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Multidimensional Poverty Analysis and Informal Sector in Nigeria

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Abstract
The ability of the formal sector (public and organized private sectors) in Nigeria to generate employment and provide means of livelihood has been truncated by the economic crisis that dates back to the 1980s. The informal sector therefore, serves as the safety net that provides jobs and means of survival to the teeming unemployed population in the country. This paper therefore, examines: job creation in the informal sector; income earning capacity of informal sector operators; and the level of poverty reduction recorded by the operators of the informal sector. Apart from the specific objectives, other issues examined include, the background; operational; and the economic characteristics of the operators. A total of 100 structured questionnaires were distributed to informal sector operators to collect data in Ilorin metropolis. Out of this, 81 were returned valid and analyzed using descriptive statistics and multi-dimensional poverty index. The results from the study show that informal sector activities provide employment and income for the urban poor. About 83 percent of operators were employed on full-time basis while 16.1 percent of the respondents are employed on part-time basis. The mean previous employees were computed at 2; current employees per operator stand at 4 on the average and that, an operator employs between 1 to 14 people maximum. Some other operators train apprentices who become self employed upon completion of the training. The mean apprentice per operator was estimated at 3. Most of the informal sector operators earn an average income of N8, 468.42 per day. The study finds further, that reduction or increase in multi-dimensional poverty is strongly determined by number of hours worked per day; number of days worked per week; earnings; educational attainment and savings per day. The paper however, identifies a weak institutional support and thus recommends more support from the government in order to combat unemployment and poverty in the country.

1. Introduction

The twin problems of widespread unemployment and poverty facing Nigeria economy call for serious concern among elites, policy makers and academics. In 1981, there emerged a worldwide economic recession and turbulence. The world oil market turbulence led to drastic fall in prices; and since Nigerian economy is largely vulnerable to external disequilibrium, all sectors were seriously affected, especially the manufacturing sector which was highly dependent on imported raw materials and components. Industrial capacity utilization fell and shortage of essential commodities arose. As pointed out by Obadan, et. al, 1999, the economic downturn led to retrenchment in the industrial sector and downsizing in public sector with the attendant result of high level of unemployment, poverty, inflation, and other economic and social problems.

As a step towards solving the seeming problems that continue to eat deep into the economy, the Structural Adjustment Programme (SAP) was introduced in the second half of 1986. According to the Central Bank of Nigeria's monetary policy circular for 1987, the primary aim of the programme is to effectively alter and restructure the consumption and production pattern of the economy, eliminate price distortions and reduce the heavy dependence on the export of crude oil and imports of consumer and producer goods. Unfortunately, this policy yielded little or no results. Programmes such as Poverty Alleviation Programme, National Poverty Eradication Programme, National Directorate of Employment, Better Life for Rural Women, and Green Revolution among others were put in place by the federal government at different periods to avert this scenario but to no avail. Statistics have shown that the unemployment rate in Nigeria was 13.1percent in 2000; 19.7percent in 2009 and 21.1percent in 2010. On the other hand 27.2 percent, 54.7 percent and 60.9 percent of Nigerians were living in poverty in 1980; 2004 and 2010 respectively (NBS, 2010). It is clear that the public sector and private formal sector are unable to adequately address the menace. The probable solution is to look at economic activities outside the regulatory framework of government, that is, the informal sector. The question then is to what extent can unemployment and poverty be reduced through the informal sector in Nigeria?

The purpose of this paper is to evaluate the role of informal sector towards Job creation and poverty reduction in Nigeria. The specific objectives are to: (a) Assess the level of job creation in the informal sector; (b) Examine the income earning capacity of the informal sector operators; and (c) Examine the role of informal sector in poverty reduction. The paper is divided into four parts; following the introductory part; section two contains the data and methodology; section three present results and discussion; section four is the conclusion and recommendation.

2. Literature Review

The informal sector refers to all economic activities by workers and economic units that in law or practice are not covered by formal arrangements. This sector goes with various names such as black economy; subterranean economy; underground economy; etc (Amin, 2002; ILO, 2008; Ijaiya, et al, 2011). The informal sector in Nigeria is the third largest in Africa that accounts for about 70 percent of urban employment (Ogunriola, 2011; Arosanyin, et al, 2011). Several empirical studies on the informal sector in Nigeria have shown that, the informal economy contributes significantly to employment and income generation thereby translating to poverty reduction. It is a source of livelihood to the poor, unskilled and socially marginalized and it is an important means of survival for most people in the country where proper social safety nets and unemployment insurance are absent (see: Adewuyi, 2002; Arimah, 2001;). Statistics have shown that over 60 percent of Nigerians are living in poverty (World Bank, 2008; NBS, 2010; Ijaiya, et al, 2011). Therefore, the informal sector has become a source of livelihood and a means of fighting poverty by many innovative micro-entrepreneurs in developing countries (Debra, 2007; Faridi, et. al, 2011).

The importance of the urban informal sector in labour absorbing process, on the one hand and in poverty reduction on the other hand in Russia was examined by Khotkina (2007). The study used charts and tables and it was found that the informal economy is much larger than the formal. Female employment growth rate was 3.51 percent while that of the male is 1.56 percent; 57 percent of the working population earn their living from the informal sector; while 33 percent are in the formal sector. The results show further that the relatively low level official wages compel people to seek salvation from poverty in informal sphere of the Russian economy.

The empirical determinants of earnings in the urban mechanics informal sector in Kampala, Uganda were examined in a study carried out by Kiriti (2001). The study used a log linear model to estimate the earnings function, which was formulated as a function of age, level of education, family size and capital (value of tools). One of the findings was that the factors influencing earning in the sector fall under three categories namely: human capital variables, demographic variables and the value of tools. The results show that institutional factors play a major role in influencing earnings. Training acquired by entrepreneurs was the most statistically significant variable in the determination of earnings in the urban informal sector

A study on growth and barriers to growth among small and medium sized garment producers in the informal sector by estimating an employment size function in Nairobi, Kenya was conducted by Ongile and McCormic (2007) . The study found that the adjusted R^2 of 0.54208 indicated that over half of variations in current employment were explained by initial capital. Furthermore, other variables thus, entrepreneur's age, education, originally believed to be related to the sector's performance lacked the universal impact of the initial capital.

The informal sector provides the means of survival and livelihood to the unemployed in Kwara State, Nigeria, Yakubu (2009). This study used a linear regression model that shows the relationship between the performance of entrepreneurs in the informal sector and their characteristics; and descriptive statistics to analyze the data collected. The study revealed that educational qualification of the entrepreneur, the value of the initial capital, and the location of the enterprise are significant determinants of employment generation and earnings by the operators of the small and medium scale enterprises in Kwara State.

The capacity of the informal sector in poverty reduction and as a means of survival for the urban poor was put forth by Ijaiya, et.al (2011). This study was on the measurement of poverty in the urban informal sector of Kwara State, Nigeria. The data for this study was collected using a structured questionnaire which was administered in the 16 local government areas of the state. The study used both qualitative and quantitative methods to analyze the data collected. The quantitative methods used include descriptive statistics, household consumption-expenditure per adult equivalent and p-alpha class measures of poverty. The results show that the rate of poverty in urban informal sector of Kwara state is high with about 63 percent of informal sector operators' consumption-expenditure per adult falling below the poverty line of N9, 837.66 per month. The study concludes that the informal sector create jobs but the earnings of the operators are low which explains the high level of poverty in the state and that government should support this sector in order to fully harness the economic potentials in this economic sub-sector.

An examination of the operational characteristics, training, employment and earnings; and the challenges of the operators in the tire repair business in Ilorin, Nigeria, was conducted by Arosanyin, et.al (2011). The data used in the study was sourced through a structured and comprehensive questionnaire. The tools of analysis were mainly descriptive statistics and Phi coefficient. The results revealed that age of the tire repairer, apprentice access and total repair service done are strong determinants of employment and earnings in the tire repair business. It was also found that informal financial market is the main source of start-up capital for the business.

An empirical study on how the performance of tailors, food vendors, Car wash business and soap making business in the informal sector was affected by models and assistance type (Program me) was carried out

by Richard (2003),. The study was aimed at making a comparative analysis of SMEs development models and assistance programs by various agencies. The study focused on the impact of credit, technical training, marketing, business management training, technology and infrastructure related assistance types/models on the performance of the sector. To analyze the effects of the assistance types and models on the performance indicators, Richard computed an overall mean value (Mean category) for each performance indicator. The study found that a sizeable number of enterprises are located in residential areas compared to commercial zone in Benin, Edo State Nigeria. On calculating the mean, values, the results indicated that businesses operating within the commercial zones performed better than those within the residential zones. While this was attributed to the fact that the informal sector's goods and services competes favourably with the formal sector businesses, especially when their quality is relatively competitive, it may also imply that there is limited market in the residential areas due to their semi-exclusive nature. Further, the results showed that different sub-sectors within the informal economy require different assistance types in order to enhance their performance.

3. Methodology

A multidimensional poverty index that consists of three dimensions and seven indicators is computed following Alkire and Foster (2007, 2011). There is a matrix of achievements $y = [y_{ij}]$ that denotes the achievement of individual i across j dimensions. To identify who is poor among the persons in the sample, we applied two step procedure using two different kinds of cutoff. First, we identify all individuals who are deprived in any dimension. If the deprivation cutoff in dimension j is D_j such that D is a vector of deprivations for each of the dimensions, then the individual is deprived if $y_{ij} < D_j$. Second, is to identify who is multidimensionally poor. To do this, a second cutoff say $k > 0$ is applied across a column vector c of deprivation counts whose i^{th} entry $c_i = \sum_{j=1}^{d} g_{ij}^{o}$ represents the sum of weighted deprivations suffered by individual i. Where $g^o = [g_{ij}^o]$ is defined as a matrix of deprivations whose typical element is defined by $g_{ij}^o = w_j$, w_j is the weight on dimension j and $j = 1, 2, \dots, d$. Let the identification function be ρ_k such that: $\rho: R_+^d \, X \, R_{++}^d \rightarrow \{0, 1\}$, thus the identification function maps from individual $i's$ achievement vector $y_i \in R_+^d$ and deprivation (cutoff) vector D in R_{++}^d to an indicator variable. Hence, ρ_k take the value of 1 when $c_i \geq k$ and 0 when $c_i < k$. Meaning that an individual is identified as poor if his/her weighted deprivation count is greater than or equal to k.

Dimensions, Indicators, Cutoff and Weights our MDPI (Multidimensional Poverty Index)

Dimension	Indicator	Deprived if . . .	Weight
Health	Nutrition	household eat less than three meal per day	1.67
	Medicare	trek more than 30minutes to assess care	1.67
Education	Years of Schooling	Number of children who completed 5 years of schooling	1.67
Standard of Living	Electricity	No electricity or generator	0.58
	Drinking Water	Trek more than 30minutes to get water	0.58
	Sanitation	Shared toilet with others	0.58
	Dwelling	Live in single room apartment	0.58

Each individual in our sample is assigned a deprivation score according to his or her deprivations in the component indicators. The deprivation score of each person is calculated by taking a weighted sum of the deprivations experienced. The score increases as the number of deprivations of the person increases and reaches its maximum when the person is deprived in all seven indicators. A person, who is not deprived in any indicator, receives a score equal to 0. For example an individual who is deprived in the two indicators of health will have a score of 3.34 and 0 if not deprived. The individual is considered to be multidimensional poor if his/her total sum of deprivation score is greater than or equal to 3.

We thereafter estimate: $MDP_i = \alpha + \beta X_i + \varepsilon_i$ ---------- (1)

Where MDP_i is multidimensional poverty of individual$i$, X_i is vector of explanatory variables including number of hours worked per day; number of days worked per week; mode of operation (full-time or part-time); legal status of the business; earnings per day; savings per day; educational attainment and ε_i is the random error.

In this connection, the model is specified as follows:

$MDP_i = \beta_0 + \beta_1 hwpd_i + \beta_2 dwpw_i + \beta_3 mo_i + \beta_4 ls_i + \beta_5 ea_i + \beta_6 spd_i + \beta_7 edu_i + + \varepsilon_i$ ------- (2)

The apriori expectation with respect to equation 2 is given below.

β_1---------- $\beta_7 > 0$

3.1 Results and Discussion

This section presents the results and discussion. Section 3.2 discusses the operational characteristics of the informal sector operators; section 3.3 is the economic characteristics of the operators; section 3.4 explains job

creation in the informal sector; section 3.5 analyses income earning capacity of the informal sector operators; and finally, section 3.6 contains the analysis on poverty reduction in the informal sector.

3.2 Operators Characteristics

The study shows that 66.67 percent of the informal sector operators are males while 33.3 percent are females with an average age of 39 years. The operators who are married constitute 88.89 per- cent and 77.78 percent for males and females respectively. The mean household size per operator was computed at five. And that, the dependants outside the immediate family per operator stands at 2. In terms of highest educational attainment, majority of the operators fall within primary and secondary education. This connotes that about 80 percent of the operators had not more than Senior School Certificate as their highest qualification. It then means that regardless of your educational background, one can always fit in to the informal sector. This finding is in line with Adesanya, 1998; Arosanyin, et. al, 2011; and Ijaiya, et. al, 2011. Table 1 below reveals more on the operational characteristics of informal sector operators in Nigeria.

Table 1: Background of the Operators

Variable	Statistics
Age(years)	mean= 39
	st. Dev.= 10.23
	min. = 20
	max = 68
Marital status	single = 18.52%
	Ever married = 81.48%
Household size	mean= 5
	st. Dev.= 2.44
	min. = 1
	max = 17
Number of dependants	mean= 2.7
	st. Dev.= 1.77
	min. = 1
	max = 8
Gender	male = 33.33%
	female = 66.67%
Highest educational attainment	No formal schooling = 13.65%
	prrimary education = 29%
	junior secondary education = 38.50%
	senior secondary education = 12.50%
	tertiary education = 6.35%

Source: Field Survey, 2012

3.3 Economic Characteristics of Informal Sector Operators

The survey shows that the operators earn a minimum of N200 and a maximum of N300, 000 per day. The large variation in earnings per day among the operators is as a result of the heterogeneous nature of economic activities within the informal sector. The mean earning per day was computed at N8, 468.42. In this connection, the mean monthly earning stands at N78, 450; where operators earn a minimum of N15, 000 and maximum of N600,000 per month. It can be seen that the minimum monthly earnings of the informal sector operators is far above the minimum wage which some state governments pay to their workers in Nigeria. This is because some of these states are yet to implement the N18,000 minimum wage which translates to industrial unrest in the affected states.

Flowing from table 2 below, the result reveals further that an informal sector operator spends N1, 065.71 and N30, 361.33 on consumption on the average per day and per month respectively. In specific terms, operator's consumption expenditure is between the minimum of N200 and N5000 maximum per day as against N1, 800 minimum and N270, 000 maximum per month. The high variation in consumption expenditure among the informal sector operators is explained by household size and income earnings capacity. Most of the operators save their money with informal and semi-formal financial institutions such as ''*ajo*''(daily contributions) and co-operative societies. Though, few informal sector operators still patronize the conventional banks. The daily savings of the operators range between N100 and N250,000. On the average the monthly savings of an operator is estimated at N90, 250 and that operators save a minimum of N2000 and N3million maximum. Income earning capacity is seen to be the cause of large variation is savings among operators.

Table 2: Earnings, Consumption and Savings of Operators

Variable	Statistics
Earnings per day	mean= N 8,468.42
	st. Dev.= 35915.57
	min. = N 200
	max = N300,000
Earnings per month	mean= N 78,450
	st. Dev.= 107,483.5
	min. = N 1,500
	max = N600,000
Consumption per day	mean= N 1,065.714
	st. Dev.= 837.64
	min. = N 200
	max = N 5,000
Consumption per month	mean= N 30,361.33
	st. Dev.= 34278.86
	min. = N 1,800
	max = N 270,000
Savings per day	mean= N 5,862.93
	st. Dev.= 32719.71
	min. = N 100
	max = N 250,000
Savings per month	mean= N 90,250
	st. Dev.= 382824.7
	min. = N 2000
	max = N 300,000

Source: Field Survey, 2012

3.4 Job Creation in the Informal Sector

The results from the study reveal that 16.1 percent of the informal sector operators are engaged on different activities on part-time while 83.95 percent operate on full-time basis. The informal sector serves as a platform for skill acquisition over the years. About 50 percent of the informal sector activities examined require training through apprenticeship system before one can venture in to such businesses. The mean apprentice per operator was computed at 3, mean previous employees per operator 2 and current employees per operator stands at 4 on the average. This is shown on table 3. An operator employs between 1 to 14 people maximum. Drawing from above, the informal sector creates job and means of livelihood for the urban poor. This is reflected in the fact that apart from individual operators employing people, some of the operators train apprentices who equally become self employed after the training period.

Table 3: Employment Situation in the Informal Sector

Variable	Statistics
Employment status	part-time = 16.05%, full-time = 83.95%
No. of Apprentices	mean= 3.44
	st. Dev.= 1.77
	min. = 1
	max =7
No. of employees (previous)	mean= 2.94
	st. Dev.= 2.09
	min. = 1
	max =10
No. of employees (current)	mean= 4.41
	st. Dev.= 2.77
	min. = 1
	max =14

Source: Field Survey, 2012

3.5 Income Earning Capacity of Informal Sector Operators

The informal sector is heterogeneous and there exists a high variation in income earning capacity across different economic activities in this economic sub-sector. It is obvious from the results that operators who engage on

trading earn an average income of N25, 682.35 per day which supersedes the average incomes of the other informal sector activities examined in the study. Such activities include, Food vendor/Catering service providers with average daily earnings of N15,000; Operators who engage on manufacturing earn a mean income of N6,885.7 per day. Informal transport operators have the lowest daily income of N1, 142.86 among the operators examined in the study. Table 4 below illustrates further.

Table 4 Income Earning Strength of Informal Sector Operators

Variable	Statistics
Trading	mean= N 25,682.35 (per day), N 64,031.25 (per month)
Tailoring/sewing	mean= N 2,437.5 (per day), N 61,875 (per month)
Hair dressing	mean= N 1,962.5 (per day), N 47,777.78 (per month)
Manufacturing	mean= N 6,885.71 (per day), N 130,714.29 (per month)
Transportation	mean= N 1,142.86 (per day), N 32, 357 (per month)
Food vendor/catering sevirces	mean= N 15,000 (per day), N 312,500 (per month)
Food processing	mean= N 2,680 (per day), N 64,200 (per month)
Repair services	mean= N 2,180 (per day), N 56,000 (per month)

Source: Field Survey, 2012

Table 5. Regression Result, Dependent Variable (MDP_i)

Variable	Model 1	Model2	Model3	Model4
Hwpd	0.0764 (0.0888)	0.2792* (0.0722)	0.2410* (0.0722)	-0.0643 (0.0803)
Dwpw	0.1892*** (0.0995)	-0.7350 (0.4206)	-0.5281 (0.4454)	0.5548*** (0.3114)
Mo	-0.4040 (0.4350)	-0.4033 (0.3279)	-0.6456*** (0.3282)	0.3913 (0.8076)
Ls	0.0310 (0.3534)	-0.5914 (0.5652)	-0.5235 (0.5935)	0.2706 (0.3735)
Ea	-0.00002 (0.00003)	0.0002* (0.00007)	0.0002** (0.0001)	-0.00002 (0.00003)
Spd	0.00006 (0.00001)	-0.0001** (0.0003)	-0.0001** (0.00003)	0.0002 (0.0001)
Edu	0.0359 (0.0510)	0.0857 (0.0750)	0.0703 (0.0518)	0.1806** (0.0724)
trading and tailoring		0.6586 (0.4549)		
Trading, tailoring & hairdressing			0.5054 (0.3533)	
Manufacturing, transport, food vendor, & repair services				0.1504 (0.1667)
Cons	-0.2181 (1.0248)	2.9954 (3.1134)	2.4772 (3.0326)	-3.9481 (2.4266)
R^2	0.1312	0.7949	0.5898	0.3541
Root MSE	0.9994	0.7269	0.8938	0.9107
F stat	1.34	4.24**	4.76*	2.29***
No. Obs.	46	16	20	26

*significant at 1%, **significant at 5%, ***significant at 10%, Robust standard error in parenthesis.

"Hwpd" is number of hours work per day, "Dwpw" is number of days work per week, "Mo" is mode of

operation (either work on part or full time), "Ls" is legal status of business, "Ea" is earning per day, "Spd" is saving per day, and "Edu" is educational attainment.

3.6 Analysis on Poverty Reduction in the informal sector as presented on table 5

Model 1

In model 1, the operational and economic characteristics of the informal sector operators such as number of hours worked per day; number of days worked per week; mode of operation (part-time or full-time); legal status of the business in terms of whether or not the business is registered; earnings per day; savings per day and highest educational attainment were regressed on multidimensional poverty index. The results indicate that only number of days worked per week is significant. This implies that as the number of days worked per week increases, the probability of being multi-dimensionally poor reduces and vice- versa.

Model 2

In model 2 we control for trading and tailoring. The results show that variables such as number of hours worked per day; earnings per day; and savings per day are all significant. However, savings per day came out with a negative sign while the first two variables have positive signs. It then follows that as the number of hours worked per day increases, the probability of being multi-dimensionally poor decreases. In the same vein, the higher the income earned per day, the probability of being multi-dimensionally poor reduces and that, the probability of being multi-dimensionally poor increases as the income earned per day falls.

The negative sign of savings per day indicates that as savings per day increases, the probability of being multi-dimensionally poor will increase in the short run. And that, as savings per day reduces; the probability of being multi-dimensionally poor reduces. This implies that informal sector operators can only increase their savings per day at the detriment of their daily basic needs. This finding corroborate the work of Adesanya, 1998, that informal sector operators earn low to keep body and soul together with little or nothing to save.

Model 3

In model 3 we control for trading; tailoring and hairdressing. The results indicate that number of hours worked per day, mode of operation (part-time or full-time), earnings per day, and savings per day are all significant. In this way, the explanation on the number of hours worked per day in model 2 still holds for model 3. Informal sector operators who are in the businesses above on part-time basis are to have high probability of being multi-dimensionally poor. Operating on full-time basis indicates a reduction in the probability of being multi-dimensionally poor. In terms of earnings per day, the more you earn the probability of being multi-dimensionally poor reduces and vice-versa. The explanation on savings per day with a negative sign remains the same as given in model 2 above.

Model 4

In model 4 we control for manufacturing, transportation, food vendor/catering services, food processing, and repair services. The results revealed that number of hours worked per day and highest educational attainment are the two significant variables. This implies that engaging in the economic activities above; many hours of work are needed in order to reduce the probability of being multi-dimensionally poor. The results show further that, the higher the level of education of informal sector operators in the above businesses; the probability of being multi-dimensionally poor decreases. And that, the probability of being multi-dimensionally poor increases with low level of education.

4.0 Conclusion and Recommendation

The informal sector serves as a safety net for the unskilled, semi-skilled and socially marginalized in the country. This economic sub-sector is germane in terms of employment generation and income earning opportunities for the urban poor in Ngeria. The government needs to formulate policies targeted at supporting the informal sector to enhance its productivity. And that step should be taken to formalize the legitimate economic activities in this sector.

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