

OPPORTUNITIES AND CONSTRAINTS OF PETTY TRADING AMONG RURAL HOUSEHOLDS IN SHAGARI LOCAL GOVERNMENT AREA, SOKOTO STATE, NIGERIA

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Abstract

This study examined the opportunities and constraints of petty trading among rural households in Shagari Local Government Area of Sokoto State, Nigeria. The study was motivated by the increasing role of non-farm activities in supporting rural livelihoods and reducing household vulnerability. A cross-sectional survey design was adopted, and primary data were collected from 250 petty traders through structured questionnaires using a multi-stage sampling technique. Data were analyzed using descriptive statistics and mean ranking analysis. The findings revealed that females constituted 60.8% of the respondents, indicating the dominance of women in petty trading activities. Furthermore, 54.4% of the respondents derived more than 50% of their household income from petty trading, highlighting its importance as a livelihood source. The major opportunities identified were immediate cash income (mean = 4.72), flexible working hours (mean = 4.65), improved household food security (mean = 4.42), and low capital requirements (mean = 4.35). However, lack of access to capital (mean = 4.78), low profit margins (mean = 4.55), market competition (mean = 4.38), and poor infrastructure (mean = 4.25) emerged as the most significant constraints. The study concludes that petty trading plays a crucial role in sustaining rural livelihoods and improving household welfare, but its full potential is hindered by financial, infrastructural, and institutional challenges. The study recommends improved access to credit, rural infrastructure development, entrepreneurship training, and enhanced market security to strengthen the contribution of petty trading to rural development.

Keywords: Petty Trading, Rural Livelihoods, Non-Farm Activities, Income Diversification, Household Welfare, Rural Development, Shagari Local Government Area, Sokoto State.

Introduction

Rural livelihoods in developing countries are increasingly characterized by diversification into non-farm activities due to the declining viability of agriculture as a sole source of income. In Sub-Saharan Africa, petty trading has emerged as one of the most accessible livelihood strategies, particularly for low-income households and women (Sale, et al., 2026). In northern Nigeria, especially in Sokoto State, rural households face challenges such as climate variability, low agricultural productivity, and limited employment opportunities. These conditions have necessitated the adoption of alternative income-generating activities, among which petty trading

is prominent (Boku, 2026). Petty trading involves small-scale buying and selling of goods, often requiring minimal capital and skills. Despite its widespread practice, its effectiveness is influenced by both enabling opportunities and structural constraints (Ugoani & Ugoani 2026). While it provides immediate income and enhances household resilience, it is often characterized by low returns and limited growth potential. This study examines the opportunities and constraints of petty trading in Shagari Local Government Area, with a view to providing insights into its role in rural livelihood systems and informing policy interventions.

Petty trading is a key component of the informal economy, involving small-scale commercial activities that require limited capital and operate outside formal regulatory frameworks. According to Sadiq et al., (2025), rural households engage in non-farm activities such as petty trading to diversify income sources and reduce vulnerability to shocks. In Sub-Saharan Africa, non-farm income contributes significantly to household welfare, often accounting for 30–50% of total rural income (Jack & Jackson 2025). Petty trading, in particular, plays a crucial role in providing liquidity and supporting daily consumption needs.

Opportunities of Petty Trading

Income Generation: A Critical Livelihood Strategy

Petty trading is widely recognized as a primary income source for millions of households in developing countries, particularly in Sub-Saharan Africa (Suleiman, 2025). Empirical studies show that Informal trading provides daily or frequent cash inflows, which are crucial for meeting immediate household needs such as food, school fees, and healthcare. A study on petty traders in Ghana found that traders generate regular daily earnings from small-scale sales, reinforcing its role as a reliable livelihood activity. In many African economies, the informal sector (dominated by petty trade) contributes significantly to employment, accounting for over 70% of non-agricultural employment (Kreikemeyer & Romashov, 2025). Beyond subsistence, recent research highlights that petty trading can evolve into more profitable micro-enterprises, enabling capital accumulation and gradual business expansion over time (Ndunguru, 2025). Petty trading acts not only as a survival strategy but also as a pathway to economic mobility and entrepreneurship, especially where formal jobs are scarce (Nahuche et al., 2022)

Low Entry Barriers: Inclusive Economic Participation

One of the most important advantages of petty trading is its accessibility. Empirical findings show that participation in petty trading does not require formal education or specialized skills, making it attractive to low-income and less-educated populations (Östman, 2022). Similarly, Start-up capital is typically small, often sourced from personal savings, informal loans, or rotating credit schemes. The informal economy absorbs surplus labour where the formal sector cannot, consistent with the dual economy theory, which explains how informal activities sustain livelihoods in developing countries (Magidi, 2025). Petty trading serves as a social safety net, reducing unemployment and providing economic inclusion for marginalized groups such as rural migrants and the urban poor.

Flexibility: Supporting Gender Roles and Household Dynamics

Petty trading offers temporal and spatial flexibility, which is particularly beneficial for women. Women dominate informal trade in Africa, with estimates showing that a large proportion of women are engaged in vulnerable or informal employment, especially trading activities (Mwipopo, 2022). The nature of petty trading (e.g., street vending, home-based shops) allows women to combine income-generating activities with childcare and domestic responsibilities.

Empirical evidence shows that women's income from petty trading is often used for household consumption, particularly food and children's education (Mohammed et al., 2023). Petty trading therefore, enhances women's economic participation and autonomy, even within restrictive socio-cultural contexts.

Food Security: Improving Household Welfare

Petty trading contributes significantly to household food security, both directly and indirectly. Increased income from trading improves purchasing power, enabling households to access a more stable and diverse food supply (Ibrahim et al., 2023). Women traders, in particular, are closely linked to food distribution systems, selling agricultural produce and household food items within local markets (Wegerif, 2024). Empirical observations show that women's trading income is often allocated to daily food consumption, reinforcing its role in sustaining household nutrition. Petty trading strengthens urban and rural food systems by linking producers and consumers while improving household-level food access (Taye et al., 2024)

Recent studies go beyond traditional views and highlight new opportunities and skill acquisition and informal training (Madsen, 2022). The informal sector serves as a hub for on-the-job learning and entrepreneurship development and it is also asserted that, Petty traders often adapt quickly to economic shocks, demonstrating high resilience and creativity (Tembo, & Kibuka-Sebitosi, 2025). Informal traders increasingly form supply chains with formal businesses, contributing to broader economic systems. Petty trading is not static; it is a dynamic and evolving sector with potential for integration into formal economic structures (Weldemariam et al., 2023). Empirical literature consistently shows that petty trading plays a multidimensional role in development as a source of income, a mechanism for social inclusion, a support system for women, and a contributor to food security. While often labeled as "survivalist," recent evidence suggests it is better understood as a resilient and adaptive economic system with significant developmental potential (Ibrahim et al., 2023)

Constraints of Petty Trading

Despite its significant role in livelihood sustenance, petty trading is constrained by a wide range of structural, institutional, and market-related challenges that limit its productivity, sustainability, and capacity for growth (Vianey, 2024). These constraints are particularly severe in developing countries, where informal economic activities dominate rural and urban livelihoods.

Limited Access to Credit and Financial Services

One of the most critical constraints facing petty traders is inadequate access to formal financial systems. Empirical studies consistently show that informal traders often lack collateral, credit history, and formal business registration, making it difficult to secure loans from banks and microfinance institutions (Sheriff, & Saidu, 2022; Ibrahim et al., 2023). High interest rates and stringent lending conditions further discourage borrowing, even when credit is theoretically available. As a result, most petty traders rely on informal sources of finance such as personal savings, family support, or rotating savings groups, which are often insufficient for business expansion (Mohammed, Osemeke, & Ahmed, 2023). The consequence of this financial exclusion is that traders operate with very small working capital, limiting their ability to purchase goods in bulk, diversify stock, or withstand economic shocks. Evidence from food traders shows that limited capital forces them to maintain fast turnover and low inventory, reducing profitability and bargaining power (Metu, & Nwogwugwu, 2024). Credit constraints trap petty traders in a low-investment, low-return cycle, reinforcing poverty rather than enabling upward mobility.

Poor Infrastructure and Limited Market Access

Infrastructure deficits represent another major barrier to the growth of petty trading. Studies indicate that informal traders often lack access to basic amenities such as electricity, water, storage facilities, and transportation systems (Jouanjean et al., 2022). Poor road networks and transport systems increase the cost of moving goods, especially in rural areas, thereby reducing profit margins. In many cases, traders operate in unregulated or temporary spaces, making them vulnerable to displacement and limiting customer access (Vianey, 2024). Furthermore, inadequate infrastructure constrains traders' ability to adopt modern technologies and improve efficiency, thereby keeping them at subsistence levels. Infrastructure challenges reduce market efficiency, competitiveness, and income potential, particularly for rural petty traders (Kamara et al., 2022)

High Competition and Low Profit Margins

Petty trading is characterized by low entry barriers, which, while beneficial, also lead to market saturation. Many individuals enter petty trading due to lack of alternative employment, resulting in intense competition among traders selling similar goods (Chen et al., 2024). This oversupply reduces prices and leads to thin profit margins, making it difficult for traders to accumulate savings or reinvest in their businesses. Empirical studies in Sub-Saharan Africa show that informal enterprises are typically small-scale with limited growth potential, largely due to competition and restricted access to larger markets (Gu et al., 2023). Additionally, informal traders often compete with formal retail businesses, which benefit from economies of scale, better infrastructure, and access to finance. High competition pushes petty trading into a survivalist activity, rather than a pathway to wealth creation (Reddy & Anugu, 2025)

Exposure to Risks and Vulnerability

Petty traders operate in highly uncertain environments and face multiple risks. Theft, fire outbreaks, and harassment are common, especially for traders operating in open or informal markets. Price volatility particularly for agricultural goods can lead to unpredictable income fluctuations (Petty et al., 2022). Lack of formal recognition means traders have limited legal protection, making them vulnerable to exploitation, eviction, or loss of goods. Moreover, the absence of insurance mechanisms means that traders must absorb all shocks personally, increasing their economic vulnerability (Sertse, Tamire & Liu, 2025). These risks contribute to income instability and insecurity, undermining the poverty-reduction potential of petty trading.

Institutional and Policy Constraints

Beyond economic factors, institutional barriers also limit petty trading. Complex licensing procedures and bureaucratic regulations often exclude informal traders from formal economic systems. (Newman, Lewis & Coles, 2025). Weak representation and lack of trade associations reduce traders' ability to advocate for better policies and working conditions. Inconsistent government policies may lead to harassment, eviction, or taxation without adequate support services. Institutional weaknesses perpetuate the marginalization of petty traders, limiting their ability to grow and formalize (Ndunguru, 2025)

These constraints align with the argument of Natanael, (2025) and Cecilia Tacoli (2017), who emphasized that informal sector actors operate under systemic disadvantages, including limited access to capital, infrastructure, and institutional support. These barriers collectively restrict business expansion, reduce productivity, and sustain poverty cycles (Ngunza 2025). The poverty trap theory explains how low capital and low returns reinforce each other. The dual economy

model highlights how informal sectors persist due to structural inequalities in developing economies (Abdullahi & Waziri, 2026). In summary, while petty trading provides vital livelihood opportunities, it is constrained by interconnected financial, infrastructural, market, and institutional challenges. These constraints limit income generation potential, prevent business growth and formalization, increase vulnerability to shocks and reinforce cycles of poverty. Thus, without targeted interventions, such as improved access to microfinance, infrastructure development, and supportive policies, petty trading may remain a coping mechanism rather than a transformative economic pathway. According to Newman, Lewis & Coles (2025) these constraints limit the ability of informal traders to expand and sustain their businesses.

Methodology

The study was conducted in Shagari Local Government Area, a predominantly rural area characterized by subsistence agriculture and emerging non-farm activities. Shagari Local Government Area is located in the Northwestern part of Nigeria, within Sokoto State. With a land mass of about 1,332 km², it is located between Latitude: 12° 37' 31" N and Longitude: 4° 59' 27" E (Figure 1) Its location places it within a predominantly rural and agrarian region characterized by dispersed settlements and subsistence farming. The climate of the study area is typically tropical continental, characterized by two distinct seasons; the wet season and the dry season (Yunusa, Umar, & Hamisu, 2025). The wet season usually spans from May to October, while the dry season extends from November to April. Rainfall in the area is generally low and erratic, ranging between 500 mm and 800 mm annually (Dogon Daji and Magawata, 2024). This makes agricultural activities highly dependent on rainfall and vulnerable to climatic variability. Temperatures are generally high throughout the year, often exceeding 40°C during the hot season (March to May). Shagari Local Government Area has a predominantly rural population, with settlements largely dispersed across the area. The population is composed mainly of Hausa and Fulani ethnic groups, who are predominantly Muslim. Household sizes tend to be relatively large, reflecting cultural and socio-economic factors. Population growth, coupled with limited economic opportunities, has increased pressure on land and other resources (Usman et al., 2025). This has contributed to the diversification of livelihoods, including the growing involvement in petty trading and other non-farm activities.

The economy of the study area is largely agrarian, with the majority of the population engaged in subsistence farming. Major crops grown include millet, sorghum, maize, and cowpeas. Livestock rearing, particularly of cattle, goats, and sheep, is also an important economic activity, especially among the Fulani. In addition to agriculture, non-farm activities play a significant role in the local economy (Idris and Ilallu, 2025). Petty trading is one of the most common non-farm activities, involving the buying and selling of goods such as food items, clothing, and household materials. Other non-farm activities include artisan work, transportation services, and small-scale processing. Petty trading is particularly important as it provides a source of income during the agricultural off-season and helps households cope with economic shocks (Adeosun et al., 2025) However, the sector is often informal and characterized by low capital investment, limited access to credit, and inadequate infrastructure.

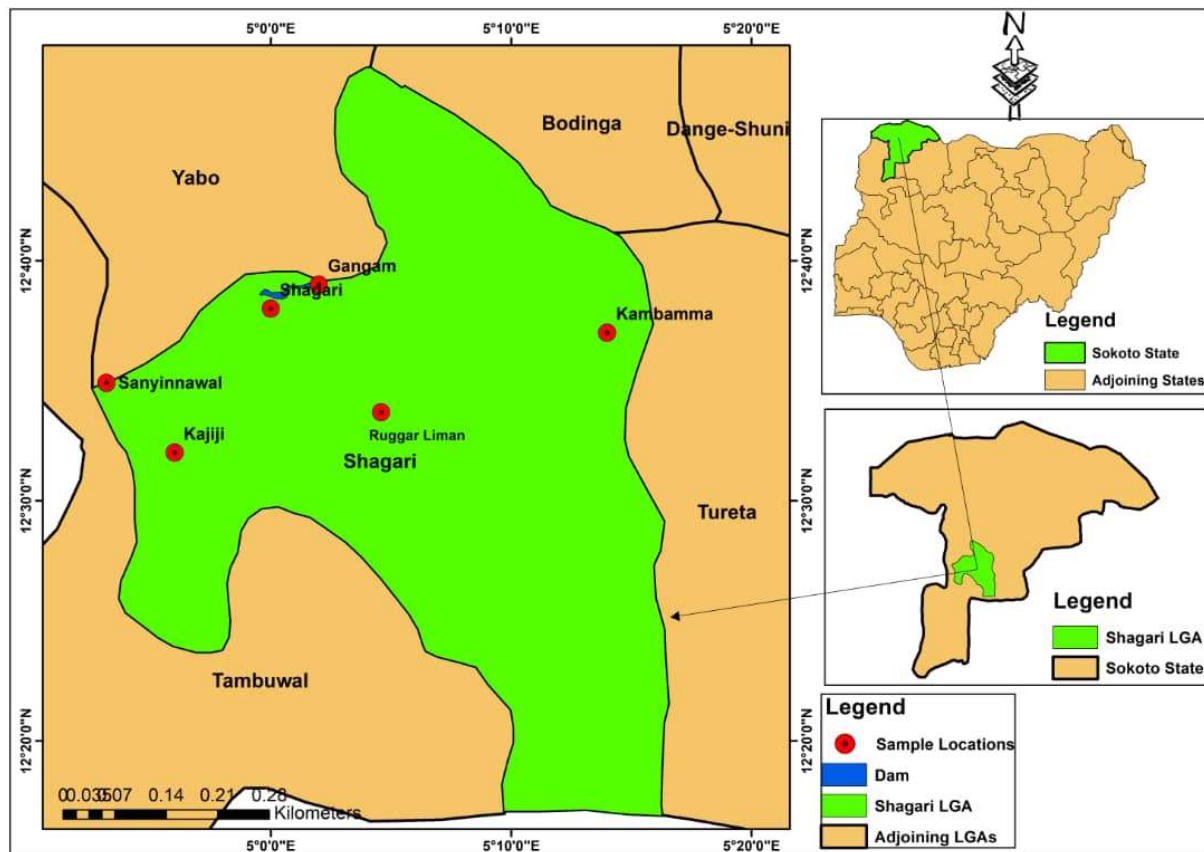


Fig. 1: The Study Area

A descriptive survey design was adapted to capture respondents' perceptions of opportunities and constraints in petty trading. A total of 250 respondents were selected using a multi-stage sampling technique involving Purposive selection of wards, Random selection of village and Systematic sampling of households. Data were collected using structured questionnaires. Data were analyzed using Descriptive statistics (frequency, percentages and Tables) and Likert-scale mean ranking.

Results and Discussion

Opportunities and Challenges of Petty –Trading in Shagari LGA

Petty trading as a non-farm activity is influenced by multiple socio-economic, institutional, and environmental factors. Understanding both the opportunities and challenges is crucial for designing interventions that enhance livelihood outcomes in Shagari Local Government Area. The study employed a Likert-scale approach to capture respondents' perceptions, where:

5 = Strongly Agree

4 = Agree

3 = Neutral

2 = Disagree

1 = Strongly Disagree

Mean scores above 3.5 indicate strongly perceived opportunities/challenges, while scores below 2.5 suggest weakly perceived factors.

Table 1: Respondents' Perceived Opportunities of Petty Trading

Opportunity Statement	Mean Score	Rank
Generates immediate cash income	4.72	1
Flexible working hours for women	4.65	2
Enhances household food security	4.42	3
Requires low capital investment	4.35	4
Provides a platform for skill acquisition	4.10	5
Enables networking and social capital	3.80	6

Findings from the Table 1, above, indicates the top-ranked opportunity (mean = 4.72) confirms that petty trading provides quick access to cash, which is critical for households with large consumption needs (e.g., food, school fees, medical expenses). This is consistent with Abdullahi & Waziri (2026) who emphasizes that liquid income from informal trading is vital for rural households' resilience. Women especially benefit from trading because it allows simultaneous management of domestic responsibilities and income generation (World Bank, 2019). Flexibility enhances participation and reduces dependency on male income, fostering women's empowerment. Income from petty trading directly translates to food purchase and nutrition, reducing vulnerability to hunger during agricultural lean seasons (Natanael, 2025). Petty trading is accessible to most rural households due to minimal start-up costs, making it an ideal livelihood for the poor and vulnerable groups (Sale et al., 2026).

Traders develop entrepreneurial skills, numeracy, and negotiation abilities. Social interactions through trading foster market information exchange, which can enhance business performance (Sertse, et al., 2025). The opportunities show that petty trading functions as a safety net, provides economic and social capital and supports short-term poverty alleviation. Globally, similar patterns are observed. For instance, in Kenya, petty trading among women contributes to 40–60% of household cash needs (World Bank, 2020). In Ghana, low-capital trading activities support education and healthcare spending in rural households (Petty et al., 2022). While opportunities are significant, their impact on long-term poverty reduction depends on scale, market access, and complementary skills.

Table 2: Respondents' Perceived Challenges of Petty Trading

Challenge Statement	Mean Score	Rank
Limited access to capital/credit	4.78	1
Low and fluctuating profit margins	4.55	2
Market instability / competition	4.38	3
Poor infrastructure (roads, electricity)	4.25	4
Theft and insecurity	3.92	5
Lack of business training	3.80	6
Cultural and gender constraints	3.55	7

The most significant challenge (mean = 4.78) from the Table 2, above, reflects financial constraints faced by rural traders. Without access to credit or microfinance, traders cannot expand businesses, diversify products, or smooth income during lean periods (Gu, et al., 2023). Rural petty trading often generates small profits due to limited purchasing power and seasonal demand, which constrains wealth accumulation. Informal markets are highly competitive, and price volatility reduces predictability of income, discouraging larger investments. Lack of roads, electricity, and storage facilities increases transaction costs, reduces access to markets, and heightens product spoilage (Chen, et al., 2024). Rural insecurity and petty crime can lead to loss of capital, discouraging business growth.

Traders often rely on experience rather than formal knowledge, limiting their capacity to manage finances, scale operations, and innovate. Women face societal restrictions on mobility and trading outside home environments (World Bank, 2019), which reduces income potential. The challenges illustrate that Petty trading alone cannot eliminate poverty and structural, institutional, and social barriers limit its effectiveness. In rural Niger and Mali, studies show that petty trading is constrained by capital shortages, insecurity, and market access, similar to Shagari (FAO, 2018). In Uganda, women's petty trading is curtailed by gender norms and lack of business skills, limiting its potential for poverty reduction (Kamara, et al., 2022). Opportunities show high potential for income generation, empowerment, and skill acquisition. Challenges demonstrate structural and institutional limitations that restrict growth and long-term poverty alleviation.

This duality reflects the "opportunity–constraint paradox" in rural non-farm livelihoods (Jouanjean et al., 2022). Access to Microfinance provide low-interest loans to rural traders to expand operations and stabilize income, Market and Infrastructure Developments improve rural roads, storage facilities, and local marketplaces. Petty trading is a double-edged sword. It alleviates short-term poverty and empowers women. But structural, financial, and cultural barriers limit its potential for long-term wealth creation. Thus, policy support, skill development, and infrastructure investment are essential to convert opportunities into sustainable economic growth. The findings demonstrate that petty trading presents a paradox of opportunity and constraint. While it provides immediate livelihood support, its long-term impact on poverty reduction is limited. This aligns with existing literature, which suggests that informal economic activities often sustain livelihoods but do not necessarily lead to significant economic advancement.

Conclusion

This study examined the opportunities and constraints associated with petty trading among rural households in Shagari Local Government Area of Sokoto State, Nigeria. The findings demonstrate that petty trading has become an indispensable component of rural livelihood systems, providing a viable source of income and economic support for households facing declining agricultural productivity, seasonal income fluctuations, and limited formal employment opportunities. The study revealed that petty trading offers several important opportunities, including the generation of regular cash income, flexibility in work arrangements, improvement in household food security, low capital requirements, and opportunities for skill acquisition and social networking. These benefits make petty trading particularly attractive to women and low-income households, thereby contributing to livelihood diversification and household welfare. Despite these opportunities, the study found that the full potential of petty trading is constrained by several structural and institutional challenges. Prominent among these are limited access to credit and financial services, inadequate market infrastructure, poor transportation networks, low profit margins, intense market competition, insecurity, and insufficient entrepreneurial training. These

challenges restrict business expansion, reduce profitability, and limit the capacity of petty trading to serve as a sustainable pathway for economic advancement.

The study therefore concludes that petty trading functions as both a survival strategy and a livelihood enhancement mechanism for rural households in Shagari Local Government Area. While it provides critical support for household income generation and welfare improvement, its long-term developmental impact is undermined by persistent financial, infrastructural, and institutional barriers. Consequently, the contribution of petty trading to rural development can be significantly enhanced through targeted interventions that improve access to finance, strengthen market infrastructure, promote entrepreneurial capacity, and create an enabling environment for small-scale rural enterprises. Such measures would not only improve the performance of petty traders but also contribute to broader goals of rural transformation, employment generation, and poverty reduction in Sokoto State and Nigeria at large.

Recommendations

Based on the findings of the study, the following recommendations are proposed:

- i. **Expand Access to Microfinance and Credit Facilities:** The Central Bank of Nigeria, in collaboration with the Bank of Agriculture, Bank of Industry, Microfinance Banks, and the Sokoto State Ministry of Commerce and Industry, should establish and strengthen rural credit schemes specifically targeted at petty traders. Such schemes should provide affordable loans with low interest rates, simplified collateral requirements, and flexible repayment plans to enable traders to expand their businesses, increase working capital, and improve profitability.
- ii. **Improve Rural Market and Transportation Infrastructure:** The Sokoto State Ministry of Works and Transport, the Sokoto State Ministry of Commerce and Industry, the Shagari Local Government Council, and the Federal Ministry of Regional Development should prioritize the rehabilitation and construction of rural feeder roads, modern market facilities, storage centres, and electricity infrastructure in trading communities. Improved infrastructure will reduce transportation costs, facilitate market access, minimize losses, and enhance the efficiency and profitability of petty trading activities.
- iii. **Strengthen Capacity Building and Entrepreneurial Development:** The Small and Medium Enterprises Development Agency of Nigeria, in partnership with the National Directorate of Employment, the Sokoto State Ministry of Commerce and Industry, and tertiary institutions within the state, should organize regular entrepreneurship development programmes for petty traders. These programmes should focus on financial literacy, business management, record keeping, marketing strategies, customer relations, and enterprise growth to improve the managerial capacity and sustainability of rural trading enterprises.
- iv. **Strengthen Security Measures in Rural Trading Centres:** The Nigeria Police Force, working in collaboration with the Sokoto State Community Guard Corps, traditional institutions, community leaders, and the Shagari Local Government Council, should strengthen security arrangements in rural markets and trading centres. This should include regular security patrols, community policing initiatives, and the establishment of market security committees to protect traders, their goods, and business assets from theft, vandalism, and other forms of criminal activity.

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