

# The informal sector in urban Nigeria: Reflections from almost four decades of research

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## Abstract

The rapid expansion of the informal sector or economy in both developed and developing countries has not only captured the attention of researchers, development analysts, government officials and international agencies but is also prompting a massive profusion of literature on the topic. In the face of the huge plethora of informal sector literature, some scholars advocate 'country distinction' as a scale-bound and context-specific template for gauging both the 'national' and 'global' accounts of the informality story. The Nigerian informal sector is metaphorical of old wine in a new wineskin since 'informality' research in the country predates the introduction of the concept there. It was the ILO city-study mission to Lagos in 1975 that pioneered the concept but the terminology tottered until the mid-1980s before it diffused the mainstream of academic and policy circles. Ever since the structural adjustment programme (SAP) of 1986, the ascribed informal workforce has grown in leaps and bounds both in real numbers and in activity diversification. The article explores the nearly two decades' trajectory and substance of informal sector research in Nigeria. It is significant for two reasons: no previous elaborate attempt has been made to systematically document or review the motleys of informal sector literature in Nigeria, and this evaluation promises, among other things, to provide the feedbacks necessary to avert a slide of informality research into "ritual academic blind alleys" (Flyvbjerg, 2004a: 422). Based on the foregoing, the article synthesises the knowledge gains (as well as gaps) and concludes with recommendations for future research.

## DIE INFORMELE SEKTOR IN STEDELIKE NIGERIË: 'N TERUGBLIK OOR BYKANS VIER DEKADES SE NAVORSING

Die vinnige uitbreiding van die informele sektor of ekonomie in beide die ontwikkelde en on ontwikkelende lande het nie slegs die aandag van navorsers, ontwikkelingsontleders, regeringsbesluitnemers en internasionale agentskappe getrek nie, maar het ook 'n massale vloed van literatuur oor die onderwerp tot gevolg gehad. In die lig van die groot aanbod van literatuur oor informele sektor is sekere navorsers ten gunste van 'n 'landonderskeid' as deel van 'n skaalgebonde en konteks-spesifieke raamwerk vir die beoordeling van beide die 'nasionale' en 'globale' weergawes van die informaliteits storie. Die Nigeriese informele sektor is metafores van ou wyn in 'n nuwe wysak aangesien navorsing in 'informaliteit' in die land die toepassing van die konsep daar, vooruitgevoel het. Dit was die ILO se stedelike studie ondersoek van Lagos in 1975 wat die konsep populêr gemaak het, maar die terminologie het agterweë gebly tot en met die middel-1980's voordat dit die hoofstroom akademiese beleidsirkels binnegedring het. Sedert die strukturele aanpassingsprogram (SAP) van 1986 het die informele werkersgeledere met spronge toegeneem in beide werklike getalle en diversifisering van aktiwiteite. Hierdie artikel ondersoek die bykans twee dekade-lange geskiedenis en inhoud van informele sektor navorsing in Nigerië. Dit is betekenisvol vir twee redes: geen uitgebreide poging is nog tot dusver aangewend om die omvangryke versameling literatuur oor die informele sektor in Nigerië sistematies te dokumenteer nie, en hierdie evaluering is 'n poging om, onder andere, die terugvoer wat nodig is om die verval van informele navorsing in 'n 'ritueel van akademiese blinde gange,' te verhoed (Flyvbjerg, 2004a: 422). Gebaseer op die voorgaande sal hierdie artikel die nuut verkreë inligting analiseer and dan saamvat met aanbevelings vir toekomstige optrede.

## LEFAPHA LA BAREKISI BA SENG MOLAONG MANE HO LA METSEMEHOLO YA DITOROPO HO LA NIGERIA: TSE HLAHANG MENGWAHENG E KA BANG MENE

Kgolo kapa katoloso e potlakileng ya lefapha la barekisi ba seng molaong kapa la moruo dinaheng tse hlabolohileng le tse hlabolohang ha e a hapa maikutlo a babatlisisi feela, basekaseki ba tlhabollo, basebeletsi ba mmuso le yona mekgatlo ya lefatshe, empa e sa boetse e bakile hore ho be le tsa bongodi tse kgolohadi hodima taba ena. Tjhadimong ya bongatahadi ba dingolwa tsa ba lefapha le seng molaong, baithuti ba bang ba nka "ho qollwa ha naha" e le sona sekala seo ba ka se sebedisang e le selekanyi se ka tobanang hantle ho lekanya diketsahalo tsa setjhaba le tsa lefatshe lohle tsa pale ena ya ho sa be molaong. Lefapha la barekisi ba seng molaong la Nigeria le tshwana le veine ka mokotlaneng wa letlalo o tshelang veine ka ha dipatlisiso tsa ho sa be molaong ka hara naha di ja selelekela sa taba ena moo. E ne e le sepheo Mokgatlo wa Lefatshe wa Basebetsi sa boithuto ba metsemeholo mane Lagos ka selemo sa 1975 se hlahisitseng mohopolo ona, empa lebitso lena kapa lentse lena le ile la tswela pele ka monyebe ho fihlela dilemong tsa bo1980 pele le lokolla mafapha a maholo a thuto e phahameng le a leano. Haesale ho tlaha ka lenaneho la tokiso la 1986, barekisi bana ba ile ba hola ka palo e phahameng ka dipalo esita le ka tshebetso e fapaneng. Ditaba tsena di hlahloba tsela ya mengwaha e ka bang mebedi le dipatlisiso tsa sesosa sa lefapha la barekisi ba seng molaong ho la Nigeria. Ke ntho ya bohlokwa ka mabaka a mabedi ana: la pele, ha ho na boiteko bo kileng ba etswa ba ho kenya sena ditokomaneng kapa ho lekola hape barekisi ba dingolwa tse seng molaong ho la Nigeria; la bobedi, tekanyetso ena etshepisa hara tse ding, ho fana ka diphetho tse hlokehang ho phema ho ritsa ha dipatlisiso tse sa nepahalang ka hara difofu tsa balekane tsa thuto e phahameng ya tlwaelo. (Flyvbjerg, 2004a: 422). Ka ho thewa hodima se boletsweng, ditaba tsena di sebedisa tsebo e seng e fumanwe ( esitana le dikgeo) mme e qetelle ka dikgothaletso tsa dipatlisiso tsa ka moso.

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The fundamental factor determining the coping ability of the urban poor relates to their livelihood strategies for surviving in the city. The opportunities for being employed or for engaging in self-employment or doing the two together require more detailed investigation than is usual when all the poor are put together under the rubric of informal sector operators (Mabogunje, 2005: 21).

## 1. INTRODUCTION

The rapid expansion of the informal sector or economy in both developed and developing countries has not only captured the attention of researchers, development analysts, government officials, and international agencies (ILO, 2002; Chen, 2007) but is also prompting a massive profusion of literature on the topic (ILO, 1991; Perera & Amin, 1993; Losby, Else, Kingslow, Edgecomb, Malm, & Kao, 2002; Gërkhani, 2004). Consequently, the sector has attained significant visibility and epistemological growth as a received theme of interdisciplinary research. In the face of the huge plethora of informal sector literature, some scholars advocate 'country distinction' as a scale-bound and context-specific template for gauging both the 'national' and 'global' accounts of the informality story (Mead & Morrisson, 1996; Gërkhani, 2004: 268). For Gërkhani (2004: 268), distinctions exist within the broad politico-economic blocs of developed, transition, and developing countries. For Mead & Morrisson (1996: 1617) it is even more country-specific due to what they discover is the significant "degree of variability across countries" in patterns of informality". Implicit in such scale-bound and context-specific intervention in the worldwide pool of informal sector literature is the comparisons between the 'national account'<sup>2</sup> and the 'global account' of the informality story.

In view of the above frames of reference, the article attempts to explore the 'national account' of informal

sector research with reference to the trajectory and substance of informality knowledge in Nigeria from 1975 to date. The article is significant for two reasons: no previous elaborate attempt has been made to systematically document or review the motley of informal sector literature in Nigeria, and this promises, among other things, to provide the feedbacks necessary to avert a slide of informality research into "ritual academic blind alleys, where the effect and usefulness of the research becomes unclear and untested" (Flyvbjerg, 2004a: 422). The article is divided into four separate but related sections. Section one is the introductory segment that is just about to end. Section two presents a general perspective or profile of the Nigerian informal sector: size estimation, definition, segmentation (activity, age and gender), and spatial location. Section three takes a telescopic look at informal sector research in Nigeria from its apparent origin in 1975 to the present day. The section also tries to evaluate the quantity, quality, and foci of available literature on informal sector in Nigeria. Section four synthesizes the knowledge gains (as well as gaps) in this nearly four-decade trajectory of informality research, and concludes with recommendations for future research.

## 2. A BRIEF PROFILE OF THE NIGERIAN INFORMAL SECTOR

Nigeria has the largest informal sector in Africa, a predominance that stems from its massive population of 153.9 million,<sup>3</sup> and decades of poor economic performance denoted by a high unemployment rate of 12.9% and soaring poverty incidence of up to 54% (CBN, 2009: xxxvii). An estimate in the year 2000 by Schneider (2002) put the size of Nigeria's informal sector at 57.9% of its gross national product (GNP) or an equivalent of US\$212.6 billion. Judging by proportion, Nigeria is only exceeded by Zimbabwe (59.4% or \$42.4 billion) and Tanzania (58.3% or \$52.4 billion) but

factoring in both the market size and population inexorably turns the table in favour of Africa's most populous country and third largest economy – Nigeria. Observe that the net worth of the Nigerian informal sector as a proportion of the GNP exceeds those of Zimbabwe and Tanzania combined! A national survey in 2000 put the number of urban and rural informal (sector) enterprises in the country at 8,604,048 enterprises, comprising a total employment generation of 12,407,348<sup>4</sup> (CBN/FOS/NISER, 2001a: xiv-xv, 8).

The official concept of informal sector in Nigeria is based on enterprise relationship to regulation by the state. In this instance, an informal enterprise is "that which operates without binding official regulations (but it may or may not regulate itself internally) as well as one which operates under official regulations that do not compel rendition of official returns on its or productive process" (CBN/FOS/NISER, 2001a: 2). Although a threshold size of less than 10 employees

Table 1: Distribution of informal enterprises in Nigeria by activity categories

Activity category	Distribution	
	No. of persons	Percentage (%)
Manufacturing	22,539	30.1
Water supply	458	0.6
Building & construction	1,375	1.8
Wholesale & retail trade	36,722	49.0
Repairs (cars, cycles & goods)	2,406	3.2
Hotels & restaurants	1,948	2.6
Transportation (land & water)	2,164	2.9
Financial intermediation	57	0.1
Real estate/renting services	300	0.4
Education	298	0.4
Health & social work	637	0.9
Other community/social services	6,008	8.0
Total	74,912	100.0

Source: CBN/FOS/NISER, 2001a: 65-67

- 1 Mead & Morrisson (1996) analysed 2,200 informal enterprises in seven countries, namely Algeria, Ecuador, Jamaica, Niger, Swaziland, Thailand, and Tunisia.
- 2 The two terminologies 'national account' and 'global account' were first used by King (1996) to denote a descriptive review or narration and trajectory of informal sector research in a specific country-context as against the universal, 'context-independent' obtainable elsewhere in the world. The former term has, however, nothing to do with 'National Accounts' used by Charms (2000) to explain the standing of some countries in the prescribed national accounting procedure that measures the proportion/contribution of the informal sector to the total national economy.
- 3 This figure is the 2009 projected population cited in the Central Bank of Nigeria, *CBN Annual Report and Statement of Account for the Year Ended 31st December 2009*; pp. liv-lvi.
- 4 Even at that, this is a very conservative estimate since the survey excluded the agricultural sector, mining, 'producers of government services' and communication (see CBN/FOS/NISER, 2001a: 1). Astonishingly, this informal employment figure (12,407,348) surpasses the total population (2002 est.) of 40 out of the 57 African countries!

is often alluded to, all three successive national surveys, however, recognise that the ownership structure of most of these enterprises is sole proprietorship, and in a number of cases with the assistance of unpaid family members and tenured apprentices (Abumere, Arimah & Jerome, 1998: 23; CBN/FOS/NISER, 2001a: 8, 68-69; Oduh, Eboh, Ichoku & Ujah, 2008). Another noteworthy attribute of this sector is its broad activity spectrum that spans the entire segment of the economy as can be observed from the survey result in Table 1.

Apart from activity differential, the Nigerian informal sector also has distinct gender and age segmentation. In the informal manufacturing subsector (food, beverage and tobacco; wears and leather works; metal fabrication; paper and paper products, etc.), women (58.5%) have a slight dominance over men (41.5%), whereas in

Oduh *et al.*, 2008: 37). Even though many informal entrepreneurs do possess secondary school-level education, the serious scarcity of jobs in the country is forcing an increasing number of better educated people (polytechnic and university graduates) to enter into the sector.

Another common attribute that can be garnered from two of the national surveys is spatial location. In this regard, two facts stand out: the majority of informal enterprises are neighbourhood-based (Abumere *et al.*, 1998: 37), and the *fungibility* of single-rooms tenement buildings makes it the dominant house-type for home-based enterprises (CBN/FOS/NISER, 2001a). Table 2 shows the physical location of informal enterprises in six urban areas in Nigeria. Having outlined the basic structure of the Nigerian informal sector, we shall now focus on the specific themes of urban informality research.

– actually preceded the ‘informal sector’ paradigm. These ‘pre-paradigm studies’ fall into three main thematic groups dealing with: the nature and attributes of indigenous entrepreneurship, and traditional crafts along with other local products (Lloyd, 1953; Uchendu, 1966; Bray, 1968; Koll, 1969; Nafziger, 1969; Odufalu, 1971); the mechanisms of the traditional apprenticeship system and craft guilds (Callaway, 1964; 1973), and the spatial, economic and sociocultural significance of the native periodic markets and their consequent amalgamation into the contemporary retail systems (Hill, 1966; Hodder & Ukwu, 1969; Anthonie, 1973; Onyemelukwe, 1974). This early corpus of scholarship provided the stable anchor upon which urban geographers latched to extend the ‘urban retail structure’ discourse (see Olakanpo, 1963; Mabogunje, 1968; Onokheroye, 1977a; Onokerhoraye & Omuta, 1985; Okoye, 1985), and its later

Table 2: Physical location of informal enterprises in Nigerian cities (1995)

Location	Aba		Ibadan		Kano		Lagos		Nnewi		Suleija		Summation	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Open space	42	11.5	44	11.1	41	11.9	48	9.8	4	2.0	23	19.3	202	10.6
Residence	97	26.5	134	33.8	194	56.2	189	38.7	7	3.5	29	24.4	650	34.0
Street	47	12.8	45	11.4	55	15.9	63	12.9	90	45.0	10	8.4	319	16.7
Market place	120	32.8	26	6.6	9	2.6	38	7.8	96	48.0	1	0.8	281	14.7
Specially built premises	45	12.3	116	29.3	34	9.9	141	28.8	3	1.5	29	24.4	368	19.3
Government-designated centres	3	0.8	3	0.8	3	0.9	10	2.0	-	-	7	5.9	26	1.4
Kiosks	12	3.3	24	6.1	9	2.6	-	-	-	-	20	16.8	119	3.4
Total	366		392		345		489		200		197		1911	

Source: Abumere *et al.*, 1998: 37

the non-manufacturing (water supply; building and construction; wholesale and retail trade; repair works, etc.), the reverse is the case with men (65.2%) in a clear majority above women (34.8%) (CBN/FOS/NISER, 2001a; 2001b). Moreover, male-headed enterprises are much more capital-intensive than their female-headed counterparts and as such reported much more profit. For example, the proportion of male-headed enterprises to female-headed ones that reported to be earning above ₦20,000 per month (or US\$233<sup>5</sup>) is 95.4% to 4.6%, respectively.

The dominant age cohort in the Nigerian informal sector, accounting for over 50% of the workforce is the 20-40 years group (Abumere *et al.*, 1998: 40;

### 3. INFORMAL SECTOR RESEARCH IN NIGERIA: 1975 TO DATE

Whenever the phrase ‘informality’ comes up in informal sector discourse, it often raises some reflexive ideological questions that point to the ‘old wine in a new wine skin’ paradox. This is because, for most of human history, businesses have always had an informal character;<sup>6</sup> and that the process of formalisation only began around the 16<sup>th</sup> century in Europe and North America – nearly three centuries before Keith Hart’s informal sector concept came on board! The Nigerian account of urban informality brings this issue to the fore since early research on indigenous/traditional enterprises and crafts – which constitute informality, pure and simple

surrogate<sup>7</sup> – the ‘small-scale enterprise’ thematic strand spearheaded by commentators such as Aluko, Oguntoye & Afonja (1972) and Oyebanji (1978). In any case, these two themes remained longer than anticipated in the Nigerian literary and policy circles, even after the informal sector concept was introduced and gradually took root.<sup>8</sup>

The ‘informal sector’ nomenclature first entered the Nigerian urban labour market discourse in 1975 with the publication of the ILO Working Paper titled *Urban development, income distribution, and employment in Lagos* undertaken by Olanrewaju J. Fapohunda, Mein Pieter van Dijk, and Jap Reijmerink. This Nigerian version

5 This is based on the exchange rate of N85,98 to US\$1 as at the year 2000.

6 This same point has been expressed by other notable scholars see Gerry, 1987; De Soto, 2000; Garnett, 2001 for example. In Nigeria, for instance, accounts of pre-colonial trade and manufacturing are well documented among Igbos of the Southeast (Uchendu, 1966; Isichei, 1976; Northrup, 1978; Dike & Ekejiuba, 1990).

7 In Nigeria, small-scale enterprises/industries is often used co-terminously with informal sector enterprises (see Fapohunda, *et al.*, 1975. Abumere *et al.*, 1998: 100).

of ILO World Employment Programme (WEP) city-study programme that covered four other capital cities (Calcutta, Abidjan, Jakarta, and São Paulo) aimed to elucidate "the relationship between income distribution and employment, as well as an analysis of different types of income distribution and of redistributive measures" in the city of Lagos (Fapohunda, Reijmerink & Van Dijk, 1975: v). In effect, the document 'superimposed' the newfangled formal-informal dichotomy on the subsisting labour-force categorisation, thereby creating for the very first time in the country the set of epistemological constructs that gave both 'face' and 'life' to the informal sector of the city of Lagos (Nigeria). It was at this rate that the report made this ostentatious but emphatic declaration to the effect that:

All over the main vehicular arteries of Lagos, over the bridges, along the Marina, people are found selling dusters, cassette recordings, handkerchiefs, even frozen shrimps and live chickens. Along the shores of Lagos Island, particularly around the old native centre, there are hundreds of fishermen, roadside mechanics, petty traders selling foodstuffs, motor parts, etc. In the market places are thousands of petty traders selling foodstuffs, clothing, etc., whose capital outlay is perhaps less than 50 naira. Of the employed women population in Lagos during the 1963 census about 70 per cent were street and market vendors. Thus a substantial proportion of the population of Lagos could be considered as marginal workers; they are working hard and for long hours but are making very low incomes. These are people the ILO mission to Kenya identified as the "working poor" - "... people (who) are working and possibly working very hard and strenuously, but their employment is not productive in the sense of earning them an income which is up to a modest minimum". *Such people are part of the informal sector* (Fapohunda *et al.*, 1975: 2/31-32, *my emphasis*).

In other words, our current task may now be perceived in terms of determining how far the nearly four decades of informal sector research in Nigeria has built on this pioneering study. Within this time-period, around 150 publications

have accumulated on Nigeria's informal sector, and we shall endeavour to examine them briefly giving heed, as space permits, to their quality and foci of interest. Broadly, two categories of studies or research are discernable: general-interest studies, and specific-interest studies.

### 3.1 General-interest studies

Included in this amorphous group are studies which for either methodological design or sheer failings lump the informal sector together as a single unit of analysis, whether or not they recognise its inherent heterogeneity. Like the ILO studies of the 1970s and 1980s, they are mostly snapshots and descriptive accounts of the phenomenon, and they make up a disproportionate portion of informal sector literature in Nigeria. Three subcategories can be distinguished based on their specific defining features: the ILO city-studies and their early offshoots; studies focusing on common issues within the informal sector (such as, impact of structural adjustment programme, SAP; formal-informal linkages; training and skills acquisition, and informal credit and finance), and other general-interest studies by supporter and critics.

#### 3.1.1 The ILO city-studies and their early offshoots

The two ILO studies that constituted the 'arrow-head' of the then new informal sector concept in Nigeria were Fapohunda *et al.* (1975) and Mabogunje & Filani (1977) based on Lagos and Kano, respectively. These groundbreaking studies and their immediate offshoots like Fapohunda (1981; 1984) and Mabogunje & Filani (1981) established, among other things, that rural-urban migration featured as a key factor in the sector's expansion; the sector contributed significantly to employment generation and national productivity, and the majority of the enterprises identified were located in residential neighbourhoods, their prime customer base. However, at that time a few independent scholars found expression in notable publications like Onokheroye (1977b), Williams & Tumusiime-Mutebile (1978), and Abumere (1978). While these first-line publications all acknowledged the

intrinsic duality in the young Nigerian economy, they nonetheless took different entry points: Onokheroye (1977b), the ethnic specialisation patterns in the informal sector of Benin City; Abumere (1978), the theoretical substantiation of Nigerian dual economic framework that permitted some degree of linkages and dependence, and Williams & Tumusiime-Mutebile (1978), a short note on government-induced exploitative and parasitic system that gave clear advantages to formal 'capitalist production' over and above the informal 'petty commodity production'.

#### 3.1.2 Studies with common-issue focus

This subcategory comprises studies dealing with issues common to the informal sector such as the SAP and its impact on the urban labour market; formal-informal linkages; training and skills acquisition, as well as credit and finance.

In 1986, the International Monetary Fund (IMF) imposed SAP on Nigeria as a debt-reduction and balance-of-payment stabilizing measure aimed at realising a more diversified, less petroleum-dependent, and productive economy (Adedokun, Oyetunji, Adeola & Nelson-Twakor, 2000). On the contrary, the subsequent austerity programme provoked such scales of socio-economic crises in the country that the economy turned for the worse as inflation, job retrenchment, and hardship became widespread. Different aspects and scopes of this ill-fated adjustment programme in Nigeria, its economic, sociocultural, and political effects coupled with the consequence on bloated size of the informal sector have been addressed by numerous scholars such as Bangura (1991), Mustapha (1992), Oyejide (1992), Dowson & Oyeyinka (1993), Ihonvbere (1993), Dowson (1994), Meagher & Yunusa (1996), Akerele (1997), Dike (1997), Akinbinu (1998), Omisakin (1999), Nnazor (1999), Oni (1999), Odekunle (2000), Adedokun *et al.* (2000), Adeyinka, Omisore, Olawuni & Abegunde (2006), and Chukuezi (2010a). Moreover, Dowson & Oyeyinka (1993: 65) believe that under SAP the Nigerian informal sector fared worse than those of the other African countries because of the country's long history of

8 In spite of the reification of the informal sector concept by the ILO in the country, the idea took almost ten years (until the mid-1980s) to be received as a theme of choice by many researchers. This delayed diffusion could be attributed, among other things, to the inertia or moments of the already dominant concepts at that time.

import-dependency (see also Williams & Tumusiime-Mutebile, 1978; Meagher & Yunusa, 1996). Individuals, households, and enterprises had to adopt different coping and sometimes innovative measures<sup>9</sup> to survive, prompting a genre of feminist literature with the focus on the gender aspects of the adjustment impact and responses (see Soetan, 1996; Nnazor, 1999; Abdullah, 2000; Oluremi, 2003; Maduka, 2006; Chukuezi, 2010b).

It is common in Nigeria for many informal sector studies to stop at just presumptions in the matter of formal-informal sector linkages. Of the works, only three were identified which adopted an incisive empirical analysis, namely Arimah (2001), Ijaiya & Umar (2004), and Soyibo (1997) who concentrated on the financial sector. The common consensus among the first two commentators can be summarised as follows: both backward linkages ('flow from the formal to the informal sector' of raw materials, equipment, finance and consumer goods) and forward linkages ('flows from the informal to the formal sector' of mainly consumer goods and services) exist in the country, although the former is more dominant than the latter; due to a high import-dependent economy and poor capacity in the informal sector, these linkages have remained comparatively weak and shallow in nature, and these two-way connections more often than not benefit mostly well-established and experienced informal enterprises (as signified by business registration, level of investment, annual income, as well as the technical proficiency of entrepreneur and employees).

Although the apprenticeship system has a very long history in Nigeria, as was observed earlier, a (re-)training module that extends beyond the core vocational techniques to encompass bookkeeping, basic business administration, and equipment maintenance skills is envisaged (Arimah, 2001: 141). Since 'imitative learning' – or what Oyeneye (1980) termed 'participatory education' – is predominant in the informal sector (Odekunle, 2000), illiteracy is usually

not a barrier in the regular apprenticeship schemes, although some level of educational background is known to facilitate skill acquisition (Oyeneye, 1980; Oduaran, 1989; Ekpeyong & Nyong, 1992: 29; Odekunle, 2000). Undoubtedly, good vocational training and skills acquisition is contingent to productivity and growth in informal business enterprises, especially as far as subcontracting and supply orders from the formal sector are concerned (Meagher & Yunusa, 1996: 14; Arimah, 2001: 141).

Like other parts of the world, another common challenge facing most informal sector businesses in Nigeria is lack of credit and finance (Ogundipe, 1987; Soyibo, 1997; Ademu, 2006). Due to their general inability to procure collaterals and meet with other credit obligations, informal business are regularly regarded as credit-unworthy by formal banking and financial institutions (Ogundipe, 1987). Although the government's financial liberalisation programme multiplied the number of banks and other financial houses between 1986 and 1990 (including the People's Bank and the Community Banks to cater for the banking needs of the low-income groups), the poor credit condition did not improve noticeably. Regular sources of finance for informal business in Nigeria include personal savings (53%); money lenders (36.6%); commercial banks (26.6%-31.6%); cooperative societies (0.8%-17.1%); friends (3.1%-11.4%); relatives (4.0%-7.1%), and *Esusu*<sup>10</sup> (1.2%-2.5%) (Ekpeyong & Nyong, 1992: 23). Taken together, it becomes apparent that the preponderance of these informal financial sources or institutions is explained by the need to fill the huge unmet banking needs in rural and urban Nigeria (Ekpeyong & Nyong, 1992; Soyibo, 1997; Ademu, 2006; Akintoye, 2008: 103-104).

### 3.1.3 Studies by supporters and critics

This subgroup constitutes the highest proportion of informal sector literature among the general-interest studies in the country, and they tend

to vary in approach and degree of methodological rigour. Among them are informal concept scholars (such as Omuta, 1986; Simon, 1989; 1992; 1998; Onyebueke, 2001; 2009; Yunusa, 2008; Jelili & Adedibu, 2006) who are the proponents of its socio-economic, cultural, and policy significance, as well as the opponents who are rather pessimistic about its prospects (see Okeke, 2000; Adeyinka *et al.*, 2006). A number of these works have spatial focus, and come from backgrounds of geography and urban planning that are anchored on the structural ideology of the urban retail school, as espoused by Mabogunje (1968), Onokheroye (1977a), Okoye (1985) and others. The rest of the general-interest literature is generally aspatial in character, and is built on the increasing weight of empirical evidence in support of the employment potentials of the informal sector, and its contribution to urban productivity and gross domestic product (GDP) (Nwaka, 2005). One obvious shortcoming of the general-interest studies and this subgroup, in particular, is their tendency to fall into the 'single-policy-fits-all'<sup>11</sup> trap, a procedural recommendation fallacy remediable by detailed focus on specific enterprise categories.

### 3.2 Specific-interest studies

Similar to global trends, informality research in Nigeria is beginning to focus on specific enterprise categories, apparently with greater rigour and detail, and with great promise for policy-adaptable results. So far, about five thematic subcategories groupings can be distinguished from the available corpus of literature, namely home-based enterprises; informal land and housing delivery; waste collection and recycling; street trading, and artisanal fishing. This list is not exhaustive and is quite variable depending on the place, time, and the extent of research coverage.

9 Akinbini (1998: 4) listed some of these innovations in the auto-repair or mechanic enterprise to include adapting water-cooled engines into air-cooled engines in cars; conversion of right- to left-hand driven cars, and interchange of vehicle parts and engines.

10 *Esusu* is a term used by the Yorubas of south-western Nigeria to denote a type of informal credit organisation undertaken mainly by farmers, traders, and other people of the same occupational or other affiliations. This form of informal financial institution is also popular in other parts of the country and elsewhere in Africa.

11 Unfortunately, many uninformed commentators still adhere to this fundamental error of early informal sector studies which was counteracted by Bromley (1978: 1034). According to him, "the informal sector is large enough to permit and diverse enough to necessitate a wide range of different policy measures, allowing government to mix incentives, assistance, neglect, rehabilitation and persecution with the total range of policies."

### 3.2.1 Home-based enterprises

Given that Nigeria's informal sector is predominantly residential-bound or -based (Fapohunda *et al.*, 1975; Mabogunje & Filani, 1977), it is intriguing why the theme of home-based enterprise (HBE) is still under-researched. In a way, this particular research or knowledge vacuum seems to epitomize the late entry of Nigerian urban planners (and architects) into the informality debate.<sup>12</sup> Be that as it may, extrapolations from different cities in the country do confirm that informal enterprises are major determinants of urban land-use dynamics (Simon, 1989; 1992; 1998 *for Kaduna*; Onyebueke, 2000; 2001, *Enugu*; Jellili & Adedibu, 2006, *Ilorin*). Hence, the Nigerian house is basically a multifunctional unit regardless of (housing) policy and programme stipulations to the contrary (i.e., towards monofunctionality) (Onyebueke, 1998).

### 3.2.2 Land and housing delivery

The formal or official land and housing allocation processes in the country are encumbered by legal and administrative bottlenecks as well as other unforeseen transaction costs (Ikejiofor, 2006; Egbu, Olomolaiye & Gameson, 2008). Informal land and housing delivery have sprung up as a result, feeding from growing commodification of erstwhile communal land at the rural-urban fringes (Ikejiofor, Nwogu & Nwanunobi, 2004). Even though the mode of access to urban land is more diversified with innovative or 'hybridized' land conveyance procedures (Ikejiofor, 2009), land for building purposes has remained out of reach of the average citizen. Recently, informal housing has expanded beyond its operational definition that ensconced in poverty and spontaneity to include what Owei & Ikpoki (2006) have aptly dubbed 'middle-income and high-income informal settlements', signifying a genre of housing development undertaken outside the conventional planning system and regulations (see also Arimah & Adeagbo, 2000).

Needless to say, this enterprise category is populated with all kinds of informal operatives such as vendors, purchasers, agents and all forms of middlemen, about whom and whose activities little or no empirical investigations have been undertaken.

### 3.2.3 Waste collection and recycling

The public waste collection and disposal system in Nigeria is confronted with many institutional, infrastructural, and financial encumbrances, and as such has left a yearning service gap on which many informal workers are cashing in (Agunwamba, 1998; 2003; Adeyemi, Olorunfemi & Adewoye, 2001; Nzeadibe, Ayadiuno & Akukwe, 2010). Although research on this urban phenomenon started more than a decade ago under themes such as 'scavengers' and 'waste scavenging' (see Adeyemi *et al.*, 2001, for example), the reversion to informality paradigm seems to have rekindled greater interest in the subject, especially among urban geographers. Studies on the informal waste sector, its workforce and *modus operandi* are often city-denominated, with Lagos attracting a clear majority (Adebola, 2006a; 2006b; Afon, 2007; Kofoworola, 2007; Nzeadibe & Iwuoha, 2008; Nzeadibe & Ogbodo, 2009) and Abuja (Ahmed & Ali, 2004; Adama, 2007; Imam, Mohammed, Wilson & Cheeseman, 2008; Ezeah, Roberts, Watkin, Phillips & Odunfa, 2009a; Ezeah *et al.*, 2009b). Other cities such as Ilorin (Adeyemi *et al.*, 2001), Onitsha (Nzeadibe & Eziuzor, 2006), Enugu (Nzeadibe, 2009a), Nsukka (Nzeadibe, 2009b), and Owerri (Nzeadibe *et al.*, 2010) have also come into focus. Key areas of concern include the livelihood tactics and the environmental challenges faced by emergent communes of waste picker around major waste dump sites like Ojota landfill site (Kofoworola, 2007; Nzeadibe & Iwuoha, 2008) and Gosa landfill site in Abuja (Adama, 2007; Imam *et al.*, 2008; Ezeah, Roberts, Phillips, Mbeng, & Nzeadibe, 2009); the necessity for government

recognition and policy intervention, and the imperative of "multi-city cross-cultural comparative studies on this phenomenon to be able to explain variations [...] and to make definitive statements about the character and importance of informal waste sector in Nigeria" (Nzeadibe & Anyadike, 2010: 1291)<sup>13</sup>.

### 3.2.4 Street trading

In Nigeria, both market and street traders are frequently in the news because of the apparent hostile posture of many state and local governments towards them (see Abanobi, 1994; Ogah, 1995; Ajulo, 1996, NTA, 2001). With a cursory look at the retail structure of most Nigerian cities, one gets the impression that their apparent spatial and socio-economic embeddedness (see Mabogunje, 1968; Okoye, 1985; Simon, 1989; 1992; 1998; Onyebueke, 2001; 2009; Jellili & Adedibu, 2006) would immune many of the street traders (and to a lesser extent, market traders) from constant harassment and from being subjected to fraudulent levies, and denigration as 'miscreants who want to deface the city'<sup>14</sup> (*Vanguard*, 30 September 2009). But this is not necessarily the case, as street trading is prohibited in some states of Nigeria (*Punch*, 5 April 2010; *The Tide*, 19 June 2010). There is, however, a dearth of empirical works on street trading or vending in Nigeria but those that are available have addressed the activities of urban food vendors (Pearce, Kujore & Abboh-Bankole, 1984; Omemu & Aderoju, 2008; Chukuezi, 2010b); the negative environmental externalities of roadside traders (Olaniyan, 1988), and the economic, social, and political impact of forced eviction on businesses (Olokesusi, 1999) and slum dwellers (Agbola & Jinadu, 1997) in parts of Lagos Island.

<sup>12</sup> Many Nigerian urban planners, including those in the academia, are at odds with the idea of planned cities and the informal sector. In fact, a formal resolution to support the sector was adopted for the very first time at the Joint Commonwealth Association of Planners (West Africa) and the Nigerian Institute of Town Planners (NITP) World Planners Congress Agenda-setting Workshop that was held in Abuja, Nigeria, from 14 to 15 November 2005 (see CAP/NITP (2005: 40-45).

<sup>13</sup> However, one of the reviewers drew the authors' attention to the employment generation dimensions of the Waste-to-Wealth Programme of Governor Babatunde Fashola, Administration of Lagos State in Nigeria. This programme which entails waste recycling, commercialization of methane gas produced from refuse heaps, as well as a number of other innovative practices are being touted as a model for other states in Nigeria like Ondo (State) (see Olarewaju & Ilemobade, 2009).

<sup>14</sup> This excerpt is from a statement attributed to the Edo State (Nigeria) Commissioner for Environment and Public Utility, Prince Clem Agba, who was quoted in the *Vanguard* (Online edition), 30 September 2009, as saying that: "Benin City must be rid of miscreants who want to deface the city, adding that the security enforcement workers would be running two shifts from 6 am to 2 pm and 2 pm to 10 pm daily."

### 3.2.5 Artisanal fishing

Artisanal fishing as against industrial fishing corresponds to the informal and formal sectors, respectively. Few informal scholars have paid keen attention to this aquatic enterprise that is the major livelihood of many fishing communities in the country, estimated in the 1990s to number over 200,000 fishermen<sup>15</sup> (Axel, 1999). This may be due to the tendency to view artisanal fishing as mostly an agricultural (aquaculture) enterprise as against fish farming and trading in dried fish, which appear to fit more readily with informal sector activities. Most of these activities are concentrated on inland water bodies: rivers, lakes, lagoons, and streams (Ajayi, 1991). Axel's (1999: 557, 568) work is significant not just because it discusses "the relationship between shore-based fishermen and fishing trawlers" off Lagos-Badagry coast but because it raises serious concerns about the informality questions, particularly in situations when 'extra-legal' transactions are so embedded and systemic in nature that the 'key referent of formality' – the state, itself 'become absorbed by informality'. But will this assertion be translated to mean the *end of formal-informal duality*?<sup>16</sup>

## 4. SYNTHESIS, CONCLUSION AND LESSONS FOR FUTURE RESEARCH

Like the global account, the Nigerian account of the informality story also epitomizes the informal sector as a huge and diverse area of enterprise with discernable dynamic and structural properties. Moreover, considering the sheer size of the Nigerian informal sector, in terms of the overall employment generated and contribution to GNP, the foregoing research attention is more than warranted. In tracing the trajectory and substance of informal sector research in Nigeria, six sweeping observations can be made: the Nigerian informal sector is metaphoric of *old wine in a new wineskin* since

'informality' research predates the concept in the country; the focus on the rural informal sector is conspicuous by its absence (except for two works by Meagher (2001) on the rural-urban interface of the sector and Onyenechere (2011) on informal livelihoods of rural women, all other literature reviewed focused squarely on the urban informal sector); the diversification of themes (and at times, subthemes) signifies the growing interdisciplinary input and character of informal sector research; an increasing number of new informal sector studies are adopting spatial level analyses and perspectives;<sup>17</sup> there is still no coherent policy support for the informal sector, and the planning response to its activities is both *ad hoc* and rudimentary, and rather than signifying the *end of formal-informal duality*, Axel's (1999) treatise and notion of the 'informal state' speaks more to blurring "boundaries between what is formal and informal" (Meagher, 2008: 2).

Considering the resultant volume and multiplicity of informal sector literature in Nigeria – some creative, others banal – not to mention the available huge pool worldwide, future informal sector or informality research does run the risk of a looming ideological trap (at least, judging from the above feedbacks). Hence, the exigency of avoiding 'circular reasoning' (Peattie, 1987: 858) or what Flyvbjerg (2004a: 422) has aptly described as "ritual academic blind alleys, where the effect and usefulness of research becomes unclear and untested". The key question in informality research both in Nigeria and elsewhere is how to make it an effective and useful tool of tangible knowledge generation, appropriate policy formulation and value-based action. Concerns over what tangible and practical things we make out of the sometimes effusive informal sector scholarship are, however, not new. Much earlier, Dierwechter (2002: 23) took up the same issue, emphasizing the need for a 'full world' approach to informal sector research

that will "provide us with less theoretically fragmented, and more empirically persuasive, accounts of informal sector dynamics". Ostensibly, this composite approach entails a normative commitment to recover "the connectivities that ... bind these segmented representations of empirical reality" (Dierwechter, 2002: 23). Moreover, it will also benefit informality research to make clear distinctions between the classificatory regimes of knowledge. A good lead is found in Bent Flyvbjerg's (2004b: 287, *original emphasis*) three-prong classification of the *Episteme* (or 'theoretical know why'), *Techne* (or 'technical know-how'), and *Phronesis* (or 'practical knowledge and practical ethics').

We therefore recommend that in probing the *know whys* and *know-hows* of the so-called mammoth 'informal sector elephant',<sup>18</sup> informality scholars may do well to pay heed to *practical and context-specific knowledge/ethics* necessary to guide policy and programme interventions. In the above review, it is apparent that many research gaps still exist, and new areas remain unexplored (for example, the rural informal sector, social organisations in the sector, dearth of longitudinal research, etc.). What is, however, paramount in this case is to eschew the common practice of *recycling* knowledge for knowledge's sake. Informality scholars need to be more policy- and programme-focused. Otherwise, informal sector or informality research in Nigeria and elsewhere will continue to be bedevilled with the same ambiguous spell that has trailed its definition and delineation over the years. Godfrey Saxe's epic poem on the six blind men of Hindustan is a fitting allegory of the discordant result to be expected. In the unbridled enthusiasm to probe the massive frame of the elephant before them, they came up with six 'segmented representations': 'wall', 'spear', 'snake', 'tree', 'fan', and 'rope' (tropes for its 'broad and sturdy side', 'tusk', 'squirming trunk', 'knee', 'ear', and the 'swinging tail', respectively)

15 Axel (1999: 556) cited Haakenson, 1992.

16 The question whether liberal capitalism and globalisation have made the concept of informal sector completely irrelevant has been the subject of discourse by leading scholars such as Portes, 1994 and Meagher, 2008. However, Meagher (2008: 2) emphasised that informality still matters and that "far from eliminating the significance of economic informality, neo-liberal reforms and faltering states have put the informal economy at the heart of contemporary issues of regulatory change."

17 Several reasons may be responsible for this trend. It may be that recent studies are more sensitive to the fact that for many urban informal enterprises space is as crucial as financial capital (see Osoba, 1986: 3; ILO/JASPA, 1987). On the other hand, the trend may also be attributed to the general pro-city inclination of many disciplines due perhaps to the growing awareness of, to put it figuratively, the 'spatiality of everything' (see Taylor, 2000; Onyebueke, 2011 for example). Moreover, as insinuated earlier (see Note 10), it may even be as a result of the late entrance of urban planning and other space-based disciplines into the informality debate.

18 This phrase and the sense in which it is used in this instance derives from Mead & Morrisson's (1996) classic article by the same title – 'The informal sector elephant'.

– but failed to recognize the ‘empirical reality’ (the elephant, proper)! It is hoped that studies such as the recent SANPAD<sup>19</sup>-sponsored research project on the changing formal and informal business environment in cities across South Africa, Nigeria, Zimbabwe, and The Netherlands (discussed in this journal issue) intend to remedy some of these analytical shortcomings through its composite and cross-country (continent?) approaches.

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<sup>19</sup> SANPAD stands for South Africa-Netherlands Research Programme on Alternatives in Development.

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