

RAMADAN AND SOCIO-ECONOMIC LIVELIHOODS AMONG INFORMAL TRADERS IN JALINGO LOCAL GOVERNMENT AREA OF TARABA STATE, NIGERIA

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Abstract

This study examined the influence of the Ramadan fasting period on the socio-economic livelihoods of informal traders in Jalingo Local Government Area of Taraba State, Nigeria. Specifically, it investigated the effect of Ramadan on market dynamics and the livelihood adaptation strategies adopted by informal traders during the fasting period. The study adopted a qualitative research design, using in-depth interviews and key informant interviews with selected informal traders operating in major markets and urban trading locations in Jalingo. Data were analysed thematically. The findings revealed that Ramadan significantly reshapes informal market activities by increasing demand for food-related commodities while reducing patronage for non-essential goods until the Eid celebrations. Traders responded by extending trading hours, stockpiling commodities, diversifying products, adopting flexible pricing, and relying on trust-based credit arrangements to sustain their livelihoods. The study concludes that Ramadan functions as both a religious observance and a socio-economic institution that stimulates entrepreneurial adaptation and livelihood resilience. It recommends integrating religious calendars into urban economic planning and informal sector support policies.

Keywords: *Ramadan, Socio-Economic Livelihood Informant Traders, Jalingo*

Introduction

Religion has long shaped the social, cultural, and economic organisation of societies by influencing patterns of production, consumption, social interaction, philanthropy, and livelihood practices. Major world religions prescribe periods of worship, fasting, festivals, and charitable activities that reshape everyday routines and economic behaviour. Consequently, religious observances have become important socio-cultural institutions that influence labour participation, household expenditure, market demand, and livelihood strategies across societies (Hartati et al., 2025; Campante & Yanagizawa-Drott, 2015). Despite this close relationship, the influence of religious practices on informal socio-economic livelihoods remains insufficiently explored, particularly in developing countries where the informal economy dominates employment and income generation.

Among the world's major religions, Islam places considerable emphasis on spiritual devotion, social responsibility, and economic justice. One of its Five Pillars is *Sawm* (fasting during Ramadan), instituted in the second year after the Prophet Muhammad's migration (Hijrah) from Makkah to Madinah through the Qur'anic injunction: "*O you who believe, fasting is prescribed for you as it was prescribed for those before you so that you may attain righteousness*" (Qur'an 2:183). Ramadan, the ninth month of the Islamic lunar calendar, commemorates the revelation of the Qur'an and is observed through fasting, prayer, Qur'anic recitation, almsgiving, and communal worship. Beyond its spiritual significance, Ramadan transforms social and economic life by altering work schedules, consumption patterns, household expenditure, and

commercial activities. Across Muslim societies, the holy month stimulates increased demand for food, clothing, transportation, religious materials, and hospitality services, creating distinctive seasonal economic opportunities (Hartati et al., 2025; Campante & Yanagizawa-Drott, 2015; Abo-Zena & Hassan, 2024).

These transformations are particularly evident in developing countries where the informal economy constitutes the principal source of employment and income. Millions of people depend on petty trading, street vending, food sales, and micro-enterprises operating outside formal regulatory systems (Chen, Jhabvala, & Lund, 2002; Meagher, 2009; Meagher, 2013). During Ramadan, traders respond to changing consumer preferences and religious obligations by extending trading hours, increasing the sale of food and beverages for *iftar*, diversifying merchandise, and adjusting business strategies to meet seasonal demand. Although these adaptations often improve incomes and livelihood opportunities, they are also constrained by increased competition, rising operating costs, and the physical demands of fasting (Warner, 2021; Hafiz, 2024; Haris et al., 2025; Rezaei, 2025).

Nigeria provides an important setting for examining these dynamics because it possesses one of Africa's largest informal economies alongside one of the continent's largest Muslim populations. Informal trading remains a major source of employment and household income, especially in northern and northeastern Nigeria where Islam significantly shapes social organisation and economic life (Chen, Jhabvala, & Lund, 2002; Meagher, 2013). During Ramadan, markets experience heightened demand for fruits, dates, cooked meals, beverages, prayer items, and modest clothing, prompting traders to extend evening business hours, diversify their merchandise, and relocate to areas surrounding mosques and *iftar* centres (Adogame, 2007; Mustapha & Bunza, 2014; Turner, 2021; Hafiz, 2024). These adaptive responses illustrate how religious observance influences informal economic behaviour while exposing traders to fluctuating prices, market uncertainty, and livelihood vulnerability (Fedele, 2015; Rezaei, 2025).

Within Northeast Nigeria, Jalingo Local Government Area of Taraba State provides a distinctive context for understanding the interaction between religion and socio-economic livelihoods. Historically influenced by the Muri Emirate, Islam has shaped the area's commercial practices, governance, and social institutions despite its multi-religious composition (Ali & Lawal, 2024). Rapid urbanisation has expanded informal trading, making petty commerce and food vending central to household livelihoods (Oruonye et al., 2024). During Ramadan, commercial activities increasingly extend into the evening as traders respond to growing demand associated with *iftar* and *taraweeh* prayers (Moses et al., 2025). Although these seasonal opportunities may temporarily improve livelihoods, they are often undermined by rising commodity prices, inadequate infrastructure, limited capital, insecure trading spaces, and the physical demands of fasting (Libassi, 2020; Anisa, 2025).

Although previous studies acknowledge the economic vibrancy associated with Ramadan, limited empirical attention has been given to the depth and sustainability of the livelihood transformations experienced by informal traders during the fasting period. Existing studies in Taraba State have focused mainly on agriculture, infrastructure, rural development, and food security, with little emphasis on the role of religious observances in shaping informal urban economies (Oruonye et al., 2024; Adi et al., 2023; Moses et al., 2025). Likewise, urban planning and policy interventions have largely overlooked the influence of religious calendars on informal economic activities (Ukah, 2016; Orkpeh & Adedire, 2024). It is against this

background that this study examines how the religious practices and socio-economic dynamics of Ramadan shape the livelihood strategies and outcomes of informal traders in the urban slums of Jalingo Local Government Area, Taraba State, Nigeria.

Literature Review

The Concept of Ramadan

Ramadan is widely understood in the literature as a deeply significant religious period that encompasses fasting, prayer, reflection, and communal solidarity. Scholars consistently emphasize that it is more than abstinence from food and drink; it also functions as a period of moral discipline, spirituality, and identity reinforcement within Muslim communities (Abo-Zena & Hassan, 2024; Khan & Khansa Afzal, 2025). The theological dimension of fasting is frequently highlighted as an act of devotion to God that facilitates purification and renewal, while Catovic (2018) explains how daily fasting routines and nightly Taraweeh prayers cultivate ethical reflection and strengthen alignment with Islamic values. This perspective is consistent with broader studies in religious scholarship, which underline Ramadan as an essential component of faith reinforcement and identity preservation within Muslim societies (Wirawati et al, 2025).

Beyond personal spirituality, Ramadan has significant socio-cultural implications that scholars have explored across different contexts. It reorganizes social life by fostering solidarity, charity, and communal practices such as shared iftar meals, which deepen kinship ties and strengthen social networks (Zencirci, 2024). Governments in Muslim-majority societies also employ Ramadan as a symbolic tool, using public worship events, communal meals, and charitable programs to cultivate unity and legitimize political authority. Mandaville and Hamid (2018) illustrate how political actors regularly sponsor religious gatherings and engage in acts of charity during Ramadan, demonstrating how religious observance interacts with statecraft. These practices reveal Ramadan's role as both a cultural and sociopolitical practice that shapes governance and social cohesion.

Economic dimensions further enrich scholarly discussions on Ramadan, particularly in relation to labor patterns, consumption, and market dynamics. Sharafeddine, Diab-Bahman, and Al-Enzi (2024) and Al-Faruqi (2012) show that fasting alters daytime productivity while increasing commercial activity at night, resulting in a distinct "Ramadan economy" described by Kamal (2020). Markets experience heightened demand for food, clothing, and leisure-related activities, while charitable giving through zakat and sadaqah increases wealth distribution and contributes to social welfare. Health-related studies add another layer of understanding by pointing to metabolic benefits of fasting, though they caution that outcomes vary across individuals depending on dietary habits and medical conditions (Liska et al, 2019; BaHammam & Almeneessier, 2020). Ramadan therefore emerges as a multidimensional period affecting spiritual, social, economic, and health-related aspects of life, extending its significance into diaspora communities where it becomes a marker of identity, visibility, and cultural adaptation (Gale & Dudley, 2017; Rogozen-Soltar, 2012; Alharbi, 2025).

Socio-economic Livelihood

Socio-economic livelihood is presented in development literature as a comprehensive process through which individuals and households alter their means of living in response to internal and external forces. Building on Natarajan's (2022) definition of livelihoods as involving

capabilities, assets, and activities, scholars argue that transformation involves deeper shifts in structures, strategies, and outcomes than routine adjustments. Carr (2020) emphasizes that such transformations may arise from internal household factors such as education and innovation, or external pressures including state policies, markets, climate, and conflict. These forces together shape how communities adjust to changing socio-economic realities.

The multidimensional nature of socio-economic livelihood has been highlighted by Haldon et al (2021), who distinguish between adaptive transformations that enhance resilience and disruptive ones that undermine stability. In agrarian societies, shifts from subsistence agriculture to commercial farming restructure economic relations, land use patterns, and even gender roles. Migration also plays a critical role in diversifying livelihoods, altering identities, and expanding income options across rural and urban spaces. Andrews (2018) further argues that these transformations are embedded within broader power relations, where elites often shape livelihood opportunities for marginalized groups by influencing policy, resource allocation, and access to markets.

African contexts provide particularly rich examples of socio-economic livelihood driven by environmental, economic, and political factors. In the Sahel, recurrent droughts, and environmental degradation push pastoral communities toward alternative livelihoods such as trade and wage labor (Naz & Saleem, 2024). Nigeria's experience reflects similar dynamics, with artisanal mining and commercial agriculture transforming rural economies while contributing to inequality, ecological decline, and conflict. Armed groups such as Boko Haram have significantly disrupted traditional livelihoods, forcing communities into displacement and informal economic activities (Ahmadu & Gana, 2024). Theoretical debates connect these patterns to the concepts of resilience, sustainability, and political economy, though critics argue that the sustainable livelihoods approach underestimates structural constraints imposed by globalization and weak governance (Kuyo Ojal, 2025). Scholars like Ekwall (2025) also link socio-economic livelihood to conflict dynamics, suggesting that inclusive economic opportunities can foster peace while exclusionary patterns may fuel instability.

Informal Economy

The informal economy is defined in development literature as comprising economic activities not regulated or taxed by the state, yet it remains essential to livelihoods in many developing regions. Aw (2021) introduced the concept in Ghana, highlighting the divide between formal wage labor and informal self-employment, while the International Labour Organization formalized the idea as a key aspect of global development discussions. Activities such as street vending, artisanal mining, domestic work, and unregistered small enterprises all fall within this sector, which is often characterized by precarity but also by adaptability and resilience. Shearer Demir (2023) argues that informality expands particularly in contexts of structural adjustment, weak state capacity, and economic crisis.

Rather than existing outside capitalist structures, the informal economy is frequently integrated into global production networks. Hammer (2019) and Breman (2023) show that informal labor provides flexibility and low-cost production that supports formal sector industries. In regions such as sub-Saharan Africa, informal cross-border trade sustains large portions of regional commerce, offering access to goods where state capacity is limited. However, workers face insecurity, exploitative conditions, and lack of social protection, especially in fragile or conflict-affected states. Day and Hunt (2020) emphasize that informality in such contexts often

overlaps with shadow and criminal economies, making the sector both a survival mechanism and a potential source of insecurity.

Scholarly debates about the informal economy revolve around dualist, structuralist, and legalist perspectives. The dualist perspective views informality as a residual traditional sector that will diminish with modernization. The structuralist approach sees informality as inherent to capitalist systems that benefit from deregulated labor. A legalist view, advanced by Hawkins (2020), argues that excessive regulations push entrepreneurs into informality, suggesting that formalization and deregulation could unleash economic potential. Wainer's (2022) arguments supporting formalization have influenced policy debates, although critics caution that formalization alone cannot resolve deeper inequalities and governance deficits that shape informal economic realities. The sector's complexity, therefore, requires nuanced approaches that recognize both its opportunities and its constraints.

Area of the Study

This study was conducted in Jalingo Local Government Area of Taraba State, located in northeastern Nigeria. Geographically, Jalingo lay approximately at latitude 8.9002° N and longitude 11.3606° E, positioning it within Nigeria's Middle Belt region, an area known for its socio-cultural diversity and economic dynamism (Ojeh., Yusuf, & Bako, 2022). As the capital city of Taraba State, Jalingo functioned not only as an administrative centre but also as a major commercial hub, characterised by a thriving informal economy. The area was densely populated and economically active, with a large proportion of residents engaged in small scale, self-employed, and unregistered trading activities. These informal traders operated across a variety of settings including open-air markets, roadside stalls, temporary kiosks, and mobile vending routes, forming a vital part of the urban economy (Meagher, 2009; Meagher, 2013). Jalingo's relevance to this study derived from its significant Muslim population and the centrality of Islamic observance, particularly Ramadan, in shaping patterns of social and economic life. The month of Ramadan introduced shifts in daily routines, market operations, and consumer behaviour. Informal traders, many of whom depended on daily income and flexible work arrangements, were particularly responsive to these shifts. They often adjusted their working hours to align with fasting and prayer times, diversified their goods and services to meet religious and cultural demand, and engaged in community-based ethical practices such as almsgiving, price moderation, and faith-inspired customer relations. These behavioural patterns highlighted how religious temporality interacted with economic adaptation in a predominantly informal trading context (Abdulqadir, 2014).

Jalingo's strategic position as a gateway between the north and southern parts of Taraba made it an important node in regional trade flows, particularly during festive and religious seasons. Informal traders from neighbouring rural communities and border areas frequently converged on Jalingo during Ramadan to take advantage of increased consumer traffic and heightened demand for culturally significant commodities. Despite the city's commercial vibrancy, there was limited scholarly work on how seasonal religious observance like Ramadan reconfigured the socio-economic livelihood strategies of those operating outside the formal economic system. (Meagher, 2013).

Therefore, this study focused on Jalingo as a representative urban locale to explore how informal economic actors responded to the temporal and spiritual rhythms of Ramadan. The selection of the city was justified not only by its demographic and economic composition but

also by the religious and cultural centrality of Islamic practices that shaped local patterns of trade and consumption. By examining the period from 2021 to 2024, the research captured both continuity and change in how informal traders navigated religious obligations and economic survival within a geographically and socially grounded context. Jalingo offered a compelling site for interrogating the intersection of urban informality, religious observance, and socio-economic livelihood in contemporary Nigeria.

Methodology

The study employed a qualitative research design to explore how Ramadan reshapes socio-economic livelihoods among informal traders in Jalingo. This approach enabled a deep understanding of the lived experiences and adaptive strategies of traders whose daily activities were influenced by the religious and temporal rhythms of the fasting period. The population consisted of purposively selected informal traders such as foodstuff sellers, fruit vendors, water and soft drink sellers, cooked food vendors, clothing dealers, suya sellers, tailors, butchers, Keke NAPEP riders, and water vendors (Mai Ruwa). Their livelihoods either intensified or contracted in response to Ramadan's spiritual expectations and shifting consumer behaviour. Additional insights from market leaders, religious actors, and local government officials helped illuminate the regulatory and moral frameworks guiding trade during the fasting season. A sample of forty participants was drawn to reflect this diversity, ensuring the inclusion of traders with direct experience of how Ramadan influenced stockpiling practices, trading hours, product diversification, and trust-based credit systems.

Data were collected through key informant interviews conducted in markets, roadside stalls, mosque-adjacent areas, and residential neighbourhoods. Using a semi-structured interview guide, the study explored shifts in trading routines, pricing decisions shaped by religious ethics, changes in consumer demand, and patterns observed from 2021 to 2024. Interviews were conducted in Hausa or English, recorded with consent, and later transcribed. Thematic analysis was used to interpret the data, beginning with open coding of transcripts to identify relevant patterns such as evening-centred trading, ethical pricing, and increased demand for culturally significant goods. These codes were developed into broader themes reflecting how traders adapted economically and morally to Ramadan. Content analysis of government documents, sermons, and reports supported the thematic findings by providing institutional context. Together, these methods offered a rigorous and nuanced understanding of how Ramadan shapes economic resilience, spiritual practice, and socio-economic livelihood within Jalingo's informal economy.

Ramadan Fasting Period and Market Dynamics in the Informal Trading Sector in Jalingo Local Government Area.

The findings reveal that Ramadan fasting not only transforms market activity but also compels traders to innovate and adjust their practices. Each interview conducted with informal traders across Jalingo Local Government Area reflects a dimension of these shifting market dynamics, showing both opportunities and constraints within the informal economy. A foundational shift in Ramadan trade is the reorganization of market rhythms around fasting and breaking fast. For foodstuff traders, this temporal adjustment requires realignment of working hours with evening demand. As one trader explained:

“During Ramadan, everything about our business changes. You see, people’s eating habits are not the same as in the normal months. In the morning and afternoon, the market is usually quiet because most people are fasting and do not move around much to buy food. But once it is close to evening, around 4 pm to 6 pm, the market becomes very busy. Everyone wants to buy food items, fruits, drinks, and other things they will use to break their fast. So, for us traders, Ramadan means adjusting our trading time. Instead of focusing on the whole day, we concentrate on the evening rush hours because that is when sales are highest.” (Interview with Foodstuff Trader, Male, 45 years, Jalingo Central Market)

This testimony illustrates how religious temporality reorganizes commerce. By concentrating business activity in evening hours, traders demonstrate flexibility in aligning with consumer rhythms. The fasting season thus reconfigures time itself as an economic resource. Ramadan intensifies demand for symbolic foods such as dates and fruits, which are central to the ritual of breaking fast. A fruit seller described this seasonal boom:

Ramadan is the best season for us fruit sellers. Dates, oranges, watermelons, and apples are always in high demand because people use them to break their fast. Sometimes before noon, my stock of dates is already finished. The challenge is that the prices of fruits usually go up in Ramadan, especially dates and watermelon, because suppliers know demand is high. Customers complain, but we also spend more to restock. Still, business is good because even if prices rise, people cannot do without fruits during Ramadan.” (Interview with Fruit Seller, Female, 34 years, Mayo Gwoi Market, Jalingo)

Here, religious obligation intersects with market dynamics: consumption is spiritually non-negotiable, even as rising prices strain customers. This entanglement of devotion and commerce reveals how faith structures seasonal value chains in the informal economy. Seasonal consumption also enhances trade in liquids and refreshments. A roadside vendor observed:

“For me, Ramadan is a blessing in terms of sales. Normally, I sell soft drinks and bottled water, but during Ramadan, the demand doubles. Around evening time, people rush to buy cartons of drinks to share with family and visitors for Iftar. Even cold water sells faster than usual. The only problem is electricity, keeping the drinks cold is difficult because of power shortage. But since the demand is high, even those that are not very cold still sell. I can say Ramadan improves my income compared to other months.” (Interview with Soft Drinks and Water Vendor, Male, 29 years, Jalingo Motor Park)

This account underscores the resilience of demand despite infrastructural weaknesses such as unreliable electricity. Ramadan transforms simple commodities like water and soft drinks into highly desirable goods, demonstrating how religious time reshapes value even in basic consumables. The consumption of ready-to-eat meals illustrates the demand for convenience that emerges during fasting. A food seller explained:

“Ramadan is a good period for those of us who sell cooked food and snacks. By 5 pm, many people who don’t have time to cook want something ready. Samosa, meat pie, akara, fried yam, and jollof rice sell very fast. Sometimes, I prepare food in larger quantities than usual, and everything still finishes before 7 pm. Customers also buy more in bulk to take home to their families. For us, the only challenge is stress because we must cook large amounts and still manage fasting. But the income makes it

worthwhile.” (Interview with Cooked Food Seller, Female, 40 years, Nukkai Area, Jalingo)

This testimony highlights the dual burden of Ramadan: while demand fuels income growth, fasting traders face physical and emotional strain in balancing labor with religious obligations. Ramadan here is both an economic opportunity and a test of endurance. Not all sectors benefit equally from Ramadan’s economic surge. A clothing trader shared:

“Not all businesses enjoy Ramadan. For us selling clothes and shoes, sales drop sharply. People focus more on food items and less on buying clothes during fasting. But towards the last week of Ramadan, things change. People start preparing for Sallah, so sales of clothing, shoes, and caps pick up. That is when we make our money. So, while food sellers enjoy sales throughout Ramadan, we wait until the end before business becomes profitable.” (Interview with Clothing Trader, Male, 39 years, Jalingo Central Market)

This account reveals the unequal distribution of Ramadan benefits. Whereas food sellers profit consistently, clothing vendors endure slow weeks before recouping their losses during Eid preparations. Ramadan thus creates cyclical booms and busts within the informal market. Ramadan also magnifies price fluctuations and debt cycles. A provisions trader explained:

“Prices during Ramadan are always an issue. Goods like sugar, milk, and rice go up. Customers often accuse us of exploiting them, but truly the wholesalers increase the prices because of demand. Sometimes we even buy on credit from big suppliers and depend on evening sales to settle our debts. The season is stressful, but the spirit of Ramadan helps us tolerate customers more. We show more patience, even when they bargain hard or delay payment. Some customers even come back after Ramadan to settle debts they took during fasting.” (Interview with General Provisions Trader, Male, 42 years, Mayo Dassa Market, Jalingo)

This testimony demonstrates how inflation and credit intersect with religious ethics. Price hikes trigger tensions, yet values of patience and tolerance mitigate conflict. The fasting season reinforces informal credit practices that sustain both customer loyalty and trader survival. For sellers of non-essential items, Ramadan reorders consumption hierarchies. A household goods trader lamented:

“Ramadan slows down my business completely. People hardly think of buying buckets, plates, or household goods during fasting. I can sit for hours without selling anything. But after Ramadan, things improve as families prepare for Sallah celebrations. That is when I recover what I lost. For us, Ramadan is not profitable, but we just endure, hoping for better sales later.” (Interview with Household Items Seller, Female, 36 years, Roadside Stall, Sabon Gari Area, Jalingo)

This narrative highlights deferred consumption patterns. Religious fasting channels disposable income toward food, pushing non-essential purchases to the margins until Eid. The unevenness of economic opportunity reflects Ramadan’s selective prioritization of goods.

Ramadan shapes not only transactions but also the moral landscape of trade. A community stall owner noted:

“Ramadan also influences the way we relate with customers and other traders. There is a spirit of patience and kindness because everyone is observing fasting. Sometimes, even if a customer cannot pay the full price immediately, we allow them to take goods and pay later. We do this because Ramadan teaches us about charity and supporting one another. It also strengthens our business relationships because people trust that we will

be fair and considerate during the fasting period.” (Interview with Community Trader, Male, 44 years, Wuro Sembe, Jalingo)

This testimony illustrates the moral economy of Ramadan, where religious values become embedded in economic life. Trust, patience, and charity serve as alternative currencies that reinforce business relationships, extending beyond profit to strengthen community solidarity.

Ramadan Fasting Period and Socio-economic Livelihood Adaptation Strategies Among Informal Traders in Jalingo Local Government Area

The Ramadan fasting period profoundly shapes the economic and social landscape of Jalingo Local Government Area, influencing how informal traders adapt their socio-economic livelihoods to meet shifting demands and consumption patterns. As daily routines are restructured around fasting and evening meals, traders adjust their business practices in response to concentrated buying periods, heightened demand for staple foods, and increased purchases of clothing and household goods toward the end of Ramadan. These adaptations include flexible trading hours, product diversification, reliance on informal credit, and strategic stock management, which collectively enable traders to sustain income and navigate liquidity pressures.

Thus, Ramadan becomes not only a period of religious devotion but also a season of socio-economic livelihood, where resilience, creativity, and social trust define survival within the informal economy. A central strategy of adaptation for foodstuff traders during Ramadan is stockpiling and time-sensitive selling. As one trader explained:

Ramadan is a special season for us traders. To cope with the changes, I always increase my stock of rice, sugar, and milk before the fasting begins. These items move very fast during the period. I also change my selling time, most of my serious business happens in the late afternoon and evening. By 4 pm, customers begin rushing to buy things for breaking their fast, so I prepare myself for the crowd. I also try to offer smaller measures of goods because many customers don't buy in bulk; they just need enough for the day. This way, I don't lose out on sales, and I can meet the needs of all types of buyers. (Interview with Foodstuff Trader, Male, 41 years, Jalingo)

This testimony reveals how timing and flexible selling strategies help traders align with Ramadan consumption rhythms. By shifting sales to evenings and offering smaller quantities, traders adapt to reduced daytime demand while ensuring accessibility for low-income customers. The emphasis on smaller measures echoes the adaptation strategies of butchers, who also sell meat in smaller cuts, and the water vendor, who delivers water in manageable jerrycans. All three demonstrate how portioning and scaling are central tactics for inclusive adaptation during Ramadan.

For fruit sellers, Ramadan represents a peak season that demands proactive planning and diversification. As one trader recounted:

"For us who sell fruits like oranges, watermelons, and dates, Ramadan is our biggest season. The demand is always high, so I travel to the villages around Jalingo to buy fruits in bulk before prices rise. That's one of my strategies, early stocking. Another thing I do is to diversify what I sell. Apart from fruits, I add bottled water and soft drinks during Ramadan because customers want a variety. I also extend my trading hours into the night. Sometimes, I sell until 9 pm because people continue buying after prayers.

This helps me earn more during Ramadan compared to normal months." (Interview with Fruit Seller, Male, 36 years, Jalingo)

This account highlights how rural-urban supply networks and product diversification sustain profitability. The trader's diversification strategy mirrors that of suya sellers, who bundle suya with soft drinks, and provision store owners, who re-prioritize Ramadan-related goods. Collectively, these adaptations show how traders expand their product portfolios to maximize seasonal opportunities. Cooked food vendors navigate Ramadan by reorienting their business to evenings and incorporating religiously significant foods. One explained:

"During the day, business is slow, but from evening to night, my sales increase sharply. Many people don't have time to cook after breaking their fast, so they buy snacks, fried yam, akara, or rice from me. To adapt, I adjust my cooking schedule. I cook more food in the evening than in the morning. I also introduce special Ramadan dishes like pap and beans cake because they sell very fast. Another adaptation is giving out food on credit. Some customers may not have cash immediately, but I trust they will pay after Ramadan. This practice is common during the fasting period because of the spirit of togetherness." (Interview with Food Vendor, Female, 44 years, Jalingo)

This testimony illustrates how vendors embed religious ethics into trade, using credit and trust to maintain social ties while aligning products with Ramadan-specific needs. The reliance on credit resonates with the water vendor (Interview 10), who also supplies on credit, showing how trust-based informal finance systems underpin resilience during Ramadan.

For non-food traders, Ramadan necessitates patience and delayed gratification. A clothing seller observed:

"Ramadan is not really our peak time since people spend more on food and drinks. To cope, I reduce the amount of goods I display during the fasting period and focus on low-cost items. I also save my bigger stocks for the last week of Ramadan when people start preparing for Sallah. That is when clothes, shoes, and household items begin to sell well again. In this way, I avoid losses during the quiet weeks and still benefit when the festive buying starts. Patience and planning are key socio-economic livelihood strategies for us." (Interview with Clothing Seller, Male, 39 years, Jalingo)

This response underscores the uneven distribution of economic opportunities across sectors. While food-related traders like the fruit seller or butcher experience steady demand, non-food traders delay profits until the festive climax. This staggered demand cycle highlights how Ramadan creates temporal hierarchies of opportunity across different trades. Adaptation among provision traders revolves around flexibility and supplier relations. As one store owner explained:

"My adaptation during Ramadan is all about flexibility. I adjust the types of goods I put in front of my shop. For example, I bring forward milk, sugar, tea, biscuits, and dates because those are the items customers want most. I also increase my evening staff because the crowd at that time can be overwhelming. Another thing I do is to maintain good relationships with suppliers to ensure a steady flow of goods. Prices usually go up, so if you don't have strong supplier ties, you may not even get enough stock to sell. So, Ramadan forces us to be strategic in stocking, timing, and managing customer demands." (Interview with Provision Store Owner, Male, 47 years, Jalingo)

This testimony emphasizes the importance of supply chain resilience, linking closely with the fruit seller's early stocking and the tailor's advanced purchase of materials. Across sectors,

forward planning and supplier relationships emerge as critical buffers against scarcity and price volatility.

Butchers adapt through demand-sensitive slaughtering and diversified customer targeting. One explained:

"During Ramadan, the demand for meat changes. People don't buy much in the mornings, but from late afternoon, business picks up. To cope, I slaughter fewer animals in the morning and keep most for evening sales. I also sell in smaller cuts because families want just enough for that day's meal. Another thing I do is to prepare meat in portions for suya makers and food vendors who buy in bulk. By diversifying between households and food businesses, I ensure nothing goes to waste. The last days of Ramadan are always my best because people start preparing for Sallah, and sales increase sharply." (Interview with Butcher, Male, 42 years, Jalingo)

This response parallels the foodstuff trader's use of smaller portions and the transport rider's timing adjustments. Together, they reveal how adaptation hinges on synchronizing supply with Ramadan's cyclical consumption rhythms while diversifying clientele.

In a similar context, the Suya sellers restructure their business around evening peak demand and mobility. One explained:

"For me, Ramadan is both a challenge and an opportunity. I can't sell during the day, but immediately after prayers in the evening, customers rush to buy suya. My strategy is to prepare enough stock ahead of time and grill fast when the demand comes. I also change my location during Ramadan. I move closer to the mosques or big junctions where people gather after breaking their fast. This helps me maximize sales within a short period. I also make sure I have soft drinks available because customers often buy both together." (Interview with Suya Seller, Male, 33 years, Jalingo)

This testimony highlights how mobility and product bundling maximize earnings. The practice of relocating to mosques mirrors the keke rider's targeting of high-traffic religious spaces, illustrating how Ramadan reshapes the geography of trade in Jalingo. During Ramadan, Tailors navigate through long-term planning and intensified labor in the final days. One noted:

"Ramadan is a mixed season for us tailors. The first three weeks are usually quiet, but from the last ten days, work becomes overwhelming. To cope, I plan ahead by buying fabric and sewing materials before prices increase. I also work overtime in the final days to meet customers' demands for Sallah clothes. Sometimes, I even hire apprentices temporarily to help with simple sewing. Another thing I do is to accept part-payment early from customers so that I can manage cash flow until the festive rush brings in more money." (Interview with Tailor, Male, 45 years, Jalingo)

This reflects similar forward planning to the provision store owner and butcher, while the reliance on apprentices resonates with the food vendor's use of social trust. Across these cases, traders demonstrate how seasonal liquidity and labor management become crucial survival strategies. Transport workers adapt through timing and route adjustments. One rider explained:

"As a Keke rider, Ramadan changes my work schedule. In the afternoon, the city becomes quiet, so I don't make much. But in the evening, after prayers, there is a lot of movement. My strategy is to save energy in the morning and work late into the night when demand is high. I also increase my trips to areas where markets and mosques are located because that's where passengers are plenty. Sometimes, I reduce fares slightly

in the evening rush; this helps me attract more passengers and make up for the slow hours during the day." (Interview with Keke Rider, Male, 30 years, Jalingo).

This adaptation mirrors the suya seller's mobility strategy, showing how both sectors exploit evening crowd flows around religious and commercial spaces. By timing labor to evening surges, transport providers integrate into the broader ecology of Ramadan trade. The adaptation strategy the water vendors use include storage, timing, and credit-based trust. As one narrated:

"Ramadan is one of my busiest times because people need water for cooking, washing, and breaking their fast. To cope, I fetch more water in the afternoon and store it in drums before evening time. By 5 pm, customers come in large numbers, so I don't waste time fetching then. I also increase the number of jerrycans I deliver to households on credit. Many families prefer buying on credit and paying after Ramadan. This way, I build trust with customers and make sure they keep coming back, even after the fasting season."

(Interview with Water Vendor, Male, 35 years, Jalingo)

This account underscores the role of trust-based credit in sustaining socio-economic livelihoods, directly paralleling the food vendor. Together, they demonstrate how informal credit acts as a social safety net, enabling consumption continuity despite liquidity shortages during Ramadan.

Discussion of the Findings

The findings demonstrate that the Ramadan fasting period significantly reshapes informal trading activities in Jalingo Local Government Area by influencing market demand, consumption patterns, and livelihood adaptation strategies. Beyond its religious significance, Ramadan functions as a socio-economic institution that transforms everyday economic activities through changes in consumer behaviour and traders' responses to seasonal demand. This finding supports Abo-Zena and Hassan (2024), who argue that Ramadan extends beyond spiritual observance to influence family, community, and economic life, while Al-Faruqi (2012) maintains that Islamic religious practices integrate spiritual obligations with socio-economic responsibilities.

With respect to the first objective, the study found that Ramadan creates distinct sectoral variations in market demand. Traders dealing in grains, fruits, beverages, dates, and cooked meals experienced increased patronage driven by the demand for iftar and sahur, resulting in extended evening trading, temporary price increases, and greater reliance on informal credit arrangements. These findings are consistent with Hafez (2024), who notes that festive occasions reshape household consumption priorities, and Anisa (2025), who argues that Ramadan generates seasonal fluctuations in the prices of essential commodities. Likewise, Sharafeddine, Diab-Bahman, and Al-Enzi (2024) observe that fasting alters daily routines and consumption schedules, thereby concentrating commercial activities during evening hours.

In contrast, traders dealing in clothing, electronics, cosmetics, and other non-essential commodities reported reduced patronage during the early weeks of Ramadan, with demand increasing only towards the Eid celebrations. This pattern reflects the changing priorities of consumers during the fasting period and supports Haji Mohamad (2015), who argues that Ramadan produces successive phases of economic activity characterised by shifting consumption priorities. It also agrees with Warner (2021), who demonstrates that Islamic religious practices significantly influence local market systems by shaping seasonal patterns of purchasing behaviour.

The findings further indicate that the flexibility of the informal economy enables traders to respond rapidly to these seasonal market changes. Traders adjusted operating hours, diversified products, and relocated businesses to areas with greater evening patronage. This finding corroborates Breman (2023), who characterises the informal economy as highly adaptive to social and economic changes. Similarly, Hammer (2019) and Hawkins (2020) argue that informal economic systems remain resilient because they rely on flexible and locally embedded practices. Within the Nigerian context, Ukah (2016) also demonstrates that religious practices influence urban economic organisation by reshaping commercial activities and everyday economic interactions.

Concerning the second objective, the findings reveal that informal traders adopted diverse livelihood adaptation strategies to maximise opportunities and minimise the challenges associated with Ramadan. Food vendors responded by stockpiling commodities before the fasting period, extending evening trading hours, increasing labour during peak demand, and selling products in smaller quantities to accommodate customers with limited purchasing power. These strategies support Jackson (2025), who identifies livelihood diversification and adaptive flexibility as essential responses to seasonal uncertainty. Likewise, Natarajan et al. (2022) and Carr (2020) argue that sustainable livelihoods depend on the ability of households to reorganise available resources in response to changing socio-economic conditions. The findings equally reflect the resilience perspective of Haldon et al. (2021), which explains how communities adapt their economic practices to withstand temporary shocks.

Non-food traders employed different coping mechanisms, including flexible pricing, postponing profit expectations, maintaining customer relationships through informal credit, and increasing inventory towards the Eid festivities when demand improved. These findings support Adefila et al. (2024), who argue that livelihood sustainability depends on adaptive economic behaviour and socially embedded business practices. They also agree with Andrews (2018) and Shearer Demir (2023), who contend that vulnerable populations strengthen their livelihoods by developing context-specific coping mechanisms.

A notable finding is the importance of trust, reciprocity, and religious ethics in sustaining informal trade during Ramadan. Traders frequently extended credit to loyal customers, delayed debt recovery, and prioritised long-term relationships over immediate profits. These practices reflect the ethical values promoted during Ramadan and support Sandikci (2021), who conceptualises religious consumption as a moral economy where commercial exchanges are guided by ethical obligations and social trust. Similarly, Zencirci (2024) and Alharbi (2025) argue that Islamic values of charity, solidarity, and communal responsibility strengthen economic resilience and social cohesion during religious observances.

Within the Taraba State context, the findings reinforce previous studies showing that religion and livelihoods are closely interconnected. Ali and Lawal (2024) argue that religion, culture, governance, and economic life are deeply intertwined in Taraba, while Oruonye et al. (2024) identify livelihood adaptation as central to household survival. The findings also support Yusuf, Abba, and Isa (2019) and Adi et al. (2023), who demonstrate that informal economic activities and entrepreneurial adaptation remain important sources of livelihood in Jalingo. Similarly, Moses et al. (2025) observed increased evening commercial activities during Ramadan due to expanding economic opportunities. The findings establish that Ramadan serves as both a religious obligation and a socio-economic catalyst that restructures market activities and strengthens livelihood adaptation among informal traders in Jalingo Local Government Area.

The fasting period encourages flexibility, resilience, and socially embedded economic practices, reinforcing the close relationship between religious observance, informal economic activities, and urban livelihoods in northern Nigeria.

Conclusion

The study concludes that the Ramadan fasting period is both a religious observance and a socio-economic institution that significantly reshapes informal markets, consumption patterns, and livelihood opportunities in Jalingo Local Government Area. The fasting season creates a distinct Ramadan economy characterised by shifts in consumer demand, trading schedules, and income distribution across different sectors of the informal economy. While traders dealing in food items, fruits, beverages, dates, cooked meals, and other fasting-related commodities benefit from increased patronage and higher sales, those trading in non-essential goods such as clothing, electronics, and household items experience reduced demand until the Eid celebrations. The study further shows that Ramadan generates seasonal price shocks as increased demand for essential commodities contributes to rising prices, benefiting some traders but increasing the economic burden on low-income consumers and traders with limited capital.

The findings further demonstrate that sustaining livelihoods during Ramadan depends largely on traders' ability to adapt to changing market conditions through extended trading hours, stockpiling high-demand commodities, flexible pricing, product diversification, and trust-based credit arrangements. These adaptive strategies not only strengthen business resilience but also reinforce the interplay between religion, commerce, and community solidarity. Overall, the study establishes that Ramadan functions as a seasonal economic regulator that influences market performance, redistributes commercial opportunities, and shapes livelihood outcomes within the informal economy. It therefore underscores the need for policymakers and urban planners to incorporate religious calendars into market planning, price stabilisation measures, and informal sector support programmes to promote more inclusive and sustainable urban livelihoods.

Recommendations

Based on the study's findings and objectives, the following recommendations are proposed:

1. Local government authorities and market associations should provide guidance and resources such offering storage facilities, facilitating bulk procurement networks, and providing training on stockpiling, pricing strategies, and demand forecasting to help informal traders anticipate and manage seasonal demand shifts during Ramadan.
2. Given the reliance on informal credit and trust-based transactions during Ramadan, government should provide financial support initiatives to strengthen access to microcredit or low-interest loans for informal traders tailored to the seasonal fluctuations of Ramadan to enable them sustain operations, meet increased demand, and reduce vulnerabilities associated with delayed payments or high supply costs.

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