

Employment Creation Potentials of the Informal Sector in Nigeria

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Abstract

Labour markets in Sub-Saharan Africa are often categorized into formal and informal sectors. However, the reduction in the absorption capacity of the formal sector has increased the preponderance of unemployment and has necessitated the need to look for an alternative sector to absorb the excess labour supply. This study examines the employment creation potentials of the informal sector in Nigeria. Primary data were randomly collected for the study via interview and administration of questionnaire to respondents in six randomly selected areas in Ilorin metropolis, Kwara State, Nigeria. The data collected were analyzed using a descriptive analysis. The results from the study showed that the informal sector in the country has the capacity to absorb all categories of workers irrespective of their levels of education, and is a veritable tool for employment creation, income generation and poverty reduction in Nigeria. The study concludes that the informal sector is a veritable tool towards reducing unemployment in Nigeria and recommends the development of an employment strategy that is informal sector based.

Keywords: Employment Creation, Formal and Informal Sector, Labour Markets, Nigeria.

1. Introduction

Formal and informal sector features characterize the nature of the labour markets in Sub-Saharan Africa. Particularly characterized by this dichotomy is the urban labour market. The differences between the formal and informal sectors can be seen in the light of the segmentation between the different parts of labour market. In Nigeria, as in other parts of Africa, segmentation relates mainly to economic phenomenon. Workers in the formal sector have higher levels of education than those in the informal sector, and since these firms are likely to have technologies requiring more skills and on-the-job training, the workers are likely to be more skilled (Engelbrecht, 1987).

The sophistication in operations and skilled requirement for labour in the formal sector attract higher pay than its informal sector counterparts, that covers all semi-organized and unregulated small scale activities largely undertaken by self-employed or those employing only a few workers, excluding farming and pastoral activities (Odekunle, 2000). This income disparity not only led to high influx of labour into the formal sector but also threatened its labour absorptive capacity resulting into a high rate of unemployment. The shrinking employment ability of the formal sector was also occasioned by the reduction in economic activities in the main sectors of agricultural and manufacturing due to prolonged neglect. The recent restructuring of the public sector and the privatization of some government institutions in the country resulted into a restrictive government employment policy, which further reduced the sector's potentials for employment generation. The small size of the formal labour market also reflects the constraints facing the sector, such as high risks, poor infrastructure and lack of social capital (Engelbrecht, 1987). Due to the foregoing, the formal sector has become increasingly unable to generate employment and this has underscored the informal sector's importance in absorbing the increasing labour force in the country. At the policy level, deliberate government policies directed at employment generation had not lived up to expectation. For instance, the NEEDS strategy, the Millennium Development Goals (MDGs) which was later domesticated in the 7-point agenda of President Yar'Adua in 2007 and President Goodluck's Transformation Agenda involving YouWin, Sure-P, and so on, have not satisfactorily addressed unemployment in the country. The dimension of unemployment in Nigeria transcends the normal inadequate job opportunities and resource underutilization; it includes the gross mismatch between job expectation and the actual job availability. The problem has become exacerbated to the extent while many household members don't have any stable source of income; others are merely striving for survival. Recent studies have shown that about 70% of the people live below the poverty line (NBS, 2012); it is no doubt that unemployment is contributory to this. Thus many stakeholders in employment issues are worried about this development and have sought for alternative sector with high labour carrying capacity, ostensibly like the informal sector. These trends have contributed to the rapid expansion in the informal sector employment. An increasing number of households are becoming dependent on the informal sector activities as a source of income and employment in both rural and urban areas.

However, certain characteristics of the sector still raise questions about this sector's potentials for

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income and employment generation. Studies on the informal sector have shown that despite the proliferation of informal sector activities, many of them do not grow (Akerle, 2002). Informal sector activities are characterized by small size of activities, few workers (often less than six) and working in make shift structures. All these hamper the potential growth and contribution of the sector's potential in raising incomes for its participants. One significant characteristics of the sector is that it has grown; it has also become an employer of labour force in the country. Since the informal sector is the next place people can go to earn some income, many researchers have therefore become interested in the informal sector. Given the general unemployment level in Nigerian economy and the growth of the informal sector, the objective of this study is to examine the potentiality of the informal sector in employment creation in Nigeria. The study shall also investigate the nature of the sector and the problems confronting the informal sector in performing its role of employment creation in Nigeria. The rest of the paper is as follows: second two is the literature review, while section three is the analytical framework and methodology. Section four presents the results and data analysis. The last section five presents the discussion, conclusion and policy recommendation.

2. Literature review

The informal sector has been variously described as a vital source of employment and income for the poor, the seedbed of local entrepreneurship and a potent instrument in the campaign to combat poverty and social extension (Akanke and Akerele, 2006). The employment generation capacity of informal sector activities is indispensably crucial and cardinal in its contribution to the economy and is especially relevant now that formal sector employment capacity is fast shrinking. This suggests that the informal sector is a veritable engine of employment generation in Nigeria. In literature the informal sector activities in Nigeria and West Africa had been categorized succinctly to include trade and commerce, manufacturing, technical work, transportation, farming, and service business. These activities cover the needs of the informal sector and thus absorb a lot of people that do not fit into the formal sector.

The growth rate in the informal sector's employment has remained above that of the formal sector, which declined over the same period. The informal sector has seen its share in total employment rise from 16% in 1980 to 63.6% in 1997 and 70.5% in 2000. Between 2000 and 2001, employment in the sector rose by 11.4%. Its share in GDP has also recorded increase, rising from 13% in 2003 to 18% in 2009. Sectorally, the informal sector is the second largest source of employment after small scale agriculture. Rural-urban employment dichotomy between 2007 and 2010 averaged 55.4% (NBS, 2010). A recent national survey of micro and small enterprises found that 26% of the total households in the country are engaged in some form of SMEs activities (Atieno, 2006). The sector is therefore an important source of livelihood for the majority of the Nigerian population. Majority of youth are engaged in informal sector activities as shop assistants, farm hands, clerical assistants, typist, stewards, cooks in the hotel and restaurants, in street trading and casual labour (Okojie, 2003). Also an important area of employment creation is the informal perspective of the telecommunication sector. Information Technology (IT) has become an employment sector in Nigeria and Africa in the recent years. The number of computer shops, cafés, phone and accessory dealers has been on the increase in urban centres in Nigeria since the introduction of Global System of Mobile telecommunication (GSM) in 2002.

In the face of unemployment and youth restiveness in form of militancy in the Niger Delta, the Boko Haram in the North and the kidnapping dotted across the country has continued to increase unabatedly, the country is continually losing greater percentage of its potential labour output to wastages. Also, incidence of poverty in the country has continued to increase. Poverty incidence was 69% in year 2010 while the population in poverty was 112.47million, which translated into about 75%. Categorically, rural-poor and urban-poor characterize the dominant poverty dichotomy in the country, with over 70% of the population living below poverty line of \$1 per day (NBS, 2012). Thus, the wide coverage of the informal sector activities elucidates its potentiality and underscores the need finetune its employment capacity.

Overview of Government Strategies for Employment Creation in Nigeria

In a bid to reduce youth unemployment and redirect the employment destination away from the formal sector, the Nigerian government embarked on various programmes, most of which were either mainstream programmes for all youth or targeted at women empowerment. Some of these are discussed briefly as follows:

A. National Directorate of Employment (NDE)

NDE, established in November 1986, was mandated to tackle unemployment in Nigeria. It had four major programmes which included rural employment promotion programmes, special public works programs, small scale enterprises programmes and vocational skill development programme. Each programme had several sub-team programmes, and the overriding objectives were to give training opportunity to the unemployed, especially the youth by providing guidance, finance and other support services, to help them create jobs for themselves and for others. A major problem of the programme was inadequate funding. Nearly two million people have so far benefited from NDE programme (NDE, 2007). However, compared with the number of unemployed youths in Nigeria, only a small proportion has benefited from NDE program, hence the need for another employment

creation strategy.

B. National Poverty Eradication Programme (NAPEP)

This programme commenced in 2002 with the sole purpose of factoring mainstream youth employment creation into national policies in view of the fact that many African countries are currently preparing poverty reduction strategy papers. Although there were four major intervention schemes in Nigeria's NAPEP, one of them is targeted at youth: the Youth Empowerment Scheme (YES). The three programmes under the YES include capacity acquisition programme (CAP), mandatory attachment programme (MAP) and credit delivery programme (CDP).

CAP is essentially a skill acquisition programmes of about three months duration at the end of which graduates are assisted with credit in cash or in kind, to set up their own businesses or enterprises. MAP is an enterprise internship programme where graduates of tertiary institutions are attached to various establishments and are paid a stipend by the government for about three to six months. The YES programmes is more than employment scheme, it is aimed at the provision of training opportunities, skill acquisition, employment opportunity, wealth creation through enhanced income generation, improved social status and rural development. It is primarily aimed at the economic empowerment of youth.

C. National Economic Empowerment and Development strategy (NEEDS)

NEEDS is a homegrown poverty reduction and employment generation strategy that was launched in 2004. It was predicated upon four major goals, namely, wealth creation, employment generation, poverty reduction and value orientation. The employment aspect of NEEDS strategy is sectorally based with major emphasis on empowering the youth and reducing joblessness which has resulted into social ills among young people. The employment generation focus of NEEDS strategy was linked to different sources in accordance to sectoral growth. The sectoral composition of the sources and the means of employment generation under NEEDS are presented below:

Table 1: Employment Generation Framework of NEEDS

Source of Capital	Means of Employment Generation
Agricultural and rural development	Increased productivity of small farmers. New jobs in rural areas arising from improved rural infrastructure
Education	Universal basic education and the increasing growth of private provision of education and skill training.
Intervention scheme	Micro credit and concessional credit to provide start-up capital for new business.
Oil and gas	Enforcement of local content policy and growth in gas sector.
Power	Increased participation of independent power providers for greater productivity in all sectors.
Manufacturing and SMEs	Increased production through coordinated programme by federal and state governments. Federal-state collaboration in the development of industrial clusters and parks.
Solid minerals	Improved infrastructure at mining sites. Implementation of national solid minerals, with the expectation of providing 50000 new jobs through new investments
Service (especially tourism)	Increase in distributive trade as a consequence of growth productive sectors and services. Growth in entertainment industry, especially export domestic videos.

Source: NEEDS Document, 2004.

Other employment generation strategies of NEEDS is aimed at empowering women by fully integrating them and by enhancing their capacity to participate in economic, social, political and culture of life. The NEEDS strategy was later rebranded into the 7-point agenda in 2007, with employment generation being one of its cardinal objectives.

D. Subsidy Reinvestment and Empowerment Programme (Sure-P)

This is among the Transformation Agenda of the federal government towards youth employment and graduate scheme. It was sequel to the removal of subsidy on petroleum products in the wake of January 2012. This scheme is an avenue to redirect fuel subsidy fund towards investment and empowerment programmes for the youth. The scheme developed an internship programmes whereby every graduate could undergo short term training in any company of their choice while the government pays them a stipend. The duration for the internship ranges from six months to one year. This scheme was also support by the various state governments in order to increase the coverage and distribution. The effectiveness of this scheme is however still debatable.

E. Youth Enterprise with Innovation in Nigeria (YouWin)

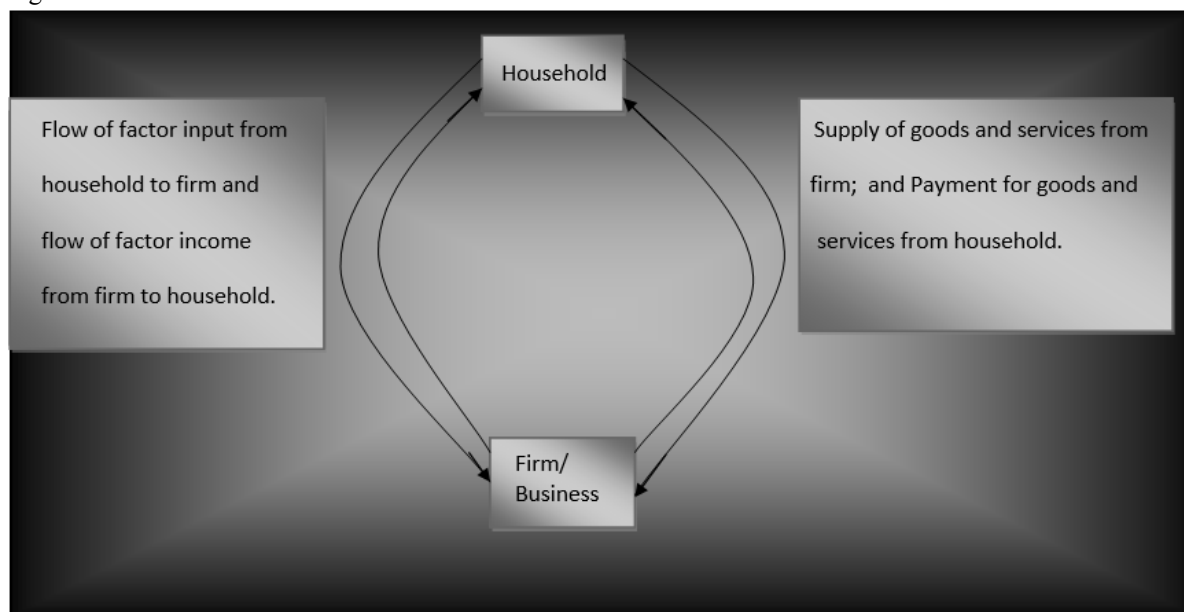
YouWin was aimed at empowering youth with entrepreneurial abilities by providing grants for youths to establish small and medium size enterprises of their own and become employers of labour rather than job seekers. The scheme would provide between N2million to N10million in three tranches to each applicant whose business proposal was selected to be funded. The idea was that each business should employ at least 10 other people and the rippling effects of this would have mobbed up the majority of jobless youths off the streets, thereby reducing unemployment drastically. Even for those whose business proposals were not selected, the training and orientation at each state of qualification would have empowered them to start something meaningful. The scheme has empowered about 5000 entrepreneurs since its inception in year 2010. However, the scheme has been faulted on the ground that many applicants with promising business proposals were not selected, and even among those selected, some couldn't get the full tranches of the disbursement. Thus, to many of the participants, their dreams of becoming entrepreneurs were never fulfilled.

Despite all these government intervention programmes and some by development partners and NGOs, the problem of unemployment still remained exacerbated due to the disequilibrium between aggregate labour supply and labour demand. Another contributory factor to this was the shrinkage in the absorption capacity of the formal sector, which is often the employment destination of most job seekers, ostensibly due to its ability to offer higher remuneration, job security and organized work environment. Hence, it has become imperative for policy makers to continue to look for alternative sector to accommodate the excess labour. This concern has motivated this study with the sole purpose of investigating the employment potentiality of the informal sector in Nigeria.

3. Analytical Framework and Methodology

The analytical framework for this study is premised on the circular flow of income. In its simplest form as in Fig. 1 below, two major sectors, that is, the firm and the household are pivotal to the economy. The household sector provides factor inputs (i.e. labour) to the firms in return for factor income (i.e. wages). The firm sector uses that labour supply to produce goods and services for the households. This establishes a flow of goods and services from firms to households and a flow of labor input from households to firms. Since there are two sides to every transaction, there is also a flow of payment from households to firms, as households purchase these products and a flow of payment from firms to households, as firms pay workers. Within this framework, the impact of the informal sector on the economy can be evaluated by examining its impacts on the households in their roles of providing factor input and paying for goods and services consumed. Therefore, by examining a sample of households, the employment created by the informal sector can be determined. This was done in this study by asking selected households some questions on their employment status in the informal sector activities and to find out the potency of the sector in employment and income generation.

Fig. 1: Circular flow of income



Note: A simple circular flow of income (without leakages or injections) showing the connections between different sectors of the economy regarding the flows of goods and services and factors of production between firms and household

A. Source of data

The data used for this study were obtained from households in Ilorin metropolis. The area covered included Agbo-oba, Taiwo Road, Surulere, Opo-maalu, Olorunsogo and Oja-tuntun. These six areas were selected in Ilorin metropolis because of their peculiar nature of informal sector activities.

B. Sample size and sampling technique

The sample size for this research covered a total of one hundred and twenty households in Ilorin metropolis. The research methodology adopted was stratified random sampling technique. The study areas were divided into homogeneous groups called strata and 20 sample units were selected from these strata such that every member of the population had an equal chance of being selected

C. Method of data collection

Since the study made use of primary data, it is important to discuss the method of data collection. Needed data were collected through personal interview and the use of questionnaires. Both oral and written types of questionnaire were used to accommodate the various literacy levels of the respondents and preserve the peculiarity associated with fieldwork survey.

D. Method of data analysis

The study makes use of descriptive analysis in order to examine the employment potential of the informal sector. Essentially, the study adopted a survey research design in analyzing the responses obtained via the administration of questionnaire.

E. Test of Validity and reliability of instruments

The reliability and validity of the research instrument used for this was based on the responses obtained from the research carried out. A proper test of validity and reliability is carried out on the respondent's responses to ascertain if actually they were useful for the research work under consideration. The employment creation potential of the informal sector is showcased by using the summary statistics of responses from respondents as obtained through the administration of questionnaire. This became useful for the research work when they were found valid and reliable.

4. RESULTS AND DATA ANALYSIS.

This section shows the presentation and analysis of the responses obtained via the administration of questionnaire to the 120 respondents in the six selected areas listed above. This includes the distribution of the social economic characteristics of respondents and the distribution of respondents' views on employment potentials characteristics of the informal sector.

Table 1: Number of respondents by gender

Variable	Frequency	Sample %
Male	56	46.7%
Female	64	53.3%
Total	120	100%

Source: Researcher's Survey, 2014

Out of the 120 respondents that answered the questionnaire in the six areas selected, 56 (46.7%) were male while 64 (53.3%) were female. This indicates that majority of respondents involved in the informal sector employment are female.

Table 2: Number of respondents by level of education:

Variable	Frequency	Sample %
No formal education	9	7.5
Quranic education	26	21.7%
Primary education	22	18.3%
Secondary education	29	24.2%
Tertiary education	34	28.3%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of a total of 120 respondents that answered the questionnaire in the six areas selected, 26 (21.7%) had quranic education, 22 (18.3%) had primary education, 29 (24.2%) had secondary education and 34 (28.3%) had tertiary education while only 9 (7.5%) didn't have any form of formal education.

Table 3: Number of respondents by age (years)

Variable	Frequency	Sample %
Below 18	10	8.4%
Between 18-40	45	37.5%
Between 41-65	58	48.3%
65 and above	7	5.8%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of the 120 respondents that answered the questionnaire in the six areas selected, 10(8.4%) were below 18years, 45(37.5%) were between 18-40 years, 58 (48.3%) were between 41-65 years, while 7(5.8%) were 65 years and above.

Table 4: Number of respondents by marital status:

Variable	Frequency	Sample %
Single	34	28.3%
Married	58	48.3%
Divorced/Separated	16	13.4%
Widow	12	10%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of a total of 120 respondents that answered the questionnaire in the six areas selected, 34 (28.3%) were single, 58(48.3%) were married, 16(13.4%) were divorced/separated while the remaining 12(10%) were widows.

Table 5: Distribution of the respondents according to their nature of job in the sector:

Variable	Frequency	Sample %
Trade	27	22.5%
Manufacturing	6	5%
Technical	14	11.6%
Transportation	25	20.9%
Services	30	25%
Telecommunication	18	15%
Total	120	100%

Source: Researcher's Survey, 2014

Out of a sample of 120 respondents that answered the questionnaire, 27(22.5%) were in trade sub-sector, 6(5%) in manufacturing sub-sector, 14(11.6%) in technical sub-sector, 25(20.9%) in transportation sub-sector, 30(25%) in service subsector and 18(15%) in telecommunication sub-sector. This shows the sectoral distribution of employment in the informal sector.

Table 6: Distribution of respondents according to mode of skill acquisition:

Variable	Frequency	Sample %
Through apprenticeship	42	35%
Trained by government agency	12	10%
On the job training	48	40%
No formal training	18	15%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of the 120 respondents that answered the questionnaire, 42(35%) of the respondents claimed they acquired their skills through apprenticeship, 12(10%) were trained by various government agencies, 48(40%) had on the job training, while 18(15%) had no formal training.

Table 7: Distribution of respondents according to their structure of Employment:

Variable Sample %	Frequency	
Owner	39	32.5%
Paid employee	25	20.8%
Apprentice	14	11.7%
Temporary employment	29	24.2%
Unpaid family worker	13	10.8%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of a sample of 120 respondents that answered the questionnaire, 39(32.5%) were owners, 25(20.8%) were paid employee, 14(11.7%) were apprentice, 29(24.2%) held temporary employment while 13(10.8%) were family members.

Table 8: Distribution of respondents according to source of capital:

Variable	Frequency	Sample %
Personal savings	30	25%
Loans from family and friends	24	20%
Loan from banks	6	5%
Loans from corporative	42	35%
Other sources	18	15%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of the 120 respondents that answered the questionnaire, 30(25%) claimed they obtained their capital through personal savings, 24(20.8%) got loans from friends and family members, 6(5%) took bank loans, 42(35%) took loans from cooperative societies while the remaining 18(15%) got their capital from other sources.

Table 9: Distribution of the respondents according to household income per month:

Variable	Frequency	Sample %
Below N10,000	11	9.1%
N10,000-N20,000	31	25.8%
N21,000-N30,000	48	40%
N31,000-N40,000	12	10%
Above N40,000	6	5%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of the 120 respondents that answered the questionnaire, 11(9.1%) claimed they realized below N10000 per month, 31(25.8%) got between N10000-N20000 per month, 48(40%) had their income between N21000-N30000 per month, 12(10%) got between N31000-N40000 per month while only 6(5%) claimed they got more than N40000 per month.

Table 10: Distribution of the respondents according to their ability to meet financial obligations:

Variable Sample %	Frequency
Well able 65%	78
Barely able 25%	30
Not able 10%	12
Total 100%	120

Source: Researcher's Survey, 2014.

Out of the 120 respondents that answered the questionnaire, 78(65%) claimed they were well able to meet their financial obligations, 30(25%) said they were barely able to meet their financial responsibilities while only 12(10%) said they are unable to meet their financial obligations.

Table 11: Distribution of respondents according what they considered as the problems facing the informal sector operators:

Variable	Frequency	Sample %
Lack of capital	36	30%
Inadequate infrastructure	30	25 %
Inconsistent government policy	18	15%
Lack of adequate training	24	20%
Unionization	12	10%
Total	120	100%

Source: Researcher's Survey, 2014.

Out of the 120 respondents that answered the questionnaire, 36(30%) said lack of capital was the major problem encountered by these informal sector operators, 30(25%) said it was inadequate infrastructural facilities, 18(15%) claimed it was inconsistent government policy, 24(20%) said it was lack of adequate training while the remaining 12(10%) claimed the major challenge was the activities of unions.

5. Discussion, Conclusion and Recommendation

From the investigation carried out, it was discovered that the majority of the informal sector operators were female, married and within the age-range of 19-40 years and 41-65 years who had one form of formal education or the other. It could be seen that informal sector employment was not gender discriminative in nature, and it accommodated various categories of people irrespective of their levels of education. The dominance of the active population, particularly the youth was also visible. The number of married people attests to the fact that many of the operators had the emotional stability to handle the nature of employment in the informal sector. These socioeconomic characteristics reveal that the informal sector has the capacity to mob up the excess labour that cannot fit into the formal sector.

In terms of the nature of job distribution in the informal sub-sectors, trade, transportation and service dominated the job chart as majority of respondents were engaged therein. Another important sector, which earlier than now wouldn't have held sway in the country was the telecommunication sub-sector. For the past decade since it was deregulated, it has generated lots of employment ranging from call girl and call boy to recharge card dealers, phone and phone accessory dealers, phone repairs café attendants and engineer and so on.

The mode skill acquisition among the respondents was widely distributed. Most of them got on the job training, which implies that skill acquisition is not a barrier to employment in the informal sector. However, government agencies like NDE and programmes like YouWin also offer substantial training to people apart from skills acquired through apprenticeship. 18% of the respondents didn't have any formal training. This wide range of distribution of the level of training amidst formal sector operators accounts for the reason why many of them do not grow.

In terms of the employment structure, 32.5% of them were owners while only 10.8% were unpaid family workers, others were either apprentice, paid employees or holding temporary employment in the sector. This structural distribution supports the reason why the sector is accessible to all. Most of those who are owners obtained their starting capital from personal savings and loans from, corporative, family members and friends. Only 5% took bank loans. This scenario reveals that accessibility of operators in informal sector to credits and soft loans from financial institutions is still poor or not encouraging. Perhaps the major reason for this includes the lack of collateral facility often requested by financial institutions and the high lending rates, which sometimes become double digits.

65% of the respondents were well able to meet their financial responsibilities as they come since more than 60% of them earn income well above N20000 per month. This shows that the informal sector activities, if well organized and coordinated, can well become the employment destination of many school leavers. This underscores the reason why it is important to develop an informal sector based employment strategy because it has the potentials to reduce youth and graduate unemployment in the country.

The perception of the problems facing the informal sector differs among the respondents. About 70% of them believe that policy inconsistency, inadequate infrastructure and lack of capital was their major problem. However, 36% of the respondents still believed that the major problem confronting the informal sector activities was unionization and inadequate training among the operators and.

Based on the analysis carried out, it can be concluded that the informal sector plays an important role in employment creation, income generation and poverty reduction in Nigeria. For the sector to continue to play such significant role, the government and policymakers should develop a policy strategy that is informal sector based. When employment creation is geared towards informal sector activities, this would increase income

generation capacity and living standard of the people, increase the nation's gross domestic product (GDP) and hence economic growth. If this sequence of analysis is followed in conjunction with other strategies, it would bring about economic development in Nigeria.

Policy Recommendation

- Provision of infrastructural facilities is essential to increase the potentiality of informal sector in employment generation.
- Adequate assistance should be given to the operators in the sector such as loan facilities.
- Operators' exposure to adequate entrepreneurial training and other programmes that would build their capacity should be encouraged in order to boost the sector's growth.
- Adequate incentive should be given to informal operators so as to attract school leavers to regard the informal sector as a good employment destination

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