

Women in the Informal Sector and Economic Growth; Opportunity or Necessity Based Entrepreneur

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Abstract

Women play vital and dynamic role as agents of development largely in the informal sectors of the economies. Many researchers have opined that necessity based entrepreneurs dominate the informal sectors of developing countries and do not substantially impact on the economic growth of developing countries than opportunity based entrepreneurs. The study therefore examined 100 informal women entrepreneur in various sectors of Jos metropolis but found that around half of these women are literate and operate in this sector because of extra income (15.9%), identified opportunity (9.9%), innovation (7.9%) and autonomy (6.9%) as against need for survive (16.8%), unemployment (9.9%), little startup cost (8.9%) and help family (5.9%). Hence, the mean difference between both is very insignificant. Thus, necessity based women entrepreneurs are not more prevalent than opportunity based entrepreneurs especially amongst women in the informal sector. We recommend therefore that policy makers should create more enabling environment, business training, and growth of micro and small enterprises should be center-stage in government policy.

Keywords: *Women, Informal sector, Economic growth, Necessity or Opportunity entrepreneurs*

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Background to the Study

Researches in the last decades of the twenty-century have shown entrepreneurial activities as a contributing factor to economic growth in areas of job creation, innovation, expansion of market, productivity and value creation, new products and services, knowledge spillover, transfer and technology change. Many of which are attributed to the efforts of entrepreneurs in the informal economy of both developed and developing economies (Cross & Morales, 2007, Schneider & Williams, 2013). The informal sector have been estimated to account for roughly 10-20% of annual gross domestic product in developed economies -Australia: 15.3%, Germany: 16.3%, Japan: 11.3%, and the United States: 8.8%) and up to 60% in emerging economies like Brazil: 39.8%, Russia: 46.1%, India: 23.1%, and Nigeria: 57.9% Schneider, (2002). Even, Chen, (2005) opines that in India the informal economy accounts for about 93% of total employment, in Mexico about 62% and in South Africa about 34%.

Many women dominate the informal sectors of the world economies, in Nigeria they are strong participants constituting 87% of the economy hence a major source of economic growth (Adamu, 2006; CEDAW, 2008). The informal economy is defined as legitimate goods and services produced and distributed but are hidden from regulatory authorities hence, are unregistered for tax and/or benefit purposes (Webb, Tihanyi, Ireland & Sirmon, 2009). The sector consists of all small scale units engaged in production and distribution of goods and services with greater independence, flexibility and the primary objective of generating employment and income, notwithstanding the constraints on capital, both physical and human, and the technical-know-how.

The Economic Commission for Africa ECA (2005) opines that next to the agricultural sector, the informal sector is the largest employer of women in most African countries and it is widely believed that woman participate in this sector to overcome gender discrimination, marginalization, economic disadvantages, challenges of poverty, low level of education, lack of opportunities for training, too little finance, need for survival, absence of formal employment, need to contribute to household income, economic hardship, ease of entry & exit, need for extra income, limited access to critical resources like land, technology and credit and only few because of autonomy, freedom, identified need, choice and opportunity. (Acs, 2006; Nwoye, 2007, Hechaverria & Reynolds, 2009; Williams & Lansky, 2013). As such most women in the informal sector are regarded as necessity based entrepreneur rather than opportunity based but (Cross, 2000; Gerxhani, 2004; Maloney, 2004; Snyder, 2004) asserts people choose to participate in the informal economy because they find more autonomy, flexibility and freedom in this sector than in the formal one and not necessarily because they are job seekers or survivalist.

Objective of the Study

This study was therefore premised on an assumption that there are no more necessity based than opportunity based entrepreneur women in the informal sector but both types of entrepreneurs certainly create jobs and significantly avoid poverty from gradually getting worst. Against this backdrop, empirical evidence was reported from a survey of 100 women in the informal sector of Jos Metropolis of Plateau State Nigeria.

Study Problem

Every opportunity recognition and discovery results from entrepreneurial activities as such, women that operates in the informal sector whether necessity or opportunity based

do business because gaps exist and such gap have been identified. These gaps are market place opportunities of varieties of new goods, services, raw materials, markets and organizing methods introduced and implemented in the market (Shane & Venkataraman, 2000). The question therefore remains that if these women engage in entrepreneurial activities because of identified opportunities, why still term them mostly as necessity based rather than opportunity based? Having in mind that necessity or opportunity motives to become an entrepreneur is an ambiguous concepts because business opportunities change depending on the context Naude, (2007), variations in the rules of the game of economy Baumol, (1990), variations of institutions and policies Caballero, (2006) and structure of reward (Desai & Acs, 2007). Given such a background, our study examines the significance of opportunity based women entrepreneurs in generating successful ventures with high impact on job creation and economic growth than the necessity based women entrepreneurs and to know if more necessity based women operates in the informal market than opportunity based in Jos metropolis of Plateau State, Nigeria.

Literature Review

Women are untapped source of job creation, innovation and economic growth in the world economies. The number of women owned businesses has grown over time contributing significantly to the world economy, many of which are growth-oriented and are increasingly operating firms across all industry sectors and engaging in global trade (Carmen & Odebrecht, 2013) Even, International Finance Corporation(IFC)& Global Partnership for Finance Inclusion (G20) , (2010) asserts that women-owned small and medium-sized enterprises (SMEs) represent 31 to 38 percent (8 to 10 million) of formal SMEs in emerging markets.

Women in Nigeria make up 73 million and many of them, 87% are strong participants in informal sector which constitutes 75% of the economy CEDAW, (2008). Fapohunda, 2012 posits that activities in the informal sector in Nigeria are difficult to measure because of its high dynamic nature however they contribute largely to the general growth of the economy and personal or household income. A general consensus exist among researchers that the informal economy is characterized with ease of entry and exit, dependence on local resources, family ownership, small-scaled operations, labor intensive, adaptive technology, skills acquired outside of the formal sector, lack of separation of consumption and production, unregulated and competitive markets, low education level, reliance on family labour and apprentices, and can be formed through any informally organized activities and women are mostly found there (Ahmad & Seymour, 2011; Adamu, 2006; Bangasser, 2000; Hart, 1973).

For the majority of women in Nigeria, participation in the informal sector is a survival strategy that is necessity based rather than opportunity based as posits by Nwoye, (2007) and Fapohunda, (2012). Most researchers opines that necessity entrepreneurs are pushed into entrepreneurship as a survival strategy because they have no other way to earn a living and opportunity entrepreneurs are pulled more out of choice and perceived business opportunities (Aidis, Welter, Smallbone & Isakova, 2006; Benz, 2006; Harding, Hart, Jones-Evas, Levie, O'Reilly & Walker, 2005; Maritz, 2004; Minniti, Bygrave & Autio, 2006; Perunović, 2005; Reynolds, Bygrave, Autio & Hay, 2001; Smallbone & Welter, 2004). In exploring the link between entrepreneurship and economic

development by Global Entrepreneurship Monitor (2008), the study defines necessity entrepreneurs as people who view entrepreneurship as the best option available and not necessarily the preferred option, and 'opportunity entrepreneurs as those who engage in entrepreneurship out of choice (Acs, 2006; Bosma, Jones, Autio & Levie, 2008; Hechaverria & Reynolds, 2009; Williams, 2007, 2008, 2009; Williams & Lansky, 2013).

Until now, those entrepreneurs who operate wholly or partially in the informal economy have been widely assumed to be necessity-driven, pushed into this enterprise as a survival strategy in the absence of alternative options especially in Nigeria (Nwoye, 2007; Fapohunda, 2012) but Gerxhani (2004: 274) asserts, choose to participate in the informal economy, autonomy, flexibility and freedom in this sector than in the formal as key factors. Cross, 2000; Cross and Morales, 2007 in their empirical studies of street vendors who are conventionally seen as necessity driven entrepreneurs finds out that they did so out of choice to avoid the cost, time, effort of formal registration and it offering of potential benefits of flexibility, entry into the market and economic independence not found in the formal economy.

Also, Snyder (2004) in her studies of 50 informal entrepreneurs in New York City's East Village neighbourhood observed that most of them entered the informal sector voluntarily and not because of discrimination, unemployment or economic restructuring. She further posits that they were mostly opportunity entrepreneurs engaged to set their careers on a new path and transform their work identity. Also those who joined due to constrained opportunities in the formal economy developed long-term commitment to their informal sector enterprises. She therefore posits that informal entrepreneurs are opportunity driven.

In 2014, Williams and Youssef research on micro-enterprises with five or less employees in Brazil Urban informal entrepreneurs reveals that they are not purely pushed into the informal sector out of necessity due to their exclusion from the formal labour market and in the absence of any alternative means of livelihood. Rather, around half of the entrepreneurs in urban Brazil do so more as a matter of choice, rather than due to a lack of choice.

The studies in England by (Williams, 2007, 2008, 2009; Williams & Nadin, 2013a,b), Ukraine (Round & Williams, 2008) and Russia (Round & Williams, 2008; Williams & Round, 2009; Williams, 2009) reveals the motives of informal entrepreneurs in terms of the ratio of necessity-to-opportunity entrepreneurship with greater proportions of necessity-driven informal entrepreneurship in disadvantaged populations and opportunity entrepreneurship in more wealthy populations. In India (Williams & Gurtoo, 2013) again reveals the dominance of opportunity-drivers in informal sector entrepreneurs and therefore call for what they call 'exit' (opportunity-driven entrepreneurship) to be added to exclusion (necessity-driven entrepreneurship) when explaining entrepreneurship in the informal sector. Even Perry and Maloney (2009) posit that opportunity driven entrepreneurs and necessity are complementary rather than competing.

From the foregoing, many of these studies depict informal entrepreneurs as either universally necessity or opportunity driven. This study therefore further contribute to the understanding that informal entrepreneurs may be other than necessity-driven by

reporting some evidence from Jos metropolis, Plateau State of entrepreneurs in the informal sector operating small businesses with less than five employees.

Methodology

The study surveyed 100 women in the various informal sectors in Jos Metropolis who were randomly selected with replacement by means of a structured questionnaire. Four locations in Jos Metroplolis-Sabon Barki, Bauchi Ring Road, Dadin-Kowa and Terminus were chosen because of the high concentration of economic/business activities in those areas. The questionnaire had three sections that covered personal characteristics and components of opportunity and necessity based entrepreneur and lastly assessment of the women informal participation. A 5- point Likert scale was constructed measuring the characteristics of necessity and opportunity entrepreneurs. Data from the questionnaire was summarized with simple percentages and cross tabulations.

Result and Discussion

Table 1: Characteristics of Study Participants and Business activity of Informal Entrepreneurs

Characteristics of Respondents	Frequencies	Percentages	
Gender of Respondents:	Female: 100	100	
Age range of respondents	18-29: 37	36.6	
	30-40: 33	32.7	
	41-50: 22	21.8	
	Above 50: 9	8.9	
	Primary: 3	3	
Educational Level	Secondary: 15	14.9	
	Diploma: 9	8.9	
	HND/BSc: 61	60.4	
	Masters/PhD: 13	12.9	
	Ownership structure	Sole: 78	77.2
Partnership: 19.8		19.8	
Corporation: 1		1.0	
Business sector		Retail: 28	27.7
		Service:30	29.7
	Manufacturing: 8	7.9	
	Agriculture: 8	7.9	
	Education: 11	10.9	
	ICT: 5	5.0	
	Hotel & Restaurant: 4	4.0	
	Wholesale: 7	6.9	
	Years in business	1-2yrs: 17	16.8
		3-5yrs: 38	37.6
6-10yrs: 24		23.8	
11-20yrs: 18		17.8	
Above 21: 4		4.0	
Business registration status	Yes: 23	22.8	
	No: 77	76.2	
Number of employee	0-1employee: 35	34.7	
	2-5 employees: 43	42.6	
	6-10 employees: 21	20.8	
	11-20 employees: 2	2.0	

Source of initial capital	Personal: 61	60.4
	Family: 25	24.8
	Grant: 1	1.0
	External loan: 10	9.9
	Internal loan:4	4.0
	Non: 35	34.7
Number of dependent on earnings	1-2 persons: 21	20.8
	3-7 persons:27	26.7
	8-15 persons: 13	12.9
	16-20 persons: 3	3.0
	Above 20: 1	1.0
Pay tax	No: 52	51.5
	Yes: 49	48.5
Pay self-salary	No: 37	36.6
	Yes: 64	63.4
Business location	Inside household premises: 61	61.3
	Outside household premises:39	38.7
Operating in formal sector (paid employment)	No: 72	72.3
	Yes: 28	27.7
Own business account	No: 44	43.6
	Yes: 57	56.4
Percentage of income in family expenditure	0-10%: 47	46.5
	11-20%: 22	21.8
	21-50%: 15	14.9
	Above 51%: 16	15.8
Business improved standard of living	No: 7	6.9
	Yes: 94	93.1
Satisfied with business performance	No: 33	32.7
	Yes: 66	65.3
Profitability of business	Highly profitable: 35	34.7
	Moderately Profitable: 52	51.5
	Not Profitable: 10	9.9
	Not sure: 4	4.0
Intention to stay in business	Not sure: 1	1.0
	As long as possible: 77	76.2
	1-10 years: 18	17.8
	11-20 years: 3	3.0
	21-50yrs: 2	2.0

Source: Field Survey, 2016

The study revealed that the majority of the women are between 18-39 years at 36.6% and 30-40 years at 32.7%. Examining the activities in which they engage, 27% are in the service and retail sector, 10.9% in education, 7.9% in manufacturing and agriculture respectively. Many of these businesses are long-established with 41% being established for over 6 years and a further 55% for 1-5 years. Majority claims sole ownership of their enterprise with 22.8% registered, 76.2% non-registered businesses and having between 1-5 employees (77.3%) with initial capital sourced from their personal savings (60.4%) and family (24.8%).

Surprisingly, 56.4% of them own a business account, 48.5% pay tax in the sector which is regarded as untaxed therefore showing their contribution to the growth of the economy (Webb, Tihanyi, Ireland & Sirmon, 2009). 63.4% pay themselves salary and most of the women were graduates 83.3% with just only 17.9% having secondary and primary

education which is contrary and calls to question the opinion of most researchers that women in the informal sector have low level of education and mostly illiterate (Nwoye, 2007; Williams & lansky, 2010; Warnecke, 2013). While, 27.3% of these women are still under paid employment, only 38.7% of the respondents have their business located outside their home premises, indicating that majority businesses are done within the house premises. This is in agreement with the study of Mason, Carter, & Tagg, (2008),

Williams and Youssef, (2014) hence, informal sector survey should capture businesses within household premises and not only business outside house premises because their importance cannot be over looked. The standard of living of 93.1% of these women have improved, more than half of them are satisfied with their business performance and agreeing that their venture is profitable (86%). Although, 47.5% of them still have at least 1-7 persons depending on their earnings, majority (76.2%) however opines that they will stay in business as long as possible.

Table 2. Motives for Starting and Operating in the Informal Sector

	Frequencies	Percentages
Motivation to start business	Necessity based:	
	Unemployment: 10	9.9
	Ease of entrance: 1	1.0
	Need to survive: 15	14.9
	Low education level:2	2.0
	Help Family: 7	6.9
	Little startup cost:9	8.9
	Opportunity based:	
	Freedom: 3	3.0
	Flexibility: 7	6.9
	Autonomy: 12	11.9
	Extra Income: 22	21.8
	Identified need: 7	6.9
	Others-Hobby/Passion:3	3.0
	Reasons for operating in the informal sector	Necessity based
Less regulations: 5		5.0
little Startup cost:9		8.9
Unemployment: 10		9.9
Ease of entrance: 2		2.0
Help family: 6		5.9
Tax evasion: 1		1.0
Need to survive: 17		16.8
Education: 2		2.0
Opportunity based		
High Profit: 3		3.0
Identified need: 10		9.9
Extra Income: 16		15.8
Innovation: 8		7.9
Freedom: 3		3.0
Autonomy: 7	6.9	
Flexibility: 2	2.0	
Future plans for business	Secure a formal job & discontinue : 2	2.0
	Invest more & expand: 48	47.5
	Continue as it is: 9	8.9
	Start a better business: 4	4.0
	Formalize the Business: 4	4.0
	Increase sales & net worth: 8	7.9
	Expand and diversify: 19	18.8
	Acquire more knowledge about business: 7	6.9

Training Attended business training	No: 37 Yes: 64	36.6 63.4
Attended training before starting business	No: 53 Yes: 48	52.5 47.5
Training helped achieve business objective	No: 42 Yes: 59	41.6 58.4
Have prior managerial experience	No: 37 Yes: 64	36.6 63.4

Source: Field Survey, 2016

The main motivation for operating in the informal sector for 16.8% of them was need to survive, while 15.8% of them because of extra income and 9.9% have identified need or recognized a business opportunity. It is also interesting to know that for most of them the motivation to start a business was because of extra income (21.8%) followed by need to survive (14.9%) and autonomy (11.9%) among others. Even 63.4% of them have prior managerial experience before entering into business and attended business training in business respectively and lastly, 47.5% have future plans to invest and expand business and 18.8% to expand and diversify.

This clearly shows that majority of the women operating in the informal sector are either universally necessity based entrepreneurs or opportunity driven as opposed to Hernandez, Nunn and Warnecke, (2012) and other researchers who opined that opportunity entrepreneurs can identify available opportunities and exploit them; they are often highly educated, have prior managerial experience, and have solid job alternatives with good salaries but necessity entrepreneurs are driven to entrepreneurship for lack of other job options; they are often discouraged workers lacking high levels of education, managerial experience, and access to capital or formal business networks.

In summary, women operating in informal sector of Jos metropolis are not entirely driven into this sector out of necessity due to lack of formal employment or absence of any alternative means of livelihood. Instead, around a half do so as a means for extra income (15.9%), identified opportunity (9.9%), innovation (7.9%) and autonomy (6.9%) as against need for survive (16.8%), unemployment (9.9%), little startup cost (8.9%) and help family (5.9%). Hence, the mean difference between both is very insignificant. We therefore conclude that necessity based women entrepreneurs are not more prevalent than opportunity based entrepreneurs especially amongst women in the informal sector.

Conclusion

As important as the informal sector is to any economy, opportunity identification which aim to fill a hole in the market place and have potential to employ large numbers of persons and contribute in a significant way to the economy should be pursued. From this study what we have is many educated women in micro, small enterprises rather than medium enterprises who operates their businesses at home with improved standard of living and having future plans to invest more, expand and even diversify their businesses.

Two well documented facts on theoretical and empirical work are that not all entrepreneurial activities contribute to economic growth, and that wealth creation does not necessary involve substantial poverty reduction, as entrepreneurs with low levels of education, resources and social capital, generally are involved in low productivity activities making their economic impact on growth very low (Singer, 2006; Naudé, 2007). This is however, opposite the case in this research as half of the women are opportunity driven.

Recommendations

We therefore recommend that findings of informal sector entrepreneurship by different researchers should be revisited in a wider setting of diverse population especially in developing countries, putting into cognize more home based businesses and education level of women. As this will enable policy makers to truly know whether these women are illiterate or literate. If literate, then more business training that will enhance growth and expansion of business, enabling environment and networking in the market places should be encouraged.

Wider research should also be conducted in Plateau State, looking at other locations within Jos metropolis that this study did to cover to examine whether there are no more necessity based than opportunity based women in the informal sector since most of the women are educated. If this is the case, then there will be a need to transform the role of informal sector entrepreneurs in economic development. Before now, the position has been that women in the informal sector are necessity driven, contributing little or nothing to economic and enterprise development. Lastly, government should aid the formalization and regularization of this sector by making the micro and small enterprises more center-stage in their policy because majority of them are pay tax thereby contributing to government coffers.

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