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CHALLENGES OF CATTLE MARKETING DURING CASH CRUNCH PERIOD IN NORTH-EAST NIGERIA

Abstract

This study was conducted to examine the Challenges of Cattle Marketing during Cash Crunch Period in North-East Nigeria. Purposive and simple random sampling methods were used to select 495 respondents which form the sample size. A cross sectional survey was carried out with the aid of well-structured questionnaire along with interviews to obtained Primary data for the study. Kendall's coefficient of concordance was used to identify challenges faced by the cattle marketers. Inadequate cash in circulation as well as poor network ($\bar{A} = 6.32$ and $\bar{A} = 6.33$ respectively) was ranked as the major challenges while lack of government support ($\bar{A} = 6.63$) as a minor challenge. The Kendall's W value of 0.891 indicates a high degree of agreement among the respondents regarding the perceived severity of the various challenges they face. The results shows that cashless policy have seriously affected Cattle marketing and the economy of the marketers in North-East Nigeria. This study therefore, recommend that private and public financial institutions, should provide effective E- marketing, sufficient cash in circulation and also establish platforms for knowledge exchange to address the complex challenges faced by cattle marketers, particularly during challenging periods like the liquidity crisis period.

Keywords: Cash Crunch, Cattle, Challenges, Marketing, Nigeria

INTRODUCTION

Cattle are the most important livestock, in Nigeria. It command a prominent position in our meat supply and livestock industry. Beef is estimated to supply about 45 percent of total meat consumed in Nigeria, while the next in rank is sheep and goat meat with 35 percent. The country requires several heads of cattle to satisfy its demand for cattle and cattle products. With more than 80% of the cattle population in the hands of traditional pastoralists, the supply cannot match the demand. The challenges faced by livestock and particularly cattle marketers are multifaceted and include access to market, price volatility, quality control, disease management, access to finance, regulations, information gaps, and environmental sustainability (Blair *et al.*, 2023; Kennady *et al.*, 2023). These challenges can be exacerbated by cash crunch scenarios (Hamdi *et al.*, 2023). Access to market is a crucial challenge, as it determines the ability of livestock marketers to reach consumers and sell their products. Price volatility poses risks to profitability and financial stability. Quality control ensures that livestock products meet consumer expectations and regulatory standards.

Disease management is crucial to prevent and control the spread of diseases that can impact livestock health and productivity. Access to finance is necessary for investment in infrastructure, equipment, and inputs. Regulations play a role in shaping the operating environment for livestock marketers. Information gaps can hinder decision-making and planning. Environmental sustainability is a growing concern, with the need to reduce the environmental impact of livestock production (Elisavet *et al.*, 2023). Climate change emerges as a formidable factor shaping the landscape of cattle marketing. The unpredictable shifts in weather patterns pose a direct threat to the stability and predictability of cattle rearing. In an economic analysis, understanding the implications of climate change becomes imperative, as it introduces an element of volatility that requires adaptive strategies to safeguard the economic interests of cattle farmers.

Effective economic models must thus incorporate climate resilience as a key parameter. Undeveloped breeding and management practices constitute a significant impediment elucidated by Eeswaran *et al.* (2022). This challenge necessitates a multifaceted economic analysis that explores the complexities of breeding programs and livestock management protocols. Optimizing these aspects is crucial not only for enhancing the genetic potential of cattle but also for ensuring the sustainability and profitability of the cattle marketing sector. The prevailing approach, wherein farmers are mere recipients rather than active contributors to policy formulation, results in policies that are less acceptable and fail to resonate with the ground realities of beef cattle farming. This highlights the importance of fostering a more inclusive and participatory policy framework that incorporates the insights and experiences of farmers, particularly those from the traditional sector. Moreover, the complexities associated with decision-making in the development of beef cattle farming pose additional challenges (Iqbal, 2007). The few reasons for the sector's inability to meet the demand of the growing population and contribute more to the country's GDP, are weak market structures, and the cash crunch policy the most recent.

Problem Statement

Cattle marketing in Nigeria is characterized by informal and traditional systems where the cattle stock brokers act as landlord and intermediaries between the buyers and the sellers. They usually manipulate the marketing process to their favours and make the real cattle marketers less profit. Nigeria is endowed with 20.9m heads of live cattle in 2022 but the sectors contribution to the nation agricultural GDP is very low when compared with other neighbouring countries. This may not be unconnected with the cash crunch policy that was announced by central bank of Nigeria in October, 2022 and continued in 2023. The policy was poorly implemented and lead to confusion in the country. The primary issue is to gain a widespread understanding of how this policy has affected cattle marketing economic activities. This includes inadequate cash in circulation, high transfer charges, poor network for transactions, low demand of cattle, fake credit alert, difficulty in accessing credit, poor roads, long queue in the bank, insecurity, Problem of water supply, Indiscriminate bank deductions and lack of government support. This shortage of cash flow diminished people's purchasing power, disrupted supply chains, and caused cattle prices to fluctuate. These challenges have not only impacted the

income of cattle farmers but have also made it more difficult for consumers to access affordable meat (protein sources).

Objective of the Study

This study examined the Challenges of Cattle Marketing during Cash Crunch Period in North-East Nigeria.

METHODOLOGY

Description of the Study Area

This study was conducted in three states (Adamawa, Borno, and Taraba) of north-east Nigeria. Adamawa State lies between latitude 7° and 11° North of the equator and between longitude 11° and 14° east of the Greenwich meridian. It covers a land area of about 38.74km² with a current projected population of about 3.2 million people according to 2006 National Census figure using the annual estimated population growth rate of 2.41 percent. . (Adebayo *et al.*, 2021).

Borno state is located on latitude 10⁰ 05 to 13⁰ 55N and longitude 11⁰45 to 14⁰45E it is bounded in northeast by Lake Chad, north by republic of Chad. West by Yobe state, south by Gombe and Adamawa state and east by republic of Cameroon.it has its capital in Maiduguri and it made up of 27 local government areas.

Taraba State had a population of about 2,300,736 people as at 2006 (NPC 2006). It has 16 Local Government Areas and one Special Development Area. It is divided into three Senatorial Districts: North, South and Central. It lies between latitudes 6⁰ 30'N and 8⁰ 30'N of the Equator and between longitudes 90 and 120 E of the Greenwich Meridian with a land mass of 54,426 km² (Oruonye and Bashir, 2011).

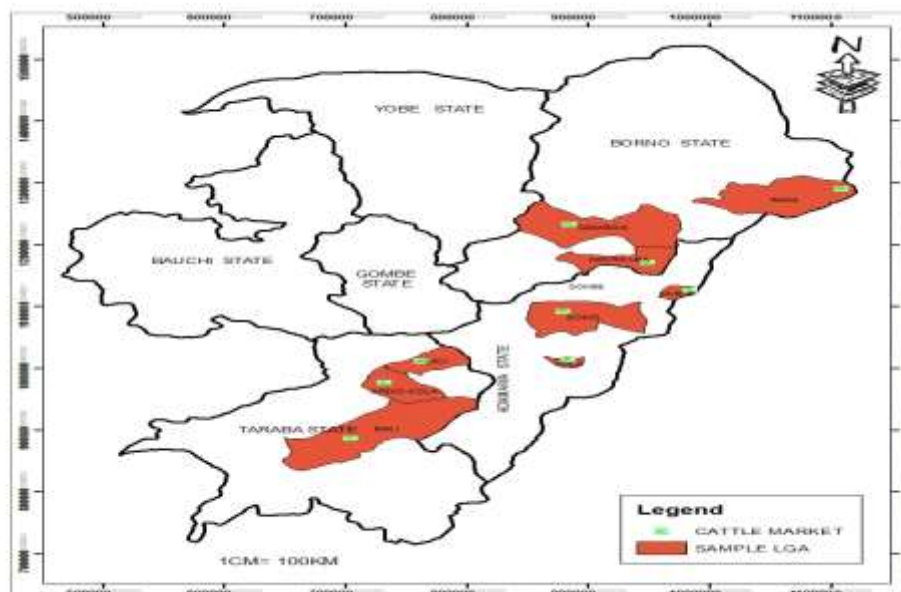


Figure 1: Map of Nigeria indicating Study Area

Sampling Method and Frame

Purposive and simple random sampling techniques was used for primary data collection. Adamawa, Borno, and Taraba, were purposively selected within the North-East region. The rationale for this choice was rooted in the presence of the most prominent cattle markets in these areas, making them suitable for an in-depth investigation during the period of cashless policy.

Secondly, three local governments from each of the aforementioned states were purposively selected based on the cattle marketing activities within the local governments' areas. To assess this, the researcher considered various factors, such as the number of cattle markets, the size of these markets, and the capacity of cattle trade they facilitated. Thirdly, three specific cattle markets within each selected local government area were purposeful selected. This selection was guided by observable factors, primarily the visible capacities of cattle inflows and outflows from these markets. Finally, simple random sampling technique was employed to select the respondent's base on the proportion of the total population of cattle marketers in each market, which was obtained from government tax collectors' records. The Table 1 shows the population of cattle marketers in each of these markets and detailed breakdown of the sampling frame.

Table 1: Sampling Frame and Sample Size

State	Local Government	Cattle markets	Population of cattle marketers	Sample (10% of the population)	Total sample
Adamawa	Yola South	Ngurore	560	56	178
		Song market	470	47	
	Mubi South	Tike Int'l cattle Market	750	75	
Borno	Askira Uba	Askira Uba cattle market	1,780 558	178 56	165
	Chibok	Chibok cattle market	510	51	
	Maiduguri	Maiduguri cattle market	580	58	
Taraba	Gashaka	Karamti cattle market	1,648 541	165 54	152
	Eware	Eware cattle market	515	52	
	Sardauna	Nguroje cattle market	464	46	
			1,520	152	152
			4,948	495	495

Source: Designed by the Author based on information from each of the markets.

Method of Data Collection

In this study, the method of data collection was carefully structured to gather the necessary information for the research. The chosen approach for data collection was the utilization of structured

questionnaire and oral interview. This method was selected to ensure the systematic and standardized acquisition of data from the study participants.

Analytical Techniques

Kendall's Coefficient of Concordance

The Kendall's coefficient of concordance was adopted to rank the challenges of cattle marketing in the study area. The Kendall's W is a measure of the agreements among several respondents who are evaluating a given set of n challenges (Legendre, 2005). W is an index that measures the ratio of the observed variance of the sum of ranks to the maximum possible variance of the ranks. The idea behind this index is to find the sum of the ranks for each constraint been ranked. If the ranking is in perfect agreement, the variability among this sum will be maximum (Mattson, 1986). According to Legendre (2005), the Kendall's coefficient of concordance (W) is given by the relation:

$$W = \frac{12S}{P^2(n^3 - n)} - P^T$$

Where W denotes the Kendall's coefficient of concordance, P denotes number of respondents ranking the challenges, n denotes the number of challenges, T denotes correction factor for tied ranks and S denotes sum of squares statistics over the row sum of ranks. The sum of square statistics (S) is given as:

$$S = \sum_{i=1}^n (R_i - R)^2$$

Where R_i is row sums of rank and R is the mean of R_i . The correction factor for tied ranks (T) is also given as:

$$T = \sum_{k=1}^m (t_k^3 - t_k)$$

Where t_k^3 is the number of ranks in each (k) of m group of ties

The test of significance of the Kendall's coefficient of concordance was done using the chi-square statistics which is computed using the formula:

$$\chi^2 = P(n - 1)W$$

Where n is the number of challenges, P is the number of respondents and W is Kendall's coefficient of concordance.

The decision rule is that if the calculated chi-square is greater than the chi-square critical, then the null hypothesis is rejected in favour of the alternative hypothesis that there is agreement among the ranking of the challenges by the respondents.

RESULTS AND DISCUSSION

Average Severity of the challenges Faced by Cattle Marketers in the Cash Crunch Period

Table 3 presents the average severity of challenges faced by cattle marketers during the cash crunch period. These challenges were measured on a Likert scale, with a range of 1 to 4, where 1 signifies "not severe at all," 2 indicates "slightly severe," 3 denotes "severe," and 4 represents

"extremely severe." Understanding the severity of these challenges is crucial for assessing the difficulties and obstacles encountered by cattle marketers during this economically challenging period.

This stark rating emphasizes the acute nature of the problem, with cattle marketers struggling to access the cash needed for their daily operations and transactions. The shortage of cash is particularly detrimental because it can significantly impede the regular business activities of cattle marketers. Cash is essential for various purposes, including purchasing cattle, paying labor costs, covering transportation expenses, and managing the day-to-day financial aspects of the cattle marketing business. When cash is scarce, it leads to liquidity challenges, making it difficult to meet immediate financial obligations and seize opportunities in the market. Moreover, financial instability may result from cash shortages, creating hurdles for financial planning and long-term investments. This exceptionally high severity rating the urgent need to address the issue of a lack of cash to support the cattle marketing sector effectively. Inadequate cash flow affects the overall economic performance of cattle marketers, limiting their ability to adapt to market dynamics and capitalize on profitable transactions. To alleviate this challenge, interventions may include improving access to credit, facilitating digital payment systems, and implementing financial inclusion initiatives to ensure that cattle marketers have the necessary financial resources to operate efficiently during the cash crunch period.

Cattle marketers have reported a slightly severity rating of 2.48 for the challenge of "High Transfer Charges," indicating that they perceive this issue as moderately severe. While this challenge is not as severe as some other challenges they face, it still raises concerns within the cattle marketing community. High transfer charges refer to the fees and costs associated with transferring funds, whether for purchasing cattle, paying for services, or other financial transactions. These charges can include bank fees, mobile money transfer costs, or fees related to digital payment platforms. Although the severity rating of 2.48 suggests that it is not the most pressing concern, high transfer charges can still be a financial burden for cattle marketers. The moderately severe nature of this challenge indicates that it has a noticeable impact on the financial resources of cattle marketers. While not as extreme as some other challenges, high transfer charges can accumulate over time, affecting the profitability of the cattle marketing business. Inefficiencies in the payment and transfer system can hinder financial transactions, increase operational costs, and reduce the overall efficiency of the business.

Cattle marketers have reported an average severity rating of 4.00 for the challenge of "Poor Network for Transfers," indicating that they perceive this issue as extremely severe. The challenge of a poor network for digital transfers highlights the critical role of reliable connectivity in modern financial transactions. A poor network for transfers refers to the inadequacy or instability of digital communication networks, such as mobile data or internet connections. In the context of cashless transactions, a weak network can significantly hinder the ability of cattle marketers to conduct digital financial operations efficiently. In period where digital payments and transfers are increasingly common, a reliable network is essential for the seamless flow of financial transactions. This challenge can result in difficulties in accessing online banking services, making digital payments, and receiving critical financial information. Moreover, a weak network can lead to transaction delays, which might

affect the timely completion of business deals and impact the overall efficiency of cattle marketing operations.

Cattle marketers face the challenge of dealing with fake credit alerts, which is perceived as severe with an average severity rating of 3.52. This concern indicates that some cattle marketers encounter issues related to fraudulent financial transactions, which can potentially erode trust and financial security in their business dealings. Addressing this issue may require improved security measures in financial transactions and increased awareness about fraud prevention.

The difficulty in accessing credit is perceived as severe, with an average severity rating of 3.43. This constraint emphasizes the importance of access to credit resources for cattle marketers. Limited access can hinder their ability to invest in their businesses, respond to economic challenges effectively, and maintain financial stability. Ensuring improved access to credit during the cash crunch period is critical for the sector's sustainability and growth. This result is consistent with the findings of Taiye *et al.* (2020) who identified lack of credit access as one of the challenges facing most cattle marketers.

Lengthy waiting period at the bank is perceived as moderately severe, with an average severity rating of 3.85. This indicates that long queues at financial institutions can disrupt daily operations, underscoring the need for improvements in banking services. Efficient and accessible banking services are essential for the cattle marketing sector to conduct financial transactions without undue delays.

The challenge of insecurity is slightly severe, with an average severity rating of 2.49. Insecurity can have implications for the safety of cattle marketers and their transactions. This challenge has also been identified by Olaoluwa and Adesegun (2022). Addressing security concerns, both in terms of personal safety and financial transactions, is critical for fostering a conducive environment for the sector.

The problem of water supply is slightly severe, with an average severity rating of 2.53. Access to water resources is essential for cattle marketing operations, including animal care and maintenance. The challenge regarding water supply has been established in other study areas by previous studies such as Olaoluwa and Adesegun (2022). Addressing this issue is crucial to ensure that cattle marketers have the necessary resources to maintain the health and well-being of their livestock.

Cattle marketers perceive the challenge of indiscriminate bank deductions as slightly severe, with an average severity rating of 2.54. This suggests that some face issues related to unauthorized deductions, which need to be addressed to ensure fair and secure financial transactions. Transparency and accountability in banking transactions are vital to protect the financial interests of cattle marketers.

Table 3: Average Severity of the challenges Faced by Cattle Marketers in the Cash Crunch Period

Challenges	Mean (\bar{A})	Std. Deviation	Minimum	Maximum
Lack of Cash	4.00	1.190	1	4
High Transfer Charges	2.48	1.120	1	4
Poor Network for transfers	4.00	1.190	1	4
Low Demand	3.00	1.141	1	4
Fake Credit Alert	3.52	1.172	1	4
Difficulty in Accessing Credit	3.43	1.164	1	4
Poor Roads	2.50	1.122	1	4
Long Queue in the Bank	3.85	1.180	1	4
Insecurity	2.49	1.121	1	4
Problem of water supply	2.53	1.126	1	4
Indiscriminate bank deductions	2.54	1.130	1	4
Lack of Government Support	2.60	1.138	1	4

Note that the variables are measured in Likert scale where 1 denotes “not severe at all”, 2 slightly severe”, 3 “severe”, and 4 “extremely severe”.

Kendall's W Test of Concordance

Kendall's W test is a valuable statistical measure used to assess the level of agreement among multiple raters or respondents regarding a set of items or challenges. In this context, the test was employed to determine the overall consensus among cattle marketers on the severity of the various challenges they face during the cash crunch period. The results of the test are reflected in the average ranks assigned to each challenge, and these ranks provide important insights into the shared perceptions of the respondents.

The average rank for each constraint or challenge has been calculated based on the ratings provided by the respondents as shown in Table 4. The challenges have been ranked in descending order of the mean ranks, with the lowest mean rank indicating the challenge considered most severe by the cattle marketers.

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Table 4: Average Rank of the challenges Faced by Cattle Marketers

Challenges	Mean Ranking (\bar{A})	Ranking
Lack of Government Support	6.63	1 st
Indiscriminate bank deductions	6.62	1 st
Low Demand	6.61	2 nd
Insecurity	6.57	3 rd
Fake Credit Alert	6.56	4 th
Problem of water supply	6.55	5 th
Poor Roads	6.47	6 th
Difficulty in Accessing Credit	6.45	7 th
High Transfer Charges	6.44	8 th
Poor Network for transfers	6.33	9 th
Lack of Cash	6.32	10 th

Source: Field Survey, 2023.

Lack of Cash emerges as the challenge with the lowest mean rank, signifying that cattle marketers overwhelmingly perceive it as the most severe constraint they face during the cash crunch period. This suggests a high level of consensus among the respondents regarding the acute nature of the cash shortage issue and its significant impact on their operations. It aligns with the earlier discussion highlighting the critical need to address the cash shortage problem. Poor network for transfer, High transfer charges, Difficulty in Accessing Credit, were other challenges that received relatively low mean ranks. The proximity of their mean ranks reflects a substantial consensus among the respondents regarding their severity.

On the other hand, challenges like Lack of Government Support and Indiscriminate Bank Deductions receive higher mean ranks, indicating a greater level of disagreement or variance on how respondents perceive these challenges. These disparities in rankings imply that the severity of these challenges is less uniformly acknowledged among cattle marketers. In conclusion, Kendall's W test results reveal not only the specific challenges that are widely recognized as most severe by cattle marketers but also the variations in perceptions regarding the severity of other challenges. These insights can guide policymakers and stakeholders in developing targeted interventions to address the challenges that have garnered a high level of consensus and mitigate the impact of those that exhibit greater disparities in perception. This nuanced understanding is essential for effectively supporting the cattle marketing sector during the cash crunch period.

Kendall’s W Test Statistics

The Kendall's W test statistics presented in Table 5 below provide valuable insights into the degree of agreement or concordance among respondents regarding the severity of the challenges faced by cattle marketers during the cash crunch period. The test was conducted with a substantial sample size of N = 470, indicating that the results are based on a broad representation of the cattle marketing sector. This large sample size enhances the reliability of the findings and reflects a view of the challenges experienced by cattle marketers in the given context. The primary statistic of interest, Kendall's W, is a coefficient of concordance that measures the extent to which respondents are in agreement when ranking a set of items or challenges. In this case, it quantifies the level of consensus

among cattle marketers regarding the perceived severity of the various challenges they face. A Kendall's W value of 0.891 indicates a high degree of agreement among the respondents. This strong concordance suggests that cattle marketers share similar views on the severity of the challenges, emphasizing the collective recognition of these challenges.

The chi-square statistic, which is calculated as 55.216, along with the degree of freedom set at 11, is used to test the significance of the agreement. The chi-square test assesses whether the observed concordance among the respondents is statistically significant or whether it could have occurred by chance. In this case, the result is highly significant, with an asymptotic significance value of 0.000. This extremely low p-value indicates that the level of concordance observed is not a random occurrence but rather a statistically meaningful result. In practical terms, these findings confirm that the consensus among cattle marketers regarding the severity of challenges and challenges is not coincidental. Instead, it reflects a significant and deliberate recognition of these issues. This high level of agreement emphasizes the importance of addressing the identified challenges to support the cattle marketing sector during the cash crunch period effectively.

Table 5: Kendall's W Test Statistics

Number of observations	470
Kendall's W (Kendall's Coefficient of Concordance)	0.891
Chi-Square	55.216
Degree of freedom	11
Asymptotic significance	0.000

Source: Field Survey, 2023.

CONCLUSION AND RECOMMENDATIONS

Numerous challenges were identified, including cash scarcity, high transfer charges, inadequate online network support, low customer demand due to cash limitations, counterfeit credit alerts, long bank queues, lack of government support and inadequate water supply. In essence, this study provides valuable insights into the intricate landscape of cattle marketing in the North-east, shedding light on the formidable challenges faced by cattle marketers. A Kendall's W value of 0.891 indicates a high degree of agreement among the respondents regarding the perceived severity of the various challenges they face. The findings offer a basis for informed decision-making and the formulation of policies to support this critical sector. The study therefore, recommend the need for collaboration and knowledge sharing among cattle marketers, government agencies, financial institutions, and non-governmental organizations. These can foster innovative solutions and develop a supportive network that will addressing the complex challenges faced by cattle marketers in North-east Nigeria.

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