FEMALE PARTICIPATION IN THE URBAN INFORMAL LABOUR SECTOR OF ABUJA, THE FEDERAL CAPITAL TERRITORY (FCT)

BY

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DEPARTMENT OF GEOGRAPHY
AHMADU BELLO UNIVERSITY
ZARIA

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A thesis submitted to the Postgraduate School, Ahmadu Bello University, in partial fulfillment of the requirements for the Degree of Master of Science in GEOGRAPHY (Population and Human Resource Planning)

DEPARTMENT OF GEOGRAPHY
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JUNE, 1999

DECLARATION

I hereby declare that this thesis has been undertaken by me and that it is a record of my research work. It has not been accepted in any pervious application for a higher degree.

All the sources of information are specially acknowledged by means of references.

Effa, E.E. Bernadette — Date 28/06/99

CERTIFICATION

This Thesis entitled "FEMALE PARTICIPATION IN THE URBAN INFORMAL SECTOR OF ABUJA, THE FEDERAL CAPITAL TERRITORY (FCT)," by EFFA, EJUKUME EYONGHA BERNADETTE meets the regulations governing the award of the Degree of Master of Science, Ahmadu Bello University, and is approved for its contribution to knowledge and literary presentation.

Chairman, Supervisory Committee Prof. D.O. Ogbonna	10/06/99 Date
Member, Supervisory Committee Dr. Moses Mamman	10/6/99 Date
Head, Department of Geography Prof. D.O. Ogbonna	10/06/99 Date
Dean, Post-graduate School	15/05/00 Date

PROLOGUE

I am the woman who holds up the Household

The household runs thrugh my loins

I renew her strength everyday with my hands

Carrying

Caring

Cooking

Cleaning

My works

Oh! my works stand out

are in the shape of clouds

Yet are not seen

But!

My words are yet to come.

-Bernie E.E. Effa-

DEDICATION

Dedicated to

My Heavenly Father, The Almighty God for Who He is,

and

my children, yet to be!

PREFACE

This thesis is about female participation in the urban informal labour sector in Abuja. The focus is in examining and describing the various informal activities women are engaged in and the level of their participation. This work covers women of all social and economic subgroups in the federal capital territory. Knowledge of such activities facilitates the understanding of the informal labour subsector as well as the factors affecting women.

The thesis is organized into six chapters. Chapter one deals with the introduction, statement of the problem, aim and objectives, hypothesis, scope of study and methodology. Chapter two gives a geographical and economic overview of the study area. Chapter three is made up of the literature review or theoretical framework of analysis. In chapter four, the level of participation, the nature of activities women participate in were examined. The benefits accruing to women in their various informal activities in Abuja and the constraints encountered are examined in chapter five.

Finally, chapter six summarieses and concludes the research findings.

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I am persuaded that the researching and writing of a thesis can hardly be a single person's endeavour. Many individuals have assisted me in various ways at different stages of this study. It becomes very difficult thus, to enumerate and thank all of them.

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ABSTRACT

The majority of Nigerian women in the Urban centers have always been - and still are engaged in a variety of economic activities in and outside the home. Yet, very little attention has been paid to the vital contribution these women make to the economy of the Nation through their informal activities. This Study thus attempts to contribute to an understanding of the level of female participation in the informal labour sector and assess their contribution to economic development. To achieve this aim, data collected from questionnaire interviews were subjected to Cross-tabulation and Multiple - Regression analysis. The result gives a basic outline of the participatory perspective and shows on the one hand, income and age as major determining factors of participation. On the other hand, are the myriad problems like lack of credit facilities, illiteracy and others, hindering the effective participation, growth and recognition of women in development. The implication of these findings led to the suggestions and conclusion that, for the Nation to achieve her development objectives and make economic progress, concrete and determined steps must be taken to reduce the problems women face in the informal labour environment for their greater productivity and contribution to the Nation's economic development.

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CHAPTER ONE

1.0 INTRODUCTION

The last few decades witnessed a steady flow of women enter the labour market throughout the world. While overall female activity rates differ from one region to another and within a given region, the level of female activity has risen significantly (ILO, 1980). The combination of deteriorating economic environment and performance and escalating population growth has resulted in traumatic increases in the number of poverty cases, and women and children are among the most vulnerable. The result of these changes and the increased desire of women to be involved in development processes has resulted in increased female migration for work and growing number of women seeking both formal and informal sector employment. The trend in increased female activity found in the informal sector is very significant. This sector accounts for a high percentage of the total labour force employed in the various subsectors.

In the developing world, African and Asian women are known for their high degree of participation in economic activities. This is mostly because they carry out a large part of the subsistence agricultural activity. But it is also because these women tend to have a major role in the tertiary sector. Indeed, women in the informal sector represent a considerable economic force. They have established themselves as the dominant link between producers and consumers by displaying experience, skills, hardworking and professional

attitudes. Although most of these women engage in trading, agricultural and other minor economic activities as the only means of livelihood open to them, a few of them have demonstrated incredible business accumen and acquired considerable wealth and prestige.

The role of women in economic development is assessed by analysing women's participation in the labour force. One of the main conclusions is that the contribution of women to economic development is very significant. One indicator of women's contribution to economic development is participation in the labour force - in the informal and formal sectors.

It has been established that women's role in the economies of Sub-Saharan Africa have been under estimated, ill-reported or unaccounted for in national statistics. The practicality of data generated to date are not gender disaggregated, by the federal office of statistics. Social policy is still to a large extent based on misconceived ideologies that assume and reinforce women's reproductive and domestic roles as against their additional productive and economic roles. They are thus assumed to be marginally non-economic. The reason for this admitted bias towards women's work in contrast to men's work, is that in the past the economic activities of females have suffered even more from misconceptions, poor measurement and recording, and consequent neglect, than the work of men; since they have as noted, tended to be subsumed under women's roles as daughters, housewives and mothers. The prevalent sexual division of labour keeps them subordinate to men in employment, in their

contribution to economic and national development and, in all other spheres of life.

The wide range of activities that women perform in the informal sector renders definition difficult. Moreover, cultural patterns deny that certain productive activities are work; making it even more difficult to quantify women's participation. Women themselves do not find it easy to establish the dividing line between domestic and income - generating work. Nevertheless, many women work in the informal sector and the figure is increasing.

1.1 BACKGROUND TO THE PROBLEM

This work looks at women's participation in the Informal sector and their relevance to development. Nigerian Women have always engaged in productive and reproductive work. Before now, many women concentrated on home duties, leaving the formal work force for men. Within a few years however, the dismal economy of the nation due to falling oil prices, accelerated population growth, National and global recession and our stupendous level of debt have stymied virtually all advances in the economy. Under circumstances of growing impoverishment and debt, many must work harder just to stay in place, given both the overall number of children and youth and high rates of population growth. The burden is borne by the women folk who psychologically and otherwise must work hard to keep their families going-thus, forcing women into labour in order to feed their children.

Women's work is influenced by their access to land and capital, their skills and experience, the structure of the labour market for women, and the cash rewards of market work (Standing, 1978; Ware, 1988; Makinwa 1988). A majority of women-about 80%; work in the informal sector of agriculture, trading, services, etc. A large proportion of women workers are unpaid on farms, family businesses and in self employment. (UN, 1991). Only in Africa have women recorded economic participation rates declined as a result of the economic crisis of the past decades and more to non availability of data on their participation in their contributions to national development; progress made in promoting formal education for girls and an increased awareness in most African countries of the inequities women face in the socio-economic sphere especially, women still seem to be more vulnerable than men as far as the labour market is concerned and statistical data collection on their contributions is concerned.

Women workers are underestimated in official statistics, largely because their work tends to be confined to sectors that escape registration, such as the informal labour sector of agriculture, trade and the services, where incomes are usually relatively low. Censuses, household surveys and other sample surveys that are usual methods of registering and enumerating employment often fail to take into account the contributions made by women.

Trading as a major informal sector activity in which women's contribution is significant has been grossly underestimated even for men. This is particularly true for

petty traders who may double as farmers or temporary service workers. The extent of under enumeration is more difficult to estimate for trade than for agriculture because there are no indept studies for trade along the lines of that conducted in agriculture.

Other factors which may be of considerable importance are that the cultural factors that initially favoured the education of males over females have had the effect of confining women to the lower cadres of formal employment, given that employment in the organised labour market is highly correlated with education. Hence, the disadvantaged and least educated groups are confined largely to commerce and distributive trade (Adepoju, 1983, Stamp, 1989). In all occupational hierarchies, women are clustered at the lower end. Many factors have been identified as hindering women from participating equally with their male counterparts, including lack of education and training; sex labelling of jobs, leading to sexual segregated labour markets; lack of crucial resources including, credit, land and machinery; lack of representation on decision making bodies; continuous heavy burdens of unpaid domestic work-child bearing and rearing, working in family businesses which restrict the time and energy available for income-earning and quantifiable contributions to developmental processes.

Efforts to make the contributions of women in Nigeria noticeable and quantifiably accepted, have resulted in bodies like the 'Better life for Rural Women; the Family Support Programme'. Despite the fact that all over the world, 'Women

issues' are of top priority in the agenda of world events there is need to assess the contributions and impact of the Nigerian Women through their various informal activities to development. The outcome of the research will help in quantifying such contributions and also meet to an extent, the shortfall and or, the unavailability of data in this sector.

The acceptance and quantification of women's contribution to National development is an issue to be looked into. Over the years, the population of Nigeria has increased from 32 million in 1952 to 88.9 million in 1991, projected to 105.1 million in 1997, at a growth rate of 2.83 percent per annum. The nation's population is expected to reach about 144.2 million by the year 2000 (NPC, 1994). While the FCT's population is expected to grow at about 4.0 percent per annum, increasing from 271,674 in 1991 to 470,286 in 1997 and projected to 529,008 by the year 2000 (MFCT, 1994).

1.2 STATEMENT OF THE PROBLEM

Given the above population scenario, the role of the informal sector activities is going to be more prominent in the future with important policy implications. The FCT is a land of opportunities which has brought about a large collection of women engaged in Informal activities, making it of interest to know their range of Informal economic activities, what they do, the opportunities offered, the driving force and the expected benefits from their participation.

1.3 AIM AND OBJECTIVES

The aim of this study is to determine the level of female participation in the non-agricultural urban informal economic activities and assess their contributions to economic development through the household. To achieve this aim, the following objectives will be examined:

a. To determine the level of female participation in the non-agricultural urban informal sector of the economy in the FCT.

b. To examine the nature of activities in which they participate.

c. To assess the specific benefits to women from their participation in informal activities.

d. To identify problems women face as they participate in the non-agricultural informal enterprises and activities.

e. To make suggestions to improving opportunities for female participation and recognition in economic development.

1.4 RESEARCH HYPOTHESES

The basic hypotheses which this study seeks to test are as follows:

a. That female participation in the informal sector is due to their low-level involvement in the formal sector of the economy.

b. That participation of women in the informal sector is a function of the level of education attained.

c. The desire to acquire wealth and prestige is often a motivation for engaging in any form of gainful activity.

1.5 JUSTIFICATION OF THE STUDY

Mundi (1997), notes that the growth achieved in Nigeria's economy over the years has not resulted in great or noticeable development of the Country and her populace. This can be seen in the relatively low quality of life in terms of real per capital income, employment, literacy, access to safe water, housing, sanitation, education, health care services, electricity, telecommunications, transportation services, public safety and others. Phillips (1997), also notes that peoples development in Nigeria would only grow with a democratic and accountable government, with policies that are focused on people and their well being, not just on micro-economic aggregates.

The critical interplay between women's work and the linkages that exist between gender issues related to women's work, population and development have come to be understood as of paramount importance in Nigeria's economic and social transformation. This is because women in Nigeria control most of subsistence agriculture, have high rates of activities in the informal labour force and activities (ILO, 1991; Saito et

al, 1994). Women's work sustains the economy though, women's work is either invisible or devalued.

Effective economic and social transformation in Nigerian societies require the recognition of women participation in National development. It is also necessary to understand the intricate phenomena of gender issues to provide women with the means for economic and social determination. Gender bias keeps population growth rates high because it denies women access to economic security other than child bearing. Conventional population programmes fail because they fail to combat the social barriers to women's economic development. Hence, gender roles identification is not only to separate out the different tasks and participation levels of both men and women but also to ensure the equal valuing of these tasks through the identification and quantification of production, community managing and political roles of women in society for sustainable development.

The increasing population and the high rate of urbanisation, the newly created Federal Capital Territory (FCT), with a projected population of over 529,008 by the year 2000, makes a suitable study area. The influx of migrants from all over the country seeking for better work/investment environment with its attendant urban poverty draws attention to the non-agricultural urban informal sector. So much

emphasis has been and is still being focused on the rural Agricultural sector where most of sub-Sahara Africa's poor people live and work. The World Bank (1996) notes that lending for the agricultural sector which has been of top priority - does not completely capture the rural-urban allocation of resources. While rural poverty dominates in African, urban poverty is a growing and explosive problem, driven by an unemployment crisis. Thus, there is the need among others to develop a better understanding of informal sector actors decision making, especially among urban households. The level of investment that are necessary to generate sustained growth far exceeds what the public sector, can provide. Ultimately, capital from the private and informal sector must provide the financing for sustainable growth. It is therefore necessary to identify not only the participants but also the investments and policy reforms which will create an attractive environment and will foster a pattern of private/informal sector growth that reduces poverty and increases employment among the urban labour force (especially the women) with a focus on the informal sector.

In what follows, we shall be looking at aspects of women's informal labour activities in the urban sector, and, to an extent, look at the way gender inequality is incorporated into development both ideologically and

practically. A Lot will be drawn from studies based on the subjective experiences of Third World women, rather than secondary data which says, little about the meaning of women's lives, but are also prone to gross in-accuracies of under-recording and exclusion (Dixon-Mueller, 1985). Focus will also be on participation of women in relation (to an extent), to the experiences of their male counterparts.

1.6 METHODOLOGY AND SOURCE OF DATA

One of the fundamental decisions in undertaking this study is that the survey would provide not only an insight into the various non-agricultural informal activities women engage in but also statistical estimates of women's participation and other related parameters for the whole of the Federal Capital Territory (FCT).

The research design is that a study of non-agricultural informal activities in relation to ethnic, religious, educational, income and occupational activities should involve a measure of female participation. The survey covers both low-income districts, middle income districts and those inhabited by the more privileged groups, with an expected coverage of the whole metropolis by the sampling frame for the study.

1.6.1 Source of Data

In this study, different sources of data and other relevant materials are used. The sources are broadly divided into primary ad secondary sources.

Primary Source of Data: The primary source of data while comprising of the administration of questionnaires, was backed up by personal observations and interviews. The basic questionnaire was the individual type mainly directed at household-heads. The questionnaire was divided into three (3) parts, with the first part made up of area identification and, the second part aimed at collecting background information on (sex, age, education, family size, marital status, relationship with heads of households and duration of stay in the study area). The third section contains questions on residential and business/market environment, amenities enjoyed , household assets and income, the perceived benefits accruing to the informal participants from their work, the observations and perception of government provisions to their cause. Personal observations and interviews were adopted to supplement the information from the questionnaire. Observations were directed at the general informal business sector population of men and women and the nature of their business activities and the environment. Interviews were

held with randomly selected persons to determine and find out their feelings as regards their benefits and difficulties faced from the development processes of the Nation.

Secondary Source of Data: The secondary source of data comprises publicatins and books. These includes journals, degree dissertations and conference papers. The information obtained is used to establish the conceptual framework of analysis and literature review.

1.6.2 Sampling Techniques

The systematic sampling techniques was adopted for this study. The data collected from the districts was treated as distinct in the data collection but amalgamated with the rest of the population for data processing for the purpose of obtaining a total data in respect of the whole population.

Based on the hierarchal technique, the Abuja Municipal Council Area being the most populous was selected as study area, and a listing of the major districts/settlements in terms of size was drawn-up in an alphabetical order as follows:

a. Asokoro district

b. Cadestral district

c. Dutse Alhaji

d. Garki districts

e. Gwagwa village

f. Idu

g. Juwa

h. Karmo

i. Kubwa

j. Maitama district

k. Nyanya district

l. Wuse.

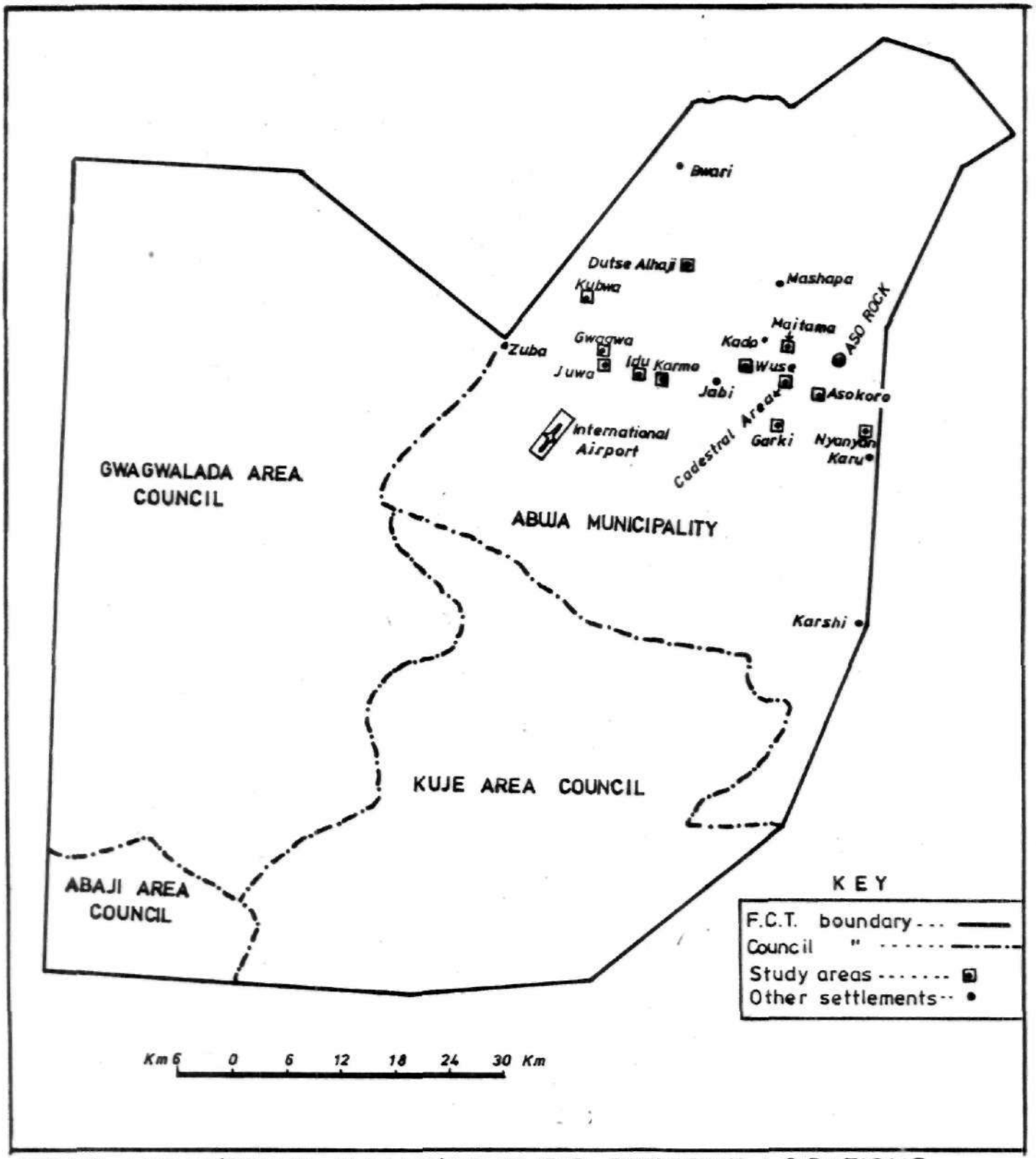


FIG.1.0 AREAS(STUDY AREAS) IN THEIR PRESENT LOCATIONS

Source: Field survey, 1998

DIMADU KASHIM

Every other 4th district on the alphabetical scale was picked as sample area by a simple systematic sampling method. The sample areas selected from above yielded the following:

a. Garki

b. Karmo

c. Wuse

The three sample areas selected were subdivided into sub areas and numerically numbered in accordance to the FCT sub-divisions of:

a. Garki = Area 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11.

b. Wuse = Zone 1, 2, 3, 4, 5 and 6.

But Karmo was divided into areas for sampling by use of the main streets. Altogether, about eleven areas were carved out to ensure equal representation of the population. Therefore, Karmo comprised the following areas:

Karmo = Area 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11

The three districts (Areas) selected were subjected to a systematic sample selection of every first digit in the numerical listing and every other fifth digit picked. Thus, the following subsectors were selected:

a. Garki = Areas 1,6 and 11

b. Karmo = Areas 1,6 and 11

c. Wuse = Areas (zones) 1 and 6.

To arrive at the individual or specific respondents, the selected subsectors were divided by streets and the stalls/shops/business offices on each street were counted and numbered and every fifth stall/shop/business premise was selected for questionnaire administration.

On the whole, a total of 500 (five hundred) respondents was interviewed (both oral and questionnaire administration), broken down to four hundred (400) women and one hundred (100) men. Only one adult male or female was interviewed from each stall/shop/business office irrespective of whether he or she was the head of the household or business enterprise.

The systematic sampling technique was used to have a fair representation of the districts under study. Systematic sampling technique is well suited in a spatial sampling because it removes possible distortions and gives more precise results with a smaller sampling error (Silk, 1979).

1.6.3 Data Processing And Analysis

The computer was extensively utilized for the data processing. The computerization of the survey questionnaire used for the study involved the coding of inputs to the questionnaire and the real analysis of the data. Descriptive and inferential statistics were employed to allow for the description and understanding of the labour sector,

respondents' characterisitics, the nature of informal activities in which women participate and the benefits and the problems they encounter. Measures of central tendency such as the mean, percentages and others were used to achieve these objectives. Other computer-based techniques were employed in analysing data input for this work. The statistical computer-based techniques employed are:

Frequencies

The use of frequency tables in the data analysis was to determine the basic distributional characteristics of each of the variables used in the subsequent statistical analysis. Information on the distribution, variability, and central tendencies of the variables provided necessary information required for selecting subsequent statistical techniques and constitutes the basic computer reference document for the entire file.

Cross tabulations (Contingency) Analysis

A cross tabulation is a joint frequency distribution of cases according to two or more classification variables displayed by a contingency table. Certain tests of significance, for example, the Chi-square (X^2) statistics are used in the statistical analysis of these frequency distributions, to determine whether or not the variables are statistically independent.

The test of statistical significance shows the probability that the observed relationship could have happened by chance, i.e., the probability that in a representative sample of a given size the variables would exhibit a relationship as strong as the observed relationship. A test of statistical significance is thus based on the result of a hypothetical experiment.

Chi-square is a test of statistical significance which helps us determine whether or not a systematic relationship exists between two variables. Chi-square, like all other tests of significance, is applicable only for making inferences from sample data to conditions existing in the larger population.

Interpreting the Chi-square values, small values of chi-square indicate the absence of a relationship, often referred to as statistical independence. While, a large chi-square value implies a systematic relationship or association of some sort between the variables. Chi-square thus helps us decide whether the variables are independent or related and was extensively utilized in determining the level of female participation in the informal labour sector and in determining the various factors affecting their participation. The output of the analysis is presented in tabular form in the study.

Multiple Regression Analysis

Multiple regression as a statistical tool can be used in analysing relationships between a dependent variable and a set of independent variables.

Here, the Dependent Variable 'Y', is female participation in the informal sector through the various activities they engage in. The independent variables are:

Monthly income

Education

Age

Number of children

Therefore, the specified model is as follows:

$Y = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + \mu$

Y = female participation in the informal labour sector (through their activities).

X_1 = Monthly income

X_2 = Education

X_3 = Age

X_4 = Number of children per respondent.

b_0, b_1, b_2, b_3 only are regression parameters

μ = error term

Multiple regression may be viewed either as a descriptive tool by which the linear dependence of one variable on others

is summarised and decomposed and, or as an inferential tool for evaluating relationships in the population from a sample data. The descriptive tool is used for various purposes among which is the control for other co-founding factors in order to evaluate the contribution of a specific variable or set of variables, which is very relevant to this analysis. One focus on this analysis is the confirmation of the chi-square findings through the evaluation and measurement of the variable 'Y' on a set of other variables - x_1 x_2 x_3 x_4. This has allowed for the evaluation of the hypotheses about the population and making corresponding statistical inferences - i.e., whether one can generalise the results of the sample observed to the universe.

Finally, information from this survey is summarised in graphs, tables and figures. The unavailability of statistical studies on female informal participation allows for only descriptive comparisons were necessary. However, findings in this study are to an extent compared with findings from various studies in other countries.

1.7 SCOPE OF THE STUDY

In keeping with the objectives of this study, focus is mainly on the participation of women in the urban informal

sector, that is, their role and strength in economic development in the household, the factors determining their participation in the informal sector, the question of the relationship between women's participation in development and to a lesser extent, that of men; and the benefits accruing to them. The ways of improving and enhancing these benefits will be attempted. Thus, the present role of women in the informal sector, the characteristics of these roles and the activities, the framework of their activities (informal) and their occupational status, are assessed in the various chapters of this study. As mentioned earlier, the participation of men to a lesser extent alongside that of women are examined.

For the purpose of this study, the Abuja municipal council area has been chosen as the study area with a population of about 226,949, according to 1991 Census (NPC 1991). The Abuja Municipal has more than 50 percent of the Abuja FCT population estimated at 371,674.

1.7.1 Nature of Informal Activities

The first point to be made is that much information on women as informal workers is sketchy and frequently unreliable. The lack of data partly reflects assumptions about what constitutes work, and partly the considerable

difficulties in data collecting. For this reason, information from case - studies from various parts of the Third World will be useful.

The ILO (1972), from various studies carried out concluded that the informal sector activity is made up of small scale enterprises largely escaping recognition, enumeration, regulation and government support or protection. Bromeley (1982) describes the informal work force as made up of relatives and friends with low earnings and irregular working hours. The urban formal sector in contrast is described as made up of large scale enterprises such as factories, offices, public services and registered commercial establishments with government protection, regular working hours and high earnings.

The definition and characterisation of the informal activities has acquired a divergent connotation of those that focus on the non-western characteristics of certain essential enterprises and; those that focus on the characteristics of a class of workers not participating in the westernised concepts. All in all, the ILO characterisation and definition of informal activity, made up of small scale manufacturing, commercial concerns, the self employed such as stall holders, people engaged in personal services such as seamstresses,

domestic servants, hairdressers, food sellers etc, was adopted.

CHAPTER TWO

2.0 THE STUDY AREA

2.1 LOCATION

The federal capital territory is situated between latitude 8°25 and 9°25 and longitude 6°45′ and 7°45 east of the Greenwich Meridian. This location places the FCT geographically at the Center of Nigeria (FCT Decree No 6 of 1976), lying just above the hot and humid lowlands of the Niger/Benue trough belt below the drier parts of the Country to the North. The Territory lies just north of the wide alluvial plains formed by the confluence of the Niger and Benue Rivers, with the Jama'a Platform, a continuation of the Jos Plateau, extending well into the middle of the Territory.

The FCT is bounded by Kaduna State to the North, Plateau State to the east and South east, Kogi to the south west and Niger State to the West (Fig. 2.1).

2.2 GEOLOGY

The Plains in the FCT, include the older Precambrian units of metaphoric sedimentary rocks and an intrusion of younger Precambrian igneous rocks. The major rock units underlying the FCT site itself are of the metamorphic rock limited to narrow outcrop bands along ridge tops at the



FIG. 2.0 NIGERIA SHOWING ABUJA THE FEDERAL CAPITAL TERRITORY

eastern edge of the Territory, underlain by Porphyritic Gneiss and Granitic Gneiss. While transcending the north-east South-West Zones of the Suma - Bwari -Aso Hills and Gwagwa Plains and igneous rocks including Biotite Granite. Throughout the territory is found streambeds made up of sedimentary rocks including Alluvium, consisting also of vast sand deposits, with rare gravel beds and local deposits of clay (Mabogunje, 1977).

2.3 RELIEF/SOILS

The topography of the FCT is varied with the lowest elevations in the territory found in the extreme south-west at the floodplains of the River Gurara. From here the land rises irregularly eastwards, northwards and north-westwards. The highest part of the territory is in the Northwest where there are many peaks above 760 meters above sea level.

Hills occur as clusters and long ranges all over the territory. The most prominent of these include the Gawu Range in the North-east, the Gurfate in the Southwest, Bwari-Aso Range in the Northeast, Idon Kasa to the North west of Kuje; Wune Range north of Gwagwalada and the Wasa-Sukuku range

running across the center of the Territory from Wasa in the East to Kwali in the West.

The Zuma Rock stands out clearly on its own as the most conspicuous inselberg in the territory. The inselberg landscape and extensive plains found in-between hills, dominate the other parts of the FCT. The major plains are the Gwagwa plains, the Iku-Gurara plains, the Bobo plains and the Rubochi plains. The Gwagwa plains are in the site of the Federal Capital City (FCC). The plains altogether make up about twenty five (25%) per cent of the FCT.

2.3.1 SOILS

The soils underlying the Capital site are as a type deep and well drained, least stony and developed on the basement complex. While the Gwagwa plains are underlain by soils derived from granitic gneiss and migmatite. Sedimentary rocks (mainly sand stone) equally make up the parent materials. Factors such as Topography, Climate and Vegetation, determine the Soil's morphology. Most soils in the FCT are stony, acidic, sandy and of shallow depth.

2.4 CLIMATE

Nigeria experiences two major seasons of Rainfall (Rainy Season) and dryness (dry Season). The dry season is a period of high temperatures and intense winds and dust; with the highest temperatures recorded in the FCT at this period. During the months of November - April, temperatures may rise as high as 37°c, with a diurnal range of about 17°c, falling to about 7°c as the rainy season sets in between the months of July and August. This drop in temperatures during the rainy season is as a result of dense cloud cover (Mabogunje, 1977).

2.4.1 Rainfall

The Federal Capital Territory exemplifies its transitional character as between the zone of double rainfall maximum to the South and that of a single rainfall maximum to the north.

The start of the rains is from March on the Southern boundary of the territory and around April in the northern limits. The rains taper off around October in the North and November in the South. Thus, the duration of the rainy season is between 190 days in the north and 240 days in the southern parts of the territory.

The intensity of rain is concentrated within a few months, showing a mean monthly distribution in three or four months of June, July, August and September. In Abuja area, 60 per cent of the annual rainfall is in the months of July, August and September.

Other noteworthy phenomenon of weather in the territory are, the frequent occurrences of disturbance or squall lines, a weather condition heralded by the occurrence of dense, dark cumulo-nimbus clouds with thunder and lightening, followed by strong winds and rainfall of very high intensity and, the presence of isolated inselbergs, physiographic features exerting an influence on local weather out of proportion to their size by triggering off convectional activity which give rise to intense relief rain in their immediate surroundings.

2.4.2 Temperature and Humidity

The FCT records its highest temperatures during the dry season months which are generally cloudless. Extreme maximum temperatures occur everywhere in the vicinity of the Territory in the months of march and vary from 37°c in the south-west to about 30°c in the north-east. During the rainy season, the

maximum temperature drops due to the dense cloud cover. Human sensibility to these temperatures is greatly affected by the relative humidity. During the dry season, relative humidity falls in the afternoon. These low temperatures accounts for the desiccating effects of the harmattan haze. During the rainy season, the afternoon relative humidity rises everywhere to above 50 per cent.

2.4.3 Sunshine and Cloud Cover

The FCT is virtually bisected by the line for the 2500 sunshine hours annually, with sunshine increasing in the north east in the dry season months of November to April. The decline in sunshine hours during the rainy season is due to increased cloudiness, reaching its lowest peak in August. Generally, the northern part of the FCT experiences fewer hours of sunshine than its southern areas during the rainy season, due to the cloudiness caused by the Jos Plateau to the north-east of the region.

2.4.4 WINDS

The prevailing airmasses in the FCT are the Tropical Maritime Airmasses (TM) and the Tropical Continental Airmasses (TC). The warm, moist MT airmass, from the Atlantic Ocean, moves inland in a south-west to north-east direction and the warm and dry CT airmass, from the Sahara Desert, blows in the opposite direction of North-east to South-west. The interaction of these two airmasses determines the intensity and duration of the wet and dry seasons in the FCT.

2.5 VEGETATION

Two major types of vegetation namely, forest and Savanna, are found within the FCT. The forest is predominantly of woody plants and from which grasses are virtually absent. Two types of forest have been identified on the basis of both topographical locations and differences in characteristics including physiognomy and floristic composition. They are:

a. Rain forest

b. Riparian Vegetation complex.

Patches of rainforest vegetation are widespread in the territory and of the type found at the drier margins of the

rainforest zone in Oyo and Northern Ondo and Edo and Delta States. The vegetation is dominated by large trees some of which grow up to a height of 40m. Smaller trees and shrubs are present in large numbers. These forest are most common on the Gwagwa plains, the south-eastern parts of the territory and in gullied landscape of the sedimentary rock areas to the South-west - on or at the foot of rocky hills, for example, the Maje Abuchi forest reserves, west of Abuja town and, in deep gorge-like river valleys, valley heads and the inter-fluves, notably, on the Gwagwa plains in the Central, Southern and South eastern parts of the Territory, and,

c. Broad valley bottoms such as those of River Rabo and Mangol.

The Savanna Vegetation is made up of:

a. Savanna woodland

b. Park Savanna and,

c. Shrub Savanna.

The Savanna woodlands occur most extensively in the more rugged and less accessible parts of the territory. They are extensively found in the east and south of Kwali and the upper basins of the Rabo and the Afara Bokwai, South-east and west

of Rafin Pa, the Izom plains in the north-west and in the Gurara valley and the sedimentary rock belts of the south-west. All in all, savanna woodlands are found covering some 1026sq.km or 12.8 per cent of the area of the FCT (Mabogunje, 1977).

2.6 POPULATION

Abuja was created in 1979 and it is inhabited by people from across Nigeria and an indigenous population of Gwaries, Gades, Kana, and Gwandara. Since the movement from Lagos began in 1982, the population of Abuja has grown to about 271,674 as recorded in the 1991 census.

The FCT is divided into 9 Development areas namely: Abuja, Bwari, Karshi, Kiye, Kwali, Rubochi, Yaba, Gwagwalada and Abuja Municipal merged to make four (4) Area Councils with 40 wards for effective administrative, development and co-ordination. The four areas councils area:

Abaji

Abuja Municipal

Gwagwalada and

Kuje council areas

The Abuja Municipal area council is made up of Bwari, Asokoro, Maitama, Wuse, Garki and the Central Area. Popular villages and settlements are Nyanya, Gwagwa, Karmo, Idu, Karu, Kubwa.

The master plan is projected to cater for about 3.1 million people in a land mass of about 8,000km^2, when fully developed by the targeted year 2000. The physical development of the Territory is planed into four phases. Phase One is expected to accommodate 230,000 people, while Phase 2, 3 and 4 are expected to provide for 585,000; 640,000; and 1.7 million people respectively. The development project is still in phase 1. (MFCT, 1994).

The population of the FCT is fast increasing with a growth rate of 4.0 percent per annum. The population is is expected to increase at an annual rate 4.0 percent from 1991 - 371,674 to 470,286 in 1997 and to 529,008 by the year 2000 (MCT, 1994). This population growth however, far exceeds the expected population for phase 1 of 230,000 people and is still growing.

2.7 ECONOMIC ACTIVITIES

There exist a high influx of people into the territory, engaged in various economic activities like agriculture, Industrial, Commercial and other tertiary activities. Commercial activities cover the whole range of businesses, household and personal services required to supply goods and services to the population.

Abuja's central position and other favourable factors influenced its choice as Nigeria's new Capital City. The City before now was a sparsely populated area with its inhabitants predominantly farmers. Today however, with the influx of people and opened-up access roads, the economic activities are varied and the people enjoy a modern city type and its attendant vices, increased transport fares, robbery, prostitution, etc. these factors are discussed further in subsequent chapters.

2.8 INFRASTRUCTURE

Facilities such as Health Centers, Secondary Schools, Marketing/Shopping Centers, Post Offices are provided with electricity, water, Post and Telecommunication, Waste Water Disposal, Drainage and Solid Waste Management. The area is

served with a good network of city-wide roads, regional linkage roads, drainage and culverts in the housing estates and in the city proper.

Various markets for example, Wuse, Zuba markets, exist with good provision of stores, motor parks, police station, banking facilities and toilets, but few in number. However, the popular villages and satellite towns do not have most of these facilities in their markets and where they exist, are not adequate to cater for the present population, which is still growing. The development of these systems is an integral part of the plan and has both shaped, as well as been shaped by human activity pattern, with attempts made to develop a co-ordinated system to simplifying both the provision and maintenance of the total city infrastructure.

CHAPTER THREE

3.0 CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

3.1 CONCEPTUAL FRAMEWORK

The concept of the informal sector arose in the early seventies, as an attempt to deal conceptually with underemployment and unemployment that was continuing to grow in Third World Cities. It forms part of a two-sector dualist model in the tradition of traditional-modern or capitalist-peasant models. The formal sector is seen as the enumerated, large-scale, capital-intensive wage earning sector dominated by the Civil Service and Multinationals. The Informal Sector, on the other hand, is seen as a sector composed of unenumerated self-employed mainly providing a livelihood for new entrants into the city (Hart, 1973). The International Labour Office (ILO) Report on Kenya (ILO, 1972) definition of the Informal Sector draws attention to the negative effects of deflation and deregulation on the economy, and emphasises the need for State intervention in reducing poverty.

In the late 1970s, studies of the Informal sector were directed at squatters and their settlements. While some writers drawing clear relationships between economic growth and urbanization, identified industralisation as the key to

economic growth, focusing investment on the city. Whatever the type of industrial programme followed or the national income derived from this, indeed, for much of the urban labour force the prospect of regular waged employment is small and they must obtain what income they can within what has become popularly known as the Informal Sector.

It must be admitted at the outset that there is little agreement in the definition of the nature of the informal sector and this is perhaps not surprising in view of the large number and varied nature of activities involved. Given its extent and internal variation, however, it is very difficult to build up a generalised picture of the informal sector, and even less possible or practical to produce statistical summarises of its extent or importance. In most of the capital cities of the Third World cities, almost 90 percent of the working population may be linked to the informal sector, but even in relatively wealthy ones there is often still a high degree of involvement (Drakakis Smith, 1987). The formal and informal sectors can thus be seen as rather crude conceptual buckets which draw valuable attention to the positive values and contributions of the urban poor but

which fail to place them in the valuable position of contributing to economic development.

In the eyes of many capitalist, the urban poor is a potential threat to stability of continued growth and prosperity and the informal sector is a valuable way of easing the immediate frustration of the poor by using their energies, together with small-scale assistance or training, to help them improve their circumstances in some way (Beneria, 1981). This view gave rise to studies of the late 70s and 80s of the Informal Sector as a utility not only to the poor but also to individuals and enterprises in the formal sector. In short, researchers began to realise that the informal sector was not self contained at all but was linked to the rest of the urban economy in a highly exploitative way. Beneria (1981) has remarked that those in the Informal Sector 'have not escaped capitalism; they are merely in another part of it'.

Much recent research has revealed just how difficult it is to actually identify what and who constitute the Informal Sector. While the term has gained general acceptance, it has acquired a number of divergent connotations giving rise to many theoretical approaches. Hackenberg (1980), points out

that they are those who focus upon the non-western characteristics of certain essential enterprises within the urban economy (Friedman and Sullivan, 1974; Sethuraman, 1976), emphasising the indegenous organisational features of a substantial proportion of the urban economy. Another group (Mazumdar, 1976; Souza and Tokman, 1976) focus upon the characteristics of a class of workers who are non-participants in the westernised sector of the urban economy, perceived as the underclass of workers who are unassimilated by the firm-centered (Corporate) components of the urban economy and are therefore superfluous and disadvantaged, not contributing to economic development.

Both Informal Sector concepts are rooted in notions of urban dualism, but with different implications. The first group perceives the western and indegenous sectors of the economy as operating in a parallel and interdependent fashion to fulfill the range of production and distribution function of the urban community. They see participation in the Informal sector as a priori evidence of poverty, deprivation, or lack of mobility opportunities.

The second group perceives the Western, firm-centered sector of the economy (formal sector) as the upper stratum and

the informal sector as the lower stratum, and implies that inherent disadvantages are attached to employment in the later. Disadvantageous conditions of employment are frequently used to define Informal sector participation: recipients of subminimal wages (Souza and Tokman, 1976); recent rural-to-urban migration characterised by underemployment in unprotected economic activities (Mazumder, 1976); unstable employer-employee relationships in occupations that remunerate workers at rates below those for agricultural employment (Fields, 1975). Since the Informal activities are primarily commercial entrepreneurial, sales and middle-man roles), it is not implausible that many participants prefer the informal to the formal sector, will earn incomes superior to wages paid by firm-centered enterprises.

WOMEN IN THE INFORMAL SECTOR

The proliferation of Informal jobs in Developing Countries has been considered alternately a stage in the process of development. But social Scientists and Policy makers have rarely recognised that the majority of those left out of the formal occupational structure are women. It is however, difficult to establish the heuristic boundaries of

the Informal-labour sector, particularly, with respect to women.

An individualistic theoretical view point helps show why certain women choose particular kinds of jobs at certain times, but not why women as a group tend to enter informal rather than formal employment. Data from most developing countries of Africa, Asia, etc, show that displaced labour from Agriculture, instead of being absorbed in manufacturing industries enters the Informal labour sector and remains there (Arizpe, 1977). Thus, the decline in Agricultural land and the attendant displacement of women who before dominated the agricultural environment has resulted in the loss of women agricultural employment increasing the number of women migrating to urban centers for wage and non wage employment. The absence of such wage employment leaves these women with no other option but to enter the Informal labour sector as employees or self-employed.

Finally, the structural-historical "Informalisation" approach with its historical and Socio-economic processes draws attention to the increasing trend towards the Informal sector and the impact of the Structural Adjustment (SAP) on the development linkages with the formal economy (Meagher and

Yunusa, 1996). The informalisation approach also indicates the increased pressures on households' survival created by SAP. SAP, far from generating economic autonomy for women, tends to have increased the vulnerability of women to exploitation both within and outside the household.

This approach explains how capitalist development affects women's economic roles, explains why labour especially tends to enter Informal rather than formal employment and, will guide this study. This is, in addition to the position of the Informal Sector as a traditional but essential element of the urban economy and National Development. Its characteristics are those described by Sethuraman (1976), based on the ILO (1972) findings in Kenya.

There is a strategic advantage in this position. It preserves and defines the dualistic nature of the urban labour sector. But it does so without predetermining that wealth and adequate living standard are generated by one sector, and poverty and economic marginality by the other. This perspective leads to the empirical disclosure that a widely distributed range of incomes is produced by Informal activities, and that a substantial number of subminimal incomes are located within the formal sector enterprises.

Neither poverty nor equitable income distribution is the exclusive property of one sector, nor is the formal sector a preferred working area by a majority of the urban labour force, especially women. The literature review summaries these views further and contrast them with those of the formal sector.

3.2 LITERATURE REVIEW

The prolonged spurt of rapid growth of the Third World economies in the decades following decolonisation produced a new pattern of secondary development of direct introduction of mature, technically perfected and capital intensive system of industrial production. This kind of development did not give room for adoptive interplay or time for convergent evolution into the social environment provided by an economy based on estate agriculture and an administrative-commercial structure headquartered in the primate city. This spurt of growth was triggered by the twin forces of industrialisation and rural-urban migration. The industrialisation was of the import-substitution type relying heavily on capital intensive, highly mechanised modes of production and on imported capital goods, raw materials and technical expertise. This gave rise to the

infusion of new businesses and the simultaneous growth of Government agencies generating a spurt in the construction, transportation and service areas of the urban economy, a demand met through the expansion of traditional skills and forms of contracting and organising labour (Hackenberg, 1980).

This rapid and distorted growth of third world cities and economies and its attendant poor distribution of benefits of whatever economic growth, there was, evidenced by growing mass poverty worried development economist. In response to these concerns, the International labour organisation (ILO) established its World Employment Programme (WEP) in 1969, (ILO, 1972), tasked with investigating the nature of urban labour markets and the conditions of labour participation in a number of Developing countries coupled with the non-enumerated activities of people in employment statistics. Findings from the 1970 and 1972 missions of WEP in Columbia and Kenya respectively, were that there existed chronic labour under-utilisation and most of the employed worked under dreadful conditions and poor wage level (ILO, 1972). Most people were struggling to survive on inadequate incomes, but had no alternative but to continue working, in addition to people who are not working at all and were termed the 'working

poor' (Birkbeck, 1979). The term 'Informal Sector' coined by Keith Hart in 1973, in his study of employment of the urban working poor in Ghana, was used to describe the sector of activity of the working poor. They are engaged more in small scale enterprises, largely escaping recognition, enumeration, regulation, government protection or support (ILO, 1972). According to the Kenya Mission, the informal sector absorbed between 28 and 33 per cent of all those working in the urban areas (Souza and Tokman, 1976: Mazumdar, 1976).

3.2.1 THE DUALISM IN URBAN LABOUR MARKETS

Hart's terminology being adopted by the ILO Mission to Kenya characterised the Urban labour market into the Formal sector and the informal sector (ILO, 1972, Alan and Gugler, 1982), with each sector having the following features; the informal sector is characterised by:

a. Ease of entry
b. Reliance on indigenous resources;
c. Family ownership of enterprises,
d. Small scale of operation
e. Labour intensive and adopted technology

f. Skills acquired outside the formal sector school system

g. Unregulated and competitive markets.

Informal-sector activities are largely ignored, rarely supported, often regulated and sometimes actively discouraged by the government.

The formal sector activities characteristics are the obverse of these namely:

a. Difficult entry

b. Frequent reliance on overseas resources;

c. Corporate ownership

d. Large scale of operation

e. Capital intensive and often imported technology

f. Formally acquired skills, often expatriate, protected by labour legislation with comparatively high wages often fixed and regular (Moser, 1978), and

g. Protected markets (through tariffs, quota and trade licenses).

The formal sector of urban employment describes large-scale modern urban enterprises such as factories, offices, public services and registered commercial establishments,

while the urban informal sector by contrast, is used as a catch-all for economic activities which do not meet the criteria used to define formal sector employment. Relatives and friends often form the work force of these informal establishments. Unionisation is rare and earnings tend to be low and irregular (Bromley, 1982).

The result of the ILO findings has come to be known through the writings of Mcgee (1973, 1978), as urban dualism. This term simply refers to the existence of a limited formal sector represented by industry and corporately structured commerce of the western sort, alongside an informal-sector that meets all other urban functions by reliance upon traditional occupation and formal labour recruitment (Hackenberg, 1980), both of legal and of illegal activities.

Having perhaps given the impression that informal work is substantially inferior to that of the formal sector in terms of security, working conditions and remuneration, it is important to note that formal employment is not always a desirable alternative. There are for instance, vast income disparities between the political and business classes. And it should not be assumed that informal sector work is easier to obtain. King (1979) in his work on Nairobi suggest that

considerable obstacles to entering informal enterprises exist, as does Peil's (1975) study of women traders in Southern Ghana. It is not difficult to find a woman for example, beginning life as a hairdresser on an informal apprenticeship, then take formal qualifications and work for sometime in a factory, and subsequently invest capital in a small business and employ her own apprentices.

The above kinds of observation have lent weight to widespread criticisms of the idea that urban labour markets consist of two distinct sectors. The activities within each sector vary so widely that there is often as much variation within each sector as there is between them. It is further argued that a dual view of urban employment is inappropriate because there is an interdependence which is observed; the formal sector often depends on the existence of the informal sector for source of labour, goods and retail distribution, and therefore the two are very much interrelated (Birkbeck, 1979; Moser, 1978).

Further to the criticisms over the correct interpretation of the informal sector (a result of the dual categorisation of the urban labour markets) lies essentially it would be argued,

between builders of conceptual models, and analysts of empirical studies. The concept of the informal sector has acquired a divergent connotation of:

a. Those that focus on the non western characteristics of certain essential enterprises within the urban economy (Mcgee, 1973, Sethuraman, 1976), and

b. Those that focus on the characteristics of a class of workers not participating in the westernised concepts (Hackenberg, 1980) - the under class of workers (Mazumdar, 1976, Suaza and Tokman, 1976, Fields, 1976).

The central difficulty of the two-sector model is that any multidimensional definition can be applied to only one of the sectors, leaving the other sector as a residual category. A multidimensional definition of the informal sector such as that put forward by the Kenya report fits large scale industry, major commercial, financial, service organisations and government administration. If this postulate is accepted, we are left with an informal sector that does not conform to a similarly distinctive ideal type but rather covers a wide range of activities with none of these activities having all

the characteristics taken to define formal-sector activities, showing that the informal sector does not have the obverse characteristics of the formal sector. To take the characteristics used in the Kenya report, entry into the informal sector is far from easy. A self employed repairer of refrigerators is dependent an imported supplies; it is quite common for small - scale enterprises to employ non-family labour; illegal activities may be organised on a large-scale; the owner-operator of a taxi/bus uses capital intensive resource constraints of a poor country; skills are acquired in the formal school system and formal sector employment; and there is sometimes monopolistic control of markets.

The short comings of the informal sector concept are not just of analytical concern; they rather invalidate any attempt at Policy Prescription. Bromley (1982) succinctly puts it that a single policy prescription cannot be applied to the whole informal sector and so governments cannot adopt similar programmes towards artisans making furniture, or illegally manufacturing fireworks, sellers of basic foodstuff or drug peddlers. Furthermore, let us note that the informal sector is not the domain of the poor. This view is subject to

modification, on the one hand, low incomes are common in the formal sector, as firms employ many casual workers at low wages, without fringe benefits and unprotected by social security. On the other hand, large variations in earnings occur not only across the informal sector but even among the formally employed (Mazumdar, 1976).

The Informal sector appears to offer a panacea for the urban employment problems, while at the same time providing scope for the emergence of local entrepreneurial talents. The size of the informal sector is impressive enough. Admittedly, attempts to assess its share of the urban labour force encounters serious difficulties. Not only as we shall see, the informal sector is nearly impossible to delineate but many of its workers have reasons to evade attempts to record them. Nevertheless, there can be no doubt that in most Third World Countries, a large proportion of the urban work force is found in this sector.

The view that the informal sector provides the answer to the urban employment problem is strengthened by the notion that government policy towards it contains few elements of positive support and promotion, as argued by the ILO mission

(1972) in the case of Kenya. While formal-sector firms typically enjoy privileged access to credits, foreign exchange, and tax concessions, entrepreneurs in the informal sector can be seen to enjoy competitive advantages vis-a-vis large scale industry in so far as they escape taxation, social security levies, and government regulations of wages, working conditions and job security. Smith (1981) describes such a pattern in Mexico and suggest that the implied support for the informal sector is intended by the government.

However, the distinguishing characteristics of the informal sector lie in the way activities within it are organised. Participants are either individuals or households, are self-employed, work irregular hours, negotiate prices for goods and services and engage in micro-scale operations (Sethuraman, 1976). These observations in the literature on the informal sector are contradictory on conceptual and analytical issues but, there is no dispute over the sector's importance even though it is seen to hold a subordinate position it still subsidizes the formal sector. Mazumdar (1976:659) in a study of Asian and Latin American cities, saw the informal sector as an employer of about 50-70 per cent of

all employment in 1970 and generally has a growth rate greater than the formal sector (Souza and Tokman, 1976), because of low educational requirements and ease of entry. It is a primary source of income for migrants, the very young and very old, and for women and also the recourse of households, requiring supplementary income in times of financial adversity (Mazumdar, 1976).

3.2.2 WOMEN AND URBAN INFORMAL EMPLOYMENT

Turning now to informal activities in urban areas, here women feature far more prominently than in the formal sector. As stated earlier, the informal sector includes a wide range of activities which fall outside the boundaries of social and labour legislation. Informal sector workers include those who own or participate in small-scale manufacturing or commercial concerns, self-employed such as stallholders, or people engaged in personal services such as seamstresses, domestic servants, hairdressers, food sellers, etc. Many of these informal activities involve more women than men (Brydon and Chant, 1989). The reasons for this are varied and each has a different weight at different stages in the life cycle. They

include the practical appreciation of the sense of making use of existing skills, the need to combine income generation with childcare (Men rarely take this on, even when they have no other work), the pressure to remain near the confines of the home, and womens' exclusion from certain areas of work that are deemed culturally unsuitable.

The domestic location of much informal economic activity is a major reason why women have greater access to income-generating opportunities here as opposed to economic activities in the formal sector. Being tied to the home as mothers and housewives renders women far less flexible and mobile than men, hence they are more likely to tailor their productive local labour to a household-based activity than one away from home (Alan and Gugler, 1982, Smith, 1981). Drakakis-Smith, (1987); IBG, (1984) notes that these characteristics of the informal female work force are tenable in all other third world countries. That first, their activities are usually situated within or very near the home, and second, that they tend to be closely related to their routine domestic activities, such as the preparation of food and drinks, cleaning, washing, serving, childcare or sexual

services. When women are unable to pursue informal kinds of income-generation in or near their houses, they opt for jobs where hours are short or flexible which they can take their children. In West Africa, for example, where marketing has traditionally been a female occupation and usually involves working from centrally-located market stalls, flexibility of hours and baby-sitting by other market women allows them to combine their productive and reproductive activities (Peil and Sada, 1984; Sudarkesa, 1975).

Furthermore, there appears to be a further manifestation of sexual division of labour within the informal sector, with women not only being confined to certain types of jobs but also ones with least status and lowest pay (Chant 1987). For example, female traders in many areas such as Mexico, Northern Nigeria and Egypt, are prevented by their domestic duties and/or male authority from going out of their houses, thus getting less profits in commerce compared to the profits of men who have a wider market base because they may move more freely (Chant, 1987, Moses, 1981). In Kano, Nigeria, because of seclusion, women traders often use their children as intermediaries (Schildkrout, 1978, 1983). Even where women are engaged in street work, they tend to be confined to less

profitable, riskier activities than their male counterparts (Bromley, 1982). Afonja (1981) notes that among the Yorubas of Nigeria, there is a clear division in trading, with women generally selling subsistence goods in the open market or from small retail shops, where as men tend to deal with more valuable consumer products and to own large stores. Migrant women are often more disadvantaged that they are often forced into illegal activities such as prostitution.

One obvious conclusion from the above examples of female informal employment is that women demonstrate a considerable resilience and imagination in coping with urban poverty. They often utilise their available time and labour to the fullest to earn what is usually only a meagre income, but one which helps to maintain their families even at subsistence level. While the above characteristics could be construed as advantageous to women, it is unlikely that their involvement in this kind of work is always governed by choice. In many cases, they may wish to enter the formal sector, but are unable to do so because of lack of education, skills, training and/or insufficient state provision of socialised child-care facilities. These factors in addition to discrimination by employers, the demands of their domestic roles, and the

attitudes of husbands and fathers who are unwilling to come to terms with female economic independence or autonomy, persistently thwart their attempts to rise to an equal status with men in the urban labour market.

3.2.3 WOMEN'S POSITION IN THIRD WORLD URBAN INFORMAL LABOUR MARKET

Women's generally subordinate position in the labour markets of developing countries is conditioned by a host of different factors which may be grouped into three main categories. The first set of factors relates to culture and ideology as they influence the normative roles to be played by men and women. A second set of factors relates to the nature of women's domestic role and a range of products constraints operating at the level of the household which make it difficult for women to enter the labour market on the same basis as men. The third and final set of factors relates to the actions and attitudes of employers and the State, who commonly tailor their recruitment practices to the broad requirements of capital accumulation and may be referred to collectively as the legal or institutional framework of labour relations:

3.2.4 THE ROLE OF CULTURE AND IDEOLOGY IN INFLUENCING WOMEN'S INFORMAL LABOUR ACTIVITIES

As stated earlier, a sexual division of labour by which women have primary responsibility for 'reproductive' work is prevalent throughout the third world from Latin America to North Africa with exceptions of the Caribeans and particularly West Africa, where women do not expect nor want to be dependent on men, and spend a great deal of time in economic activity (Fapohunda, 1983, Ware, 1983). Nevertheless, women still play a far greater role than men in household management, childcare and domestic labour (Afonja, 1981). These factors equally strong in both urban and rural areas have implications for women entry into the labour force both from the point of view of supply and demand.

In terms of supply, the focus of adult women's role is child care and housework, female employment is usually regarded by men and sometimes by women, as peripheral and/or undesirable. The cultural and social importance attached to normative gender roles sometimes prevent women from working altogether, or at least women are channelled into jobs which may be undertaken in conjunction with their domestic

responsibilities. Women are discouraged from investing a great deal of their time and effort in waged work or self employment. They most often opt for part-time work or work that is near home. It is also usually the case that the content of women's work is closely related to their domestic and child rearing tasks, training for other kinds of employment is viewed as pointless when women's primary allegiance is to the home.

In terms of demand, cultural stereotypes of gender roles are incorporated in the production processes, influencing employers attitudes towards the kinds of jobs which are morally and ideologically suitable for female workers, resulting in a market hierarchy of employment along gender lines. As Scott (1986) points out that supply and demand factors are inter-related to a very large degree and gender embeddedness of the division of labour is an outcome of the wider structure of gender inequality and of the institutional linkages which shape the division of labour. Therefore, it is important to bear in mind the overreaching role played by culture and ideology in determining women's employment patterns, whether informal or formal.

3.2.5 WOMEN'S DOMESTIC ROLES AND ENTRY INTO THE INFORMAL LABOUR FORCE

Women's life at the level of the household contributes to influencing whether or not they enter the labour force and the kinds of jobs they take up. Key issues include age, and position within the family unit; educational levels, capital strength; and male control.

a. Age And Marital Status. As noted earlier, age and marital status are critical determinants of women's labour force participation, and the type of work they may undertake. Evidence from many countries show that young, single women are more likely to be found in services like hairdressing, sales etc (Jelin, 1980), while the older and married women with children are more likely to take up work near home in trading (LACWE, 1980). Evidently, young single women, or young married women without children, are freer to engage in waged work in the services and far away from home than those who have to take charge of housework and child-care. They are also less subject to social taboos. For example, in Malaysia, Islamic women are prevented from taking a job unless they

have permission from their husbands and their jobs do not disrupt family life (Sira, 1984).

b. Skills and Education. Women's relative lack of skills and education contribute to their subordinate position in the urban labour force, especially in the formal sector. In most Third World countries, female literacy rates and educational levels lag behind those of men (WB, 1988). Townsend and Momsen, (1987), show that about 48.5 per cent of third world women over fifteen years were illiterate, compared to 32.3 per cent of men. However, these differentials between male and female literacy and educational qualification are narrowing in urban areas, they are still significant and the lack of education often debars women from some of the better paid jobs in the urban labour market, forcing them into the informal labour market. In Nigeria for example, although there is a relatively high proportion of girls attending school (63 per cent of all school attenders in 1990 as compared to 82 per cent male attenders - 1990), the number of girls in education fall dramatically at secondary and higher levels, due to early marriages,

unwanted pregnancies and lack of finance for female education as opposed to readily available cash for male education (WB, 1995). This is significant since it is through higher education that access to the best jobs is achieved. Men generally have higher educational standards than women due to sexual division of labour and women's domestic roles. Even though boys are sometimes needed for farm work, thus allowing girls time for schooling, girls still receive less education than their brothers because they are believed to end-up as wives and mothers and so have less need of a formal education (ECA, 1984; Huston, 1979); this perpetuates the constraints on women's access to work. Even where women are educated to the same level as men, and have access to the same jobs, equality of education does not appear to be a sufficient condition for equality of pay (Anker and Hari, 1986).

c. Male Control of Women's Activities. Resistance of husbands and fathers to women working is another household-level constraint to the supply of women in the urban labor market. The fact that extra income is frequently needed by low-in come families does not stop

men from preventing their wives or daughters from taking jobs. This is in part a question of pride which stems from wider cultural and ideological prescriptions; Men may feel that their role as providers is undermined if women begin to contribute to the household budget and also the fear of greater mobility leading to sexual infidelity. In Kano, Nigeria, where Hausa women are secluded after marriage and there is considerable control by husbands over their wives mobility, women traders are rarely seen in the open market and instead have to set up stalls in their own neighbourhood (Schildkrout, 1983). Male insecurity about their wives involvement in the labour force and also the desire to confine women to the home are contributory factors to the great majority of women's income-generating work being household based and small. Another source of oppression lies in the structure of the capitalist system, which has a vested interest in maintaining sexual as well as social division in the labour force (June Nash, 1980).

3.2.6 THE LEGAL - INSTITUTIONAL FRAMEWORK OF WOMEN'S LABOUR FORCE PARTICIPATION

It is important to note here some ways in which capitalism benefits from women's culturally prescribed roles in the structuring of the labour market.

The position of women in the family as mothers and housewives is often used as a justification for less pay compared to men who are deemed the breadwinners (Bryceson, 1985). Capital also benefits from women's family role through the fact that female labour arguably sustains and reproduces the workforce more cheaply than if capital or the state were to provide essential social and domestic services such as cooking, cleaning and child-care as well as emotional and psychological support to male breadwinners (Jones, 1984; Secombe, 1986). In addition, housewives constitute a large reserve of labour that may be drawn out of the domestic sector in periods of expanded production or labour shortage (Briskin, 1980, Safa, 1986). Capital also benefits from the subordinate position of women in that sexual divisions within the household are seen to compliment class divisions in society.

Dealing first with the legislative framework, in Tanzania and Nigeria, for example, there are no laws which guarantee

equal opportunities in employment be it formal or in the informal sector (Bryceson, 1985, Pittin, 1984). While employers often-time ignore gender specific legislation by employing men instead of women, male employers frequently assume that women do not have the technical or educational skills necessary for certain types of mechanical work (Bryceson, 1985, Saffioti, 1986). They also assume that women are less reliable, less dedicated to their work, and more likely to leave on marriage or childbirth, even though this is not often the case in practice.

Employers attitudes therefore interact with state legislation, the domestic circumstances of women and patriarchal culture to force women into the least remunerative and least prestigious corners of the urban labour market. In addition, once certain areas of employment become 'feminized', that is, have become dominated by women, they tend to lose their status and are usually transformed into low-prestige occupations.

3.3 CONCLUSION

The growing attention on the urban informal sector has given rise to conceptual models of a social and economic nature. The fruitfulness of these theories is valid in their ability to account for established relationship and to expand knowledge.

At the 1985 World of the United Nations (UN) Decade for women in Nairobi, Housewives in Dialogue presented evidence which helped government delegates to amend the paragraph 120 of forward-looking strategies, into committing governments to counting the GNP (Gross National Products) by including women's unremunerated-unpaid or unwaged, work in agriculture, food production, reproduction, trade and Household activities (James, 1985). This recommendation is backed by the recommendation of 1990 of the UN Commission on the status of women that by 1995, women's unwaged work will be prioritized in National Policies.

With the economic crisis, which for women never seems to cease, fewer and fewer women anywhere can afford to refuse to do at least two jobs. Women even as housewives must secure another job, they must take on additional informal work such

as farming, trade, etc, waged or unwaged. To be counted as economically active in National statistics, women must secure a wage especially in the informal sector of employment. Thus, women who do not secure a wage may enter statistics as economically inactive.

Despite such disregard and discounting, every sector of every economy is dependent on women's unwaged housework for its basic ingredient; its workforce. Unwaged housework is the heart of every economy, not merely presenting commerce and industry with a new generation of workers, but each day reproducing the human mind and muscle which has been exhausted and consumed by the day's work (Boserup, 1970; UN, 1986). While women move up into the Informal sector, capital enterprises develop by moving down to rest on it. The Japanese industrial miracle is a classic example. Subcontractors employ casual labour mainly women whose low wages and poor working conditions subsist the industrial giants they make components for (Saso, 1990). These unseen women in precarious employment with little security, lack of capital, poor incomes, government harassments coupled with their reproductive roles and lack of control over domestic

resources and limited access to social resources, are the miracle-workers who bestow permanent employment on men and meet our high consumer tastes. Yet, very few of them are connected to modern facilities at home and business areas, like sewers, good drinking water. This dual industrial structure, the formal resting directly on the informal is spreading and carrying an aspect of underdevelopment with it.

To sum up, the women producing the labour force are considered marginal. The informal sector is considered marginal. We know that women's work in the informal sector is not marginal to the economy but because women who do it have less social power to insist that their needs be met, are therefore called marginal.

What can statistics do to help? Statistics shapes and reflects a hierarchy of social values by the categories into which people, their activities and their products are placed, and by what is being measured and not measured. Statistics about women can only reflect their needs by accounting for their force of participation and value of their work, their entire working day and what they do and what they gain from it. Thus, the number of women working, the actual number of hours worked whether in the informal or formal sectors be

valued and included in GNP for an equitable return of social and economic priorities on their output.

Finally, this chapter has sought to describe and explain women's involvement in urban production of the formal and especially the informal sector. In most Third World Cities, women have a very limited range of employment opportunities even in the informal sector, compared with men and, face sever constraints in over coming their marginalisation in the labour market. One major reason for this phenomenon is the fact that they are forced by culture, the state and their families into spending the greater amount of their time in reproductive activities such as domestic labour and child-care, leaving very little room for pursuing high income generating activities. In reality however, women's labour force participation is likely to be far higher due to their heavy involvement in unregistered Informal occupations.

CHAPTER FOUR

4.0 DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

There are strong complementarities between Age, Education, skills and other personal characteristics and work sector preferences, income and level of participation (World Bank, 1995). This chapter, however, aims to test the hypotheses that the participation of women in the Informal Section (IF) is due to their low-level involvement in the Formal Sector (FS) of the economy; and, that the participation of women in the informal sector is a function of the level of education attained, and the desire to acquire wealth and prestige, through an analysis of these characteristics and the role they play in determining work activities.

4.2 LABOUR FORCE PARTICIPATION

Government is the major employer in the formal sector. Shifts from formal into informal employment are as important a feature of labour market adjustment as the increase in unemployment rates. Informal employment tends to swell during adjustments, for example, during Nigeria's period of Structural Adjustment (SAP) of 1980s and the Labour Force Rationalisation Exercise of the late 1990, workers were laid-off in the formal sector. These workers sought new jobs, and women and other household members had to find outside employment to help off-set declines in household incomes.

The position of women in periods of major changes deserves special attention because of the increased demand they face in periods of crisis. In addition to their usual household responsibilities, women are typically called upon to help sustain household incomes when the wage of male heads of households fall. When employed, women are often more vulnerable than men, disproportionately concentrated in low-wage jobs due to their relative low educational attainment and lack of skills. Not surprisingly, their relative position deteriorated during SAP and the Rationalisation Exercises as more women were laid-off in the formal sector.

Where do these displaced workers go? A great majority of them, made up of women and the unemployed, not being table to find work in the formal sector of the Civil Service and Multinational Companies, enter the informal labour market as employees and self-employed.

The World Bank's labour force indicators give a breakdown of the Nigerian labour force for 1995 (Table 4.0).

TABLE 4.0: DISTRIBUTION OF THE WORK FORCE IN NIGERIA (PERCENT)

YEAR	SECTOR					
	AGRICULTURE		INDUSTRY		SERVICES	
	WAGE %	NON-WAGE %	WAGE %	NON-WAGE %	WAGE %	NON-WAGE %
1995	1.10	43.90	1.40	5.20	17.00	31.4

Source: World Bank - World Development Report, 1995.

Table 4.0 presents data on the distribution of the workforce across six categories: wage and non-wage employment[1] in Agriculture, Industry, and Services. Data is aggregated as follows: Agriculture, Industry (Mining and quarrying, manufacturing, gas, electricity, water and construction); Services (trade, transport, banking, commercial services etc.). The Informal sector (IFS) according to these findings employs over 65 percent of the country's labour force. And women are approximately 45 percent of the labour force (World Bank, 1995, Meagher and Yunusa, 1996).

Nigeria is among those having high female participation rates. Over 20 percent of the female population in Nigeria is economically active, comparing favourably with the World's average of about 28 percent. In the age range of 15 - 64 years, the female active participatory rate for Nigeria is 43 percent, about as high as the world's figure of 48 percent (Table 4.1)[2]. These high female participation rates conceal facts which demonstrate the unequal status of women in employment in the country.

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1. Wage Employment = Employees in the formal sector and their incomes could be verified.

   Non-wage Employment = Employees and self-Employed in the informal sector, no given income statistics.

2. These estimates are from a variety of sources, mainly from the U.N. Population Division, National Statistical Office, Nigeria and the World Bank (Nigeria) Regional Department.

TABLE 4.1: LABOUR SUPPLY

	LABOUR FORCE IN 1995 THOUSANDS OF WORKERS AGES 15 - 64 YEARS		AVERAGE ANNUAL GROWTH RATE (%)		LABOUR FORCE PARTICIPATION RATE (%) AGES:	
NIGERIA			1965 - 95	1995 - 2025	15 - 64	10 - 19
	MALE	FEMALE			MALE/FEMALE	MALE/FEMALE
	26,686	13,993	2.73	3.19	85/43	44/22

Source: World Development Report, World Bank, 1995.

Studies reveal that over 50 percent of these women are in the informal sector of the economy and about 70 percent are employed in low-paid, low skilled, marginal jobs in domestic and other services (Table 4.2).

The majority of women are in traditional occupations such as teaching, nursing, secretarial services, trade and only a small percentage are in administration and management despite the fact that educational performance of girls up to secondary level is at least equal to that of the boys, while at university level female enrolment is nearly as high as male. Unemployment among women in the Formal Labour force is everywhere higher than it is among men (World Bank, 1995).

TABLE 4.2: PATTERNS OF INFORMAL SECTOR ENTRY

ENTERPRISE CATEGORY	% OF TOTAL	% OF CATEGORY ENTERING SECTOR SINCE SAP	% IN HIGH INCOME ACTIVITIES	%IN LOW INCOME ACTIVITIES
HIGH INCOME	16	8	100	0
LOW INCOME	84	92	0	100
FEMALE-HEADED	41	41	4	96
MALE-HEADED	59	59	23	77

Source: Meagher and Yunusa: Passing the Buck, Structural Adjustment and The Nigerian Urban Informal Sector. May 1994.

However, these figures present only a partial view of the true situation of women in employment in Nigeria. We must also recognise that lack of opportunities for employment in rural areas affect women more adversely than men so they turn to the Informal sector. We should also recognise that there is no officially declared policy for the suppression of women educationally, socially, industrially, legally or economically in Nigeria. On the contrary, official policy, even of the most discriminatory type, is usually couched in terms which show a 'concern' for their contribution to society. Again, to use the word 'discrimination' against women is seldom with deliberate or malicious intent. Existing practises are, in fact, the result of deeply ingrained attitudes of which holders are often unconscious. These attitudes and beliefs have acquired the authority of 'natural law', are internalised and accepted even by many women themselves.

4.3 CHARACTERISTICS OF RESPONDENTS

Information on some characteristics of respondents like Age, Education, Skills, Religion, Tribe, Duration of stay, number of children and income; was obtained from a questionnaire survey of a sample of four hundred (400) women in Abuja, the Federal Capital Territory (FCT).

Of the four hundred (400) respondents, 143 (38.9 percent) were below the age of 30 years; 166 (45.1 percent) were below the age of 40 years and 59 (16.0 percent) being 40 years and above as shown in (Table 4.3), with a mean age of 32.50 percent. The dominant age group is between 30 - 39 years (45.1 percent), followed by 38.9 percent for the age groups between 15 - 29 years. This representation for the age groups 15 - 29 years of the youthful population confirms the high and easier rate of rural - urban migration of the youth in search of jobs and greener pastures in the urban centers. The high representation of women between the ages of 30 - 39 years may also be explained by the migratory tendency of wives to join their husbands in the urban centers. The low representation of women between the ages of 40 years and above (16.0 percent) may be due to women's roles as mothers and housewives rendering them far less flexible and mobile having established themselves and their families in various business and places. However, both the young and the old are represented in the survey and Abuja, it should be remembered, is the new capital and Administrative seat of the country, with a relatively

bright prospects for employment opportunities which attracts both the old and young; both men and women, though in different proportions.

TABLE 4.3: AGE DISTRIBUTION OF RESPONDENTS

AGE GROUPS	FEMALES	
	NUMBER	PERCENTAGE (%)
15 - 19	11	3.0
20 - 24	37	10.1
25 - 29	95	25.8
30 - 34	66	17.9
25 - 39	100	27.2
40 - 44	38	10.3
45 and above	21	5.7
TOTAL	368	100.0

Source: Field Survey, 1998

The distribution of the respondents by education show that 42 (11.5 percent) have no education; 28 (7.70 percent) had attained primary/Koranic forms of education; 216 (59.30 percent) attained Post-Primary education[3] with 63 (17.30 percent) having University education and 15 (4.1 percent) having other forms of education[4] as shown in Table 4.4.

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3. Post Primary Education is made up of secondary, Advanced levels, National Certificate of Education (NCE), Teacher Grade II and Ordinary/Higher National Diploma (OND/HND).

4. Others is made up of any educational attainment not falling or included in the list above. For example, Technical Education from Trade Schools, on the job Training (Apprenticeship), Commercial/Secretarial Training, etc.

TABLE 4.4: EDUCATIONAL DISTRIBUTION OF RESPONDENTS

LEVEL OF EDUCATION ATTAINED	RESPONDENTS	
	NUMBER	PERCENTAGE (%)
NO EDUCATION	42	11.5
KORANIC/PRIMARY EDUCATION	28	7.7
POST-PRIMARY EDUCATION[3]	216	59.3
UNIVERSITY EDUCATION	63	17.3
OTHER FORMS OF EDUCATION[4]	15	4.1
TOTAL	364	100.0

Source: Field Survey, 1998

On the aspect of skills possessed and utilised by respondents, (Table 4.5) shows 194 (56.23 Percent) posses some form of skills like knitting, secretarial and computer skills, tailoring, hair plaiting, hair dressing and others. One hundred and fifty one (151), that is 43.77 percent of the respondents have no skills at all. Table 4.6 shows a distribution of respondents possessing skills and utilising such skills in earning an income. Out of the 194 respondents possessing some form of skills, only a disproportionate 79 (42.0 percent) of these are utilising their skills in income generation.

TABLE 4.5 DISTRIBUTION OF SKILLS POSSESSED.

CATEGORIES	NUMBER	PERCENT
HAVE SKILLS	194	56.23
HAVE NO SKILLS	151	43.77
TOTAL	345	100.00

Source: Field Survey, 1998

TABLE 4.6 PERCENTAGE DISTRIBUTION OF SKILLS POSSESSED AND UTILISED FOR INCOME.

CATEGORIES	NUMBER	PERCENT
UTILISING SKILLS POSSESSED FOR INCOME GENERATION	90	46.39
NOT UTILISING SKILLS POSSESSED FOR INCOME GENERATION	109	56.18
TOTAL	194	100.00

Source: Field Survey, 1998

Christians are the most dominant religious group representing 83.2 percent of the total sample. The Moslem make up 15.5 percent (57 respondents) and the Traditionalist only 1.3 percent as presented in Table 4.7 and Figure 4.0. The low representation of Moslem Women (15.5 percent) may be explained by the requirements of seclusion (Purdah) by Islam. Purdah is a system of screening women (especially Muslims) from strangers. It often involves the wearing of veils in public or the seclusion of women within their homes during the

day. Girls enter purdah at marriage, generally around puberty. It is a common Islamic practise in northern Nigeria.

TABLE 4.7 RELIGIOUS DISTRIBUTION OF RESPONDENTS

RELIGIOUS GROUPS	NUMBER	PERCENT
Christians	306	83.2
Moslems	57	15.5
Traditionalists	5	1.3
TOTAL	368	100.00

Source: Field Survey, 1998

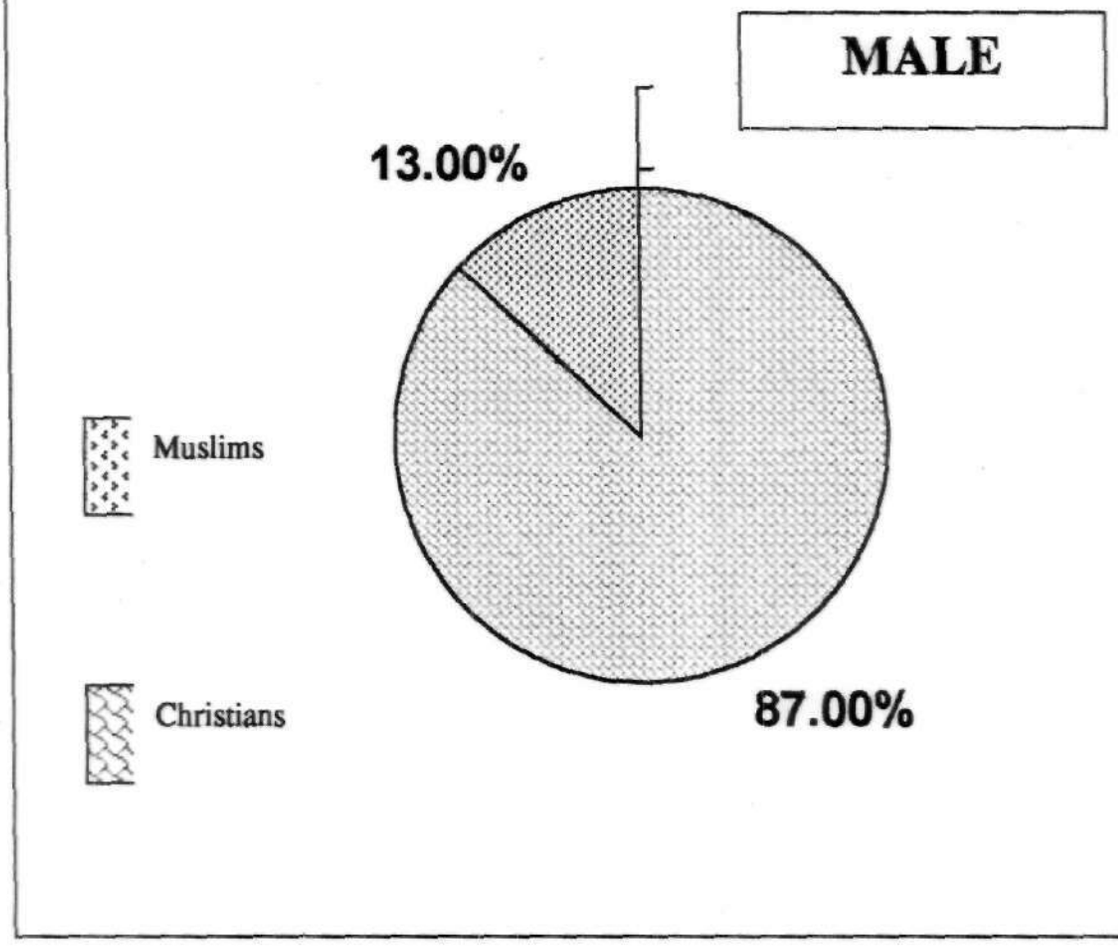
The distribution of respondents by ethnic groups (Table 4.8) show that the Ibo (Igbo) speaking tribes from the South Estern and East Central parts of the country constituted the largest group. The sample survey showed a distribution of 40.30 percent Igbos; 2.80 percent Yorubas; 6.80 percent Hausas; and other tribes 50.0 percent.

The high occurrence of other tribes as indicated above and on a Regional basis (See Table 4.9), buttresses the migratory attractions of urban centers to both rural and urban dwellers. This also explains the 95.90 percent female respondents not born in Abuja and the predominance of Christians from the south and other parts of the country. The low representation of respondents from the West (Yorubas = 6.80 percent) may be explained by the high concentration of

TABLE 4.8: COMPOSITION OF RESPONDENTS BY ETHNIC GROUPING

ETHNIC GROUPING	PERCENTAGE DISTRIBUTION OF FEMALE RESPONDENTS
Hausa	6.8
Yoruba	2.8
Igbo (Ibo)	40.3
Gwaris	4.1
Ibibio	5.1
Igbira	7.2
Nupe	4.5
Tive	1.7
Idoma	3.8
Foreigners	10.3
Other ethnic groups	13.4
TOTAL	100.0

Source: Field Survey, 1998



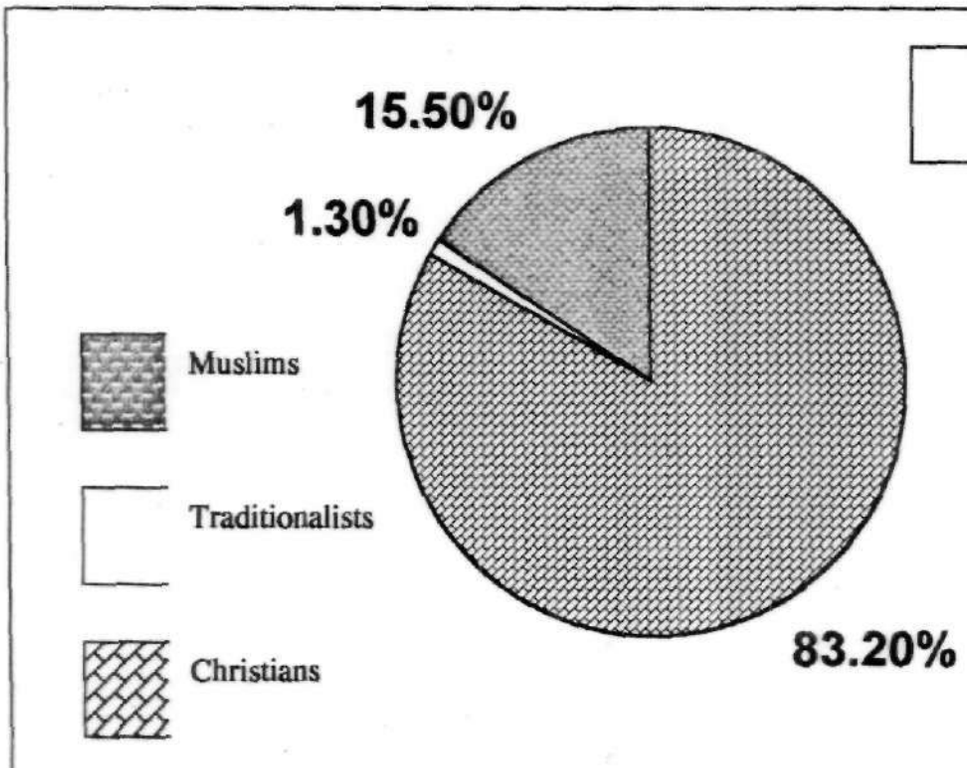


FIG: 4.0 RELIGIOUS AFFILIATION OF RESPONDENTS
SOURCE: Field Survey, 1998

urban centers in the West and established business/market networks in the urban areas serving as a disincentive for migration. Ibadan and Lagos for example, are very big urban centers in the West with very high and lucrative business and employment prospects and thus serve as a full-factor for migration to them.

Over 50.0 percent of the respondents have not lived in Abuja for up to 10 years. Responses from oral interviews carried out explains this high incidence of new entrants to the urban informal sector as a result of having to move to join husbands/families in Abuja and the search for jobs and a larger and richer market, supporting the suggestion that the desire to increase ones income and to acquire wealth and raising ones standard of living, are a strong pull for changing base or area of business/work operation and engaging in one form of activity or the other, in the absence of formal employment.

Over 50.0 percent of the respondents are married with an actual representation of 69.80 percent married (Table 4.10). About 22.60 percent are single, with 7.70 percent seperated, widowed and or, divorced (See figure 4.1).

The mean number of children for the respondents was 3.20 percent (Table 4.11). The distribution of the number of children per female respondents show most women having between one (7.6 percent); 4 (16.10 percent) and 6 (23.70 percent) children. On the whole, the survey show a high incidence of families or households with many children or large families.

TABLE 4.9: COMPOSITION OF FEMALE RESPONDENTS BY REGION

REGIONAL CATEGORISATION	NUMBER OF RESPONDENTS	PERCENTAGE DISTRIBUTION
NORTH	27	2.3
NORTH-WEST	5	1.4
NORTH-EAST	29	7.9
SOUTH/SOUTH-WEST	23	6.0
SOUTH-EAST	28	7.6
EAST	146	39.6
WEST	16	4.4
MIDDLE-BELT	38	10.40
FOREIGNERS	56	15.40
TOTAL	368	100.00

Source: Field Survey, 1998

TABLE 4.10: PERCENTAGE DISTRIBUTION BY MARITAL STATUS AND SEX

MARITAL STATUS	FEMALE		MALE		TOTAL ALL	
	NO.	PERCENT	NO.	PERCENT	NO	PERCENT
SINGLE	83	22.6	40	40.0	123	26.3
MARRIED	257	69.8	60	60.00	317	67.7
SEPERATED	4	1.1	-	-	4	0.8
DIVORCED	12	3.3	-	-	12	2.6
WIDOWED	12	3.3	-	-	12	2.6
TOTAL	368	100.0			468	100.0

Source: Field Survey, 1998

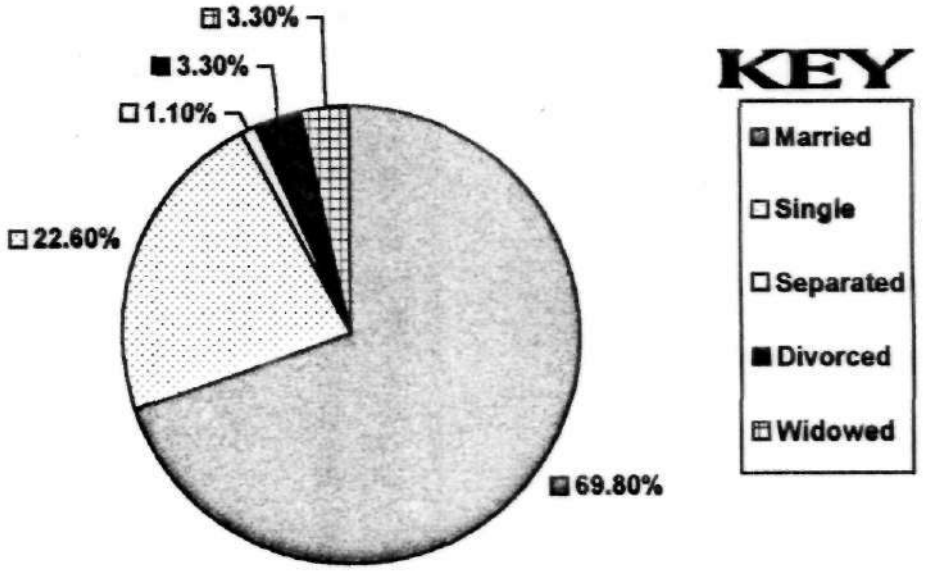


FIG: 4.1 RESPONDENT DISTRIBUTION BY MARITAL STATUS

SOURCE: Field Survey: 1998

TABLE 4.11: PERCENTAGE DISTRIBUTION OF NUMBER OF CHILDREN PER RESPONDENTS

NUMBER OF CHILDREN PER RESPONDENT	NUMBER PER RESPONDENT	PERCENTAGE DISTRIBUTION
1	19	7.6
2	24	9.6
3	20	8.0
4	32	12.9
5	38	15.3
6	49	19.7
7	67	26.9
TOTAL	249	100.0

Source: Field Survey, 1998

With regards to type of work done, the majority of the women are in trade. Table 4.12 shows a frequency distribution of respondents informal activities with 60.2 percent in trade, and the balance distributed between hairdressing, foodselling and other forms of informal activities. Table 4.13 shows a distribution of the various sources of finance utilized by these women. The use of personal savings (49.4 percent) ranks first as a source of business finance followed by family finance (27.9 percent) and other sources (22.7 percent).

TABLE 4.12: PERCENTAGE DISTRIBUTION IN INFORMAL ACTIVITIES

INFORMAL ACTIVITIES	NUMBER	PERCENTAGE
TRADING	198	60.2
HAIR DRESSING	26	7.9
FOOD SELLING	9	2.7
CONTRACTORS	22	6.7
OTHERS	74	22.5
TOTAL	329	100.0

Source: Field Survey, 1998

TABLE 4.13: SOURCE OF INFORMAL BUSINESS FINANCE

SOURCE OF FINANCE	NUMBER	PERCENTAGE
BANK (FINANCIAL INSTITUTIONS) LOANS	-	-
FAMILY FINANCE	69	27.9
PERSONAL SAVINGS	122	49.4
OTHERS (LOCAL FINANCIERS, TOWN UNION, FRIENDS, ETC.	56	22.7
TOTAL	247	100.0

Source: Field Survey, 1998

The majority of the women are low income earners. For the purpose of this study, the low income group can be defined as all wage earners and self-employed people with incomes

below N1,000 per month to N3,000 per month; while the middle income bracket is from N3,001 to N5,000 per month and the high income group is from N5001 and above (See Table 4.14).

TABLE 4.14: INCOME DISTRIBUTION OF RESPONDENTS

INCOME LEVELS	NUMBER	PERCENTAGE
LOW INCOME LEVEL	270	80.6
MIDDLE INCOME LEVEL	50	14.9
HIGH INCOME LEVEL	15	4.5
TOTAL	335	100.0

Source: Field Survey, 1998

About 80.6 percent of the women reported low income earnings with only 4.5 percent in the high income earning bracket. Generally, the informal sector appears to be an area of low incomes as noted by earlier studies. And, with regards to the various characteristics of the respondents, age, ethnic group and others, conform fairly well with expectations.

4.4 NATURE OF ACTIVITIES

Women are involved in all levels of informal work with a greater concentration in trade and 'ferminised' jobs. On the basis of list of enterprises compiled from the field survey, Table 4.15, presents the main concentration of informal activities in the study area (Abuja).

TABLE 4.15: A COMPOSITION OF THE INFORMAL SECTOR IN ABUJA, 1998

SUB-SECTOR	ACTIVITIES IN SUB-SECTOR	NUMBER IN SUB-SECTOR	PERCENTAGE OF SAMPLED SUB-SECTOR (%)
TRADING	-Hawkers, -Textile/clothing sellers -Boutique/fashion dealers -Pharmacy/Chemist shops -Agricultural produce sellers -Fish sellers (not meat) -Petty Traders of various goods -Gift shops -General merchandise shops etc.	198	60.2
HAIR DRESSING	-Modern Hairdressing (Saloons) (Female) -Barbing saloons (for men)	26	7.9
FOOD SELLING	-Restaurants -Eating Houses (Bukkas, 'Mama Put' (Cooked food hawkers).	9	2.7
CONTRACTORS	-Suppliers of various good and services to others -Builders -Industrial cleaners -Catering services; etc.	22	6.7
OTHERS	-Business Centers -Food processing and packaging -Female Tailors and fashion designers (seamstresses) -Hand Embroidery -Hair plaiters -Grinding machines -Maternity homes and Healing homes -Domestic servants and cleaners -Sales Girls, etc.	74	22.5

Source: Field Survey, 1998

This study has tried to capture every aspect of the informal sector. But, given the enormously complex character of the informal sector, it was not possible to capture all the groups involved. Although this does not, however, render this study less than fully representative, the information gathered nonetheless captures important factors of the informal sectors.

Trade is an important source of employment and income, with women playing a key role in the occupation, but grossly underestimated. Yet, a look at standard labour participation gives a small proportion of active female population engaged in it. But observational evidence appears to suggest otherwise. This peculiarity can be explained by lack of statistical enumeration of informal activities.

This study indicates that, while both women and men (60.2/71.1 percent respectively), are involved in trading, there tend to be considerable differences in what they trade, and how they trade. Men tend to trade in more expensive goods with better profit margins. Oral interviews revealed that the men also are involved in long-distance trade which allows for greater profits and in contract trade providing specific goods to customers such as hospitals, hotels, restaurants and schools in large quantities and at specified prices), which require wide spread business contacts, larger capital outlay and the ability to take high levels of risks. On the other hand, female market sellers were observed to be clustered in

those areas requiring smaller capital investment. And the low economic status of women generally confines them to mainly retail businesses. These activities include buying and selling of various agricultural and some manufactured goods and produce. They suffer from inefficient buying mechanism and harassment from the authorities, compounded by the pressures of juggling childcare roles.

Among the women traders in the survey, observations show differences in terms of scale and what is sold. There are three basic types: First, petty traders - involved in small-scale retailing of processed and raw foodstuff, handicrafts and other essential non-food items. Second, specialist retail or whole sale traders in farm and marine products: these traders given the magnitude of their wares (volume of stock) seem to regulate the major part of food supply, manage sizeable amounts of capital and are both illiterate and semi-literate, very skilled in keeping mental accounts and clear details of all their business contacts. Third, retail or wholesale urban traders dealing in largely modern types of goods and often jewellery and clothes. Traders in these goods are more literate and of the middle class.

Women are also highly involved in many service occupations (39.8 percent) of the informal sector. The occupational range of the service sector is very wide, and what is excluded or included varies according to definition used. This sector includes peripheral as well as non-

peripheral categories and represents a wide range in the levels of skills and education. It covers a wide variety of occupations ranging from domestic service to medicine and includes teachers, nurses, small office workers in communications, sales, tailoring, hairdressing, barmaids (Table 4.15), etc. Its personnel are professionals, clerical, artisans or manual workers, literates and illiterates.

Women work in practically every occupation in the service sector, particularly in ones usually considered as "feminine" occupations like receptionist, hairdressing, tailoring. The lack of marketable skills leads women in poverty to seek employment into highly exploitative occupations offering minimum wages, uncertain and long hours, with little or no paid leave or other social benefits. Their kind of work requires their using their traditional skills, with little or no capital outlay, giving low returns. And, the exact type of activities they take on depend to some extent on their age, marital status, education attainments as noted by (Chant, 1987; Scott, 1986; Jelin 1980; LACWE, 1980). These observations are in agreement with survey results which show a significant relationship at a Chi-square value of 120.36 between educational levels of participants and type of informal activities, for example, presented in Table 4.27B.

4.5 LEVEL OF PARTICIPATION IN INFORMAL ACTIVITIES

This secton sets out to determine the level of women's participation in the Non Agricultural Urban Informal Sector. Participatory estimates or level of participation are derived from reports of Time Spent at work; the Number of days spent in business, the type of activity performed and a comparative analysis between the men and the women. The time spent approach uses a minimum number of hours criterion, that is, a person must have engaged in labour force activity for at least a certain number of hours in the 'reference period'[5] to be included in the labour force (usually taken to be 15 hours in the reference week); and or the number of weeks or months worked in the reference period, all two approaches having similar implications on labour force participation (Anker, 1994).

Estimates of participation using the above mentioned measures are desirable in the absence of official Informal labour participatory indices and in view of the various biases which may affect the basic data.

Data on time spent in the various activities yielded the following results as presented in Table 4.16 based on percentage time in hours, days and years spent by women and men aged 15 - 45 years and above, in the Informal sector. There is a relatively high level of participation of women in

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5. The reference period here refers to the time of the field survey, 1998.

trade working for between 7 - 12 hours per day, 6 days in aweek. Over 50 percent of the women respondents said they work 6 days in a week, putting in an average of 10 hours per day.

The time spent by women compares favourably with that of men with over 50 percent utilising the same amount of hours per day and days per week as the women (Table 4.17). Again, a look at the number of hours spent by both women and men in their various activities (Table 4.17) shows a Chi-square of 126.29330 for women and 24.91445 for men, which is highly significant at 0.05 or 0.01 level with 12/9 degree of freedom for women and men respectively. This shows that there is a close association between time spent and level of participation, where level of participation is represented by the hours put into the various activities. Thus, women are equally and highly represented like the men in the Informal sector if the number of hours put in by the men is any indication of a high participatory level. As mentioned earlier (Table 4.18), there is a highly significant relationship between incomes and type of activities (that is, the informal work). It was also earlier mentioned, that participation in the Informal sector is characterised by long hours of work and hard work in order to obtain high returns in terms of incomes which do compete favourably with incomes in the formal sector. Many women are attracted to the Informal sector by the relative high incomes obtained in this sector,

TABLE 4.16: MEASURES OF PARTICIPATION BY TIME SPENT AT WORK

MEASURES	WOMEN		MEN	
	No.	Percent	No.	Percent
No. of years in Business				
1 - 5 years	159	57.8	32	45.1
6 - 10 years	82	29.8	18	25.4
11 - 15 years	34	12.4	18	25.4
16 year >	-	-	3	4.2
	275	100.0	71	100.0
No. of Hours spent at work				
4 - 6 hours/day	56	18.1	13	15.7
7 - 9 " "	107	34.5	18	21.7
10 - 12 " "	136	43.9	49	59.0
13 > " "	11	3.5	3	3.6
	310	100.0	83	100.0
No. of days per week in Business				
4 - 5 days	159	57.8	32	45.1
6 days per week	82	29.8	18	25.4
7 days per week	34	12.4	18	25.4
	275	100.0	71	100.0

Source: Field Survey, 1998

TABLE 4.17: MEASURES OF PARTICIPATION BY NUMBER OF HOURS SPENT AND INFORMAL ACTIVITIES DONE

INFORMAL ACTIVITIES	WOMEN (PERCENTAGE)				MEN (PERCENTAGE)			
	NO. OF HOURS/DAY				NO. OF HOURS/DAY			
	4 - 6	7 - 9	10 - 12	13 >	4 - 6	7 - 9	10 - 12	13 >
	%	%	%	%	%	%	%	%
TRADING	12.0	15.7	36.2	-	13.6	16.6	45.7	3.7
HAIR	-	4.4	4.4	-	-	-	-	-
DRESSING	-	3.0	-	-	-	6.2	-	-
FOOD	1.8	5.8	-	-	2.5	-	4.9	-
SELLING	5.5	4.4	3.0	3.8	-	-	7.4	-
CONTRACT								
WORK								
OTHERS								
	19.3	33.3	43.6	3.8 = 100	16.1	22.2	58.0	3.7 = 100

Chi-Square (X^2)	Value	D.F.	Significance	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	126.29330	12	0.0000	24.91445	9	0.00307
Likelihood Ratio	124.22950	12	0.0000	25.91992	9	0.0211
Critical Chi-Square (X^2)	5.23	12	0.05/0.01	3.33	9	0.05/0.01
Mentel-Haenszel test for linear association	3.58591	1	0.5827	0.29068	1	0.58979
Minimum Expected Frequency	0.338		0.185			
Cells with Expected Frequency	< 5 - 9 OF 20 (45.0%)			< 5 - 13 OF 16 (81.3%)		

Source: Field Survey, 1998.

irrespective of the long hours and efforts put in to generate them. The desire to acquire wealth (through capital accumulation) which raises standard of living are all a result of hard work and long hours invested in activities embarked on. A relational comparison of incomes obtained with Number of hours spent at work (Table 4.19) at a Chi-square value of 212.69688 at 15 degree of freedom and a Chi-square value of 208.84849 at 15 degree of freedom (Table 4.20), and a level of significance of 0.05 or 0.01, at both instances show a highly significant relationship between all variables and thus a confirmation of the hypothesis that, the desire to acquire wealth and prestige is often a motivation for engaging in any form of gainful activity, a determinant of the level of participation of women in the non-agricultural urban informal sector. About 57.6 percent women have to work to earn a living, 31.3 percent work to increase their incomes and additional 3.80 percent work to increase their incomes and be occupied, and in order to attain their desired objectives turn to the informal sector with its ease of entry and little capital required for starting-up.

However, a look at Table 4.21 on the monthly income distribution for men and women show men getting higher incomes than women, with the women clustered in low income producing activities. Although a few women have carved a niche in this sector in terms of high increased business activities, men's incomes are still predominantly higher than women's. This

4.18: DISTRIBUTION OF FEMALE INFORMAL WORK TYPE BY MONTHLY INCOME.

INFORMAL WORK TYPE (ACTIVITIES)	MONTHLY INCOME												N	(%)
	< 1000		1001 - 2000		2001 - 3000		3001 - 4000		4001 - 5000		5001 > +			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)	No.	(%)	No.	(%)	TOTAL	TOTAL
TRADING	21	(6.6)	63	(19.8)	95	(30.0)	-				8	(2.5)	187	(58.9)
HAIRDRESSING	-		-		18	(5.70)	8	(2.5)	-		-		26	(8.2)
FOOD	9	(2.8)	-		-		-		-		-		9	(2.8)
SELLING	-		5	(1.7)	10	(3.1)	-		-		7	(2.2)	22	(7.0)
CONTRACT WORK	36	(11.3)	-		4	(1.2)	14	(4.4)	20	(6.2)	-		74	(23.1)
OTHERS														
TOTAL	66	(20.7)	68	(21.5)	127	(40.0)	22	(6.9)	20	(6.2)	7	(4.7)	318	(100.0)

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	329.97504	2	0.0000
Likelihood Ratio	296.59095	2	0.0000
Critical Chi-Square (X^2)	10.9000	2	0.05/0.01
Mentel-Haenszel test for linear association	3.35789	1	0.6688
Minimum Expected Frequency	4.015		

Cells with Expected Frequency < 5 -1 OF 6 (16.7%)

Source: Field Survey, 1998

occurrence as explained earlier may be due to the fact that men deal in more expensive manufactured and often imported goods and services which require higher capital outlay, while the women are found to be engaged in petty trading and businesses with little capital outlay and low returns to their investments.

The number of years in business is not a strong indicator of participation in the informal sector, with over 50 percent of both women and men falling within the 1 - 5 year business practise period in Abuja (Table 14.16). It would be recalled that Abuja is the newly created capital city of the country and only in recent times (mid 1990s), has there been a move of almost all formal organizations - the Civil Service, Government parastatals, Multinational Organizations, Embassies, and others moving their headquarters and human capital to Abuja, giving rise to informal services and non-service organisations (enterprises to service the formal organizations), with participants having moved from one urban or rural area or the other to Abuja. This explains the over 90 percent women and men respondents not born in Abuja and about 50 percent for both women and men who have lived in Abuja for just about 3 to 9 years. Recent empirical evidence tends to suggest that the very fact of migration tends to increase women's recorded participation in economic activities (Pittin, 1984). As women move from the rural and urban areas to new urban centers, they loss their farmlands, formal and

TABLE 4.19: DISTRIBUTION OF WOMEN BY INCOME LEVEL AND BY NUMBER OF HOURS AT WORK PER DAY

MONTHLY INCOME ₦	HOURS SPENT AT WORK PER DAY					
	4 HOURS - 9 HOURS		10 HOURS - 13 HOURS >			
	NO	%	NO.	%	TOTAL NO.	TOTAL %
< 1000	20	6.4	21	6.8	41	13.2
1001 - 2000	30	9.7	38	12.3	68	22.0
2001 - 3000	80	25.8	56	18.0	136	43.8
3001 - 4000	17	5.5	5	1.6	22	7.1
4001 - 5000	9	2.9	19	6.1	28	9.0
5001 >	7	2.3	8	2.6	15	4.9
TOTAL	163	52.6	147	47.4	310	100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	212.69688	15	0.0000
Likelihood Ratio	176.92475	15	0.0000
Critical Chi-Square (X^2)	30.58	15	0.05/0.01
Mentel-Haenszel test for linear association	10.97717	1	0.00092
Minimum Expected Frequency	0.532		
Cells with Expected Frequency	< 5 - 8 OF 24 (33.3%)		

Source: Field Survey, 1998

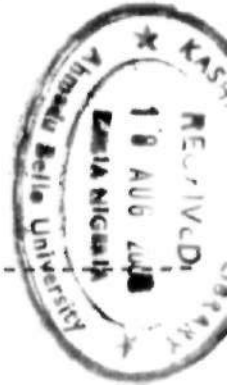


TABLE 4.20: PERCENTAGE DISTRIBUTION OF REASONS FOR WORKING BY INCOME GROUPS

REASONS FOR WORKING	LEVEL OF INCOME			TOTAL
	< 1000 -3000 (P.M.)	3001 - 500 (P.M)	5001 - AND ABOVE (P.M.)	
	PERCENTAGE (%)	PERCENTAGE (%)	PERCENTAGE (%)	PERCENTAGE (%)
To Earn a Living	48.9	7.2	1.6	57.7
To Increase Income	26.3	3.8	3.1	33.2
Others (To Increase Income and be occupied)	4.4	1.3	3.4	9.1
TOTAL PERCENT (%)	79.6	12.3	8.4	100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	208.848449	15	0.0000
Likelihood Ratio	160.66457	15	0.0000
Critical Chi-Square (X^2)	7.26000	15	0.05/0.01
Mentel-Haenszel test for linear association	0.11011	1	0.74002
Minimum Expected Frequency	0.517		

Cells with Expected Frequency < 5 - 12 OF 24 (50.0%)

Source: Field Survey, 1998

TABLE 4.21: DISTRIBUTION OF INFORMAL WORK ACTIVITIES BY LEVEL OF INCOME PER MONTH

INFORMAL ACTIVITIES	FEMALES						MALES						TOTAL ALL.	
	LEVEL OF INCOME (P.M.)						LEVEL OF INCOME (P.M.)							
	< 1000 - 3000		3001 - 5000		5001 > P.M		< 1000 - 3000		3001 - 5000		5001 > P.M			
	NO.	PERCENT	NO.	PERCENT	NO.	PERCENT	NO.	PERCENT	NO.	PERCENT	NO.	PERCENT	NO.	PERCENT
TRADING	179	56.3	-	-	8	2.5	54	60.0	7	7.9	3	3.3	251	61.5
HAIR DRESSING	18	5.7	8	2.5	-	-	-	-	-	-	-	-	26	6.4
FOOD SELLING	9	2.8	-	-	-	-	5	5.6	-	-	-	-	14	3.4
CONTRACTING	15	4.7	-	-	7	2.2	2	2.2	2	2.2	2	2.2	28	6.9
OTHER FORMS OF INFORMAL ACTIVITIES	40	12.6	24	7.5	10	3.2	9	10.0	4	4.4	2	2.2	89	21.8
TOTAL	261	82.1	32	10.0	25	7.9	70	77.8	13	14.5	7	7.7	408	100.0

Chi-Square (X^2)	Value	D.F.	Significance	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	329.97504	20	0.0000	58.11022	12	0.0000
Likelihood Ratio	296.59095	20	0.0000	62.01507	12	0.0000
Critical Chi-Square (X^2)	10.90	20	0.05/0.01	5.23	12	0.05/0.01
Mentel-Haenszel test for linear association	4.81963	1	0.2814	0.11946	1	0.72962
Minimum Expected Frequency	0.198	-	-	0.389		
Cells with Expected Frequency	< 5 - 16 OF 30 (53.3%)			< 5 - 16 OF 20 (80.0%)		

Source: Field Survey, 1998.

informal jobs in their old locations. And in the absence of formal labour, most women opt for informal work in various sectors, due to the ease of entry.

Level of participation discussions would be incomplete without a mention of the multiple modes strategy (Meagher Yunusa 1996) which has become a mechanism for coping with declining real incomes in both the formal and the informal sector, thus increasing the level of participation and (income) in informal activities. The multiple modes strategy may be explained by the involvement of an entrepreneur in more than one activity with a main activity and others as secondary occupations or works done. Meagher and Yunusa (1996), in their study of the Zaria informal sector, found that,

> Contracting demand and increasing competition, especially in low-income activities, have been sufficiently severed, that increasing the number of working hours within the same enterprise has ceased to be a viable strategy.

In the Abuja informal sector, a look at other activities engaged in by respondents reveals 203 women having another form of activities signifying a high level of participation by these women in other sources of income generation as shown in Table 4.22. Generally, the dismal economies of the Nation and the failing real incomes make having a second or multiple sources of incomes a great attraction to all labour force participants. This is to allow for a total relatively high

TABLE 4.22: DISTRIBUTION OF OTHER WORKS DONE BY FEMALE/MALE RESPONDENTS

CATEGORIES	FEMALE		MALE		TOTAL ALL	
OTHER WORKS DONE	NO.	%	NO.	%	NO.	%
CIVIL SERVICE	18	8.9	8	11.4	26	9.5
COMPANY WORK	-	-	4	5.7	4	1.5
PROFESSIONAL WORK	90	44.3	22	31.4	112	41.0
OTHERS	95	46.8	36	51.4	131	48.0
TOTAL	203	100.0	70	100.0	273	100.0

Source: Field Survey, 1998

TABLE 4.23: FEMALE REASONS FOR WORKING IN THE INFORMAL SECTOR

REASONS	NUMBER	PERCENTAGE
To earn income	212	60.2
To increase family finance	115	32.7
Other reasons (To develop self-confidence status and self worth, etc).	21	6.0
To earn an income and be occupied.	4	1.1
TOTAL	352	100.0

Source: Field Survey, 1998

incomes to maintain ones standard of living or to 'make ends meet'. This is also supported by the reasons for working to earn income (60.2 percent) and to increase family finance (32.7 percent) as shown in Table 4.23 by the various respondents.

The pursuit of secondary occupations in the Abuja informal sector in sustaining incomes varies according to the resources available for entering more lucrative activities for both households and individuals, and cuts across all income levels (See Table 4.24) and educational levels. This situation does not only affect the female respondents but the men as well. Tables 4.24 and 4.25, show 199 female respondents of various working and income categories engaging in other forms of activities and 68 men and 199 women of all educational levels in the same situation of multiple income generating activities. Education does not seem to in this instance to determine the participation level in other income generating activities. However, incomes show a high significant relationship with other activities undertaken in conjunction with the main informal activity done, which supports the view that the pursuit of other occupations (activities or secondary occupations) depends on available resources and the desire to accumulate wealth for sustainable standards of living.

TABLE 4.24: DISTRIBUTION OF FEMALE RESPONDENTS IN SECONDARY OCCUPATIONS AND LEVELS OF INCOME

CATEGORIES	INCOME LEVELS FOR MONTH						TOTAL ALL	
OTHER WORKS DONE	< 1000 - 3000		3001 - 5000		5001 AND ABOVE			
	NO.	%	NO.	%	NO.	%	NO.	%
CIVIL SERVICE	18	9.4	-	-	-	-	18	9.4
COMPANY WORK	-	-	-	-	-	-	-	-
PROFESSIONAL WORKS	52	27.1	19	9.8	8	4.2	79	41.1
OTHERS	95	49.5	-	-	-	-	95	49.6
TOTAL	165	86.0	19	9.8	8	4.2	192	100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	127.52314	8	0.0000
Likelihood Ratio	162.14801	8	0.0000
Critical Chi-Square (X^2)	2.73	8	0.05/0.01
Mentel-Haenszel test for linear association	35.55465	1	0.0000
Minimum Expected Frequency	0.750		

Cells with Expected Frequency < 5 - 13 OF 25 (52.0%)

Source: Field Survey, 1998

TABLE 4.25: SECONDARY OCCUPATIONS (OTHER WORKS DONE) BY EDUCATIONAL LEVELS ATTAINED

CATEGORIES	FEMALES					MALES					TOTAL ALL
	CIVIL SERV.	COY. WORK	PROFESSIONAL	OTHER	TOTAL	CIVIL SERV.	COY. WORK	PROFESSIONAL	OTHERS	TOTAL	
EDUCATIONAL LEVEL	NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.
NO EDUCATION	-	-	8	7	15	-	-	6	4	10	25
KORANIC/PRIMARY EDUCATION	-	-	-	14	14	-	-	4	2	6	20
POST PRIMARY EDUCATION	18	-	49	47	114	4	4	10	21	39	153
UNIVERSITY EDUCATION	-	-	18	23	41	4	-	2	7	13	54
OTHERS	-	-	15	-	15	-	-	-	-	-	15
TOTAL	18	-	90	91	199	8	4	22	34	68	267

Source: Field Survey, 1998

4.6 RELATIONSHIPS BETWEEN SOCIO-ECONOMIC CHARACTERISTICS AND PARTICIPATION IN INFORMAL ACTIVITIES

The influence of socio-economic factors in human capital utilisation has been of interest to social scientists. The main objective of this section is to analyse the relationship and effects of the socio-economic variables of respondents on the level of participation in the various informal sector activities. The analysis will examine the individual and combined contributions of some of these factors with observed participatory levels and variations, in the study area.

Participation in informal activities cuts-across all age levels as shown in Table 4.26. Age and informal participation are highly related at a calculated Chi-square value of 146.32, 20 degree of freedom and 0.05/0.01 level of significance. (Table 4.26), also reveals a high concentration of women in the age group of 25 - 39 years engaging in all activities while, the older participants (40 - 45 years and above) are concentrated in trade. This agrees with findings of an earlier study by LACWC (1980), that age is a critical determinant of female labour force participation and the type of work undertaken. Most of these older participants (40 - 45 years and above) are in trade and other activities where they are well organised, operating from shops, stalls and offices and are most often self-employed and employers.

The survey shows age to be significantly related with the educational level of the participants at a Chi-square value of 226.88, 20 degree of freedom and 0.05/0.01 level of

TABLE 4.26: DISTRIBUTION OF INFORMAL ACTIVITIES BY AGE

ACTIVITIES	AGE GROUPS (YEARS)							TOTAL	
	15 - 19	20 -24	25-29	30 - 34	35 - 39	40 - 44	45 and Above	NO.	%
TRADING	4	27	69	33	40	12	13	198	60
HAIR DRESSING	-	-	-	26	-	-	-	26	7.9
FOOD SELLING	-	-	9	-	-	-	-	9	2.7
CONTRACTING	-	5	-	10	-	7	-	22	6.7
OTHER FORMS OF ACTIVITIES	7	5	-	20	23	19	-	74	22.5
TOTAL	11	37	78	89	63	38	13	329	
PERCENT (%)	3.3	11.2	23.7	27.1	19.1	11.6	4.0		100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	146.32238	20	0.0000
Likelihood Ratio	170.81524	20	0.0000
Critical Chi-Square (X^2)	12.40	20	0.05/0.01
Mentel-Haenszel test for linear association	5.29162	1	0.02145
Minimum Expected Frequency	0.301		

Cells with Expected Frequency < 5 - 16 OF 30 (53.3%)

Source: Field Survey, 1998

significance (Table 4.27). Also, the analysis in Table 4.28, shows that there is a close association between female education and skills possessed at a calculated Chi-square of 129.79 and 0.05/0.01 level of significance at 12 degree of freedom. These significant relationships are an indication of the narrowing down of the gap between male educational opportunities and females high educational qualifications in urban areas, a result of higher female enrollment in schools. This occurrence suggest a significant change in the situation noted in earlier informal sector studies, in which informal workers had lower levels of education (Townsend and Momsen, 1987; WB, 1995). This could also be attributed to the general result of declining opportunities in the formal labour market (WB, 1995). Educationally, however, the informal sector workers in Abuja indicate a rising level of education, which has not been a deterrent to participation in various informal activities. Table 4.27B, shows a relatively significant relationship between education and informal activities. Education does not affect participation in informal sector but affects the type of informal activity participated in.

A study of the incomes of the respondents show 92.1 percent (293) women belonging to the low and middle income groups and only about 7.1 percent (25) women in the high income groups as shown in Table 4.21. There exist a significant relationship between informal activities engaged in and incomes obtained at a calculated Chi-square value of

4.27: EDUCATIONAL DISTRIBUTION OF FEMALE RESPONDENTS' BY AGE

LEVEL OF EDUCATION ATTAINED	TERMS	15 - 19	20 -24	25 - 29	30 - 34	35 - 45	45 +	TOTAL NUMBER	TOTAL %
NO EDUCATION		7	-	-	27	8	-	42	11.6
KORANIC/PRIMARY EDUCATION		-	-	19	-	4	5	28	7.7
POST-PRIMARY EDUCATION		-	20	76	102	18	-	216	59.3
UNIVERSITY EDUCATION		-	10	-	29	8	16	63	17.3
OTHERS		-	7	-	8	-	-	15	4.1
TOTALS		7	37	95	166	38	21	364	-

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	226.88263	20	0.0000
Likelihood Ratio	233.04343	20	0.0000
Critical Chi-Square (X^2)	12.40	20	0.05/0.01
Mentel-Haenszel test for linear association	0.86125	1	0.35339
Minimum Expected Frequency	0.288	-	-

Cells with Expected Frequency < 5 - 16 OF 30 (53.3%)

Source: Field Survey, 1998

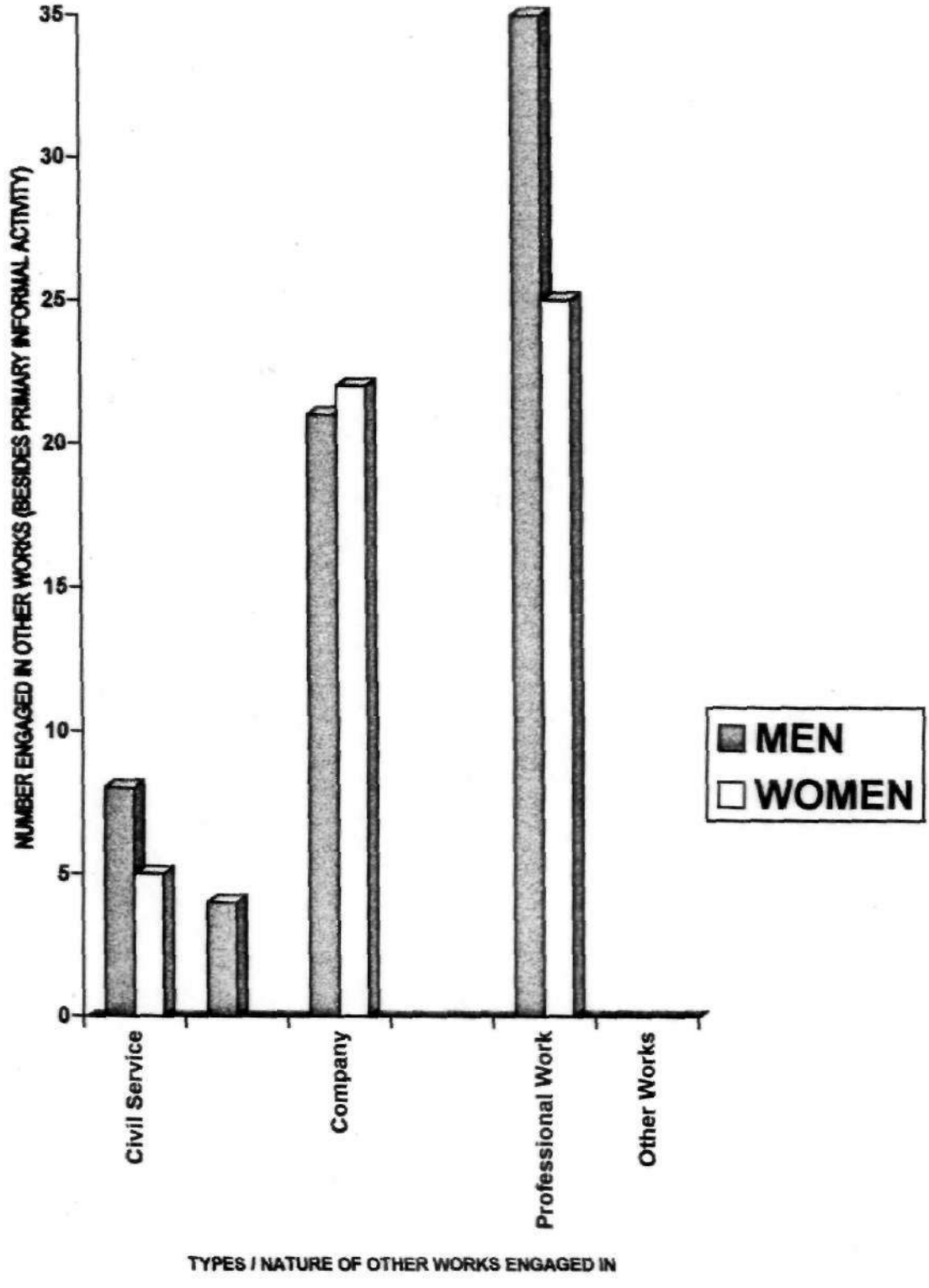
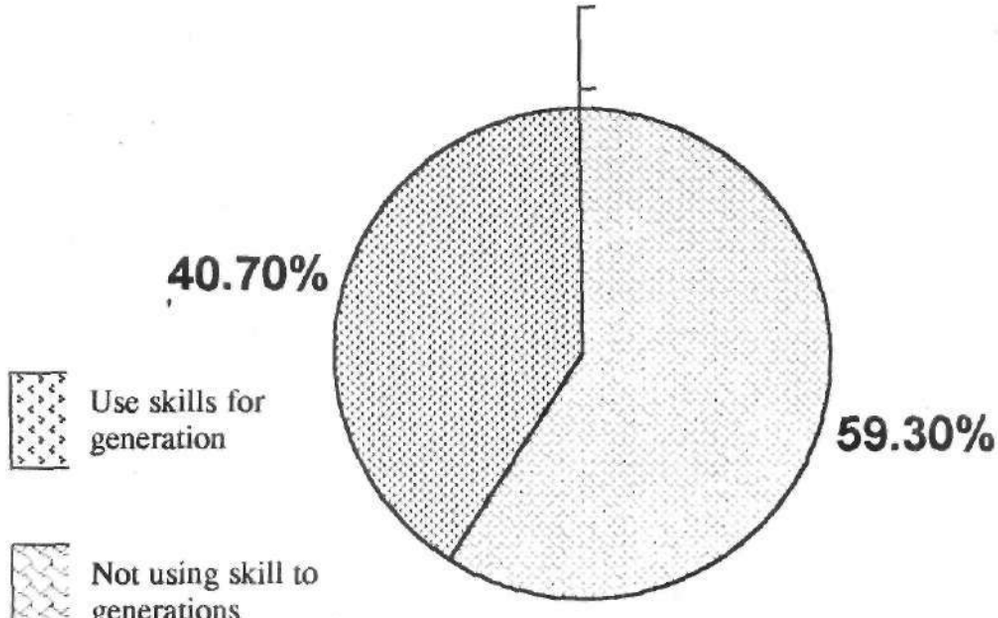
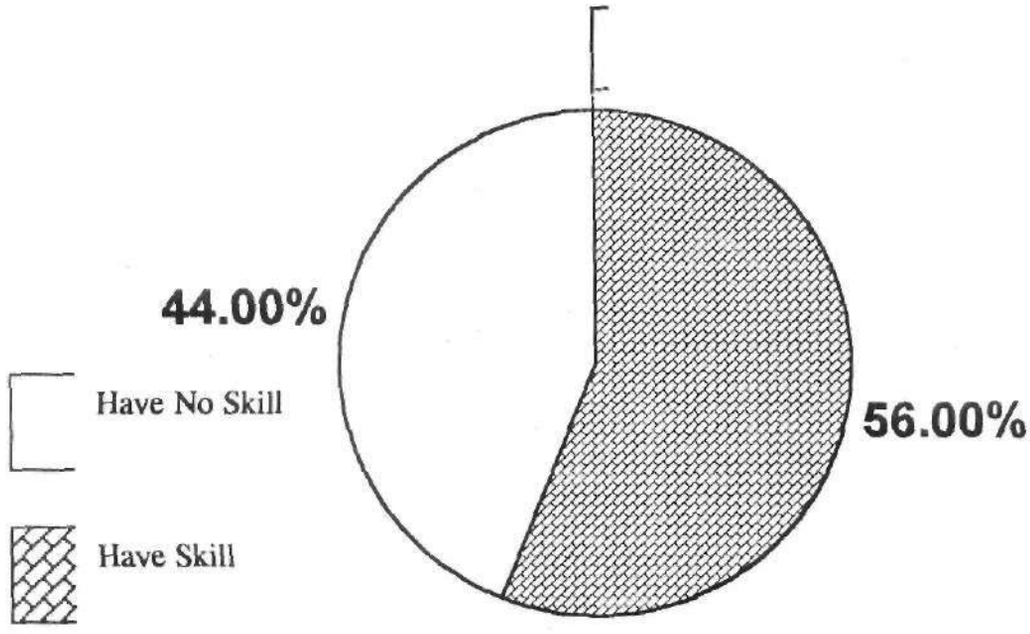


FIG. 4.2 COMPATIVE DISTRIBUTION OF OTHER WORKS (ACITIVITIES OF RESPONDENTS)

SOURCE: Field Survey, 1998.



1.11 Total with skills working with such skills



1.1 Total of respondents with skills and no skills

FIG: 4.3 FEMALE DISTRIBUTION OF SKILLS POSSESSED AND WORKED WITH
SOURCE: Field Survey, 1998

TABLE 4.27B: EDUCATIONAL LEVEL OF FEMALE INFORMAL PARTICIPATION BY INFORMAL WORK TYPE

LEVEL OF EDUCATION	INFORMAL WORK ACTIVITIES PERCENTAGES						
	TRADER (%)	HAIRDRESSING (%)	FOOD SELLER (%)	CONTRACTOR (%)	OTHERS (%)	TOTAL NUMBER	TOTAL (%)
NO EDUCATION	9.2	-	-	-	2.2	37	11.4
KORANIC/PRIMARY EDUCATION	7.4	-	1.2	-	-	28	8.6
POST-PRIMARY EDUCATION	34.5	8.0	1.5	2.2	15.1	199	14.1
UNIVERSITY EDUCATION	4.0	-	-	4.6	5.5	46	14.1
OTHERS	4.6	-	-	-	-	15	4.6
TOTAL	59.7	8.0	2.7	6.8	22.8	325	100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	120.36505	16	0.0000
Likelihood Ratio	118.83251	16	0.0000
Critical Chi-Square (X^2)	16.00	16	0.05/0.01
Mentel-Haenszel test for linear association	9.78156	1	-
Minimum Expected Frequency	0.415	-	

Cells with Expected Frequency < 5 - 13 OF 25 (52.0%)

Source: Field Survey, 1998

TABLE 4.28: RESPONDENTS' SKILLS BY EDUCATIONAL DISTRIBUTION

LEVEL OF EDUCATION	SKILLS POSSESSED				TOTAL ALL
	KNITTING	POTTERY	TYPING/COMPUTER	OTHERS	
	FEMALE/MALE	FEMALE/MALE	FEMALE/MALE	FEMALE/MALE	
NO EDUCATION	6/2	-/2	-/-	18/4	18/4
KORANIC/PRIMARY EDUCATION	-/-	5/2	5/-	-/8	-/8
POST-PRIMARY EDUCATION	17/-	10/5	16/1	27/16	27/16
UNIVERSITY EDUCATION	-/-	-/-	-/-	14/-	14/-
OTHER FORMS OF EDUCATION	23/2	23/7	21/1	9/28	9/28
TOTAL	46/4	38/14	42/2	68/56	270

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	129.79757/11.47403	12/6	0.0000/0.07479
Likelihood Ratio	112.46674/12.01359	12/6	0.0000/06167
Critical Chi-Square (X^2)	18.50/10.60	12/6	0.05/0.01
Mentel-Haenszel test for linear association	0.08346/1.38584	1/1	0.77266/023911
Minimum Expected Frequency	0.816	-/-	-/-

Cells with Expected Frequency < 5 - 12 OF 20 (60.0%)/ < 5 - 9 OF 12 (75.0%)

Source: Field Survey, 1998

329.97 as against a critical value of 10.90 at 20 degrees of freedom and 0.0/0.01 level of significance. These findings are in agreement with earlier findings of the informal sector that incomes are generally low for both men and women with women dominating the low income rungs due to the nature of goods and services they handle, and the time put-in in these business.

Incomes from informal sector activities are highly uneven between activities and among women. Again, high incomes are a function of the level or amount of capital invested, the nature of activities, quantity and quality of the goods and services dealt with; a function of the long hours put-in as well as a function of multiple modes strategy. Income inequality between woman respondents as observed from the findings discussed above are strongly associated with inequality of education; skills, the type of work or nature of activities engaged in; the quantity of capital and time invested in the activity performed.

A look at other works done beside the primary informal activity of respondents show 203 women engaging in some other activity (the multiple-mode strategy). Out of the 100 men sampled, 70 men responded to being involved in part-time or multiple job situation (See figure 4.2). This occurrence may explain the lower incomes of women in the informal sector where incomes tend to be high due to multiple activities undertaken and amount of time put-in. Women may be unable to

operate in multiple activities due to their obvious lack of skills and time spent more in the domestic front. Of the 194 women possessing some skills, only 90 (46.39 percent) were actually utilising such skills to generate incomes (See figure 4.3). In almost everywhere, women are responsible for a disproportionate share of housework within the household and so have little time available for other activities.

The survey recorded some families having as many as seven children and above, about 26.9 percent (67 respondents), as shown in Table 4.11. The occurrence of large family sizes as per the number of children recorded by respondents confirm findings of earlier studies that a great number of women participate in informal activities as a matter of necessity, to raise incomes and also to aurgment family incomes as indicated by the 327 (92.9 percent) respondents, (See Table 4.23) and a significant relationship between number of children and whether working or not (See Table 4.29), and with marital status and informal work types (Table 4.30).

There exist a significant relationship between why women have to work and informal activities (X^2 = 202.36); and the number of hours spent at each activity ((X^2 = 312.81); and monthly incomes obtained from such activities (X^2 = 208.85 Table 4.20). These significant relationships are strong indications that the necessity to raise ones incomes/augment family incomes are motivated in part by the desire to procure wealth and maintain a good standard of living, ensuring a

proper education and feeding of the household, as indicated by 58.0 percent and 2.4 percent respectively, of women undertaking part contribution of these causes, shows evidence of participation (Table 4.31).

However, monthly income and Age are stronger indicators or factors influencing participation of women in the informal activities. A multiple regression analysis of the variables, Age, income, education, and number of children reaffirms the view (table 4.31A). Education at a chi-square value of 120.36 and a negative multiple regression value of -4.536, suggest a low influence of this factor on participation. Women will still participate in various activities irrespective of their educational attainment, because of other factors like high incomes to be obtained serving as an attraction for entering the urban informal sector. The number of children is noted not to be a strong indicator of participation at a Chi-square value of 101.94 and a multiple regression value of 0.667. Although these factors all play a significant part in participation of women in the non-agricultural urban informal sector, income and age are the strongest factors affecting female participation in the urban informal activities of Abuja.

TABLE 4.29: A DISTRIBUTION OF NUMBER OF CHILDREN BY WORKING AND NON-WORKING FEMALE RESPONDENTS

VARIABLE OF WORK		NUMBER OF CHILDREN PER FEMALE			TOTAL	
		1 - 3	4 - 6	7 AND ABOVE	NUMBER	PERCENT
YES	(I am working)	77	68	25	170	68.3
NO	(I am not working)	26	23	4	53	21.3
OTHERS	(Working but do not consider my activity work).	10	16	-	26	10.44
TOTAL		113	107	29	249	
PERCENTAGE (%)		45.4	43.0	11.6	-	100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	101.93614	12	0.0000
Likelihood Ratio	115.58583	12	0.0000
Critical Chi-Square (X^2)	21.03	12	0.05/0.01
Mentel-Haenszel test for linear association	0.43881	1	0.50770
Minimum Expected Frequency	2.506	-	-

Cells with Expected Frequency < 5 - 6 OF 21 (28.6%)

Source: Field Survey, 1998

TABLE 4.30: DISTRIBUTION OF FEMALE RESPONDENTS BY MARITAL STATUS AND INFORMAL WORK

WORK TYPE/ACTIVITY	MARITAL STATUS					TOTALS	
	SINGLE	MARRIED	SEPERATED	DIVORCED	WIDOWED	NUMBER	PERCENT
TRADING	74	124	-	-	-	198	60.2
HAIR DRESSING	-	26	-	-	-	26	7.9
FOOD SELLING	-	9	-	-	-	9	2.7
CONTRACTING	-	15	-	7	-	22	6.7
OTHERS	5	56	4	5	4	74	22.5
TOTAL	79	230	4	12	4	329	-
PERCENTAGE (%)	24.0	70.0	1.2	3.6	1.2	-	100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	120.36505	16	0.0000
Likelihood Ratio	118.83251	16	0.0000
Critical Chi-Square (X^2)	26.30	16	0.05/0.01
Mentel-Haenszel test for linear association	9.78156	1	0.50770
Minimum Expected Frequency	0.415	-	-

Cells with Expected Frequency < 5 - 13 OF 25 (52.0%)

Source: Field Survey, 1998

TABLE 4.31: DISTRIBUTION OF RESPONDENTS CONTRIBUTION TO FEEDING/EDUCATION OF HOUSEHOLD

CONTRIBUTION TO HOUSEHOLD FEEDING	FEMALE RESPONDENTS		MALE RESPONDENTS	
VARIABLES	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
INCHARGE OF HOUSEHOLD FEEDING	4	1.6	9	18.8
DO NOT CONTRIBUTE TO HOUSEHOLD FEEDING	39	16.0	-	-
PARTLY CONTRIBUTE TO HOUSEHOLD FEEDING	201	82.4	52	81.3
TOTAL	244	100.0	68	100.0

CONTRIBUTION TO HOUSEHOLD EDUCATION	FEMALE RESPONDENTS		MALE RESPONDENTS	
VARIABLES	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
IN COMPLETE CHARGE OF HOUSEHOLD EDUCATION	4	1.7	19	26.8
DO NOT CONTRIBUTE TO HOUSEHOLD EDUCATION	93	40.3	2	2.8
PARTLY CONTRIBUTE TO HOUSEHOLD EDUCATION	134	58.0	50	70.4
TOTAL	231	100.0	71	100.0

Source: Field Survey, 1998

TABLE 4.31A: SUMMARY OF MULTIPLE REGRESSION ANALYSIS WITH PARTICIPATION AS DEPENDENT VARIABLE

(APPENDIX I)

INDEPENDENT VARIABLES	REGRESSION CO-EFFICIENT	CALCULATED T-VALUES
MONTHLY INCOME	0.76218	2.806*
EDUCATION	<1.333224>	<4.536>*
AGE	0.550137	2.444*
NUMBER OF CHILDREN	0.095134	0.667
(CONSTANT)	5.901188	4.649

Source: Field Survey, 1998

* - Variables are significant at the 0.05 level using a two tailed test at 4 degrees of freedom.

4.7 WORK SECTOR PREFERENCES OF RESPONDENTS

We have noted earlier that the labour market may be divided into the formal and informal sectors. Do women prefer the informal labour market or the formal labour market? This section attempts an analysis of the respondents' preferences, by looking at the following questions:

1. What type of work do you prefer doing?
2. Would you still work or do what you are doing now if you were more educated?
3. If no, where would you like to work, the formal sector or in the informal sector?
4. and, why women prefer doing their own businesses and living and working in the same place or vicinity.

Data from the survey (Table 4.32), show that the proportion of women preferring the informal sector as an ideal area of work was 57.6 percent, twice the number of women preferring the formal sector (24.9 percent). Entry into the informal labour sector is relatively easy, as noted by the ILO (1972) studies and other informal sector works by Alan and Gugler (1982). This is so because with a little capital, one form of business activity or the other could be started though on a very micro scale. At the same time, education is not a prerequisite for entering this sector even though literacy and acquisition of skills will enhance business productivity. In another instance, 54.3 percent of the women (Table 4.33) prefer the informal sector because they want to be free to do

and go as they like. Another 69.4 percent (Table 4.34) prefer the informal sector work because they are at home or near home and with the children. This gives credence to the informal sector as an ideal or preferred place of work.

Another indicator of preference for the informal sector is the 50.0 percent (Table 4.35), who would still work in the informal labour sector even if they were more educated enabling them to enter formal sector employment. The informal sector work is preferred by women as it allows them time to be with the family, do as they like as their own bosses and to an extent generate higher incomes than they would in the formal sector work setting; fraught with male domination, competition and restrictions. Thus, the desire to acquire wealth and raise ones standard of living through informal major activities or the multiple -mode work strategy and still be free to do other things, makes this sector a preferred area for attaining their objectives. This observation is supported by the significant relationship between incomes and informal activities at a Chi-square value of 329.98, 2 degree of freedom and a significance level of 0.05 or 0.01 as shown in Table 4.21.

This study asserts that female participation in the informal sector is due to their low level involvement in the formal sector. This is backed by the economic situation of the Nation where unemployment is high and various rationalization exercises had led to the lay-off of workers,

especially women. To an extent, this hypothesis is acceptable by the significant relationship at a Chi-square value of240.45 between whether working and why not working (Table 4.36). Out of the 215 informal female participants, 54 (25.1 percent) do not consider their informal work as work because they are unsuccessful in getting formal employment. Again, from observation and local knowledge, some of the women were found to be engaged in prostitution and other illegal activities and would not disclose the nature of their work and thus maintain the activities they engage-in, is not work. However, the inability of some women to enter the formal sector labour force (evidence of low female representation), lead them to the informal sector for work as noted by the World Bank (1995) and other studies like Meagher and Yunusa (1996).

On the other hand, female high participation in the informal labour sector is not solely due to their low representation and unavailability of work in the formal sector but to an extent, a matter of choice. This is shown in table (4.35). 128 responses to questions like; whether they would continue doing same informal work if they were more educated and if no, where they would prefer working, yielded 64 (50 percent) preferring their informal activities or labour sector for various reasons in Table (4.32 and 4.34). Another 11 (17.2 percent) would like to be in both their informal and formal employment combined and 53 (41.4 percent) would change to the formal sector employment. Thus, women do work in the

informal sector not necessarily due to lack of formal employment and their low level representation there but because they prefer the informal sector for the various reasons they have given as noted earlier and reaffirmed by a Multiple-Regression analysis of factors like income, education, age and number of children or size of household; by level of participation (Table 4.31A). Despite the significant relationship of education as affecting informal work participation (a high T-4.536 T-value), a percentage of the participants still prefer the informal sector because they feel it is lucrative and non restrictive in terms of age and duration of participation.

TABLE 4.32 INDICATIONS OF WORK SECTOR PREFERRED

WORK SECTOR PREFERRED	NUMBER	PERCENTAGE
FORMAL SECTOR	58	24.90
INFORMAL SECTOR	135	57.90
FORMAL/INFORMAL SECTORS (COMBINED)	40	17.20
TOTAL	233	100.0

Source: Field Survey, 1998

TABLE 4.33 DISTRIBUTION OF RESPONDENTS PREFERRING OWN BUSINESS

REASONS FOR PREFERRING OWN BUSINESS	NUMBER	PERCENTAGE
TO BE FREE WITH NO RESTRICTIONS	157	54.30
TO BE INCHARGE AND MANAGE OWN BUSINESS	45	15.60
TO BE INCHARGE AND FREE	87	30.10
TOTAL	289	100.0

Source: Field Survey, 1998

TABLE 4.34 RELATIONSHIP BETWEEN INFORMAL PLACE OF WORK AND DWELLING PLACE OF RESPONDENTS

WORK SECTOR PREFERRED	NUMBER	PERCENTAGE
PLACE OF WORK IS NEAR HOME	134	69.40
PAY NO TRANSPORT FARE BECAUSE PLACE OF WORK IS AT HOME	15	7.80
WORKING AT HOME LEAVES MORE TIME TO BE WITH THE CHILDREN	44	22.80
TOTAL	193	100.0

Source: Field Survey, 1998

TABLE 4.35: RESPONSES TO PREFERRED WORK SECTOR ON ATTAINMENT OF HIGHER EDUCATION

RESPONSES	FORMAL SECTOR	INFORMAL SECTOR	FORMAL/INFORMAL SECTORS	PERCENTAGE
YES (Continue in present work place)	-	64(50%)	-	64(50%)
NO (Change work sector)	53 (41.4%)	-	11(8.6%)	64(50%)
TOTAL	53 (41.4%)	64(50%)	11(8.6%)	128(100.0)

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	53.02439	2	0.0000
Likelihood Ratio	70.89782	2	0.0000
Critical Chi-Square (X^2)	5.99	2	0.05/0.01
Mentel-Haenszel test for linear association	3.12735	1	0.07699
Minimum Expected Frequency	5.500	-	-

Cells with Expected Frequency < 5 - 13 OF 25 (52.0%)

Source: Field Survey, 1998

TABLE 4.36 INFORMAL WORKERS CONSIDERATION OF WORK

ARE YOU WORKING	REASONS FOR NOT WORKING				TOTAL	
	NO. EDUCATION	DO NOT WANT TO WORK	UNSUCCESSFUL IN GETTING WORK	OTHERS	NUMBER	PERCENTAGE
NO	-	43	11	-	54	25.1
YES	53	6	83	9	151	70.2
OTHERS	-	-	-	10	10	4.7
TOTAL	53	49	94	19	215	100.0

Chi-Square (X^2)	Value	D.F.	Significance
Calculated Chi-Square (X^2) Pearson	240.45207	6	0.0000
Likelihood Ratio	186.71468	6	0.0000
Critical Chi-Square (X^2)	12.59	6	0.05/0.01
Mentel-Haenszel test for linear association	12.70652	1	-
Minimum Expected Frequency	0.88452	-	-

Cells with Expected Frequency < 5 - 5 OF 12 (41.7%)

Source: Field Survey, 1998

4.8 CONSTRAINTS AND DIFFICULTIES OF THE INFORMAL LABOUR SECTOR

The informal labour sector covers a diverse range of activities from small scale manufacturing to the service sector, to itinerant street vending as we have seen. A large proportion of women in Nigeria gain their livelihood from work in this sector. High rates of urbanisation combined with existing labour market conditions make this the obvious sector for women to seek incomes in. We have noted earlier that women's income-generating work tends to reflect domestic responsibilities. This is particularly the case in domestic work performed as part of the service sector, where women clean, cook, as they do at home but for money (Scott, 1986). The work using womens' traditional skills generally involves little or no capital outlay and gives low returns.

It is also clearly true that although access to the informal sector in the urban areas may appear very open, there are really difficulties in entering this labour sector, even among Abuja's main communities. Much of the thinking is based on the assumption that self-employment and other informal work, almost by definition is limitless - that, there is room for all. In this romanticized view of self-employment, almost no attention is given to the real relationships involved in informal employment. The term informal (self-employment) employment stresses the positive aspects of independence and autonomy, and does not conjure up all the difficulties of insecurity, over competition,

insufficiency of capital and others, encountered by informal sector participants.

One of the major difficulties women face in their various informal business activities is the availability of financial services - credit and others. Access to financial services are considered important for several reasons. First savings provide a kind of self-assurance. Second, credit helps entrepreneurs maintain a certain level of production. Third, credit can be used to fund investments in capital or other inputs that will yield relatively high returns to production for further and greater savings.

A review of Table 4.13 show that many women used other sources of finance for their business other than credit facilities from banks and other financial institutions. In the survey, no woman used bank credits, while 27.9 percent and 49.4 percent used family and personal savings respectively in financing their businesses. Oral interviews of respondents as to reasons for not utilizing bank credit facilities are presented in table 4.37.

Out of the 247 respondents utilizing one form of finance or the other for their businesses, 60.7 percent had ever applied for bank loans at one time or the other but were refused for various reasons ranging from - No collateral, to outright rejection of applications. 39.3 percent of the respondents had never applied for any credit facility because

TABLE 4.37: REASONS FOR NOT UTILIZING BANK CREDIT FACILITIES (PERCENT)

REASONS	NUMBER	PERCENTAGE
No collateral for loans	65	43.3
Business not big enough to attract loan	9	6.0
Application not considered rejected outright	76	50.7
TOTAL EVER APPLIED FOR LOAN	150	60.7
TOTAL NEVER APPLIED FOR LOAN	97	39.3
TOTAL UTILISING SOME FORM OF BUSINESS FINANCE	247	100.0

Source: Field Survey, 1998

they know the banks will not grant them such facilities, due to the smallness of their business ventures and profits for generating the initial deposits needed for operating accounts and paying the requisite interest on such loans.

Inability of most informal sector operators to obtain credit facilities are widely documented. Women entrepreneurs of these micro-businesses experience great difficulties in obtaining credit facilities even from financial institutions designated for small business under SAP, such as the People's Bank and the Community Banks. Collateral requirements, high taxation costs, limited mobility and education, and the crippling environment under SAP, social and cultural barriers, contribute to womens' inability to obtain credits (Holt and Ribe, 1991). The implication for women is that, their inability to obtain credit like the men, stalls their

expansion in quality and quantity of goods and services they deal in and this, reduces or make for low returns to their investments.

Trade is another important source of employment and income, with women playing a key role in this informal subsector. Most women interviewed were observed to be trading in locally produced goods. Out of the 198 women traders sampled (Table 4.38), 30.3 percent complained of difficulties in obtaining capital for bulk purchase and, 4.5 percent talked of inadequate storage facilities. As a result, their operations remain small. A vast majority of these women, having neither adequate capital nor good storage facilities, cannot buy in large quantities and so make little returns on their labour. 20.7 percent complained of stiff competition suggesting an oversaturated market, caused by new entrants from all classes of life, educational attainment due to the effects of SAP, and, where competition between locally produced goods and foreign goods is rife. These factors on tribute to their low profit margins.

Economic distortions, high and rising inflation caused by SAP processes, places a disproportionate tax burden on the poor (Meagher and Yunusa, 1996). For this and other reasons, inflation tends to hit women harder than men. The free entry of consumable imported goods, crowding out many locally produced goods is regressive. Womens' businesses, which are concentrated in the informal sector are particularly

TABLE 4.38: PECULIAR DIFFICULTIES IN TRADE

	NUMBER	PERCENT
Low patronage	20	10.2
Lack of storage facilities	9	4.5
Competition from other traders	41	20.7
Competition between foreign and locally produced goods	43	21.7
Inadequate capital for bulk purchase	60	30.3
Harassment from Government authority	25	12.6
TOTAL	198	100.0

Source: Field Survey, 1998

vulnerable to competition from cheap imports. Because of the ease of movement and the availability of credit open to men, they are able to traverse international boundaries for business, trading in imported manufactured goods which as noted ease out locally produced goods. This and the unavailability of time, constrains women from seeking information and training to enhance their skills and incomes.

Difficulties in the availability and use of basic infrastructure abound. Table 4.39, reveals some difficulties reported by all informal sector respondents in the survey. 18.9 percent of the respondents complained of constant government harassment and 29.2 percent mentioned high rents of business premises.

TABLE 4.39: CONSTRAINTS (DIFFICULTIES) OF INFORMAL BUSINESS PARTICIPANTS

VARIABLES	WOMEN		MEN		TOTAL ALL	
CONSTRAINTS	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Constant Government harassment	62	16.9	22	28.6	84	18.9
High rents of business premises	102	27.7	28	36.4	130	29.2
High cost of transportation/and constant power failure	176	47.8	17	23.3	194	43.6
Irregular water supply	15	4.1	2	2.7	17	3.8
Poor market and storage places	13	3.5	7	9.0	20	4.5
TOTAL	368	100.0	77	100.0	445	100.0

Source: Field Survey, 1998

These and other problems are not peculiar to the fraction mentioned above but a general or national problem. Governments' negative attitude to informal entrepreneurs contributes to some of the difficulties experienced in this sector, for example, petty trading. Petty traders are often harassed by government officials because their trading sites are considered unsightly or a hindrance to traffic. Rather than seeing these people as a potential resource for development and enhancement of the economy and the society at large, regulations are adopted which force them out of business. For example, entrepreneurs are expected to do business in the various shopping malls and centers provided in the FCT by government, irrespective of the nature and size of the business. Entrepreneurs, whether petty traders selling salt and pepper or tomatoes or doing some other form of

business are expected to buy or rent shops/stalls at the rate of N70,000 and above per year. The difficulties associated with raising capital or finance for most businesses makes it practically impossible for most of these small scale enterprise (of which the informal sector is made-up of) to afford. This is a common problem for both men and women, but men involved in higher return activities it was observed, are more able and likely to afford the high cost of business premises and storage facilities more easily.

Another difficulty affecting the informal sector is constant power failure and high cost of transportation. These are experienced by all but reported by 43.6 percent of the respondents. Such irregular supply of electricity lead to the destruction of property (tradeable goods and services), stagnation of business, especially for those providing secretarial/computer services (Business centers) and other electricity utilising enterprises like cold storage facilities. The provision and maintenance of roads is an equally vital priority need. These are essential both to facilitate services provision and for the development of the economy. If roads are poor, transport services tend to be minimal and buying and selling travels are erratic affecting total incomes generated. Transporters charge high rates to service areas with poor roads as this damage their vehicles. Such charges make it uneconomical for traders to buy much since high prices charged inhibit their ability to convert

these goods to cash readily. Thus high transport and storage costs inhibit large volume of transactions for high returns especially for women. Unlike women, many men own their own transport facilities and are also more likely to set aside part of the house site for their work needs.

The availability of basic social services such as water supply and sanitation also influence womens' well being, the time spent on income generating activities. Women as the main caretakers of the home spend most of their time in household care that little time is left for their income generating activities. Higher incomes in the informal sector are highly associated with long hours of work. Women tend to be clustered at the lower income range (as noted earlier), due to their divided time spent on both non-income generating housework and income generating activities. The under provision of these social services/amenities have a significant effect on their work and incomes than it does for the men.

4.9 CONSTRAINTS AND NEW TRENDS

This study did not cover technology, Technical Training, skills upgrading and information. However, technology research and macro-level policies also tend to focus on large scale techniques for large industries. Yet, small-scale entrepreneurs can greatly improve productivity and thereby returns to labour by using appropriate technology, and give

support to creating information networks for the dissemination of technology for small enterprises.

Women are constrained by their lack of skills in management and organisation and in technical training. Many small scale entrepreneurs learned their skills through a spell of work in the formal sector. Given the sexual division of labour in manufacturing, most women gain few skills when employed in modern, even world market factories.

Both men and women face constraints in terms of lack of institutional support and government intolerance of their activities (either as entrepreneurs or workers). But because womens' informal work is often than men's based in and around the home, they are less able to organise together. Yet, such organisation is crucial for practical reasons such as reaping the economies of scale of bulk purchasing of tradeable products, and for creating solidarity in the face of official harassment.

These constraints are both hampering the expansion of women's activities, for example, trade, and actually diminishing their traditional trading opportunities. The rapid growth of Abuja has brought increasing number of women into the services, causing considerable saturation of the sector, stiff competition and lowering profit margins. The push to expel the poorest from the city center and respectable suburbs has brought a number of extra burden to small-scale informal operators in trade and other services, rising cost of

transportation and storage, and greater need for unhampered spatial mobility with the growth of the market economy, consumer demands (both in terms of type and quality), the sector has become attractive to capital. Small-scale operators find it difficult to survive competition from large scale and more structured operators. Most do not have the means to prepare and package their goods with grater attention to hygiene or appearance to suit the more sophisticated consumer tastes of the urban dwellers. The social status element of modern consumption goods also plays a significant role in consumer choices.

As a result of these constraints, as well as limited alternative job opportunities, many women's traditional activities that show some growth potentials: Tailoring and trading, are being taken over. Men more commonly act as intermediaries between big commercial firms and the retailers and or as buyers for whole sale houses, travelling throughout the country, to establish business links.

Contrary to the common belief that entering into the informal labour sector is easy, many women in the micro-enterprises reported facing considerable costs associated with the regulatory environment, including registration and licensing fees, as well as outlays for contracts with public authorities concerning zoning regulations and use of public utilities. Regulatory costs also inhibit job creation in the informal sector. Poor workers in micro-enterprises and

particularly women entrepreneurs, often lack access to such basics like water, power and transport. Family responsibilities also hinder women's geographic mobility, constraining their ability to command high earnings and limiting them to certain areas and types of goods and services. These effects are compounded by women's lack of access to credit, training and technology. For the ability of informal sector workers to increase their returns depends on access to physical and human capital and their relationship to institutional and regulatory environment.

4.10 BENEFITS TO WOMEN

In the present study, direct benefits are taken to mean financial benefits. Without doubt, the informal sector is a lucrative sector where huge gains can be made. Some of the women have the potentials to make a relatively better living compared to women working in the formal sector of the economy. The potential for being successful depends to a large extent on the type of activity involved or engaged in, for example, trade and the dedication in terms of effective hours and capital put in. The proportion of very wealthy and successful informal participants is relatively high, especially among women traders dealing in textiles, jewellery and to some extent, manufactured products. However, more women are found in the low income bracket.

Incomes accruing to those women in their various activities ranges from high to low. And, it is important to know how women dispose of their incomes. As a rule, most women have full control over their incomes. Husbands have little or nothing to do with the management of their wives' business activities and revenues. Although, in some cases, men assist their wives in financing (27.9 percent) and deciding on what activities to engage in (45.0 percent) Table 4.40. Most women carry out their business activities on their own account and the profits/incomes from these activities are theirs to dispose off as they see fit. The increased status and self-worth to women as they contribute to the upkeep of the family - education and feeding, and the society at large is a direct benefit that cannot be quantified.

TABLE 4.40: HOUSEHOLD DECISION MAKING PROCESSES IN ENGAGING IN INFORMAL ACTIVITIES

CATEGORIES	NUMBER	PERCENTAGE
Husband/wife decide	139	45.0
Husband decides for wife	33	10.7
Wife decides for self	85	27.5
Others - parents, guardians etc.	52	16.8
	309	100.00

Source: Field Survey, 1998

From Table 4.31 womens' contribution to economic development in Human Capital building is seen in the 82.4 percent contributing to the feeding and upkeep of the household and another 58.0 percent contribution to the childrens' education.

Besides financial benefits, women in the informal sector enjoy other non-quantifiable benefits. The first benefit is a sense of real independence as indicated by 28.5 percent of the respondents in Table 4.41. Beside economic independence, they escape the tutorlage of men. Indeed, because of the requirements of their activities (contact with outsiders), some of these women have necessarily developed the strong and independent personality that goes with business. Their financial benefits at the same time gives them increased self-worth and higher status in the household and the society in general as indicated by 37.5 percent of the respondents (Table 4.41).

Another benefit as indicated by 34.0 percent of the respondents (Table 4.41), emanates from the freedom and adequate time to spend in caring for the children and the household in general. They are not regulated by any policies and so are free to do with their time as they please.

There are the perceived benefits of spending little or nothing on transportation on commuting to work places and on rents, in terms of paying nothing on business premises for those working at home. Though the cost of working at home is

higher incomes foregone as the volume of business transactions is most likely to be low.

TABLE 4.41: INDICATORS OF BENEFITS TO WOMEN

CATEGORIES	NUMBER	PERCENTAGE
Near home/children	125	34.0
Attain self-worth/higher status through my business income	138	37.5
Greater independence and freedom	105	28.5
TOTAL	368	100.00

Source: Field Survey, 1998

In this case, it is inimical that many of the factors that work against women turn out to be an advantage. Those women who have no right to support from their husbands have no obligation to keep them involved in their business or informed about their revenues. The control of women over incomes has a larger impact on child anthropometric measures, nutritional intakes, and the proportion of the household budget devoted to human capital inputs than if men had control of this income. Women spend proportionately more of the income they control on healthcare for children than do men. Women also spend more on food products than men do.

4.11 DISCUSSION

The major thrust of this chapter has been to assess the impact of the socio-economic factors on participation of women in the informal labour sector. On the one hand, there could be a rational and objective interdependence between education, capital resources and informal activities. On the other hand, educational and income differences among the women may primarily reflect contrast in both the values and resources of the various segments of the population at large, and hence social or cultural inequalities.

Three conclusions can be derived from this analysis. First as hypothesised, womens' participation in the informal sector is due mainly to their preference for the informal sector activities, for the freedom it allows them and to an extent, due to the unavailability of work in the formal sector of the economy. Second, the relationship between educational level and participation is significant. Individuals with post-primary schooling were four times more numerous in the middle than in the younger and older age categories of the informal labour population.

Third, the motivation for higher incomes and acquiring wealth by working long hours and doing multiple activities is significantly high, irrespective of educational levels, income levels, and the problems faced.

In conclusion, this section has looked at the multiple problems and constraints to women in their informal operations

and as agents of development. The list is not in anyway exhaustive. However, an attempt has been made at discussing the general and more pressing problems of women in the Abuja informal business environment and elsewhere.

Access to capital and their efficient use and preservation as resources represent power, which is not available to most women considering their low scale of operations. And, approximately 90 percent of all income is used for food and some on education of children. Thus reducing the amount of capital ploughed back into their businesses. Times were when the man was the sole breadwinner as head of the household. This has changed with most women playing an equal or reversed roles as the men.

In almost all data supplied, the majority of women in the informal sector cite the need for finances, good roads and transport, housing, electricity, water supply as primary basic needs. Market outlets, and shopping complexes are often too expensive. Where transport has to be hired, it is costly and not always available. Very few women own private transport. Limited supplies of piped water, electricity, cooking gas and even kerosene, force nearly two-third of women to live without such modern conveniences as refrigerators, telephones. Despite the visibility of a high percentage of pre-school and school-age children, women in the urban informal sector have virtually no access to day-care centers and library or recreational facilities. They stand the added risks related

to the financial aspects of their businesses and to their own well-being - the risk inherent in any business of investing capital in some ill-chosen venture; of transportation especially on roads; the physical stamina required both by the trips and the need to be all day long beside a stall, sometimes exposed to the sun.

However, it can be said that women in the informal sector do make good returns out of their activities and it is also true that there are many problems and constraints involved. Moreover, not all women in the informal sector get fair returns for their labour. The biggest share of benefits goes to women living in the more affluent sectors of the city. They enjoy both the financial benefits and relative access to political power because they are relatively closer to the political and economic decision-making centres. Nevertheless, evidence from the data collected show women as highly represented in all activities suggesting a high strength of participation.

CHAPTER FIVE

5.0 SUMMARY AND CONCLUSION

5.1 SUMMARY AND POLICY OPTIONS

This study is about effective female participation and recognition in the development processes. The study has highlighted the fact that women's activities cannot be treated in isolation but as an integral feature of national development. This fact is emphasized in major international documents (for example Paragraph 120 of Forward-looking Strategies of the 1985 United Nations Decade for Women) formulating development objectives for countries in developing regions affected by the unfavourable economic conditions.

Recommendations set out in the United Nations Commission on the Status of Women (James, 1985), and in other International documents have already been examined in connection with specific issues pertaining to women's position in the informal labour sector. There is need for greater balance in the process of development between rural and urban sectors as a whole, within the informal and formal, or waged and non-waged labour activities.

Women are concentrated in the informal labour sector of the economy, as a result of their low representation and unavailability of work in the formal labour sector; and, as a result of a preference for the informal labour market due to the attraction of higher incomes, freedom of the informal sector. Women of all levels of education, tribe, religion

and age are involved in various capacities in one informal activity or the other in Abuja. This high percentage suggest active participation and involvement of women in economic development processes of the nation as a whole. Furthermore, results from the study show that men and women are incorporated into the informal labour force in different ways and that women may enter this sector at rates equal those of men but usually into jobs at the lower end of the occupational scale, with less autonomy, poor wages and incomes (Profit margins).

Although, informal activities are growing, and more women are joining the sector and establishing themselves as a major and sometimes dominant force, their conditions of work are not improving in relation to the importance of their activities and the rise in economic development. Despite the importance of their roles in the distributive system, women seem to experience a deterioration in their various work conditions relative to the general socio-economic development rate of the economy, as evidenced in Abuja.

The major types of obstacles as earlier mentioned in chapter five that are impeding the full participation and recognition of women in the informal labour sector are two-fold. The first category of obstacles can be referred to as structural obstacles. These are obstacles resulting from the political, geographical and socio-economic situation of the country. Among these are infrastructure (communication,

transportation, electricity), population size, standard of health and education, and level of economic development.

These obstacles are not exclusive to women in the informal sector but have a clear impact on their activities. It is obvious that the improvement, inter-alia, of transport and communication networks, electricity, level of education and health can only have beneficial effects on women and the society at large.

Of greater importance is the second category of obstacles, which can be termed organisational and which are more specific to the informal sector and to women. Many of these obstacles are common to both men and women. However, since women have a particularly disadvantaged position in society, these obstacles seem to be more detrimental to them.

The very first obstacle is the failure of Government to recognise and fully appreciate the role of women in the urban informal sector, their positive contribution to production, and the social and economic value of their distribution system in the socio-economic life of the country through the household. Indeed, women in the urban informal sector participate in the socio-economic life in different ways. First by being mostly self-employed, they offset the level of unemployment. Secondly, they contribute in the upkeep of the household. Thirdly, they convey much needed produce from producers to consumers, they transport and preserve food, adding value to the goods by turning raw food into cooked food

and the like. In doing so, they not only render an indispensable social service but also bring together the subsistence and commercial sectors. Moreover, by working so hard for so little incomes or profits, they help to keep down prices of the products. Many measures taken by the government sometimes lead to a worsening of the already difficult situation of women in the urban informal sector. In Abuja, street trading for example, is considered as a nuisance, inspite of the fact that it is a valuable social service and, policies are enacted to get rid of them. This lack of recognition has translated into policies and plans that have underestimated or altogether ignored the role of low-level informal participants, especially in trade. Government efforts in most cases have been confined to creating or helping big private enterprises, at the expense of small or individual undertakings.

The second obstacle is the lack of adequate market facilities. In many cases, the lack of proper storage facilities, sheltered areas,loading and unloading areas and proper sanitation has rendered most informal activities difficult and sometimes, hazardous. In addition, there is little or no market information and advisory services. The management of most informal activities is poor due to the low levels of education and skills, the lack of extension services and training.

The lack of access to adequate credit is a major constraint for the expansion of any activity for most informal participants. The problem here is a complex one. Women participants, because they are not in a properly structured activity, represent a bad risk for lending institutions. Without credit, these women are unable to bring their businesses to adequate standard levels required by the banks and other credit institutions. Here, it appears that the intervention of the government, is necessary to enact some laws and reforms and to take some initiative, not only through the Family Economic Advancement Programme (FEAP), but through the use of more financial institutions in order to improve the economic base of women.

Women are concentrated in the informal labour sector of the economy as this study shows. While the informal sector is facing special difficulties, it is of paramount importance for the processes of development. Thus, improving conditions for women's involvement and effective participation in the informal sector and National development, entails ensuring that a greater share of resources is made available to them. Improving women's position in the economy is not simply a matter of increasing women's welfare and promoting greater equity. The interdependence between the improvement in women's position in the economy, on the one hand, and the basic objectives of the Nations' development policy (increased economic growth, improved productivity, fuller employment,

more just distribution of incomes, elimination of poverty, improved balance of payments, reduced birth rates, etc.) on the one hand, is such that providing women with the opportunity to increase and improve their contribution to economic development is an important means of achieving the fulfilment of basic development goals.

The interconnection between policies aimed at increasing women's participation in the urban informal labour sector and efforts towards overall economic and social development objectives has greater implications than has been recognised hitherto. By enabling women to participate fully and more productively in the development efforts, government policies lead to higher earnings for women, and this results in an improved distribution of income and reduced poverty. The provision of more employment for women from the lower end of the income distribution scale, directly reduces poverty and leads to a more equiable distribution of incomes.

There are other factors linking the effective participation of women in informal activities and their greater contribution to the production processes of development policy goals. One of the cardinal objectives of Nigeria's development policy is the reduction of population growth, as stated in the National Policy on Population (1988). There is a whole range of intertwined factors influencing the birth rate of any country, but it has been established that the level of women's education, the degree of their

participation in the production processes and the level of income of their households are positively correlated with a reduction in the birthrate (Mamman 1995, 1993). By instituting a policy of increased employment for women and securing their greater contribution in the informal labour activities through better education, training and access to credit facilities, Government not only improves the position of women and their contribution to fuller employment and faster national economic growth (Ali, 1993) but also, contributes to a reduction in the birth rate. Moreover, improved earning capacity and higher income levels for women lead to improved health and nutritional condition's that reduce infant mortality. And, a reduction of infant mortality is by itself a factor in the determination of birth rates. Families with lower expected child mortality tend to have a lower number of births (W. Bank, 1994).

Furthermore, special attention to the problems related to women's involvement in the urban informal labour sector can have a dynamic effect on inputs from beneficiaries, that is, the women. The views and needs of potential beneficiaries should be taken into account at both the microeconomic and sectoral levels. This trend should make it possible to determine who benefits and why. A good example of a situation in which a beneficiary's point of view can make a significant difference is in public expenditure reviews. Government must make difficult decisions about allocation of public resources.

The tasks can often be facilitated by suggestions from potential beneficiaries themselves, since one of the key question policy makers face is, whether, investments as presently allocated are reaching the intended population efficiently and effectively.

Two broad approaches can be used to guarantee that the views of women as the main beneficiaries, and, their effective participation and contribution to development processes, are adequately reflected and recognised in policy and project formulation. First, surveys and other methods of collecting statistical data can be designed to ensure gender-disaggregated data are properly collected and analysed. Gender-disaggregated data and the capacity to analyse these data will provide policy makers with essential information on female participation in the informal labour sector, their contribution to development and enhance their dialogue with government for benefits of economic development. One of the most valuable instruments for collecting disaggregated data is the household survey, which can provide detailed information that is invaluable in policy making. Second, qualitative research methods such as direct observations, selected individual or group interviews, case studies, can be used to ensure that participation of women, the views of women of all groups are adequately represented.

5.2 CONCLUSION

In recent years there has been a change in women's behaviour and their aptitude for employment now tends to approach that of men's, if not over and above. None-the-less, the statistical representation of women's participation in non-agricultural urban informal activities is very limited. Although any analysis of the national plan demonstrates this clearly, planners themselves have paid little attention to this fact. They have not recognised the active participation of women in the non-agricultural urban informal activities an objective of national planning. The national plan aspires to the general development of the totality of society, that is of women as well as of men, but by disregarding the specificity of women's situation, the progress of the entire country towards development may well be hampered.

One may ask why this absence of a strategy and precise goals to the recognising and appreciating of women's participation in socio-economic development. It is clear that although underdevelopment not only harms women - men are also victims - non the less women are doubly disadvantaged because of their sex and environment. They suffer more than men from the difficulties inherent in the conditions of underdevelopment and the low general standard of living as we have seen from the study. And, statistical information on women is inadequate or lacking in some areas. To remedy these shortcomings, one of the responses based on the above,

suggestions must be a form of planning based on gender-disaggregated statistical data, which would be able to provide the mechanism by which women's greater potential of participation in the informal sector and to social development is recognised. It is clear that the economic, political, social and cultural structures of the country can favour either the liberation and recognition of women's capacities and their participation in development or their oppression.

For our society to make economic progress, women, who constitute almost half of the adult population in Nigeria, disadvantaged in many ways, must be fully integrated into its productive, educational, cultural and political activities. They constitute the majority of low income earners in the informal labour sector and the most economically and socially disadvantaged group. The goals of development include improving standards of living, minimising poverty, increasing access to information, employment, and reduction in social, economic and political inequality, and, women as a group deserve special attention and the consideration of their problems. Their low economic and social status keep fertility high and the recognition of their contribution to development low. Recognising women's contribution to development is essential to reducing poverty and accelerating development of the Nation.

For women's contributions to development to be felt and accepted, first policies must be put in place to achieve this,

and, second, such policies must be implemented. Higher leve
of participation, favourable investment and work environment
increased financial support are among the factors that c
give the desired impact.

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APPENDIX I

MULTIPLE REGRESSION ANALYSIS FOR DETERMINING FACTORS OF PARTICIPATION (AS A DEPENDENT VARIABLE)

Equation Number 1 Dependent Variable - 'Y' =

Female participation in the informal sector through the various informal activities.

Independent variables entered on step Number:

1.....Q28	Monthly Income	-	X_1
2.....Q7	Education	-	X_2
3.....Q6	Age	-	X_3
4.....Q14B	No. of Children	-	X_4

Multiple Regression	0.39965
R. Square	0.15972
Adjusted R. Square	0.14498
Standard Error	3.36811

Analysis of variance	D.F.	Sum of square	Mean Square
Regression	4	491.63443	122.90861
Residual	228	2586.47716	11.34420

F = 10.83449 Significant F = 0.000

VARIABLES IN THE EQUATION

VARIABLES	B	SE B	Beta	T.	Sig. T.	
Q28	0.76218	0.271624	0.203566	2.806	0.0054	
Q7	-1.333224	0.293944	-0.305654	-4.536	0.0000	
Q6	0.550137	0.225080	0.229981	2.444	0.0153	
Q14B	0.095134	0.142648	0.052301	0.667	0.5055	
(Constant)	5.901188	1.269396	-	4.649	0.0000	

Source: Field Survey, 1998

APPENDIX 2

QUESTIONNAIRE ON FEMALE PARTICIPATION IN THE URBAN INFORMAL SECTOR OF ABUJA (FCT), NIGERIA

Dear Madam/Sir,

This questionnaire is designed to collect information on Female participation in the urban Informal Sector work area in Abuja. The exercise is purely acedemic and so, any information supplied would be treated as confidential. Please, I need your maximum co-operation and honest answer in completing the questionnaire.

Thank you.

Section A - Area Identification

1. Identification No: . . . . . .
2. Town/Village/Area of Interview: . . . . . .
3. Ward: . . . . . .
4. Street: . . . . . .
5. House/Compound/Shop No.: . . . . . .

Section B: GENERAL CHARACTERISTICS OF RESPONDENTS

6. How old are you?
   a) between 15 - 19 years ( )
   b) between 20 - 24 years ( )
   c) between 25 - 29 years ( )
   d) between 30 - 34 years ( )
   e) between 35 - 39 years ( )
   f) between 40 - 44 years ( )
   g) between 45 years and above ( )

7. Educational Qualification

   a) No education ( )
   b) Koranic/Primary School ( )
   c) Post Primary for example Polytechnic, NCE, etc ( )
   d) University education ( )
   e) Others (specify) ( )

8. Marital Status
   a) Single ( )
   b) Married ( )
   c) Separated ( )
   d) Divorced ( )
   e) Widowed ( )

9) If married, what is your husband's/wife's level of education?
   a) No education ( )
   b) Koranic/Primary School ( )

c) Post-Primary e.g Polytechnic, NCE, etc ( )
d) University Education ( )
e) Others (Specify) ( )

10. What is your state of origin? . . . . . .

11. What is your tribe?
a) Hausa ( )
b) Yoruba ( )
c) Igbo ( )
d) Others (Specify) ( )

12. Were you born here?
a) Yes ( )
b) No ( )

13. If no, for how long have you lived here?
a) 0 - 2 years ( )
b) 3 - 5 years ( )
c) 6 - 9 years ( )
d) Over 10 years ( )

14. What is your religion?
a) None ( )
b) Christianity ( )
c) Islam ( )
d) Traditional ( )
e) Others (Specify) ( )

14. How many children do you have? . . . . . .

SECTION C: LABOUR FORCE PARTICIPATION AND BACKGROUND CHARACTERISTICS

15. Are you currently working?
    a) Yes ( )
    b) No ( )
    c) Others (Specify) ( )

16. If yes, where do you work?
    a) At home ( )
    b) Away from home ( )

17. What type of work are you doing?
    a) Teaching ( )
    b) Civil Servant ( )
    c) Professional ( )
    d) Technician ( )
    e) Others (Specify) ( )

18. If not working, why are you not working?
    a) No education ( )
    b) Do not want to work ( )
    c) Not successful yet in getting work ( )
    d) Others (Specify) ( )

19. What type of work do you prefer?
    a) Formal e.g Civil Service, Company work, etc ( )
    b) Informal e.g Trading, hairdressing, food selling ( )
    c) Formal/Informal work ( )
    d) Others (Specify) ( )

20. Why do you have to work?
    a) To earn a living ( )
    b) To increase family income ( )
    c) To be occupied/busy ( )
    d) Others (Specify) ( )

21. If working in the Informal sector, what is your work?
    a) Trader ( )
    b) Hairdresser ( )
    c) Food Seller ( )
    d) Seamstress ( )
    e) Contrator ( )
    f) Others (Specify) ( )

22. What other work do you do?
    a) Civil Service work ( )
    b) Company work ( )
    c) Professional work e.g Clinic, business center ( )
    d) Others (Specify) ( )

23(a). If self employed, why do you prefer doing your own business?
    a) To be called boss ( )
    b) To be free (
    c) Others (Specify) ( )

23b). If self employed, what is your source of finance?
    a) Loan from Bank ( )
    b) Family Finance ( )
    c) Finance from Government ( )
    d) Your Personal savings ( )
    e) Others (Specify) ( )

24. For how long have you been in this business?
    a) 1 - 5 years ( )
    b) 6 - 10 years ( )
    c) 11 - 15 years ( )
    d) 16 years and above ( )

25. Whether self employed or not, how many hours a day do you spend at work?
    a) 4 - 6 hours ( )
    b) 7 - 9 hours ( )
    c) 10 - 12 hours ( )
    d) 13 hours and above ( )

26. How many days do you work in a week?
    a) 2 -3 days ( )
    b) 4 -5 days ( )
    c) 6 days ( )
    d) 7 days ( )

27. Who is your employer?
    a) Self ( )
    b) Government ( )
    c) Company ( )
    d) Others (Specify) ( )

28. What is your monthly income?
    a) Less than ₦1,000 per month ( )
    b) Between ₦1,001 - ₦2,000 ( )

c) Between ₦2,001 - ₦3,000 ( )
d) Between ₦3,001 - ₦4,000 ( )
e) Between ₦4,001 - ₦5,000 ( )
f) ₦5,001 and above ( )

29 For married people

29(a) What is your husbands's/wife's occupation?

a) Civil Servant ( )
b) Professional Contractor, Architect, etc ( )
c) Trader ( )
d) Contractor ( )
e) Others (Specify) ( )

29(b) What is your husband's/wife's monthly Income (₦)?

a) Less than ₦1,000 ( )
b) Between ₦1,001 - 2,000 ( )
c) Between ₦2,001 - ₦3,000 ( )
d) Between ₦3,001 - 4,000 ( )
e) Between ₦4,001 - ₦5,000 ( )
f) ₦5,001 and above ( )

30. If working, who made the decision for you to work?

a) Husband ( )
b) Wife ( )
c) Husband/Wife ( )
d) Others (Specify) ( )

31. Do you possess any skills?

a) Yes ( )
b) No ( )

32. If yes, which do you possess?

a) Knitting ( )
b) Pottery ( )
c) Painting ( )
d) Typing/Computer ( )
e) Mat making ( )
f) Others (Specify) ( )

33. Are you presently working with your skills?

a) Yes ( )
b) No ( )

34. Do you enjoy living and working/(Selling) in the same place?
    a) Yes ( )
    b) No ( )

35. If yes, why?
    a) Because it is near home ( )
    b) Pay little or nothing on transport ( )
    c) Cannot pay rents ( )
    d) Because of the children ( )
    e) Others (Specify) ( )

36. If no, why?
    . . . . . .

37. Do you pay tax?
    a) Yes ( )
    b) No ( )

38. If yes, what kind of tax do you pay?
    a) Personal Income tax ( )
    b) Company tax ( )
    c) General Business Area tax ( )

39. If no, why do you not pay any tax?
    a) Nobody comes to collect it ( )
    b) Not enough profit for tax ( )
    c) I should not pay any tax at all ( )
    d) Others (Specify) ( )

40. How often do you clean your Business environment?
    a) Daily ( )
    b) Every 2 days ( )
    c) Every 3 - 4 days ( )
    d) Once a week ( )

41. What is the means of your waste disposal?
    a) Dispose by self ( )
    b) Government (Municipal) disposes ( )
    c) Team effort ( )
    d) Non at all ( )

42. What do you like best about doing business in this area?
    a) Proximity to large population concentration of buyers ( )
    b) Easy accessibility to people and vehicles ( )
    c) Cheap rents ( )
    d) Availability of facilities like light, water, Banks and Pharmacies ( )
    e) Others (Specify) ( )

43. Is there anything you do no like as a business person in Abuja?
    a) Constant Government harassments ( )
    b) High rents of business premises ( )
    c) High cost of transportation ( )
    d) Others (Specify) ( )

44. What other comments can you make on working/trading in Abuja, especially as it affects infrastructure?

. . . . . .

FOR MARRIED WOMEN ONLY.

45. Do you contribute to the feeding of the house?
    a) Yes, all alone ( )
    b) No ( )
    c) Partly ( )
    d) Others (Specify) ( )

46. Do you contribute to the Education of the children?
    a) Yes, all alone ( )
    b) Not at all ( )
    c) Partly ( )
    d) Others (Specify) ( )

FOR ALL

47. Will you still work or do what you are doing now if you were more educated?
    a) Yes ( )
    b) No ( )

48. If No, where would you like to work?
    a) Formal sector only e.g Civil service, Banks, Large company ( )
    b) Informal sector only e.g Resturant, Business center, Hairdressing, etc ( )
    c) Formal/Informal sector work combined ( )
    d) Others (Specify) ( )

FOR MEN ONLY

49. Would you approve of your wife engaging in Informal activities/jobs
    a) Yes ( )
    b) No ( )
50. If yes, why?
    a) To supplement the family's income ( )
    b) To keep her busy ( )
    c) To enable her cultivate self-confidence and fulfilment ( )
    d) Others (Specify) ( )
51. If No, why?
    a) To take care of the children ( )
    b) She could be exposed to vices e.g prostitution ( )
    c) I want her as a complete housewife and I the breadwinner ( )
    d) Others (Specify) ( )

Thank you.