



CONTRIBUTIONS OF SOCIAL CAPITAL TO WELLBEING OF FOOD MARKETERS IN IBADAN METROPOLIS, IBADAN, OYO STATE, NIGERIA

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ABSTRACT

To move from lower to higher levels of social interactions, participation in informal networks, organizations, associations and social movement to gain economic benefits is vital. This study was conducted to assess the contribution of social capital to wellbeing of food marketers in Ibadan Metropolis, Ibadan, Oyo State. Multi-stage sampling procedure was used to sample 120 food marketers for the study. Data was collected using structured questionnaire and analyzed using descriptive and inferential statistics such as; Chi-square and Pearson Product Moment Correlation (PPMC) to analyse data. Results show that majority of the food marketers were female (76.7%), between the ages of 40-49 years, 82.5% were married, mean household size was six and 50% had secondary education. The three important social groups identified were; commodity specific, religious and saving and credit group. Benefits derived from participating include a sense of belonging, friendship among group members. Result of analysis showed that 9.2% of the respondents had fair level of wellbeing, 42.5% were better-off and 48.3% were worse-off. There were significant relationships between religion ($\chi^2 = 6.828$; p -value=0.033), marital status ($\chi^2 = 31.591$; p -value=0.000), age of respondents ($r=0.270$; p -value=0.003), household size ($r=0.257$; p -value=0.005), monthly income ($r=0.204$; p -value=0.025) and the wellbeing status of respondents. It was also established that there was significant relationship between benefit ($r=0.215$; p -value=0.018) respondents derived from their associations and wellbeing status. The study concluded that social capital contributed to the wellbeing status of respondents although there is evident need for improvement.

Keywords: Social Capital, Wellbeing, Food marketers

INTRODUCTION

The use of collective action and interactions among individuals is to better the national economy particularly in agriculture. A number of farmers come together with unifying interest of improving their occupational operations. The motivation and the unifying interest amongst members in such group suggests like mindedness and potential to work for and even help each other absorb variability in personal income and other economic shocks (Emeroleet *al*, 2013). Many of these local institutions and groups are social, others are economic while yet a good number of the groups serve both social and economic purposes in livelihood of their members. When the groups are social groups, they help in creating social capital which among other assets includes institutional identity, relationships within, members' attitudes, and values that govern interactions among them as a people. These contribute to economic and the social development of the communities (Grootaert and van Bastelaar, 2002).

Social capital is a sociological concept which has been applied to a variety of issues in recent times. Olomola (2001) defines the concept as the aggregate, the actual or potential resources which are linked to the possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition. Intuitively, the basic idea of "social capital" is that one's family, friends and associates constitute an important asset, one that can be called upon in a crisis, enjoyed for its own sake, and/or leveraged for material gain (Woolcock, and Narayan, 2002). According to Gillivray (2007), wellbeing is generally viewed as

a description of the state of people life's situation. Also, Polllnacet *al.*, (2006) views it as a degree to which an individual, family, or larger social grouping (e.g., firm, company) can be characterized as being healthy (sound and functional), happy and prosperous. Similarly, it is said to be a judgment about satisfaction with one's overall life or with domains, or the extent to which life has meaning or purpose or having what you need for life to be good. It is now widely accepted that the concept of wellbeing is multidimensional: encompassing all aspects of human life (Gillivray, 2007).

Narayan, Chambers, Shah and Petesch (2000). expresses wellbeing as synonymous with good quality of life which include; material wellbeing often expressed as having enough bodily, wellbeing which include; being strong, being in the right frame of mind and looking good, social wellbeing which include; caring for children, having self-respect, peace and good relations in the family and community, having security, including civil security and confidence in the future having freedom of choice and action including being able to help other people in the community. Wellbeing is measured with indicators; like income, health and education which are the most commonly used. Other measures include housing, autonomy, exposure to mass media and leisure, empowerment and participation, good nutrition. The instrumental benefits of social capital arise from its contributions to improved economic performance and social insurance.

As Olayinka and Aminu (2006) defined, a market has an area over which buyers and sellers negotiate the exchange of a well-defined

commodity. The most important factors for the existence of markets are that the goods to be sold must exist, there must be seller and buyer, and both must agree on a price.

Though Nigeria is blessed with abundant physical and human resources, there had been progressively worsening welfare and poverty conditions of its nations (Okunmadewa, 2001). The problems associated with the agricultural sector of our country have made group formation especially of farmers very crucial, as this help them to benefit from the publicly instituted poverty reduction programmes (Yusuf, 2006). Some of the significant findings also show that local associations and networks do have a positive impact on economic welfare and local development, and play a positive role in environmental management. A typical household survey does not have information on the types of variables that might reflect social capital. Growing attention is given to the role of social capital in affecting the level of development of communities and nations. Increasing global attention is being given to the study of social capital and its influence on various aspects of human life and the environment. Although social capital has attained an important place and a vital factor necessary for an understanding of differences in economic outcomes. Wellbeing and welfare of individuals, groups and communities remain an inexhaustible point of universal discuss because it is a relevant indicator and contributor to the growth and advancement of any economy. On wellbeing issue in Nigeria, recent projects have focused emphasis on group formation as a strategy for enhancing household wellbeing. It is aimed at improving access of the poor to social and economic infrastructure and increase the availability and management of development resources at the community level in Nigeria. This study seek to provide the basis for using group formation as a strategy for enhancing household wellbeing through poverty alleviation and community development as well as provide justification for or against this strategic approach in reducing poverty in Nigeria.

The qualitative assessment of poverty tagged voices of the poor in Nigeria which fed into the World Development Report (2000/2001) identified local level institutions as key to sustaining wellbeing of the poor (World Bank/DFID,2000). As a result, there is need for quantitative analysis of the contribution of social capital to wellbeing of household. This would assist in validating the qualitative assertion in the voices of the poor. Therefore this research will provide answers to the following questions: what are the socioeconomic characteristics of the respondents?,what are the different social groups the respondents belong to?, what are the benefits of social capital to the respondents?, what is the level of wellbeing of the

respondents?, what are the challenges faced by respondents that hinder them from participating in social capital?

The main objective of the study was to examine the contribution of social capital to wellbeing of food marketers in Oyo State.

The specific objectives were to:

1. assess the socio-economic characteristics of the respondents;
2. identify the different social groups the respondents belong to in the study area;
3. examine the benefit of social capital to the respondents;
4. ascertain the level of wellbeing of the respondents;
5. identify the challenges faced by respondents that hinder them from participating effectively in social capital;

The following hypotheses stated in the null form will be tested in this study:

H₀1: There is no significant relationship between socioeconomic characteristics of the respondents and their wellbeing.

H₀2: There is no significant relationship between benefits derived by respondent's participation in social capital and their wellbeing status.

METHODOLOGY

The population of the study includes food marketers such as rice, beans, garri, maize (grain marketers) and yam marketers in some major markets in Ibadan metropolis, Ibadan, Oyo state.

A multi-stage sampling procedure was used to select respondents for this study. The sampled food marketers were identified through their various registered marketing unions or associations. At the first stage, the five (5) local governments in Ibadan metropolis was purposefully selected due to the presence of standard food markets, the selected local governments are Ibadan North, Ibadan North East, Ibadan North West, Ibadan South East and Ibadan South West.

In the second stage, a market was purposefully selected from each of the local governments selected. The selection was due to their recognition and concentration of grain and yam marketers in the metropolis. The selected markets are Bodija, Aleshinloye, Oritamerin and Molete from Ibadan North, Ibadan North West, Ibadan South West and Ibadan South East respectively. In the third stage, random sampling technique was used to select 30% of registered grain marketers and 20% of registered yam marketers. Simple random sampling technique was employed for the study to select 120 respondents from two categories marketers in the market which were: Grain marketers and yam marketers. Quantitative data was collected through structured questionnaire and data was analyzed using descriptive statistics, percentages, frequency, and mean, while inferential statistics, such as; chi



square and Pearson Product Moment Correlation (PPMC).

RESULTS AND DISCUSSION

Socioeconomic characteristics of food Marketers

The results of Table 1 show that majority (49.2%) marketers were within the age range of 40-49, and the mean age was 45. This implies that youths and younger adults are at the fore front of economic activities. This disagrees with Ayinde (2014) that stated that majority of the workforce is between 33-43 years. Table 1 also reveals that the respondents were predominantly were female (76.7%). The result of analysis in table shows that majority of the respondents were married (82.5%), Oludipe (2009) stated that majority of farmers are married and assistance from family gives more income to improve standard of living, 80% were Muslims while 20% were Christians. The implication of this to extension work is that religious centres are very resourceful in information sharing and it goes a long way in determining the participation in religious gathering as a means of improving the social capital of an individual. It was found that 50% of the respondents attained the secondary school education, 43.3% were primary school certificate holders while 4.2% of the respondents attended one form of tertiary institution and 2.5% of the

respondents had vocational education. This presupposed that educated marketers will generally appreciate the need to engage more in social networks in order to receive and evaluate information for business improvement and productivity. Food marketer household size on the average has a population of 6 members per households. This finding agrees with Oni and Adeyemo (2013) that household with a greater number of members have more opportunity to improve their livelihood than those with smaller sizes. About 8.3% of the respondents had farming as their secondary occupation. This means that the respondents were mostly marketers and only a few got involved in other occupation. Majority (55%) of the respondents had been in the market for more than 10 years with mean of 14 years. It has been reported that higher social capital benefits accrue to individuals with a relatively longer period of local organization affiliation (Akpabio, 2008). About 40% of the respondents earned between N20,001 to N40,000 monthly income from marketing, while 39.2 percent of the respondents earned N20,000 and less, 17.5 percent earned between N40,001 to N60,000 while 3.3 percent of the respondents earned more than N60,000 monthly. The mean monthly income of respondents in the study area was N31,897.

Table 1: Percentage Distribution of respondents based on socio-economic characteristics (n=120)

Variable	Frequency	Percentage	Mean	Standard Deviation
Age				
Below 30	0	0.0		
30-39	30	25.0	45.0	7.68
40-49	59	49.2		
40-59	28	23.3		
60 and Above	3	2.5		
Sex				
Male	28	23.3		
Female	92	76.7		
Marital status				
Single	6	5.0		
Married	99	82.5		
Divorced	4	3.3		
Separated	4	3.3		
Widowed	7	5.8		
Religion				
Islam	96	80.0		
Christianity	24	20.0		
Educational Level				
Primary	52	43.3		
Secondary	60	50.0		
Tertiary	5	4.2		
Vocational	3	2.5		
Household size				
1-4	24	20.0	6.0	1.76
5-8	86	71.7		
9 and above	10	8.3		

Variable	Frequency	Percentage	Mean	Standard Deviation
Primary occupation				
Food commodity marketing	120	100		
Secondary occupation				
Farming	10	8.3		
Years of marketing				
1-10	54	45.0	14.0	6.30
11-20	52	43.3		
21-30	14	11.7		
Monthly income				
1-20000	47	39.2	318,912	18,015
20001-40000	48	40.0		
40001-60000	21	17.5		
More than 60000	4	3.3		

Source: Field survey, 2017

Distribution according to social group

The result from Table 2 reveals that the marketers in the study area belonged to more than two associations. The most prominent association in the study area was commodity specific group (yam and grain marketers) representing totality of the respondents (100 percent), however religious group, cooperative societies, savings and credit group and thrift group represented 20%, 5%, 2.5%

and 0.8% respectively. The table also indicates that food marketers were also involved in religious activities, the Muslims had mosque in the market and this brings the Muslims together while the Christians held fellowship meetings which help in enhancing their social capital. And according to OECD (2010), which asserted that faith-based organizations are also a good source of community social capital.

Table 2: Distribution of respondents based on the social group they belong (N=120)

Association	Frequency*	Percentage
Cooperative group	6	5.0
Thrift group	1	0.8
Saving and credit group	3	2.5
Commodity specific group	120	100.0
Religious group	24	20.0

*Multiple responses

Source: Field survey, 2017

Benefits derived by respondents from participation in social group

The table reveals that respondents considered invitations to social function, sense of belonging and security of goods respectively as the more important benefits they derive from participation in social group. Likewise, the respondents reiterated that task sharing, easy access to policy makers and access to credit and loan as the less important benefits they derive from participation. Other benefits they derive includes satisfaction from

involving in developmental activities in the market, involvement in decision making, increased solidarity and access to manufacturing companies or cheaper source of goods. The result supported with the central idea of social capital that it focused on social relations and network which had productive benefits. Social capital is not a name of a tangible good but rather it is a collective intelligence of a society that functions collectively for the solution of the problem and welfare of individuals (Taga, 2013).

Table 3: Distribution of respondents based on benefits derived from participation in social capital (N=120)

List of benefits derived from participation	Highly beneficial	Beneficial	Less beneficial	Mean	Rank
Access to credits and loan	5.0	27.5	67.5	1.37	10 th
Developing a sense of belonging and friendship among group members	3.3	94.2	2.5	2.01	2 nd
Invitation to social function by group members, e.g. ceremonies like wedding, naming, etc.	6.7	93.3	0.0	2.07	1 st
Access to manufacturing companies or cheaper source of goods	3.3	45.0	51.7	1.52	7 th



Easy access to policy makers	0.8	37.5	61.7	1.39	9 th
Involvement in decision making	5.0	67.5	27.5	1.78	5 th
Satisfaction from involving in developmental activities in the market	2.5	84.2	13.3	1.89	4 th
Security of goods	3.3	92.5	4.2	1.99	3 rd
Increased solidarity	1.7	59.2	39.2	1.62	6 th
Task sharing	43.3	56.7	0.0	1.43	8 th

Source: Field survey, 2017

Distribution of respondents based on their wellbeing status

The results were arrived at by measuring the wellbeing of respondents based on the ten wellbeing dimensions which are subjective wellbeing, health status, civic engagements, environmental quality, personal security, education and skills, social connections, income and job earnings and housing.

The result from Table 4 (subjective dimension distribution of respondents) revealed that majority (83.3%) strongly agreed that they had confidence about the future with (MS= 4.8333) while 24.2% agreed that they had lost hope about the future, with the lowest means score (MS=1.8667) which indicates that the respondents were quite sure of a better tomorrow. This implies that the subjective wellbeing of respondents is quite positive as they believe that as long as they live and work they will eventually get better in the future than they are at present. As regards their health status, the highest mean score of 3.8583 was revealed where 91.7% of the respondents confirmed that they got good quality medical care from their participation in social groups and in relating with people in the market. This implies that their health status has improved as a result of their participation in social groups and their relationship with other marketers. This correlates with studies (Stephen *et al.*,2004; Viswanathet *al.*,2006) that found membership organizations as conduits of health information. Result revealed on the civic engagement of respondent showed that 82.5% agreed that they had good relationship with others in the market mean score= 4.03. Also 77.5 percent with (mean score 3.8667) stated that they participated actively in decision making in the market but 87.5% disagreed that they didn't see any role for themselves in decision making and community affairs with a mean score of (2.12). The marketers 89.2% (mean score 3.8333) perceived the market environment to be wet and messy mostly during raining season thus not conducive enough, 22.5% agreed and 77.5% disagreed that the market environment was clean and conducive. This was due to their lack of cooperation among respondents in ensuring the sanity of the market environment. Also as regards security of the respondents and their goods, 95% agreed that with the cooperation of other food marketers and others, their goods were secure

(Mean=4.0000), while totality of the respondents 100% disagreed that they lived in fear of harm and chaos in the market. This implies that security is better and efficiently achieved collectively. The result also shows that 96.7% agreed that criminal activities were minimal in the market and if there are, they are easily apprehended through collective efforts (mean=4.0333). Result shown on education and skill of respondents revealed that 60.8% agreed that they were well skilled in their occupational activities with (mean score 4.2917). This was seen in the number of years of experience they had spent as marketers and also in the market. Social connection result revealed that 85% were close to influential and important people in the market, 85.8% reported that when there was something important they always got to know. This further explains the benefits of social networking in enhancing wellbeing of individuals.

As pertaining the earning of the food marketers, 94.2% agreed that they could afford their basic need from the work they were doing. About 64.2% agreed that their business gave them joy and satisfaction while 5.0% were undecided and 28.3% disagreed. According to Human Development Index (HDI) 2015, work and human development was synergetic, as work enhances human development by providing incomes and livelihoods by reducing poverty and by ensuring equitable growth, empowerment, participation and voice. In correlation with this, the result of this study showed that respondent's standard of living and wellbeing was enhanced by their job and earnings as most of them can afford to get their basic needs from the work they did and also most of them derived joy and satisfaction from the business they did. Concerning the income of the market women, 80.8% agreed and 17.5% disagreed that they were satisfied with their level of income while 1.7% were undecided. Although, 34.2% agreed that they needed more income generating activities to improve their income level. As regards housing status of respondents, 73.3% agreed they lived in comfortable houses and environment through the help of people who they were related with. Also, 56.7% agreed that they could afford their self-owned house through participation in social groups while 41.7% disagreed. This may be attributed to the fact that they were not active in the social group they belonged. Respondents wellbeing

based on their housing indicate a positive result as furnished and comfortable room.
majority with mean score 3.6333 had a well

Table 4: Distribution of respondents based on wellbeing indicators, n=120

Items	SA	A	U	D	SD	Mean
Subjective wellbeing						
I have confidence about the future	83.3	16.7	0.0	0.0	0.0	4.83
I expect more good things in my life than bad	30.0	70.0	0.0	0.0	0.0	4.30
I feel happy most times	7.5	54.2	10.8	27.5	0.0	3.42
I have lost hope about the future	0.00	4.2	2.5	69.2	24.2	1.87
I am satisfied with my life	5.8	63.3	0.8	30.0	0.0	3.45
My life is going on well	5.0	62.5	6.7	25.8	0.0	3.47
I do experience unhappy feeling most times	0.0	38.3	5.0	55.0	1.7	2.8
I worry a lot about the future of my children	0.0	71.7	3.3	25.0	0.0	3.47
I am optimistic about the future of my children	1.7	87.5	1.7	9.2	0.0	3.82
Health status						
My personal health condition is normal and good with the help of other market women	0.0	74.2	2.5	23.3	0.0	3.51
My state of health makes me worry about the future	0.0	26.7	0.0	73.3	0.0	2.5333
I am able to get good quality medical care from my participation in social groups and in relating with people in the market	0.0	91.7	2.5	5.8	0.0	3.8583
I often worry about my family's health	0.0	13.3	0.8	85.8	0.0	2.2750
I rarely feel troubled or stressed because of my relationship with people in social groups	0.0	65.8	0.0	34.2	0.0	3.3167
I have one form of chronic or lasting health problem that my group members know of and help me to overcome.	1.7	31.7	0.0	66.7	0.0	2.6833
Civic engagements						
I have good relationship with others in the market	10.8	82.5	5.0	1.7	0.0	4.0250
I participate actively in decision making in the market	7.5	77.5	9.2	5.8	0.0	3.8667
I don't see any role for myself in decision making and community affairs	0.0	4.2	8.3	87.5	0.0	2.1667
I look for ways to help others in the market	0.0	96.7	2.5	0.8	0.0	3.9583
I am not concerned with other people in the market	0.0	15.0	0.0	85.0	0.0	2.3000
I am very selective in joining and participating in social groups in the market.	2.5	77.5	3.3	16.7	0.0	3.6583
I trust the participants in the social group or groups I belong to with my money and other resources	0.0	53.3	1.7	42.5	2.5	3.0583
Environmental quality						
The market environment can be wet and messy mostly during raining season and thus not conducive enough	0.8	89.2	2.5	7.5	0.0	3.8333
The market environment is clean and conducive	0.0	22.5	0.0	77.5	0.0	2.4500
Health issues like catarrh and other airborne disease are common in the market	0.0	70.0	0.0	30.0	0.0	3.4000
The noise in the market is unhealthy	0.0	75.0	0.8	24.2	0.0	3.5083
The activities in the market pollute the air and make us vulnerable to diseases	0.0	54.2	0.0	45.8	0.0	3.0833
Personal security						
With cooperation of other market women and others, my goods are secure	0.8	95.0	2.5	1.7	0.0	3.9500
The market is safe and secure	1.7	97.5	0.0	0.8	0.0	4.0000
I live in fear of harm and chaos in the market	0.0	0.0	0.0	100.0	0.0	2.0000
Criminal activities are minimal and when there is any they are easily apprehended	3.3	96.7	0.0	0.0	0.0	4.0333
Education and skills						
I am well skilled in my occupational activities	35.8	60.8	0.0	3.3	0.0	4.2917
I need to acquire more skill to better enhance my business	0.0	27.5	0.0	68.3	4.2	2.5083
My educational level is satisfactory	0.0	56.7	1.7	39.2	2.5	3.1250
My children's education is satisfactory	0.0	61.7	5.8	32.5	0.0	3.2917
I need more fund to give my children better education	0.0	49.2	5.0	45.8	0.0	3.0333



Items	SA	A	U	D	SD	Mean
Yields from my business affords me with the opportunity to give my children the best education	4.2	77.5	5.8	12.5	0.0	3.7333
Social connections						
I am close to influential and important people in the market and it is beneficial	4.2	85.0	0.0	10.8	0.0	3.8250
I have people I can go to for advice and help	3.3	83.3	0.0	13.3	0.0	3.7667
When there is something important I always get to know	4.2	85.8	0.0	10.0	0.0	3.8417
I don't know anyone important	0.0	8.3	0.0	90.8	0.8	2.1583
I hardly get information in the market	0.0	11.7	2.5	85.0	0.8	2.2500
I belong to a group that helps and support each	3.3	81.7	4.2	10.8	0.0	3.7750
Income and Job earnings						
I am satisfied with my income level	0.0	80.8	1.7	17.5	0.0	3.6333
I need more income generating activities to improve my income level	0.0	34.2	0.0	65.0	0.8	2.6750
I am dealing with my business challenges well with the help of other market women	0.0	86.7	1.7	11.7	0.0	3.7500
I have savings to fall back to in hard times	0.0	36.7	0.0	63.3	0.0	2.7333
I need to borrow money to make ends meet	0.0	16.7	0.0	82.5	0.8	2.3250
I can afford to get my basic needs from the work I do	0.8	94.2	0.0	5.0	0.0	3.9083
My business gives me joy and satisfaction	2.5	64.2	5.0	28.3	0.0	3.4083
My business gives me less stress	0.0	9.2	5.8	83.3	1.7	2.2250
Housing						
I live in a comfortable house and environment through the help of people I relate with	1.7	73.3	0.0	25.0	0.0	3.5167
My room is well furnished and comfortable	0.0	81.7	0.0	18.3	0.0	3.6333
The infrastructure of the house is bad and needs repair	0.0	9.2	0.0	89.2	1.7	2.1667
Source of water is close and clean	0.0	90.8	0.0	9.2	0.0	3.8167
I could afford my self-owned house through participation in social groups	0.0	56.7	0.8	41.7	0.8	3.1333
I live in a rented apartment	0.0	61.7	0.0	36.7	1.7	3.2167

Field survey, 2017

Level of wellbeing of respondents

Distribution of respondents according to their level of wellbeing

The result from Table 5 shows that 9.2% of the respondents had average level of wellbeing status, 42.5% had better off wellbeing status and 48.3% had worse-off wellbeing status. This implies that some of the respondent's wellbeing status was better off while some was worst off. This was an

indication that their level of participation in the group had an effect on their well-being status as it was noticed that respondents who actively participated had a better wellbeing status than those who were not active in the social group. This is in line with Woolcock (2001), that the well-connected are more likely to be "housed, healthy, hired and happy".

Table 5: Distribution of respondents based on their Level of wellbeing, n=120

Wellbeing status	Frequency	Percentage	Minimum	Maximum	Mean	S.D
Worst off	58	48.3				
Average	11	9.2	170.00	197.00	186.6250	7.77095
Better off	51	42.5				

Source: Field survey, 2017

Challenges faced by respondent's participation in social capital

Table 6 below shows the severity of challenges faced by respondents in participating in social capital and these challenges were either mild or less severe as none of the respondents indicated a highly severe challenge. Illiteracy, conflict among members, poor and inefficient leadership, lack of trust undefined roles were ranked 1st, 2nd, 3rd, 4th

and 5th with a mean score of 1.8083, 1.6000, 1.5333, 1.4000 and 1.2667 respectively. Other challenges respondents faced were fraudulent activities which was ranked 6th with mean score 1.2250, decision not made by everyone and domineering personality both were ranked 7th with mean score 1.2167 respectively, inadequate access to information ranked 9th with mean score 1.2083 while inadequate time to participate and poor

communication ranked 10th with mean score 1.1750 and the least ranked challenges were lack of contribution and lack of cooperation which were

both ranked 12th with a mean score of 1.1583 respectively.

Table 6: Distribution of respondents based on the Challenges faced in the associations they belong, n=120

Factors	Highly Severe	Mildly	Less severe	Mean	Rank
Illiteracy	1.7	77.5	20.8	1.8083	1 st
Poor and efficient leadership	0.0	64.0	46.7	1.5333	3 rd
Inadequate time to participate	2.5	12.5	85.0	1.1750	10 th
Fraudulent activities	0.0	22.5	77.5	1.2250	6 th
Undefined roles	0.0	26.7	73.3	1.2667	5 th
Decision is not made by everyone	0.0	21.7	78.3	1.2167	7 th
Poor communication	0.0	17.5	82.5	1.1750	10 th
Lack of trust	0.0	40.0	60.0	1.4000	4 th
Inadequate access to information	0.0	20.8	79.2	1.2083	9 th
Domineering personalities	0.0	21.7	78.3	1.2167	7 th
Conflict among members	0.0	60.0	40.0	1.6000	2 nd
Lack of contribution	0.0	15.8	84.2	1.1583	12 th
Lack of cooperation	0.0	15.8	84.2	1.1583	12 th

Source: Field survey, 2017

The result from the Table 7 revealed that the wellbeing status of the food marketers was not significantly associated with certain socio economic characteristics like sex ($\chi^2=2.801$; p-value=0.246), level of education ($\chi^2=8.653$; p-value=0.194) and occupation ($\chi^2=1.364$; p-value=0.506). However, the wellbeing status of food marketers was shown to be statistically significant with religion ($\chi^2=6.828$; p-value=0.033) and marital status ($\chi^2=31.591$; p-

value=0.000). The implication from the analysis of result from Table 7 implies that religion had positive significant effect on the wellbeing of the respondents, this might be due to the existence of religious centres in the market and this would help them see to the wellbeing of their members. Marital status was also positively significant because respondent who were married had someone they socially tied to which made them happier as well as being more responsible.

Table 7: Chi-square test of relationship between respondents' selected socio economic characteristics and their wellbeing status

Variable	Chi-square value (χ^2)	df	p-value	Decision	Remark
Sex	2.801	2	0.246	NS	Accept Ho
Religion	6.828	2	0.033	S	Reject Ho
Marital status	31.591	8	0.000	S	Reject Ho
Level of Education	8.653	6	0.194	NS	Accept Ho
Occupation	1.364	2	0.506	NS	Accept Ho

Source: Field survey, 2017

PPMC test of relationship between selected socioeconomic characteristics and level of wellbeing status

The result of the Pearson Product Moment Correlation (PPMC) shown in Table 8 depicts that there was significant relationship between age of respondents ($r=0.270$; p-value=0.003) and the level of wellbeing of the respondents. This implies that the age of the respondents was part of the determining factors and positively related to achieved wellbeing. This implies that youths and younger adults were at the fore front of economic activities that could enable an individual to enhance their wellbeing. The table further reveals that there is significant relationship between household size of respondent ($r=0.257$; p-value=0.005) and their

wellbeing status. These findings agree with Oni and Adeyemo (2013) that household with a greater number of members have more opportunity to improve their livelihood than those with smaller sizes but diminishing returns to labour may set in as household size reaches 10 members. Monthly income ($r=0.204$; p-value=0.025) was also significantly related to wellbeing status, this might have been associated to the increase in food in the market which enable respondents earn more income, such individual are richer and are likely to record more achievement than those with lower monthly income. It is those respondents that have higher levels of income that can make large amount contribution to their social group. Hence, such respondents are not likely to be poor indicating a



better wellbeing status. On the other hand, significant relationship does not exist between years of marketing experience ($r=-0.173$; p -value=0.059) and wellbeing status. This means that

irrespective of their experience as marketers, it does not affect their wellbeing. This may be because there are more passive than active individual in the market.

Table 8: PPMC test of relationship between selected socioeconomic characteristics and level of wellbeing status

Variable	r-value	p-value	Decision	Remark
Age	0.270	0.003	S	Reject Ho
Family size	0.257	0.005	S	Reject Ho
Monthly income	0.204	0.025	S	Reject Ho
Years of marketing experience	-0.173	0.059	NS	Accept Ho

The Pearson product moment correlation (PPMC) result in the table below established that there was significant relationship between benefit ($r=0.215$; p -value=0.018) respondent derived from their association and their wellbeing status. Table 4.11 above indicated that Invitation to social function by group members which was ranked 1st benefit could be invariably translated to improving their wellbeing status. Respondents got support from group members, enjoyed happy times together and relieved themselves from burden which could be threatening to their lives. This relates with the growing evidence that social capital is an element

for sustainable development due to the role it plays in managing risks, shocks and opportunities. It therefore holds strong position to confront poverty and vulnerability, resolve disputes (Schafft and Brown, 2000) and share beneficial information (Rauch and Casella, 2003). Crucial to understanding economic performance, reduces transaction costs, provides contract enforcement, enables credit constrained households access to funds, fosters adoption of new production technologies and more importantly, provides avenues for risk sharing (Isham, 2002).

Table 9: Correlation between the respondents benefits from association and their wellbeing

Variable	ρ	r-value	Decision
Benefits	0.215	0.018	S

Source: Field survey, 2017

CONCLUSION

In spite of the challenges experienced by the respondents in the study area such as illiteracy and so on, many of the respondents still engage in social capital to improve their wellbeing. The benefits derived far outweigh the challenges faced in participation in social capital. The study concludes that social capital contributes to wellbeing of respondents positively but it is more effective when other forms of capital are available to support its effectiveness.

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