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## RURAL WOMEN'S PERCEPTION OF MARKET-RELATED SHARP PRACTICES IN KWARA STATE, NIGERIA

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### ABSTRACT

*The study determined rural women's perception of market-related sharp practices in Kwara state, Nigeria. A total of 120 interview schedules were administered on rural market women and information were obtained on their personal characteristics, perceived common market-related sharp practices, perception of sharp practices and other factors perceived to influence perpetration of sharp practices among respondents. Both descriptive and inferential statistical tools were employed in analyzing the data. Results reveal that majority were Muslims (62.5%), married (71.7%), had no formal education (51.7%), while 50.8% were food stuff sellers. The average age and household size were 42 years and 7 persons, respectively. Common sharp practices perceived to be perpetrated were use of wrong scale (94.2%), adjustment of measuring device (85.0%) and bagging of commodities with stones (80.8%). Although a large proportion (61.7%) of the respondents condemned sharp practices by their perceptions, several other factors such as lack of measurement standard (mean = 1.77), customers' ignorance of consequences (mean = 1.71), poor supervision by designated government agencies (mean = 1.66) and lack of fear of God (mean = 1.63) were perceived to account for high level of market-related sharp practices. Respondents' level of education ( $\chi^2 = 9.404$ ) and household size ( $r = -0.209$ ) were significantly related to their perception of sharp practices. The study concluded that although respondents' perception of sharp practices was unfavourable, other non-behavioural factors may have forced the rural market women to engage in perpetration of such practices.*

**Keywords:** Rural women, sharp practices, market, perception.

### INTRODUCTION

The concept of fraud, corruption and corrupt practices has remained a topical issue in many countries, including Nigeria. Indeed, literature is replete with academic discussions on the subject in the country. For example, the phenomena have attracted the attention of scholars (Anifowose, 2002; Ibrahim, 2003; Aluko, 2002; Nwabueze, 2002; Olaopa, 1998; Maduagwu, 1996 and Akindele, 1995) over the years and virtually all successive governments in the Nigeria have shown committed interest in tackling corruption. It is pertinent to remark that although the two concepts - fraud and corruption - are often used interchangeably, there is a need to make a distinction between them, at least, for the sake of clarity and better appreciation of their import in this study. Corruption is mostly associated with public sector and public officials; for example Azelama (2002) defines corruption as any action or omission enacted by a member of an organisation, which is against the rules, regulations, norms, and ethics of the organisation and the purpose is to meet the selfish end of the member, sometimes at the detriment of the organisation. However, fraud in the view of Rossouw and Arkhuysn (2000) is a phenomenon that is not limited to the public sector. They maintained that public officials, any employee in the private sector or even individuals in the informal sector can be perpetrators of fraud.

Some definitions also differentiate between 'petty' and 'large-scale' (or 'grand') corruption, with the former occurring at the local lower level and usually involving relatively small sums of

money and gifts, and the former taking place higher up in the hierarchy and involving relatively large amounts of money and costly favours. These become necessary in view of its implication for the moral fabric of society and the sustenance of living. Unethical behaviour, which is precursor to fraud and criminality (Rossouw and Arkhuysn, 2000) can be destructive where no proactive action is taken and may lead to collapse of the entire society. In view of this, the distinction between corruption and fraud is that corruption implies a third party involvement while fraud does not necessarily imply third-party involvement. Though the study of fraud and corruption within the society is often considered attractive, academic research of these phenomena has been limited substantially to the formal sector of the economy.

The Nigerian agricultural production has advanced beyond subsistence production and agricultural marketing has become a very important component of the production system. Agricultural produce marketing is an integral and crucial part of food production process in a viable farm enterprise. Agricultural produce marketing is viewed as the flow of goods and services from the point of initial farm production to the hands of the ultimate consumer (Adekanye 1988; Kohls and Uhi, 1990; AMA, 1994; Bibagambah, 1996). Onyebor (2009) added that agricultural produce marketing depicts a process of demands and motivation of sellers to distribute food items unto ultimate consumers at a profit, considering the high level of farming activities in our rural areas. Rural marketing activities are on the increase. Hence, the need for a



study of this aspect of the economy was based on its importance to human life. Many consumers of household commodities have been noted to have suffered varying degree of cheating, damages, and short changing in the hands of numerous unscrupulous sellers or distributors (NAFDAC, 2008). In spite of this, adequate academic effort has not been given to the activities of players within the informal market sector. Continued perpetuation of sharp practices at varying degrees therefore raises questions on the disposition of rural market women to these acts in the process of their marketing activities. It is against this backdrop that the study was carried out with the aim of investigating the following objectives.

The main objective of this study, therefore, was to investigate rural market women's perception of market-related sharp practices in Kwara State, Nigeria. The specific objectives of the study were to:

1. determine the personal characteristics of rural market women in the study area,
2. assess the perception of rural market women towards sharp/corrupt practices, and
3. examine the perceived factors encouraging perpetuation of sharp/corrupt practices among rural market women in the study area

#### Statement of hypotheses

**Hypothesis 1** - There is no significant relationship between selected respondents' personal characteristics and their perception of sharp practices

**Hypothesis 2** - There is no significant relationship between factors encouraging perpetuation of corrupt practises among rural market women and their perception of sharp practices

#### METHODOLOGY

The study was carried out in Kwara state, Nigeria. The state is located within the North Latitude  $11^{\circ} 2'$  and  $11^{\circ} 45'$ . It is sandwiched between longitudes  $2^{\circ} 45'$  and  $6^{\circ} 40'$  East of Greenish Meridian. The state has a land area of 32,500 square kilometers (3,250,000 hectares) with a temperature range of between  $30^{\circ}\text{C}$  and  $35^{\circ}\text{C}$ . The population of the State is 2.3 million people (NPC, 2006). The target population for the study was the 300 members of Market Association of Nigeria in the nine Local Government Areas (LGAs) of Kwara State. The LGAs included Asa, Ilorin East, Ilorin West, Ilorin South (Kwara Central); Moro (Kwara North); Irepodun, Ifelodun, Oyun and Offa (Kwara South Senatorial District). The study used a two-stage random sampling technique. Stage one involved a random selection of six LGAs (that is, 67% of the LGAs in which members were located in Kwara State). The six LGAs included Ilorin East, Ilorin South, Ilorin

West, Irepodun, Oyun and Offa LGAs. The second stage involved a random selection of 20, 25, 26, 18, 16 and 15 members from the market association registered in Ilorin East, Ilorin South, Ilorin West, Irepodun, Oyun and Offa LGA respectively based on the number of members each LGA. Thus a total of 120 members were selected as respondents. Data were collected by means of structured interview schedule and analyzed with percentages, frequencies and chi square and correlation analysis.

Primary data for the study were collected from respondents using structured questionnaire and interview schedule. The perceived sharp practices which is the dependent variable was measured by asking the respondents to indicate which of the practises they considered as corrupt as listed in the questionnaire. The mean scores for each type of perceived sharp practise were used to group the respondents into high and low categories. To determine the factors encouraging perpetuation of corrupt practises among rural market women each of the respondents was asked to indicate from a list of factors such as ignorance of customers, lack of measurement standard, financial pressure to maximise profit, weak punitive measures, depreciating social values, poor supervision from designated government agencies, on a 3-point scale of major factor (2), minor factor (1) and not a factor (0).

The data collected were analyzed using descriptive statistics such as frequency distribution tables, percentages and mean. Hypothesis were analyzed using chi-square

#### RESULTS AND DISCUSSION

##### Personal characteristics of respondents

The age distribution of the respondents as shown in Table 1 reveals that majority (39.2%) were within the ages of 31-40 years, 15.0% were aged less than 30years, while 9.2% of the respondents older than 60. These imply that most of the respondents are still relatively young and in their productive stage.

The Table also shows that majority (86.7%) were married, 18.3% being widow. The educational status of the respondents indicated that 51.7% of the respondents had no formal education, 37.0% had primary education, while only a few (17.5%) had secondary school education, the larger % of the respondents with no formal education agrees with the finding of (Aqueela 2005) that two third of the one billion of illiterate persons in the world are women and girls. Membership of associations, (98.8%) of the respondents belonged to market associations. In Nigeria, the structural role of men and women in the agricultural cycle reveal that women are more active specifically in processing and marketing of agricultural products. Women constitute overwhelming population of



those who are involved in agricultural produce marketing as against the men who focus more on artisan, subsistent farming and civil service occupations Enugu State Agricultural Development Programme (ENADEP, 2009) Table 1 also shows that majority had (42.5%) had household size of between 7-9 members.

Table 1: Distribution of respondents by personal characteristics

Variables	Categories	Percentage (n = 120)
<b>Age</b>	≤ 30	15.0
	31-40	39.3
	41-50	23.3
	51-60	13.3
	≥60	9.2
<b>Religion</b>	Christianity	34.2
	Islam	62.5
	Traditional	3.3
<b>Marital status</b>	Single	8.3
	Married	71.7
	Widowed	18.3
	Divorced	1.7
<b>Educational level</b>	Non formal	51.7
	Primary	30.8
	Secondary	17.5
<b>Household size</b>	1-5	62.6
	6-10	34.5
	11-15	2.3
	16-20	0.6
<b>Commodity marketed</b>	Rice	12.5
	Maize	16.7
	Food stuff	50.8
	Groceries	8.3
	Yam	5.0
	Vegetables	6.7
<b>Association membership</b>	Member	98.8
	Non member	1.2

Source: Field Survey, 2015.

**Perceived sharp practises amongst rural market woman**

Table 2 presents the distribution of the respondents based on the frequency of perceived sharp practises amongst rural market woman. Majority (94.2%) identified use of wrong scale of measurement, short-changing of customers (70.8 %,) and bagging of commodity with stones (80.8%) as the commonly perpetuated market-related sharp practices in the study area. This corroborates the findings of okunola *et al*, (2014) that fraudulent practices usually take different patterns depending on the situation, the environment and the nature of goods bought in the market. Such practices range from tampering with measurement module (kongo), short-changing people through prices, adulteration of products (mixing with ‘foreign’ products) for extra gains to offering substandard products for sale. Other sharp practises identified amongst rural

market woman include adulteration of commodity (65.8%) and sales of substandard products for the price of quality ones.

This finding justifies the position of Crane and Dirk (2004) that business life is confronted with enormous and complex ethical problems. It further reveals the various dimensions which unethical practices may take. The findings also corroborates the position of Rossouw and Arkhuysn (2000) that fraud and corruption traverse every facet of human endeavour and not necessarily phenomena that are peculiar to public sector and public officials.

Table 2: Perceived Sharp Practises Amongst Rural Market Woman

Sharp practises	F	%
Use of wrong scale of measurement	113	94.2
Adulteration of commodity	79	65.8
Bloating	62	51.7
Short-changing of customers	85	70.8
Bagging of commodity with stones/fillers	97	80.8
Wrong adjustment of measuring modules	102	85.0
Substandard products for sale	85	70.8

Source: Field Survey, 2015.

**Perception of rural market women to sharp practices**

Table 3.1 presents the distribution of the respondents based on the perception of rural market women towards common market related sharp practices in the study area. The study reveals that 42.5% disagreed that it is a good idea to mix bad nuts with good ones and that it’s not a bad idea to mix sub-standard commodity with good ones. However this is against common market related sharp practices that pervade common food markets in Nigeria. This is according to okunola *et al* (2014) who reported the common sharp practices in Nigerian food market as ranging from tampering with measurement module (kongo), short-changing people through prices, adulteration of products (mixing with ‘foreign’ products) for extra gains to offering substandard products for sale.

The study further reveals that 44.2% disagree that they do not see anything bad in adjusting measuring modules, after all I can equally be a victim, and (44.2%) and that country has become so bad that we hardly can be very faithful to customers hundred per cent. and that adjusting bag size to reduce quantity is rather a smart way of increasing profit (28.3%). To further establish the unfavourable disposition towards sharp practices, the study reveals that 40.0% agreed that 39.2% agreed that they were at home with standard measurement for market items if the government can come up with one and that they believe God



will punish anyone who makes wrong adjustment of measuring equipment (26.7%). The findings implies that based on the items used as indicators of sharp practices, a large number of the market women in the study area have unfavourable perception towards a number of sharp practices being perpetuated in the market. The study however reveals some of the sharp practices to which a number of the respondents were favourably disposed. For example the study revealed that 35.0% agreed that life is a game of smartness, as one should not only always be at the receiving end. Also, 29.2 strongly agreed that people can adjust measuring bowls as long as

customers do not know (29.2%) and that in this era of economic hardship, we have come to stay with some measures of smart dealings (33.3%). This implies that sharp practices in its entirety are not being considered as wrong in all of the dimensions in which it manifests in the food market.

The overall summary of respondents' perception of sharp practices reveals (Table 4) that a large number of rural market women in the study area had unfavourable perception towards sharp practices. This implies that sharp practices of various forms are seen as evil acts which should be discouraged among the women.

Table 3 Perceptions of Rural Market Women to Sharp Practices (n = 120)

Attitudinal Questions	SA	A	U	D	SA
It is a good idea to mix bad nuts with good ones	5.0	8.3	10.8	42.5	33.3
People can adjust measuring bowls as long as customers don't know	6.7	29.2	10.3	25.0	29.2
It's not a bad idea to mix sub-standard commodity with good ones	8.3	23.3	3.3	42.5	22.5
Adjusting bag size to reduce quantity is rather a smart way of increasing profit	6.7	25.8	11.7	28.3	27.5
In this era of economic hardship, we have come to stay with some measures of smart dealings	15.0	33.3	15.8	16.7	19.2
I don't see anything bad in adjusting my measuring device, after all I can equally be a victim	3.3	23.3	14.2	44.2	15.0
The country has become so bad that we hardly can be very faithful to customers hundred percent	22.5	21.7	15.0	28.3	12.5
I will rather loss than cheat my customers	11.7	20.8	26.7	22.5	18.5
It is not anybody business how I sell my markets, even if I cheat customers	22.5	20.8	21.7	25.8	9.2
I am at home with standard measurement for market items if the government can come up with one	39.2	27.5	8.3	15.8	9.2
Life is a game of smartness; do me I do you	16.7	35.8	17.5	17.5	12.5
I believe in transparency and trust as a trader in the market	24.2	35.0	19.2	13.3	8.3
I will rather inflate price for rich men who come around to buy, after all they have all embezzled to have so much	24.2	28.3	17.5	25.8	42
The only way to catch up with co-market women is to 'apply wisdom'	17.5	40.0	19.2	15.8	7.5
Inflating prices occasionally is our only chance of sharing in the national cake	23.3	22.5	20.8	25.0	8.3
I believe God will punish anyone who makes wrong adjustment of measuring equipment	26.7	27.5	23.3	10.8	11.7

Source: Field Survey, 2015

Table 4: Categorization of respondents' perception of rural market women to sharp practises

Perception Categories	Frequency	Percentage	Mean	Std Dev
Favourable	74	61.7	68.5	8.5
Unfavourable	46	38.3		

**Perceived factors encouraging perpetuation of sharp practices**

Table 5 presents the distribution of the respondents based on their rating of perceived

factors encouraging perpetuation of sharp practises by rural market women in the study area. Majority (81.7%) of the respondents opined that lack of measurement standard was a major factor that encouraged Perpetuation of Sharp Practises, A larger proportion (67.5%) of the respondents also identified Poor supervision from designated government agencies, which is in tandem with (Dike 2008) who stated that the lukewarm attitude of those who are supposed to enforce the laws of the land could lead to people engaging in corrupt behaviour, knowing fully well that they would get



away with it. Also, 60.3% of the respondents identified financial pressure to maximise profit as a major factor. This may be as result of the extension family setting which is common in the rural area, which often attracts higher responsibilities in the form of financial commitment. This is also in tandem with Onalaja and Onalaja (1997) who opined that influence of extended family system

and pressure to meet family obligations are more in less developed societies. About seventy one percent of the respondents identified existence of commodity association as minor factor while 31.7% identified poor upbringing as a no factor that encouraged perpetuation of sharp practises.

Table 5 Perceived factors encouraging perpetuation of Sharp Practises:

Factors	Major factor		Minor factor		Not a factor		Mean	Rank
	F	%	F	%	F	%		
Ignorance of customers	92	76.7	21	17.5	7	5.8	1.71	2
Lack of measurement standard	98	81.7	16	13.3	6	5.0	1.77	1
Poor supervision from designated government agencies	81	67.5	37	30.8	2	1.7	1.66	3
Existence of commodity association	17	14.2	73	60.8	30	25.0	0.89	12
Financial pressure to maximise profit	72	60.3	34	28.3	14	11.7	1.48	8
Poor market coordination	49	40.8	55	45.8	16	13.3	1.28	9
Poor sanction methods	68	56.7	44	36.7	8	6.7	1.50	7
Weak punitive measures	76	63.3	40	33.3	4	3.3	1.60	5
Poor market price	73	60.8	43	35.8	4	3.3	1.57	6
Depreciating social values	52	43.3	40	33.3	28	23.3	1.20	10
Poor upbringing	61	50.8	21	17.5	38	31.7	1.19	11
Lack of fear of God	83	69.2	30	25.0	7	5.8	1.63	4

**Hypotheses testing**

The study reveals that there was a significant relationship between rural market women’s level of education and their perception of market-related sharp practises ( $\chi^2=9.404, P=0.009$ )

This implies that formal education is important to enlightening the people on corrupt practises in the study area. This result agrees with UNDP (2012) that posited that education is an essential tool in enlightening the people and informing them of societal expectations. However the study reveals no significant relationship between respondents’ religion ( $\chi^2 =4.806, P>0.05$ ), marital status ( $\chi^2 =6.230, P>0.05$ ), membership association ( $\chi^2 =2.256, P>0.05$ ) and perception of sharp practises among rural market women.

Table 5b shows the correlation analysis between respondents’ age, household size and perception of market related sharp practises in the

study area. Results reveal that there were significant correlation between respondents’ age ( $r = 0.307$ ), household size ( $r = -0.222$ ) and perception of sharp practises. This implies that while the younger market women may not have so much against perpetuation of sharp practises, their older have unfavourable perception towards it. as perception improves with age. It is expected that the elderly in the society are custodian of social values, and it is expected that even though the emerging generations may not appreciate these values, the same may not be said of the older folks. The significant relationship of household size may not also be unconnected to increasing family responsibilities which may put more pressure of the women and may thereby be a factor increasing perpetuation of sharp practises in the study area.

Table 5a: Relationship between respondents’ socio-economic characteristics and perceived sharp practises

Characteristics	$\chi^2$ value	Df	p-value	Decisions
Religion	4.806	2	0.090	NS
Marital status	*6.230	3	0.101	NS
Educational level	9.404	2	0.009	S
Membership of association	2.256	1	0.133	NS

\*p < 0.05



Table 5b: Table showing PPMC results of relationship between age, household size of respondents and their perception of market related sharp practices

Variables	r	P	Decision
Age	0.307	0.012	S
Household size	-0.222	0.031	S

### CONCLUSION AND RECOMMENDATION

The study concludes that sharp practices manifest in different dimensions among market women in the study area, the most prominent ones bothering on use of wrong scale and modules of measurement. The study further described factors encouraging sharp practices among rural market women as multi-pronged, as all the stakeholders including government regulatory agencies, customers and even the market women themselves are culpable. It identifies lack of standard measurement scales/modules among traders, ignorance of customers, as well as poor supervision from designated authority. However, in spite of the prevalence of sharp practices, market women still perceived the practices to be evil, and so should not be allowed to thrive in the marketing systems of agricultural produce in the study area. The study further establishes that perception of sharp practices among rural market women improved with age, while households with large members were more likely to favour sharp practices, perhaps due to increasing household responsibilities.

- The role of government through such agencies as CPC (Consumers Protection Council) cannot be overemphasized and it is recommended that such agencies should be mandated to take cases in often neglected areas like rural market and the like into cognizance. This can be better achieved by developing measures adaptable to the realities in the rural markets so as to effectively fight cases of sharp practices in the study area.
- Government should also reintroduce uniform measurement module which must be constantly inspected by government and union officials.
- Market associations should also ensure strict compliance to standard and honest practices among its members and punitive measures should be extolled against violators.
- Customers should also be well educated from time to time so they are able to know and demand for their rights to transparent dealings with sellers of agricultural commodities.

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