was reviewed and approved by the Ekiti State Ministry of Commerce Ethical Review Committee before going into the field (Shown as an appendix).

The street traders were informed about the reason for the study, and ensured of confidentiality of the information given as well as their right to withdraw their participation without fear of being sanctioned. However, when approaching the street vendors I assured them confidentiality and that I would not get their names but just their age. Hence, my criteria for choice were those willing to talk to me. Informed consent was obtained from all participants.

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Table 4.1.1: Demographic Information of Respondents

Variable	N (%)
Age category	
16-20	17 (8.5)
21-30	54 (26.9)
31-40	62 (30.8)
41-50	33 (16.4)
51-60	19 (9.5)
61-70	11 (5.5)
71-80	3 (1.5)
81-90	1 (0.5)
Gender	
Male	120(59.7)
Female	80 (39.8)
Religion	
Christian	129(64.2)
Islam	58 (28.9)
Traditional	13 (6.5)
Marital status	
Single	86 (42.8)
Married	100(49.8)
Separated	12 (6.1)
Divorced	2 (1.0)
Educational level	
Primary	83 (41.3)
Secondary	54 (26.9)
University/Polytechnic	11 (5.5)
No education	50 (24.9)
No response	1 (0.5)

Table 4.1.1 shows the distribution of respondents by socio-demographics characteristics and displayed the distribution of the respondents by age groups. The respondents' age ranged from 16 to 90years (mean age = 25.0 ± 6.3 years). The modal age group was 31 – 40 years (30.8%). There are 120 (59.7%) male and 80 (39.8%) female. Of the 200 respondents, 42.8% of them were single, 49.8% were married, and 6.1% were married but separated from their spouses. Among the street traders, 83 of them attended primary school, 54 attended secondary school while 11 respondents attended the university/polytechnic and 50 of the respondent had no formal education.

Table 4.1.2 Description of Street Traders' Enterprise

Variables	n (%)
Why selling	
For survival	115(57.2)
Ancestral and for survival	28 (13.9)
Easy Self-employed and survival	41 (20.4)
For survival and others	3 (1.5)
Difficulty to find job and survival	11 (5.5)
Working in the same area and for survival	2 (1.0)
How capital was raised	
Self/savings	111(55.2)
Parents/family/friends	49 (24.4)
Cooperative/loan	40 (19.9)
No response	1 (0.5)
Business assessment	
Doing well (substantial)	80 (39.8)
Satisfactory (some profit)	100(49.8)
Break Even	9 (4.5)
Making loss	10 (5.0)
Don't know (can't tell)	1 (0.5)
Point of operating business	
Government market store	5 (2.5)
Streets (stationed)	189(94.0)
Others (hawking)	6 (3.0)
Reason for choosing the place of business	
Better sales/Perception of sales/profit in this point	106(52.7)
Demolition of Market	32 (15.9)
Not enough to get a shop	16 (8.0)
Not enough space	21 (10.4)
No space to sell in the market	8 (4.0)
No response	17 (8.5)
Ownership of business	
Self-owner	169(84.1)
Rented	16 (8.0)
Leased	12 (6.0)
Others	3 (1.5)

Table 4.1.2 described the street traders self-perceived performance of their business and about half (49.8%) of the respondents showed that they are well satisfied. Most of the street traders (189) are stationed type of street trading while about (6) of the respondent were hawking moving to and fro in the market selling. 52.7% of the respondents revealed that they make better sales on the street. This is to say that perception of better sales is a strong reason for not operating a legal shop.

Table 4.1.3 Showing the street traders responses on Infrastructure.

Variable	N	(%)
How location was obtained		
From the community leader	13	(6.5)
Inherited from family	14	(7.0)
Saw an empty space and acquired informal rights with time	14 4	(71.6)
Used an empty space when the earlier owner does not show up to work	15	(7.5)
From local Government	8	(4.0)
Others	6	(3.0)
Process of getting stores from Local Govt.		
Application	7	(3.5)
Was on the list of traders that were displaced	2	(1.0)
Had to pay a bribe to an official from LG market committee to help	3	(1.5)
Others	1	(0.5)
No response	18 7	(93.0)
Means of Government consultation		
Through the market committee	55	(27.4)
Through meetings with LG officials	74	(36.8)
Others	3	(1.5)
No response	69	(34.3)
Reasons for street trading		
No response	20	(10.0)
Better sales/Perception of sales/profit in this point	97	(48.3)
Demolition of Market	25	(12.4)
Not enough to get a shop	17	(8.5)
Not enough space	24	(11.9)
No space to sell in the market	17	(8.5)
Experience as a result of enforcement of the law		
Evictions	92	(45.8)
Confiscations	61	(30.3)
Bribe extortion	30	(14.9)
Never had any problem	11	(5.5)
No response	6	(3.0)

Table 4.1.3 Describes the street traders Infrastructure and reasons for street trading, of the 200 (100%) respondents about a half 97 (48.3%)gave reasons for street trading that they had better sales, Also 71.6% of the respondents (street traders) saw an empty space to operate their business from, while half of the respondents of 45.8% experienced eviction from enforcement agencies though 36.8 % of the respondents agreed of governmental consultation through the local government officials on their illegal trading location. , it can be discovered that Perception of better sales is a strong reason for not operating a legal shop.

Table 4.1.4 Showing Street Traders' Responses on Location

	Yes		No		No response	
	N	%	N	%	N	%
Ever consulted by Government concerning trading location?	107	53.2	75	37.3	18	9.0
Do you have other options for location?	45	22.4	139	69.2	16	8.0
Government should give formal license to sell on the street?	154	76.6	34	16.9	12	6.0
Aware of illegality of street trading?	52	25.9	130	64.7	18	9.4
Do you pay rent, taxes or levies at your trading location?	26	12.9	174	86.6	1	0.5

Table 4.1.4 describes the location of street traders, showing 69.2% of the respondents had no option for location and t 64.7% had no awareness about illegality of street trading while 76.6% of the respondents want the government to licence them on street trading.

Table 4.1.5: Showing influence of educational level/illiteracy on the utilization of designated market points.

Educational level * Point of Operating Business

Crosstab

Count

		Point of Operating Business			
		Governmen t market (store but still trade on the street)	Stree ts (stati oned)	Others(hawki ng)	Total
Educational level	.00	0	1	0	1
	Primary	1	79	3	83
	Secondary	1	52	1	54
	University/Polytec hnic	1	10	0	11
	No education	2	46	2	50
	Total	5	188	6	199

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.956[a]	8	.861
Likelihood Ratio	3.670	8	.886
Linear-by-Linear Association	.599	1	.439
N of Valid Cases	199		

Table 4.1.5The Chi- Square analysis reveals the relationship of illiteracy on the use of formal designated market points. Using the educational level of respondents, the result reveals that illiteracy did not significantly influence the use of formal designated market point (x^2=0.861, df=8, p>.05) indicates non significance at 5%, Therefore hypothesis 2 which states that illiteracy will significantly influence the use of formal designated market points is rejected and the null hypothesis is accepted (Illiteracy will not significantly influence the use of formal designated market points).

Figure 4.1.1: Showing the educational level of Respondents
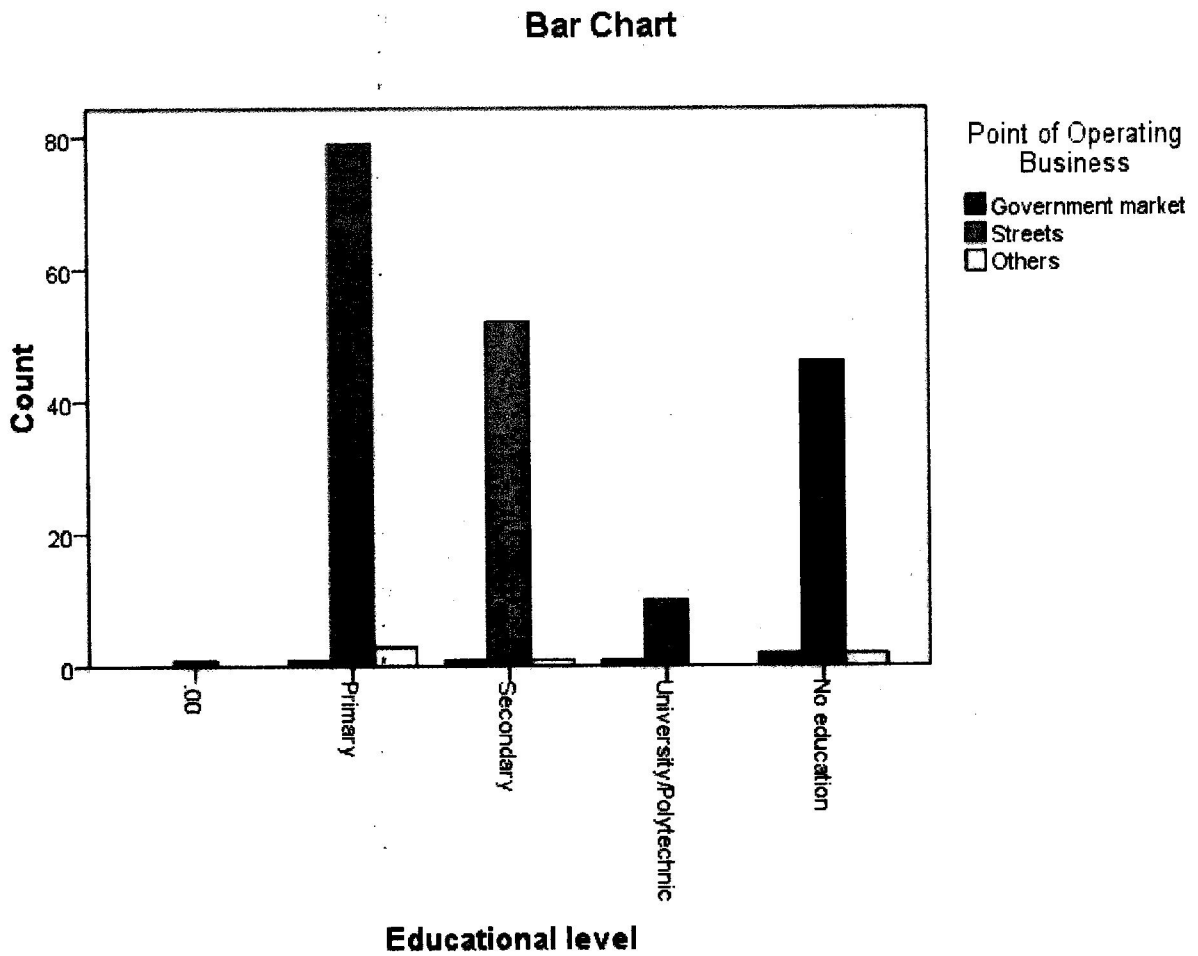
Bar Chart

Source: own survey data

Figure 4.1.1:Bar Chart Showing the educational level of respondents (street traders), it revealed 80% of respondents had primary education and still operated their business in the streets while 50% of the respondents who had no education/illiterate still operated their business in the streets

Table 4.1.6: Showing influence of Business turnover/ sales on the utilization of designated market points.

Business Turnover * Point of Operating Business

Crosstab

Count

		Point of Operating Business			
		Governme nt market (store but still trade on the street)	Streets (stationed)	Others (Hawking)	Total
Business assessment	Doing well (substantial)	1	76	3	80
	Satisfactory (some profit)	4	93	2	99
	Break Even	0	9	0	9
	Making loss	0	9	1	10
	Don't know (can't tell)	0	1	0	1
	Total	5	188	6	199

Chi- Square test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.377[a]	8	.822
Likelihood Ratio	4.568	8	.803
Linear-by-Linear Association	.008	1	.927
N of Valid Cases	199		

Figure 4.1.2: Bar Chart showing the business assessment of respondents

Bar Chart
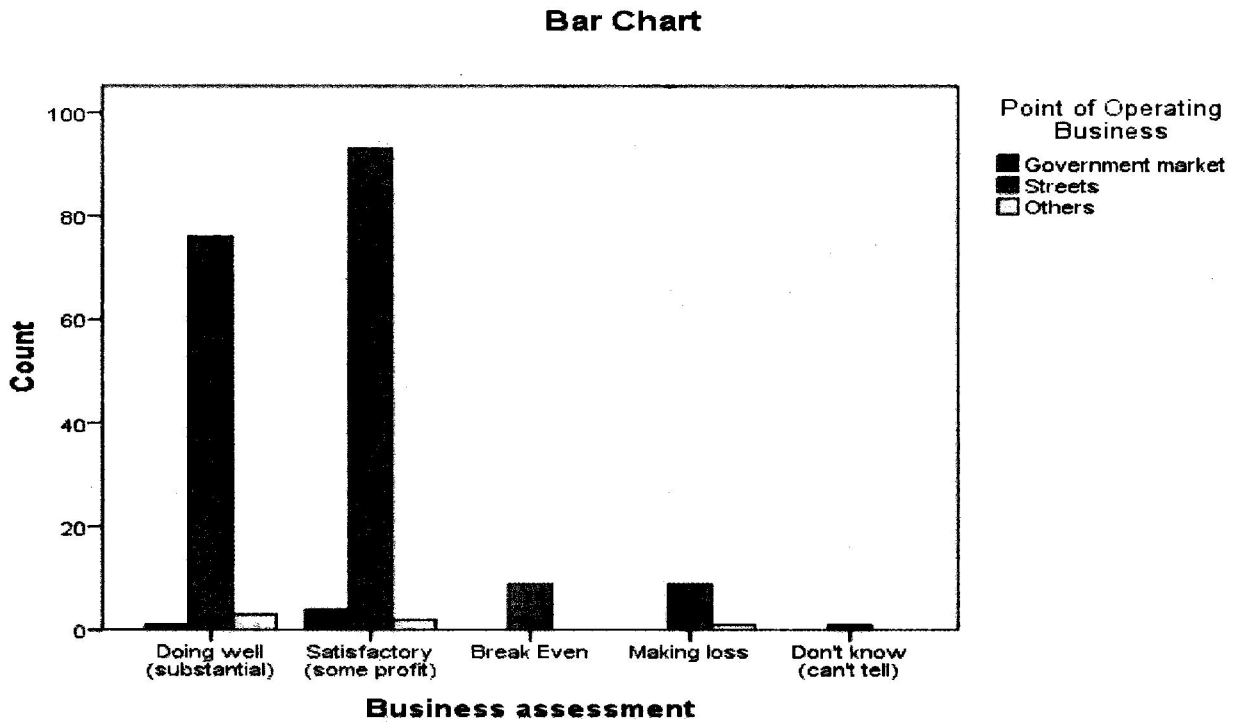
Figure 4.1.2: Showing turnover/business assessment on point of operating business. About 80% of Respondents made profit on the streets and 75% of the respondents were substantially doing well on the streets and that can be a determinant of not operating in the formal designated market.

Table 4.1.6: The Chi Square analysis table shows the relationship of business turnover on the point of operating business. The result states that turnover rate did not significantly influence the use of formal designated market points p-value of (x^2=4.377, df=8, p>.05) since it is greater than the level of significance, Therefore hypothesis 2 which states that turnover rate will significantly influence the use of formal designated market points is rejected and the null hypothesis is accepted (Turnover rate will not significantly influence the use of formal designated market points)

Table 4.1.7: Showing the relationship of awareness of illegality of street trading on point of operating business

Aware of illegality of street trading * Point of Operating Business

Crosstab

Count

		Point of Operating Business			
		Government market (store but still trade on the street)	Streets (statione d)	Others(Hawkin g)	Total
Awareness of illegality of street trading	.00	0	11	2	13
	Yes	3	46	2	51
	No	2	127	1	130
	4.00	0	2	1	3
	5.00	0	3	0	3
	Total	5	189	6	200

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.158[a]	8	.005
Likelihood Ratio	13.560	8	.094
Linear-by-Linear Association	.070	1	.791
N of Valid Cases	200		

Table 4.1.7The Chi Square analysis table shows the relationship of Awareness of illegality of street trading on point of operating business. The result shows that awareness of illegality of street trading significantly influenced the use of formal designated market points p-value of (x^2=22.16, df=8, p<.05).

Figure 4.1.3: Showing the awareness of illegality of street trading on point of operating business

Bar Chart

Point of Operating
Business

■ Government market
■ Streets
☐ Others

Aware of illegality of street trading
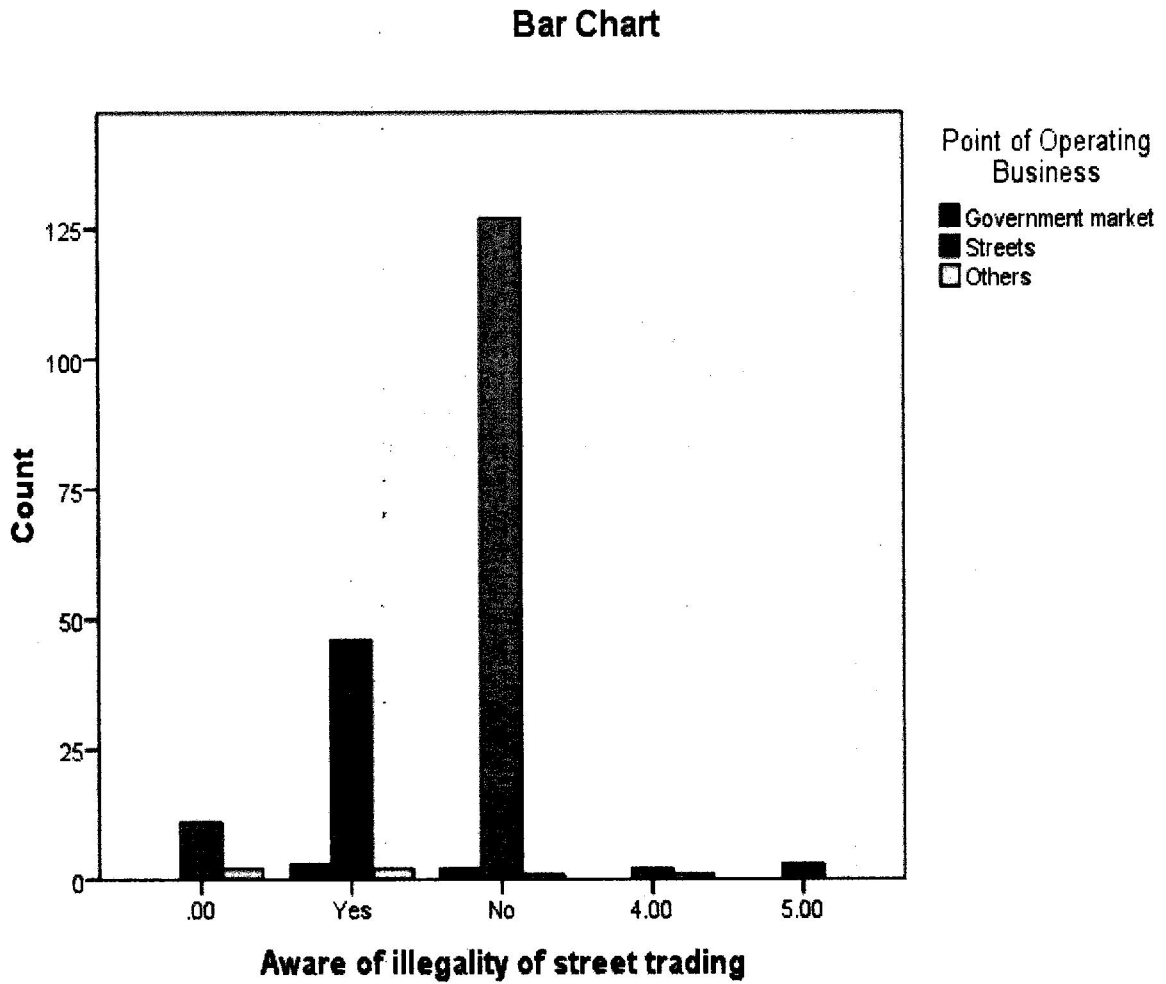
Source: own survey data

Figure 4.1.3 shows the awareness of illegality of street trading among the respondents; it also shows that over half of the respondents were not aware of the illegality of street trading.

ANALYSIS OF POVERTY MENTALITY QUESTIONSUSING RELATIVE IMPORTANCE INDEXES (RII)

Table 4.1.8

Poverty Mentality Questions	1	2	3	4	5	SUM	$\sum FX$	MEAN	RII	RANKING
I spend the majority of my spare time money and focus on entertainment and pleasure	13	46	10	62	69	200	728	3.64	0.728	3rd
If I receive Govt. assistance, I'll leave the point	24	109	16	47	4	200	498	2.490	0.498	5th
At your selling point do you plan to stop if eventually you secure money to have a shop.	27	96	31	44	2	200	498	2.490	0.498	5th
I feel I cannot afford a suitable shop to sell	12	33	10	89	56	200	744	3.720	0.744	2nd
What i have is not enough for me to acquire a suitable shop to sell	4	23	17	92	64	200	789	**3.945**	**0.789**	1st
I'll never have enough to cater for myself if I get a shop	27	33	5	57	78	200	726	3.630	0.726	4th

The results from the RII table 4.1.8 shows that those that claimed they don't enough fund to acquire a shop has the highest RII (3.95), and taking the 1st position among other factors in poverty mentality questions. This means it strongly determines the usage or utilization of designated market points. Other determinants are *I feel I cannot afford a suitable shop to sell,* and *I spend my spare time money on entertainment* with RII of 3.72 and 3.64 with 2nd and 3rd positions respectively.

CHAPTER 5

DISSCUSSION, CONCLUSION, RECOMMENDATION.

5.1 DISSCUSSION:

In this study illiteracy did not significantly influence the use of market points utilization of among street traders in Ado- Ekiti, Ekiti State(x^2=0.861, df=8, p>.05). However, the researcher's findings revealed that most traders in the sample of 200 respondents (street traders) have acquired some basic education with the majority reaching primary school. The result showed in a bar chart representation that the educational level of respondents (street traders), it revealed 80% of respondents had primary education and still operated their business in the streets while 50% of the respondents who had no education/illiterate still operated their business in the streets. However in contrast with a research conducted in the 1970s and published in the early 1980s indicated that the bulk of both men and women trading in the streets had very little or no education (Judai& Associates 2002). In this study the percentage of and primary school Street traders combined are greater than those with higher qualification; this might be a determinant for utilization of the market point. Therefore respondents who completed their higher education were 11% and are less motivated to trade in the streets because they had higher employment opportunities relative to others that had little education, However, in contrast with other studies (Etsubdink Sibhat 2014), it revealed that the respondents had no form of tertiary education, no diploma or degree. Of the 91 street traders in, only 14.29 percent had participated high school, none of the respondent joined University 85.71% of the survey sample is less than grades 9, 26.37% of the respondent are illiterate (Etsubdink Sibhat 2014).Therefore hypothesis 2 which states that illiteracy will significantly influence the use of formal designated market points is rejected and the null hypothesis is accepted (Illiteracy will not significantly influence the use of formal designated market points).

Hypothesis two stated that Turnover rate will significantly predict the use of market point's utilization among street traders in Ado- Ekiti, Ekiti State. The result shows that the Bar chart indicates percentage of doing well and satisfactory is higher, this might be a determinant for utilization of the market point, However Turn-over may not be a determinant to utilization of designated market points. Previous studies indicates that traders on the streets had better sales than those in the formal designated market points (Pity Ndhlovu2011),It was confirmed in the study that out of the total number of traders whose business is doing well, indicates that 20% are from the market and 23.3 percent are from the streets. In terms of traders whose business is satisfactory, 30% are from the market and 36.7% are from the streets. For those whose business is at break even, 30% are from the market and 36.7% are from the streets. For those making losses, 20% are from the market and 3.3% are from the streets. The findings have revealed that there are more traders making losses in the market than in the streets. It can be argued that traders selling from the streets are performing better than those in the market by having more sells. Hence, this becomes one of the motivating factors for choice of trading location points (Pity Ndhlovu2011). However, hypothesis 2 which states that turnover rate will significantly influence the use of formal designated market points is rejected and the null hypothesis is accepted (Turnover rate will not significantly influence the use of formal designated market points).

Hypothesis three stated that Poverty mentality will significantly predict the use of market points utilization among street traders in Ado- Ekiti, Ekiti State. To my best of knowledge there has not been a research on poverty mentality among street traders in Ekiti state and Nigeria at large, therefore the result shows that from the Relative importance index (RII) table show that those that claimed they don't enough fund to acquire a shop has the highest RII (3.95), and taking the 1st position among other factors in poverty mentality questions. This means it strongly determines the usage or utilization of designated market points. Other determinants are I feel I cannot afford a suitable shop to sell, and I spend my spare time money on entertainment with RII of 3.72 and 3.64 with 2nd and 3rd

positions respectively therefore poverty mentality significantly predicted the use of designated market points.

Additional hypothesis stated that the awareness of illegality will significantly influence the use of designated market points in Ado Ekiti. The result shows that respondents who said no about not being aware of the illegality of street trading significantly influenced the use of designated market points.

5.2 CONCLUSION.

The findings from this study showed illiteracy had no significant influence on the use of designated market points although the bar chart reveals a potential determination or influence on the use of market points. Also turnover rate did not significantly influence the use of market point utilization but the bar chart reveals a potential determination or influence on the use of market points. Using the relative importance index poverty mentality significantly influenced the use of market point utilization therefore it should be noted that the problems faced at market points significantly influenced the use of designated market points utilization, also awareness of illegality significantly influenced the use of designated market points utilization.

5.3 LIMITATIONS OF THE STUDY

The potential limitation of this study is that respondent were limited to just only one local government market area but not generalized to other towns in Ekiti State. Also, the data might not completely represent the actual situation of Street trading. Despite the limitations of this thesis, it provides a good base for important policy and practice related issues to be raised and for further research on street trading, their infrastructure, illiteracy, business assessment and poverty mentality especially relating to the African context. Furthermore, to the best of the researcher's knowledge, this is the first study to explore poverty mentality among street traders in Ado Ekiti, Ekiti State.

5.4 RECOMMENDATION

Based on the findings from this study, the following are recommended:

1. The findings of the research aim to bring to light the voices of the street traders in understanding why they do not trade from formal designated markets.

2. Local development practitioners will also gain better insights in managing the problem of street trading and creating better conditions in terms of infrastructural development and location.

3. To better inform policy makers on the rationale of street trading.

4. To better inform educational policy makers on training and development of the educational background of some traders.

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APPENDICES

APPENDIX 1

INSTRUMENTS

INFORMED CONSENT FORM

This study is being conducted by OGUNMOROTI Oluwasanmi Adebayo, an undergraduate student in department of psychology, Federal University Oye Ekiti. The study is self-sponsored as part of project work.

I am conducting a research to explore how Illiteracy, turnover rate and poverty mentality will influence street Traders towards the utilization of designated market points in Ado-Ekiti market areas. Please note that your answers will be confidential and NOT release to anyone else. Result obtained from this result will be made available to authorities for prompt intervention.

Your participation in this study will not cost you anything. Your honest answers will be highly appreciated. You are free to refuse and withdraw at any given time if you choose to. We will greatly appreciate your help in responding to the questions and also taking part in the study.

Consent: now that the study has been well explained to me and I fully understand the consent of the study process. I will be willing to take part in the study.

_____   _____

Signature of participant/date   Signature of researcher/date

Questionnaire for Street Traders

PART A

SOCIO DEMOGRAPHIC QUESTION

1. How old are you at your last birthday? ....

2. Gender   male [ ]   female [ ]

3. Religion   Christian [ ] Islam [ ] traditional [ ]

4. Marital status   single [ ] married [ ] separated [ ] divorced [ ]

5. Educational level   primary [ ] secondary [ ] university/polytechnic [ ]none [ ]

Part B: About the Enterprise

6 Why did you sell? (Can choose more than one reason)

  a) Ancestral/family tradition   ( )

  b) Loss of agriculture   ( )

  c) Easy means of setting oneself up as self-employed up/low initial invest   ( )

  d) Flexibility in working   ( )

  e) Community feeling from people working in the same area   ( )

  f) Lack of competition from large units/ease of entry   ( )

  g) I was fired   ( )

  h) Difficulty to find other salaried job   ( )

i) For survival   ( )

j) Other (Specify)   ( )

7. How did you raise your capital to start selling? ....

8. How do you assess the performance of your business at present?

a) Doing well (substantial)   ( )

b) Satisfactory (some profit)   ( )

c) Break even   ( )

d) Making loss   ( )

e) Don't know (can't tell)   ( )

9. Where do you operate your business from? a) Government Market store b) Streets c) Other

10. Why did you decide to operate your business in this area (detailed response)?

....

...,............. ....

11. Ownership of business premises:

a) self/owner b) Rented c) Leased d) Other (specify)

Part C: Infrastructure and Location

12. How did you obtain this location to sell?

a) From the community leader   ( )

b) Inherited from family   ( )

c) Saw an empty space and acquired informal rights with time ( )

d) Used an empty space when the earlier owner does not show up to work ( )

e) From local government ( )

f) Other (Specify) ( )

13. If from local government what was the process of getting the store?

a) Application ( )

b) Was on the list of traders that were displaced ( )

c) Had to pay a bribe to an official from local government/market committee to help ( )

d) Other ( )

14 Do you pay any rent, taxes or levies at your trading location? (Yes) (No)

15. If trading in streets: Are you aware that by law it is illegal? (Yes) (No)

16. Why do you continue trading in streets? ....
....

17. What has been your experience with the enforcement of the law?

a) Evictions ( )

b) Confiscations ( )

c) Bribe extortion ( )

d) Never had any problem ( )

18Has government ever consulted you concerning trading location? (Yes)   (No)

19. If yes, how were the consultations done?

a) Through the market committee   ( )

 b) Through meetings with local government officials   ( )

c) Other (specify)   ( )

20. Do you have any other option for location?   (Yes)   (No)

21. Would you like government to give you a formal license to sell? (Yes)   (No)

22. What do you think about council markets?

....

23. What three measures would you like government to introduce for assisting you improve your enterprise (start with most important).

....

....

POVERTY MENTALITY QUESTIONS

N/O	Items	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1	I spend the majority of my spare time, money and focus on entertainmen t and pleasures.					
2	If you receive government assistance to leave this market point would you?					
3	At your selling point do you plan to stop if eventually you secure money to have a shop?					
4	I feel I cannot afford a suitable shop to sell.					
5	What I have is not enough for me to acquire a suitable shop to sell.					
6	I will never have enough money to cater for myself if I get a shop.					

YORUBA VERSION OF THE QUESTIONNAIRE FOR STREET TRADERS

FOORMU IFOWOSI

Iwadiy iwayelati owo Ogunmoroti Oluwasanmi Adebayo akekoo ni ekaeko Psychology, ileeko giga gbogboogboti ile Oye Ekiti ilupaapaa funrare je onigbowoni nuidawoleisenaa.

Mo niiwa dilati se agbeyewo lori bi ero aikawe, iyipadeatilaapayenipaiseyio se seilapa fun awon onisowóojupopo,siisamuloawonojuoja Pataki niilu Ado- Ekiti atiojaIkere- Ekiti. E jowo e kiyesi pea won idakun yin yioniigbekeleninuatipekiyiohansielomiiran. Awon esiti aba gba jade yiowaniamulo fun aselati to fun idasi

Ipa yin ninu iwadiyiikiyionayinninkankan. Inuwayio dun si awon idahuntaara/ tooto tie ba fun wa.Eni ore-ofelati ko ti e ko bafe. A o dupe lowo yin fun idahun yin si awon ibeereatikikoipa Pataki ninuiwadiiyii.

Ifowosi: Nisisiyiti a tisalaye ohun gbogbonipaiwadiiyiifun mi, atipetiifowosinipaiwadiinaasi ye mi, mosetanlatikoipaninuiwaddiinaa.

....

....

Ifowosi olukope/ Deeti

Ifewosi Oluseiwadi /Deeti

IWE IBEERE

1. Omoodunmeloni o niojo to se gbeyi? ....

2   Imo akotabi abo yatoAko [   ]   Abo[   ]

3   EsinEsinomoleyinkrist [   ] musulumi [   ] Ibile [   ]

4   Ipoiloko/ layadaduro [   ] niyawo/lako [   ] Tuka [   ] ilemosu [   ]

5   IpoEko re   alakobere [   ] sekondiri [   ] ileekogiga [   ]kosi [   ]

ApaKeji (Ipin B): NipaIdawole

1. kilode to fin taja ? (O lee so juidikan lo)

   i) iseidile   ( )

   ii) pipadun ohun ogbin   ( )

   iii) Ainiowo lowo to bo se to atibo se ye   ( )

   iv) Ni irorunnienuise   ( )

   v) Adubgoti e ti n lerolatiara awon ti e jonge   ( )

   vi) Ainiidijeniadugbo to tobi   ( )

   vii) idaduru   ( )

   viii) Airiiseosumiiran se fun atije   ( )

   ix) for survival   ( )

   x) Awon idimiran (nipato)

                          ( )

2. Bawoni e se ko owoidokowolatibereojatita? ....

3. Bawoni e se moiseoja yin nilowolowoyi ?

    i) O nlodeede   ( )

    ii) O temilorun   ( )

    iii) O tuka   ( )

    iv) On mu ipadanuwa   ( )

    v) Eko lee so   ( )

4. Nibonie tin siseokowoyin?

    i) Ilẹ itajaijoba ( )   ii) Adugbo ( )   iii) Awon ibomiran   ( )

5. Kilo seleti e fin ta oja yin niadugboyi?

....

6.Enitioniibiti e tinitaja yin

i) Eyinfunrayin ( ) ii) E gbaa fun igba die ( ) iii) E yaa lo ( ) iv) Idi miran ( )

Ipinketa: AmeyaderunatiIpo

 7 Bawoni e se gbeibiitajatie tin taja?

i) latiodooloriadugbo   ( )

    ii) eJogun re latiodoebi   ( )

    iii) Eriaayeti won kó lo. E sigbaa   ( )

    iv) E nloaayekantosofonigbatieni to nii ko loo   ( )

    v) latiodoijoba   ( )

vi) Awonidimiiran   ( )

 8. Tioba je latiijoba,kini awon llana/ igbeselatifigbaibiitajanaa?

i) E bere fun   ( )

ii)O walara   awon inisowo to farahan   ( )

   iii) E san owoibobe fun ijobaki e le gba   ( )

iv) Awonidimiran   ( )

9.Nje e san owooritabiowomiranniibiokowo yin?

Beeni ( )   Beeko ( )

10. Ti ebantajaniadugbo: Nje e mope o lodisofin?   Beeni ( )   Beeko ( )

11. Kilodeti e nfitajaniadugbo? ....

....

12. Ki lawoniriri yin pelu awon ofinijoba?

i) Ilenikuro   ( )

  ii) gbigba fun ijobalonaaito   ( )

  iii) Ilonilowo gba   ( )

  iv) E o niisoro   ( )

13 Njeijobatikansi yin nipaibiitajayin?

Beeni ( )   Beeko ( )

14. Ti oba je Beenibawoni won se seikansinaa?

i) Latiodoigbimo awon oloja   ( )

  ii) Nipaipadepelu awon igbimoijoba   ( )

iii)Awon miiran   ( )

15. Nje e ni awon idimiran fun ibiitaja?

Beeni ( ) Beeko ( )

16. Nje e niifesitiijobaba fun yin niiweaseaigbafe?

Beeni ( ) Beeko   ( )

17. Kiniero yin nipaigbimooloja?

....

18. Kini awon ohun meta (Pataki) ti e fekiijoba se ti ole ran okowo yin lowo.

....

....

Ipinkerin

Onka	Awon nkannaa	Mi o gba rara	Miogba	LainniIpinnu	Mo gba	Mo gba dada
1	Mo maanaopolopo akoko, owoatiidojuko mi loriidanilarayaatiigbadun					
2	Ti oba gba iranlowoijobalatikuroniojuojayii ,njeiwoyio lo?					
3	Ni ojuoja re. Nje o pinnulati da oja re duroniakotanti o bariowolati gba ibuso					
4	Mo lerope mi o lee riowolati gba ibuso					
5	Ohun timoni ko to fun mi latigbaibusolatimaataja					
6	Mi o niowo to tolati fi tojuara mi timoba gba ibusoarami					

17 February 2016

Dear Sir/Ma,

LETTER OF INTRODUCTION

This is to certify that OGUNMOROTI OLUWASANMI ADEBAYO with Matriculation Number PSY/12/0691 is a 400 level (Final year) undergraduate student in the Department of Psychology, Federal University Oye-Ekiti, Ekiti State. He/She is currently carrying out a research work on the topic ILLITERACY, TURNOVER RATE AND POVERTY MENTALITY AMONG STREET TRADERS TOWARDS THE UTILIZATION OF DESIGNATED MARKET POINT IN ADO EKITI EKITI STATE as part of the requirements for the award of Bachelor of Science (B.Sc) degree in Psychology.

Kindly render to him/her the necessary assistance needed towards the completion of the research study.
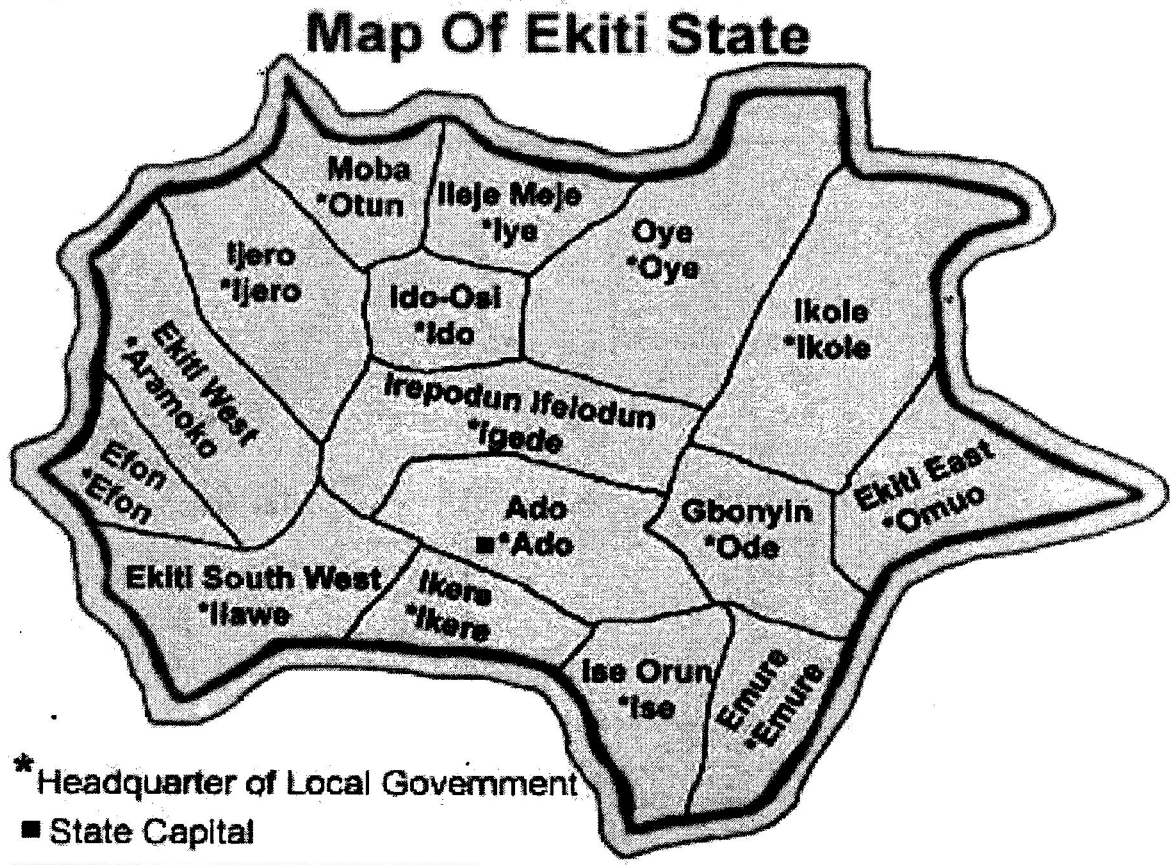
Thank you for your cooperation.

Benjamin Omolayo, PhD
Professor & Head,
Department of Psychology

APPENDIX 4:

Map of Ekiti State showing area of study

Map Of Ekiti State

* Headquarter of Local Government
■ State Capital

MINISTRY OF COMMERCE, INDUSTRIES & CO-OPERATIVES
EKITI STATE OF NIGERIA
Ado-Ekiti, Ekiti State
....DEPARTMENT

Your Ref No..................................
All communications should be addressed
to the Permanent Secretary, quoting:
Our Ref No:..................................
MCICT/CD/86/39

31st March, 2016
Date:..................................

MARKETS IN ADO-EKITI LOCAL GOVERNMENTS

1) OJA ERELU

2) SHASHA MARKET

3) NEW BISI MARKET AWEDELE

4) OJA OBA MARKET

5) OJA BISI

6) OJA IRONA

7) OJA AJOWA

8) OJA TEXTILE

L.O. Ogidiolu
For Permanent Secretary

MINISTRY OF COMMERCE, INDUSTRIES & CO-OPERATIVES
EKITI STATE OF NIGERIA
Ado-Ekiti, Ekiti State
....DEPARTMENT

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Our Ref No:..

'31st March, 2016
Date:.....................................

TO WHOM IT MAY CONCERN

Mr. Ogunmoroti Oluwasanmi Adebayo is a final year student of Federal University, Oye-Ekiti in Faculty of Humanities and Social Sciences Department of Psychology in Ekiti State.

He has indicated his intention to carryout a research work on the topic **"Illiteracy turnout rate and poverty mentality among street traders towards the utilization of designated market point"** a case study of Ado and Ikere in Ekiti state as part of the fulfillment of the award of B.Sc in psychology

It is on this note; I hereby inform you that the Ekiti State Ministry of Commerce, Industries and Cooperatives has graciously given him the approval to carryout the assignment in the selected area.

Thanks for your understanding:

L.O. Ogidiolu
for: Permanent Secretary

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