

PROFIT AND PROFIT MAKING AMONG ONITSHA MARKET TRADERS

By Egodi Uchendu and Chukwuemeka C. Agbo*

Introduction

As Frantz Fanon observed in 1961 regarding African nations, "scandals are numerous, ministers grow rich, their wives doll themselves up; the members of parliament feather their nests and there is not a sail down to the simple policeman or customs officer who does not join in the great procession of corruption. In time, bribery and corruption became 'a way of life,' a means of getting by, earning a living, obtaining a service or avoiding a hassle."¹ Nigeria mirrors this description: A country where the siphoning of public funds long became the norm among public office holders and where it is also seen as good for people to amass wealth illegally without considering the de-humanizing situation to which they subject their fellow human beings. A common saying among the Igbo, which developed recently, goes thus: "*kama onu n'eri ga erikata kwusi, nke n'adigh eri erikwala chaa*" (instead of the mouth that eats to stop eating, let the one that does not eat not eat at all). Corruption among political office holders has received some academic attention though with little or no result. This article represents a shift away from public office holders to corruption in the private sector (the self-employed) using Onitsha market traders as a point of focus. It examines the motivation(s) behind profit and profit making among some traders to see how pervasive corrupt practices are in the country.

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Understanding Corruption, Profit and Profit Making

Corruption has become an increasingly interesting topic among scholars. This is mainly because of variations in social setting and historical period. Incidentally, it has no general definition because what is considered corrupt is determined by a people's belief system, cultural values, social setting, financial position, geographical location and historical period, among other factors. However, for a clearer understanding of this topic, various scholars' views on corruption should be highlighted. To Klitgaard, "corruption is like a disease pandemic. It is a problem in every country and especially prevalent and damaging in a few. The social consequences are at many levels, including economic. Finally, the contagious disease is difficult to combat, and it may adapt itself to efforts to defeat it."² For Uche T. Agburuga, corruption is "the abuse of office for private gains."³ He also tells us thus: "corruption in whatever form it manifests itself leads to compromises of operating and ethical standards of behaviour and hence sub-optimality: corruption cannot allow any system to grow to its full potentials."⁴

M. A. O. Aluko believes corruption to be a social problem. He asserts that "corruption should be seen largely as a social problem and not as emanating from individual dispositions." As a social problem, therefore, it deserves societal attention and collective solutions.⁵ Quoting Akindele, Aluko records that the concept has long been ideologically, morally, culturally, politically and intellectually elusive to the point of losing sight of its detrimental and parasitic impacts on people and society at large.⁶ Dwivendi argues that "corruption includes nepotism, favoritism, bribery, graft and other unfair means adopted by government employees and the public alike to extract some socially and equally prohibited favors."⁷ Gibbons considers corruption largely as a political action. Hence, he sees corruption as "the use of a public office in a way that forsakes the public interest ... in order that some form of personal advantage may be achieved at the expense of that public interest."⁸ Yusuf Bala Usman notes that "...corruption can also mean deliberate violations for gainful ends, the standards of conduct legally, professionally or ethically established in private and public affairs."⁹ From the above analytical dispositions, therefore, we argue that corruption is any act or practice by an individual or organization aimed at gaining what may be considered an unfair advantage over others; or exploiting or defrauding the state and/or its institutions.

The next word to consider is profit. Profit is regarded here as the difference between the amount earned and the amount spent. It is the excess of income over expenditure. Profit making; therefore, connotes the act, practice and all efforts invested in making or maximizing profits. This paper examines private sector corruption among Onitsha traders and the factors underpinning it. It argues that the pursuit of profit in a weak economy, like Nigeria's, could lead to unscrupulous acts such as taking unfair advantage of people and defrauding people in order to increase their income.

Methods of Data Collection and Analysis

A qualitative method of data collection was used for this study. The data assortment was derived from two major sources – written and oral sources. The foundational parts of this article are based on written documents by scholars from diverse fields of study. The section dealing with corruption among Onitsha market traders is based on oral interviews conducted in September 2012. A total of twenty-two traders were interviewed and their opinions recorded. Two of them were university-educated. Seventeen had secondary educations and the remaining three had only primary educations. Over 60% of the interviewees were under the age of forty (40) at the time of the study. Three markets were chosen for the study: Onitsha Main Market, Ochanja Market, and Ose Market. The choice of these markets as case studies for this research was informed by the fact that, out of the thirteen major markets in Onitsha, these markets accommodate traders who deal in virtually all articles of trade, which could be found in the remaining ten markets. The markets, therefore, represent a repertoire of the daily needs of both the inhabitants of Onitsha and visitors to Onitsha. A large percentage of traders who visit Onitsha for bulk buying patronize traders in these markets especially, Onitsha Main Market and Ochanja Market. Ose Market, on the other hand, is the major depot for food items for Onitsha's teeming population. The traders featured in the study traded in clothings, shoes, drugs and electronics. Samples of foodstuffs provided by traders were also taken into consideration and made reference to in this paper. These lines of trade were chosen for this study because, like foodstuffs, these articles of trade are mostly patronized by the inhabitants of Onitsha.

Visiting traders, who come from all parts of Nigeria and beyond, were also found to be patronizing Onitsha traders dealing in these com-

modities more than other commodities. Traders of the selected commodities are mostly male. The few women among them are either sales girls or wives of the male traders and almost all of them were indisposed to grant interviews during field trips. While the sales girls were afraid to disclose any information about the business for fear of losing their jobs, the wives of the traders did not appear to be very knowledgeable about their husbands' businesses and were also not willing to share the little they knew. Thus, only two interviewees were women. A minimum of five persons were interviewed in each of the four lines of trade chosen for this study. English or Igbo languages were used for the interviews. Data presentation and analysis was done according to the lines of trade chosen for the study. In between the presentations and analysis are discussions of emerging themes from the study that buttress the research findings. Where necessary, excerpts from interviews, the line of business notwithstanding, are used to support the arguments. Towards the end of the article, scholarly works are also used to reinforce the major outcomes of the study.

The Land and People of Onitsha

The name Onicha (anglicized Onitsha) refers to a town and its people. Other names used for the town are Onicha Ado n'Idu (Onicha of Edo origin) and Onicha Mmili (riverine Onicha). These distinguish it from a welter of other communities in the Igbo culture area, east and west of the Niger, which bear the same name, such as Onitsha Ugbo, Onitsha Olona, and Onitsha Ukwu, among others. Onitsha is situated on latitude 6° 09'N and longitude 6° 47'E in the vegetational zone conventionally designated the tropical rain forest belt of West Africa. It lies at the western terminus of the famous Niger Bridge roughly mid-way from the northernmost fringes of the river's coastal outlets to the confluence town of Lokoja, where the River Niger joins the River Benue. Onitsha has a mean optimum temperature of about 87.7 degrees centigrade and an annual rainfall of between 152cm and 203cm, most of which is seasonal, falling between May and October of each year. The total land area of the town is 36.19km². Onitsha's neighbors are Nkwele Ezunaka on the north, Odekpe on the south, Ogidi, Nkpor and Oba on the east, and the Niger River on the west. Apart from the rivers Niger and Nkisi and the Otumoye and Nwangene creeks, Onitsha is devoid of other natural bodies of water. The Niger overflows its banks during rainy seasons, thereby making the land fertile for human settlement.¹⁰

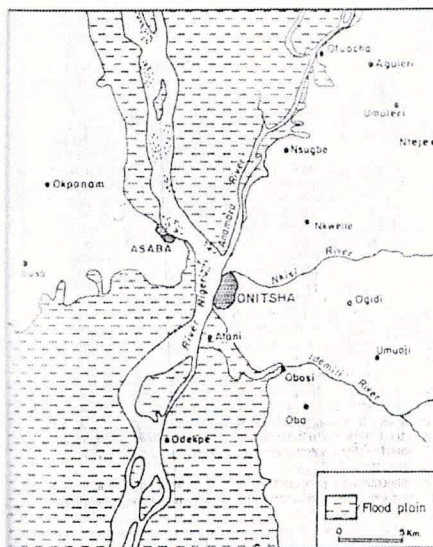


Fig.1: Onitsha and her Satellite Towns and Onitsha in Relation to the Niger Flood Plain¹¹

Just before 1880, Adolph Burdo estimated the population of Onitsha at about 15,000. The 1931 census returned 18,084.¹² By 1953, the population had risen to 76,921, pointing to rapid growth through migration, especially of traders, civil servants, and children of school age.¹³ In 1991, the population was 256,477.¹⁴ By the last count in 2006, it was 263,109.¹⁵ Onitsha, which originally included fifteen villages, later merged into nine major villages known as *Onicha Ebo Itenani* (Onitsha of nine villages). Apart from the villages where the indigenous people reside, called Inland Town, there are other residential quarters like Otu, Government Reserved Area (G. R. A.), Ogbe Ijo, Odoakpu, Fegge, Woliwo layout, Omagba, Awada, Niger Bridge Approach, Okpoko, and others.

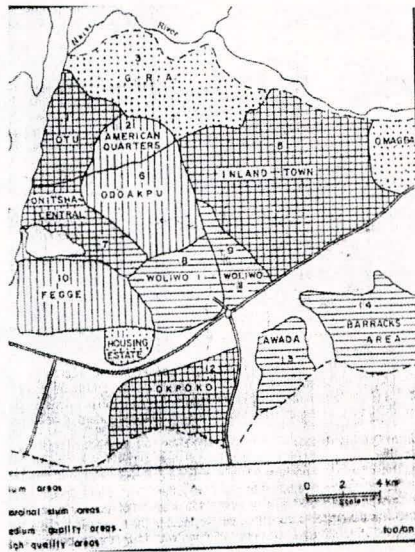


Fig.2: Onitsha Residential Areas¹⁶

Markets are common sights in Onitsha; hence its reputation as a commercial center. Some of these markets are: the Bridge Head, Ose, Ochanja, and Relief markets, to mention but a few. There are about thirteen major markets in Onitsha,¹⁷ but the biggest and most popular is Onitsha Main Market, formerly Otu Nkwo Market, which is attended by traders from all parts of Nigeria and beyond and people from all walks of life. Onitsha markets, over the years, have proven to be what could be termed the summit of the economic life of Southeastern Nigeria.¹⁸ They became responsible for the high population density of the town. Thus, both the strategic location of the town and the business acumen of traders who use these markets contributed to transforming the town from a predominantly rural area to an urban and commercial center.¹⁹

A Retrospective Examination of Corruption in Nigeria

On October 1, 1960, Nigeria attained independence, taking over the country's abundant human and natural resources. Expectations ran high and the economic prospects, buoyed by the discovery of crude oil, were most encouraging. But political leaders hastily blighted the prospects through

prodigal financial indiscretions and unbridled corruption. As a result, they plunged the populace into a state of penury amidst plenty. Thus, from colonial exploitation, Nigerians entered the era of indigenous exploitation.²⁰ Different administrations have expended energy to address the problem of corruption. The first to engage seriously with it was General Murtala Muhammed (1975-1976). The major achievements of his anti-corruption campaign were: the setting up of a tribunal to investigate the cement scandal involving the Ministry of Defense, the setting up of the Corrupt Practices Bureau to investigate the 34 million Naira FESTAC contract deal, the promulgation of the Public Officers' Protective Decree of 1975, and the dismissal on February 3, 1976 of ten military administrators found guilty of abusing their offices.

An official anti-corruption crusade was also continued by the military administration of General Muhammadu Buhari (1983-1985). The key features of Buhari's battle against fraudulent practices were exemplified in the following: the establishment of a military tribunal to try corrupt politicians, the promulgation of Decree No. 20 stipulating the death penalty for drug trafficking offences, and, most importantly, the inauguration of the Anti-Corruption and Economic Sabotage Campaign on May 14, 1985.²¹ Regrettably, Buhari's corruption-reform agenda was scuttled by his own regime, which was found wanting on a number of issues. As Orjiakor observes, in Buhari's fight against corruption, the military tribunal set up to try corrupt politicians did a selective job favoring some politicians over and above others. For instance, after massive arrests of politicians only a cross section, among which were state governors, were brought to early trial. Other politicians, including the ousted president, were not tried. Her summation concludes that this was an evident "case of double standards for the Buhari regime."²²

Former General Olusegun Obasanjo's second chance in government, from 1999 to 2007, saw the establishment of the Independent Corrupt Practices and other Related Offences Commission (ICPC) and the Economic and Financial Crimes Commission (EFCC) in 2000 and 2003, respectively. An analysis of these anti-graft agencies reveal that they were used by Obasanjo as weapons for fighting political opponents and public office holders who fell out of favor with him. Their credibility can be measured by the fact that in 2011, the Corruption Perception Index of Transparency International ranked Nigeria 143rd out of the 182 corrupt nations in the world.²³ The result gives credence to Chief Obafemi Awolowo's remark in 1979, that since independence the Nigerian governing experience is akin to "a few holding the cow for the strongest and most cunning to milk. Under those

circumstances everybody runs over everybody to make good at the expense of others.”²⁴ It also resonates with Chinua Achebe’s observation in 1983 that “corruption in Nigeria has passed the alarming and entered the fatal stage; and Nigeria will die if we keep pretending that she is only slightly indisposed.”²⁵ That the situation has been deteriorating ever since is not in doubt. The present study, which focuses on the private sector, is just one attempt to understand the degree of the permeation of this social malady.

Corruption Among Onitsha Market Traders

Oliver Williamson in 1975 notes: “real economic actors engage not merely in the pursuit of self-interest but also in ‘opportunism’- self-interest seeking with guile; agents who are skilled at dissembling realize transactional advantages. Economic man... is thus a more subtle and devious creature than the usual self-interest seeking assumption reveals.”²⁶ Williamson’s assertion, as we shall see in this work, describes the attitude of Onitsha market traders. In the quest to make money, the traders have gone far beyond merely seeking to achieve desired goals to engage in unadulterated opportunism – capitalizing on every conceivable means whether or not it is in line with social and moral codes.

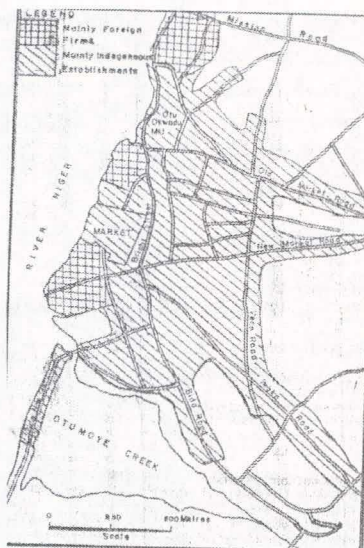


Fig. 3: The Central Business District of Onitsha²⁷

As Joe Bruck noted in 2012: "Corruption is rife in Nigeria."²⁸ This unfortunate malady seems to have permeated every sector of the country. In the private sector, various means have been devised to maximize profit and break the hold of poverty. This is all the more so in a situation where, by 2010, 60.9% of the citizens lived "in absolute poverty" surviving "on less than \$1 a day,"²⁹ where government policies fail to address the plight of the poor despite the constantly increasing cost of living, and where the gap between the poor and the rich are getting wider. It is little wonder that many Nigerians resort to a variety of unscrupulous acts to get money to survive and see such actions as a means of escape. Like most Nigerians, the Onitsha traders featured in this study did not consider dishonest practices aimed at increasing turnover and maximizing profit as being wrong, especially in the face of the social and economic situations in Nigeria. The major thrust of this section, therefore, is to x-ray the diverse methods devised by traders in Onitsha to increase turnover and make profits. It will provide a window into the pervasiveness of corruption in the private sector.

Oral interviews with Onitsha traders reveal that the primary aim of establishing a business is to maximize profit. We also learn from them that the motivations toward profit and profit making are many. The quest for more profit is a daily necessity owing to the continuously deteriorating economic conditions of the country. Family responsibilities, personal ambitions and goals, pressures from peers, and greed were all adduced as factors driving the desire for more and more profit. Gideon Azolyke, a textile dealer since 1975, shared his reason for engaging in the textile business: "it is where I get money for food and for everything I want to do. It is the trade I learnt. From this trade I train my children, pay village dues, taxes and everything. I am here because I want to be like others and if possible be better than others."³⁰ Uchenna Akazie reported that his sole aim for venturing into business is the money that will come to him as profits. He noted that in determining the profit margin in business, traders consider the following: the price of the goods or materials purchased, the expenditure in the transportation of goods from the point of purchase to their shop, the public demand for that good, and the power of monopoly—that is, the number of traders in possession of a particular commodity in relation to the level of demand for that commodity. According to him:

we consider the cost price and the expenses involved in the process of getting the goods to our shop. Secondly, if the demand for that commodity is high, the tendency will be there to

make higher profit and if demand is low, we may be forced to sell at very minimal prices. But when there is zero demand, you must ensure you sell the goods even if you have to incur some loss or sell it at cost price to have your money back. For us who deal in fashion, we also try to sell our goods as fast as possible because fashion is time bound. So you do everything to sell off your goods when the demand for that clothing is still there.³¹

He further noted that where a trader incurs a loss by selling goods at cost price, he will look out for any opportunity to make up for it. So if he sees any chance to make profit, he seizes it without wasting time.³² From the findings of this study, making up for such losses is achieved in a number of ways. For those dealing in textiles, they include: selling damaged goods to a customer, reducing the number of goods a customer paid for while packaging the items for him/her (actually stealing from clients), and switching the labels of clothes in order to sell those sizes that are not in demand.

Ogochukwu Agbo explained that there is no fixed price for goods in the market. A trader in need of money for a specific purpose could sell his goods below its purchase price in order to meet that need or he could lower his sales price below those of his competitors, particularly where many traders market the same item. The goal is for a quick disposal of goods since many traders market the same goods. Where a trader is the only person in possession of a particular design, and it is in high demand, he could sell at any price and make the most of that opportunity. To my interviewees, this is not corruption, but an opportunity to maximize profit. This practice is widespread among market traders.³³ Agbo added: "what motivates us to make profit is the desire to meet up with everyday's demand. The economy is very bad. We have house rents, shop rents, sanitation levies and school fees to pay. We still need to feed our families. If the economy is buoyant, the situations may be different."³⁴

Highlighting some of the corrupt practices in which traders engage to meet up with these demands, Agbo revealed that in addition to switching sizes and changing cloth badges, traders also sell expired clothes to customers. Where a customer is not observant, the trader could package the wrong item for him in place of what he actually demanded. He could also package damaged items in addition to what was demanded and extract the money from the purchaser. Retailers mostly suffer and in turn subject their clients to it. Again, a trader could use a cloth for about

two or three days or more and repackage it for sale afterwards. Further, when a customer buys many items from a trader, if the customer is not very vigilant, the trader can calculate goods sold at lower prices for a higher price. While it is the common practice that market traders do not take back their goods when returned by a customer, a few actually reported a change of policy to the effect that if the goods were returned in good condition, they would take them back. Occasionally, individual traders have been forced by their respective Union to receive goods returned by customers. In such cases, the dissatisfied customer would have reported his dissatisfaction to the Union's chairperson if the trader was uncooperative.³⁵ This is in line with norms of trustworthy behavior, which, while ignored by the individual trader, are enforced by group pressure in order to maintain some level of courtesy and consideration between the parties that would favor the market economy. Moreover, repeated interference by the Union in a trader's operations with his customers helps to curb unrestrained efforts to seek excessive advantage in market transactions.³⁶

From the perspective of Paschal Mbakwe, another motivation for huge profit making is to recoup capital. This need in particular pushes most traders into engaging in illegal acts. According to him:

once a trader has goods in his shop, he must try to sell them so that he will recoup his investment. When he purchases goods that are not much in demand at that time, he does not throw them away. Otherwise, his business will collapse, become indebted and he may be forced to go back to the village. He either lowers the profit, or sells below the cost price. But if he sees an opportunity, he makes very good use of it.³⁷

At the Iweka Road axis of Ochanja Market were dealers in electronic products. This study shows that the motivations for profit and profit making among them were also similar to those in the clothing business. However, a higher rate of corruption was observed among traders of electronic products. Ifeanyi Nwankwo did not mince words when he declared that his concern in business is to make money and not over what is good or bad about his tactics for achieving that. He reported as follows:

Corruption is everywhere around us. For me, what I have is what I will sell. So if somebody wants a Philip's product, maybe an iron, and I have Sony, I will convince him that what I have is

both better and stronger. What I know is that whatever you display as your wares, you want to sell them. Even if your neighbor has what a customer needs, if it will be possible for you, you confuse the customer and make him buy from you. All you need is the money.³⁸

Emeka Mbackwe gave another perspective. He noted that paucity of customers and poor sales (popularly referred to as a "bad market," or *njo ahia* in Igbo) can force traders to use dubious means to sell goods in order to make money. He blamed both constraints for much of the corruption in business.

If it is where business is going smoothly, traders are not under pressure to be fraudulent. But with pressure from social and family responsibilities, many devise any possible means to meet up as long as they did not forcefully extract the money from the client's pocket.³⁹

Another trader, Nonso Valentine, attributed deceitful practices among traders to greed.⁴⁰ He believed that the nature of market operations in Nigeria makes buyers quick to assume that they were deceived even when they were not. One encouragement for dishonest practices is the correlation drawn by buyers between value and price. A buyer is more likely to believe that high price is synonymous with high quality. Traders are aware of this and, therefore, exploit this mindset to make more money. Peer pressure is also a contributory factor to deceitful business among Onitsha traders. When a trader notices that his neighbors are getting by through some schemes, he introduces them into his own dealings. Nonso remarked:

You might see that one person deceives his customers and progresses, but you are not being deceitful yet, you are not moving forward. It is better you join them. *What we are looking for is a moving vehicle.* If you join and do what others do and you start progressing, then business becomes sweet.⁴¹

A major problem that dealers of compact disks (CDs) and other musical wares battle is piracy. It was found out that unemployment is partly responsible for this fact and many unemployed people see it as a means

of survival and pursue it. The same unemployment has turned many university graduates into market traders. With everybody now into marketing, where are the buyers? A cycle is thus formed and the outcome for traders is the dwindling of clients and, consequently, poor sales. My anonymous interviewee is of the opinion that if jobs are created and adequate plans made for youths, the issue of piracy would be minimized. He noted:

Our government is not helping citizens, especially graduates. I am a graduate, but I have no job. At the end of the day, this is where I found myself selling musical tapes and CDs. From here I try to make ends meet. There are others who are done with schooling, but there is no job for them. To such people there is no government and there is no national plan for the youths. Therefore, most of them have no choice but to engage their educated minds in piracy as a way of survival at least. I am not saying piracy is good because it also affects me. But, at the same time, I am not eager to criticize people for piracy because I am not the one to feed them or take care of them...⁴²

We see in this section in particular that poverty and its imperatives underpin the corruption among Onitsha traders and the private sector generally. The comments above indicate, among other things, that national, political and social problems, in turn, create opportunity for corrupt practices even in the private sector. The lack of a national plan for youths is a big minus for Nigeria. One suggestion put forward by traders as a solution to widespread impropriety in buying and selling is that buyers should shop through a trusted friend or contact in any particular line of business.⁴³

Another disclosure about business impropriety emerging from this study is the practice by which Onitsha traders engage obscure foreign companies to manufacture products for them. They also produce labels of a well-known company. When the consignment is received at Onitsha, the labels are pasted on the required goods, which are later sold as the original product of the company whose label they carry. This practice appears to cut across all the businesses investigated in this study, but with slight variations. It is in line with this that fake drugs are sold as original. Often, to facilitate this fraud, traders in medicines convince their customers that the original drug is the fake, and vice versa. In the shoe business, inferior qualities are produced of a particular brand and sold as the original.

A common practice among shoe dealers along Francis Street in the Onitsha Main Market is called "*igbu wad*." This is a situation where a hustler (in Igbo, *ndi oso ahia*) gets a customer who is unaware of the prices of shoes in the market and takes him/her to a shop, which he claims is his. With the consent of the shop owner, he convinces the customer to buy from him and sells the shoes beyond their actual price. Afterwards, the hustler gives the shop owner his money for the shoes and takes the surplus. Sometimes, a hustler may hand the customer over to the shop owner and go for another customer. Later, he returns to collect his share of the money realized from the transaction.⁴⁴ Ali, one of the shoe dealers, believes that strict compliance with ethics in business, such as insistence on selling only quality shoes, may not yield quick success and money for the trader. To him, therefore, "it is better to look for what gives you money immediately."⁴⁵ Shoe traders reported that their corrupt practices are the result of unfavorable government policies, particularly the banning of imported shoes since January 2004. Ali declared:

We just have to do something to survive. At times when we manage to bring in the goods and customs officers confiscate them, we pay heavily to retrieve them. In a situation like this, what do you do? My dear, you do what ever you can to recoup your money. If not, you will suffer severely and no one is ready to feed you and your family or help you meet your other needs.⁴⁶

That official corruption affects the private sector is not in doubt, given the findings of this study. Official corruption exemplified in irregular collection of rates and other levies from traders has a ripple effect on the customers and the society at large. Added to this is the problem of food scarcity and the operations of state and local government agencies like the National Agency for Food Drug Administration and Control (NAFDAC), and various market regulatory agencies. A notable example is a particular group of market regulators whose duty it was to ensure that traders do not display wares on roads and walkways so that they would be free for pedestrian and vehicular uses.⁴⁷ They were reported to often tamper with goods after they had seized them. Traders discovered, on recovery of their goods, that some were either stolen or tampered with.⁴⁸

The Ose Market is located near the Niger River where traders in different goods including drugs are found. A major act of corruption practiced by traders in this location is the production and sale of fake drugs.

Jeremiah Ugoh explained that "every market has its secrets."⁴⁹ However, he agreed that social, political, and personal pressures were not sufficient reasons for engaging in corrupt business practices. Rather, those who deceive their customers simply wanted to do so.⁵⁰ The strategy mostly used by traders of medicine is reprinting labels, packets, and pamphlets of expired drugs and post-dating the expiration dates of such drugs all in a bid to recoup their investment.⁵¹ To check the spread of fake drugs, however, market unions have established a task force to monitor irregular practices and associated crimes.

One more fraudulent practice by Onitsha traders is the duping of foreign companies. Interviewees reported incidents where Onitsha traders procure goods from overseas, and after delivery at Onitsha an accomplice contacts the foreign company with information that their client is dead. To cover their tracks, they transfer the business and goods to other locations where it will be difficult to track down. We can scarcely imagine the damage this behavior does to Nigeria's prospects of attracting foreign investment.

Beyond these four businesses examined, our study also yielded that the same deceitful practices are evident in other businesses, including the foodstuff trade. Although the foodstuff sector is outside the scope of this study, it was discovered that traders in this line of business re-bagged foodstuffs and sold decayed or weevil-infested grain products (like beans and rice) at the same prices as the wholesome ones. Yam traders, for instance, used clay to fill the portions of the yam eaten by weevils and also to pad the yam in order to increase its size.⁵² Generally, age was an important index in traders' attitudes. Sharp practices, as they called all dishonest dealings, were more commonly reported among young traders than among the older ones. One reason adduced for this was the need this class has to get established in business. Their older counterparts, however, were more restrained, on the grounds of their social standing and reputation.

To further enhance our appreciation of Onitsha traders' peculiar response to economic situations in their market arenas, we shall now relate the analysis of other scholars to the results of this study. These scholars and their works also aid our understanding of how a society can shape the people's behaviors.

Richard Thaler's study of the psychology of decision making using cab drivers, gamblers, and football teams revealed that real behavior often runs contrary to economic theories.⁵³ While economists theorize that people maximize profit when demand is high and supply is low,

New York cab drivers, for instance, showed the reverse by quitting work early on days they made their target earnings quickly. The real economic behaviour should have been: I'm making profit; I press on to make more. But, in real life situations, people think differently from what theorists proclaim. In that case, other indices come into play in the cumulative reasoning of the best possible action for realizing one's targets. For Onitsha traders, social values, religious teachings, government regulations and individual financial circumstances and personal needs were just a small number of the factors that cumulatively inform their "best action for best target" choices.

Furthermore, Thaler's study of gamblers demonstrates that the social standards for honest behaviour are highly subjective. People tend to be sincere in situations where being otherwise could be highly damaging to their career, social status, and future prospects; but the reverse is the case when they consider the cost of insincerity not so threatening. This again partly explains much of the cheating that was reported in our study on Onitsha markets. Clearly, this class of traders does not have much to loose from their actions. Generally, they were less bothered by such intangibles as reputation than by the favourable prize of quick money squeezed from a gullible customer.⁵⁴ The lesson seems to be that human behavior is not so much the product of one's values—moral obligations or beliefs—as it is of the social environment, including economic circumstances and situation and the nature of employment or source of livelihood in which one finds himself or herself in. Social values condemn taking unfair advantage of others. Yet, in a country where survival is difficult, people are forced to ignore their values just to survive.

The 1971 Stanford prison experiment of Philip Zimbardo sheds additional light on the Onitsha market situation. As old as the study is, it is still relevant to the current discourse because it emphasizes that people's behaviors are affected by new environments and situations.⁵⁵ Individuals tend to gravitate toward any opportunity they think provides them with one form of advantage or another. This insight can help to explain the Onitsha traders' perception of exploitative transactions as their own "opportunity" to achieve their goals.⁵⁶ Thus mentally conditioned, they are less bothered by guilt over what their local customers and foreign partners suffer at their hands. The attitude of Onitsha traders is akin to the law of anomie in operation – the discord between personal standards and the wider social standards; the unrestrained greed that births all manner of oppressive behavior toward customers and, in turn, which eludes the reg-

ulatory power of the government and popular or religious beliefs.⁵⁷ Because lawlessness weakens individual behavior, the Onitsha market scenario illustrates the nexus between official lawlessness, or public sector corruption, and individual misconduct, or private sector corruption, with the former strengthening the latter and the latter feeding the former.

Conclusion

Corruption in Nigeria, as shown in this study, is not the sole preserve of the public sector. The private sector is also considerably corrupt, drawing its impulse from the public sector and at the same time reflecting the effects on the society of corruption in the former. The Onitsha market scenario has shown that people are more a product of their circumstances than they are of their beliefs and values. These circumstances are cumulatively created by social norms—including values, morals, beliefs; official policies; individual and group aspirations, among other factors. Some obvious lessons of this study include:

People in the private sector see corruption from different lenses. The concept and practice mean different things to different people across different ages, social status, and financial levels.

Persons who engage in corrupt practices in the private sector do so from a variety of reasons and standpoints, which include the deteriorating economic situation in the country that weighs heavily on the poor and middle classes of the society, poor governance that does little to cushion the effects of poverty on the citizens, individual aspirations, peer pressure and personal greed.

The age distribution of the interviewees shows that age differentiation is an important index when assessing the level of corruption among traders. The drive for quick money was stronger with the younger traders than the older ones.

Lack of planning is a contributory factor in corruption. Successive governments since 1985 have not pursued any defined national policy. Evidently lacking is a national plan for youths. Another omission is a clearly articulated poverty-reduction program. The outcome, therefore, is the growing force poverty exerts on human behavior in Nigeria.

Notes

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