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Chapter 22. Technology and Women's Ventures in Nigeria's Urban Informal Sector

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Introduction

Female entrepreneurs in Nigeria's urban informal sector (UIS) seem to be invisible, along with their contributions and needs. Despite government programs aimed at reaching small-scale entrepreneurs, women as a group are not considered for assistance. A major reason for this is that most of the enterprises women engage in, such as petty trading, dressmaking, hairdressing, food processing, and small-scale manufacturing, fall outside the Census of Production Surveys. These surveys normally include enterprises employing 10 or more people. However, smaller enterprises are crucial to the survival of women and their families.

Women have limited access to critical resources like education, land, technology, and credit. Hence, they are often excluded from employment in the formal sector. Theoretically, the UIS provides employment for the groups excluded from employment in the formal sector. The notion of the informal sector captures certain peculiarities, such as informality of business organization, use of rudimentary technology, lack of separation of consumption and production, ease of entry and exit, reliance on family labour and apprentices, and small requirements for capital.

This study seeks to enhance the visibility of women's contribution to Nigeria's UIS by examining the role of technological inputs such as sewing machines, milling machines, and hairdressing equipment in employment and income generation for women. Three categories of women's ventures where female participation predominates — dressmaking, hairdressing, and food processing — are considered.

The research problem

The role of women in the UIS merits special attention for various reasons. Women in Nigeria generally have less access to formal education and, hence, have low participation in the formal sector. Therefore, many women take up self-employment in the UIS after apprenticeships in nonagricultural occupations, which are most often in petty business. In addition, the women have limited access to other resources, such as credit and technology. Hence, even within the informal sector, they are confined to microenterprise. This includes trading and technology-related occupations, such as dressmaking, hairdressing, food milling, and small-scale manufacturing.

According to the Economic Commission for Africa (ECA 1991), next to the agricultural sector, the informal sector is the largest employer of women in most African countries. There were an estimated 16 million women in sub-Saharan Africa engaged in the sector in 1990 (ILO 1990). Although the representation of women in the informal sector is higher than that of men (Berger and Byvinie 1989), the participation of women is underestimated. This is because women's activities, which are often excluded from national Census of Production Surveys, are unaccounted for in the calculation of the gross national product.

Theoretically, women's activities in the UIS enable them to effectively combine their productive and reproductive roles because hours of work are flexible, permitting women to care for their children. Women's increasing participation in the UIS is also due to the current economic hardship in Nigeria and the fallout from the Structural Adjustment Programme (SAP). More than before, women are under increasing pressure to contribute to household income; this is even more true of women whose husbands have been laid off by the formal sector as a result of rationalization, privatization of public enterprises, and cuts in government spending. The number of entrants to the UIS has swelled because of unemployed men and women, as well as those seeking part-time employment to augment their regular income.

SAP policies have led to substantial declines in consumer incomes, resulting in dampened demand for goods and services produced in the UIS. Competition in the UIS has been heightened by these developments, thereby compounding the problems of women, who generally operate small-scale businesses with limited capital.

The literature on technology in women's ventures in the UIS has often focused on the nexus of technology and rural employment, especially agricultural production and processing (Boserup 1970; Ahmed 1985; Adekanye 1985; Stamp 1989). Of note is the emphasis on improved techniques in food processing that save rural women time and labour and give them the higher income-generating opportunities resulting from technological change. In contrast, studies on women in the UIS have tended to focus more on women from the view point of their labour-force participation (Trager 1987; Olkine 1989). However, women in the UIS often operate in a hostile environment and are ignored as far as public policy is concerned. Often, they are seen as illegal traders to be harassed by law-enforcement agents. It is quite evident that women in the UIS generally

have limited access to start-up and working capital. Hence, they use simple technology, requiring minimal capital investment.

This study seeks to fill the research gap in this area. It is important to address this issue because of the high labour-absorption capacity of the informal sector and the need to increase the productivity of technological inputs to stimulate urban employment opportunities for women. The study uses the paradigm of employment, productivity, and income generation, which is more suitable for urban studies than for rural (Whitehead 1985).

Objectives

The ultimate objective of the study was to investigate the role of technology in women's enterprises in dressmaking, hairdressing, and food processing. The immediate objectives of the study were

- to inquire into the conditions under which the UIS provides employment and generates income for women using technological inputs;
- to assess the impact of technology on the training of UIS apprentices;
- to identify the constraints faced by the enterprises;
- to identify the linkages (both marketing and technical) between the informal and formal sector, as well as the agricultural sector; and
- to propose strategies and make recommendations to further enhance the accessibility of technology to women and improve their incomes.

Methodology

Three methodological tools were used in the study:

1. *A literature review* — I reviewed the literature on the role of female participants and technology in the UIS. This provided me with a conceptual context for the analysis of the data collected through the survey. In addition, it generated a number of testable hypotheses.
2. *Focus-group discussions* — Sixteen focus-group discussions were held with 7–10 female entrepreneurs in the three business categories in the six survey locations. Open-ended questions were used to elicit information on issues relating to access to machines and equipment, impact of the SAP on the businesses, apprenticeship training, relationships with customers, and entrepreneurs' expectations. The answers to these questions improved the usefulness of the quantitative data. Group discussions were tape recorded.
3. *Questionnaire interviews* — Interviews using structured and semistructured questions were conducted with female business owners and with key informants, who were apprentices, customers, officials of business associations, and suppliers of technological inputs (Table 1). All questionnaires were pretested.

Table 1. Respondents.			
Category	Min. selected in each town	Total in all locations	Method of selection
Business owners	130	1006	Stratified sampling
Apprentices	330	2111	Stratified sampling
Customers	34	218	Stratified sampling
Business association officials	6	51	Purposely selected
Suppliers of technological inputs	7	61	Purposely selected
Total number of respondents		3447	

The interviews and focus-group discussions were conducted between July 1992 and January 1993. The fieldwork was initially meant to cover three states and six large urban towns in southwestern Nigeria: Ibadan and Osogbo (Oyo State); Abeokuta and Ijebu-Ode (Ogun State); and Akure and Ondo (Ondo State). However, the fieldwork coincided with the period when a new state, Osur, with Osogbo as its state capital, was carved out of Oyo State. The study, therefore, covered four states. In each state, the state capital and another commercial town of comparative size were chosen. These towns were expected to have a large UIS. They are all within a radius of 500 km of each other. They are inhabited by a major tribe, the Yorubas, but have different ethnic Yoruba groups, such as Oyos, Ijebus, Egbas, Ekitis, and Ondos. Migrants to these towns in search of employment.

The three business categories were selected on the basis of significant female participation and use of technological inputs. The categories (and their technological inputs) were the following:

- hairdressing (hair dryers, hair steamers, trolleys, ring boilers, and electric fans);
- dressmaking (sewing machines, finishing machines, electric irons, and scissors);
- food processing (food-processing mills).

It was difficult to adopt a rigorous random-sampling technique, mainly because of financial constraints and the absence of a sample frame. Instead, I divided each town up into major streets and markets (called UIS blocks) where informal-sector businesses were concentrated. Field staff were trained for 2 weeks to ensure standardization and ensure sensitivity in the interviewing process.

Problems encountered

Several problems were encountered during this study:

1. Tre was a general lack of information about the UIS, especially that pertaining to its female component.

2. The informal-sector operators were rather suspicious of our motives, despite assurances from the field workers that they were not from the Inland Revenue Department and had not come for tax-assessment purposes.
3. In two survey locations, Ondo and Ijebu-Ode, the members of the Pepper Millers' Association did not cooperate with us on the focus-group discussions.
4. The record-keeping habits of the informal-sector entrepreneurs were very poor, so only approximate figures were obtained.

Findings

The literature

The literature on the UIS has emphasized the dichotomy between the formal and informal sectors and the informal sector's low capital and skills requirements, the flexibility of its operations, and its high labour-absorption capacity and employment-generation potential in developing countries (Mabogunje and Filani 1976; Fapohunda 1978; Sethuraman 1984; Dawson and Oyeyinka 1993). However, the studies have generally neglected the gender-biased inequalities in access to resources within the UIS. Studies on the UIS show that women are confined to the microenterprise end of the UIS. These studies also highlight the importance of the UIS in enabling women to combine their productive and reproductive roles, as well as in providing employment and generating small sums in income for such women (Shields 1980; Trager 1987; Okine 1989; Soetan 1991). However, studies on women in the UIS have generally treated the women as a homogeneous group. This tends to camoflage important factors that would be useful for policy interventions for women in this sector.

The enterprises

Thirty-one percent of the women's enterprises were in hairdressing; 35.1%, in food processing; and 33.9%, in dressmaking. The majority of the enterprises (86.1%) were sole proprietorships. The rest were partnerships, family-owned businesses, or registered private companies. A few had other ownership arrangements.

The peak sales periods for the enterprises are Easter, Christmas, and Muslim festivals. Because record keeping is notoriously poor in the UIS, accurate weekly sales and profits could not be ascertained. However, more than half of the respondents said their weekly sales in the peak periods were no more than 500 NGN (in 1995, 78.5 Nigerian naira [NGN] = 1 United States dollar [USD]). This indicates that the majority of the women in the UIS have small incomes and their livelihoods are in microenterprises.

At the time of the study, the majority (63.2%) of the enterprises were no more than 10 years old. More than half (57.5%) of the enterprises operated from rented shops; 15.4%, from the home; 6.9%, from a husband's premises; 5.4%, from sheds or kiosks; 3.1%, from federal or local government stalls; 0.4%, from their father's premises or the family home; and 0.3%, from uncompleted roadside buildings. Many of the enterprises (66%)

paid monthly rents of up to 100 NGN. Usually, the rent paid depended on the size of the building, so this figure indicates that most of the enterprises operated from small rooms.

When asked about the number of branches they owned, 39.3% of the women said they had no other branches; 22.8% had one or two other branches; and only 0.5% had more than five branches. This confirms that these businesses were small and that their owners had not expanded their businesses.

The presence of electricity, tap water, and telephones in the businesses was also ascertained. A large proportion (85.2%) of these enterprises had electricity. Some could afford electric generators (6.9%), which are important because of the unsteady supply of electricity in Nigeria. Tap water, however, was not as available as electricity: 32.2% had tap water; 32.5% used well water; and 77% obtained water from bore holes. Access to water would be crucial to hairdressers and food millers. Only a small proportion (6.0%) could afford telephones.

The female entrepreneurs

Table 2 shows that many of the women were 41–50 years old; 19.4& were older than 50. Almost half of the women had secondary education; 20.9%, only primary education; 11.4%, no schooling; 5.5%, technical or vocational education; and 4.0%, post-secondary education.

In this survey, single women were in the majority, which emphasizes the employment-generating role of the UIS for young, unmarried women who set up their own businesses after an apprenticeship in the UIS. Because this survey was carried out in southwestern Nigeria, it was not surprising to find women from the southwestern states of Oyo, Osun, Ondo, Ogun, and Lagos predominated among the entrepreneurs.

When asked why they engaged in their present occupations, 68.0% of the women said they were personally interested; 16.5% said they needed a job to survive; and only 5% said their parents influenced their decision.

Table 2. Demographic characteristics of respondents.

	Business owners (%)	Apprentices (%)	Suppliers of technological inputs (%)	Officials of business association (%)	Customers (%)
Age					
< 20	3.1	47.1	3.3	—	2.8
21–30	11.9	47.7	26.2	7.8	63.3
31–40	8.1	0.6	44.3	41.2	18.8
41–50	34.3	0.1	16.4	31.4	2.3

> 50	19.4	3.0	9.8	19.6	1.4
No answer	23.2	1.4	—	—	2.3
Sex					
Male	—	6.8	—	52.9	—
Female	100.0	93.2	—	47.1	—
Education					
None	11.4	1.8	1.6	7.8	7.8
Primary	20.9	27.4	11.5	25.5	11.5
G4/modern	—	—	—	23.7	—
Technical/vocational	5.5	1.5	3.3	—	—
Secondary	42.8	59.3	13.1	31.8	35.8
Postsecondary	4.0	1.3	3.3	9.8	39.4
Other	—	4.5	1.6	—	1.8
No answer	15.5	8.1	65.5	—	3.7
Marital status					
Single	21.4	86.2	29.5	3.9	56.4
Married	18.6	10.4	68.9	94.1	42.2
Widowed	8.4	0.1	—	—	1.4
Separated/divorced	7.7	0.5	1.6	—	—
Other	4.2	0.1	—	—	—
No answer	39.8	2.6	—	—	—
Children					
None	—	—	14.8	2.0	2.8
1–4	—	—	23.0	—	32.6
5–7	—	—	4.9	15.7	6.4
8–10	—	—	1.6	60.8	0.5
> 10	—	—	16.4	17.6	—
No answer	—	—	23.0	3.9	57.8
Tribe					
Oyo	—	—	—	13.7	17.4
Ijesha	—	—	—	5.9	4.6
Ekiti	—	—	—	9.8	3.2
Egba	—	—	—	15.7	15.2
Ijebu	—	—	—	13.7	13.3
Ondo	—	—	—	17.6	17.0
Other	—	—	—	23.3	28.9
No answer	—	—	—	—	0.5

Notes: Number of business owners, 1006; number of apprentices, 2111; number of customers, 218.

Apprentices

Most apprentices (94.8%) were 30 years old or younger (see Table 2). Most of these people had finished either secondary school (59.3%) or primary school (27.4%) and were single (86.2%).

Only four of the apprentices were in the food-processing industry (this occupation requires and offers little or no training). By contrast, 1060 of the apprentices were being trained in hairdressing, and 1139 were being trained in dressmaking. The majority (95.2%) reported that training lasted an average of 3 years or less, and only 1.9% said the training period was 4 years.

Parents and close relatives were responsible for placing 79.1% of the apprentices; 3.5% reported that their friends helped in placing them; 2.4% said they were placed through the National Directorate of Employment; and it was interesting to note that 8.4% reported the influence of the mass media, especially television, on their placement decision.

Many apprentices (47.0%) paid their training fee twice a year; 21.7% paid in unspecified instalments; and 18.9% paid annually. A small proportion (3.1%) paid a specified deposit at the start of the training and paid the balance at the end.

Most of the apprentices (89.8%) reported being allowed to operate the equipment or machines either very frequently or frequently. A large proportion (64.5%) also said the equipment had never broken down while they were using it. The common practice was to share payment for repair of equipment damage among all the apprentices (53.8%); some said this had to be paid for by the apprentice responsible (21.4%); and others said this was paid for by the proprietress (14.3%). The same pattern emerged for payment for stolen or missing equipment.

Many apprentices reported very long hours, with rarely any time off. In addition to the duties directly related to their training, apprentices also assisted their bosses with other duties. They frequently assisted with domestic duties (60.5%), shopping (52.5%), child care (49.4%), or running errands (68.9%).

Most (84.3%) of the apprentices hoped to establish their own businesses.

Customers

Most customers were 21–30 years old (see Table 2). The proportion of those with secondary education was 39.4%; only 7.8% had no schooling; and 11.5% had primary education. Customers were predominantly from the southwestern states, but some belonged to other tribes in Nigeria.

Most customers were married and started patronizing the women's enterprises in the last 10 years. Most customers heard about the business through a friend or another customer, but some heard about the business through other people or saw the signs and started

going there. Customers also patronized the businesses because of the good quality of work, prompt service, and proximity. The media (e.g., radio, television, and the local newspaper) were not common sources of information about these enterprises.

In response to a question about the effects of the SAP, 50.4% of the customers thought the pre-SAP prices of goods and services increased only slightly or not at all, but 77.5% reported rapid price increases during SAP.

Officials from business associations

Young people were in the minority among officials of business associations. Most (52.9%) of the officials were men (see Table 2), even though these associations represented predominantly female occupations. Most officials had secondary schooling, and very many (94.1%) were married.

Many of the associations were less than 6 years old at the time of the study. The majority of the officials (92.6%) reported that the associations were established to promote cooperation or unity among members for their mutual benefit.

Meetings of all members in a town were commonly held every month (43.1%), and meetings of members in particular areas or streets within a town were commonly held every 2 weeks (45.1%). Members could be fined for missing meetings.

Suppliers of technological inputs

The demographic data on the suppliers of technological inputs are seen in Table 2. Although not shown in the table, it is especially interesting to note that 45.9% of the suppliers said that their start-up capital came from their personal savings, and 32.8% indicated that it came from friends or relatives. As well, 75.8% of the suppliers had bank accounts. Despite this, 85.2% of these entrepreneurs had never taken out a bank loan. Only 19.7% had taken out loans from informal savings and credit associations.

Analysis of the data

The analysis of the data is based on percentages and simple cross tabulations to explore the relationships between the enterprises and (1) the number of apprentices, (2) the productivity of the enterprises, and (3) customer type.

The informal sector and apprenticeship training

Because 42.1% of the enterprises were younger than 5 years old at the time of the study, it was not surprising to find (Table 3) that some enterprises trained no apprentices. Training apprentices was undertaken more by hairdressers and dressmakers because food processing requires very few skills and is often done by children or other family members. The table shows that apprenticeship training was higher among hairdressers than among dressmakers for the most part.

Table 3. Apprentices trained by the three types of businesses.							
	None	1–5	6–10	11–15	16–20	21–25	> 25
Hairdresssing (%)	45.8	67.7	70.7	62.5	50.0	12.5	50.0
Food processing (%)	34.6	1.2	2.4	—	—	—	—
Dressmaking (%)	19.6	31.1	26.8	37.5	50.0	87.5	50.0

Productivity of informal-sector enterprises

Enterprises with a high daily productivity (> 50 goods or > 50 service transactions) were relatively insignificant, representing only 2.1% of the enterprises. This reflects a low daily productivity in the businesses and means that the use of technologies, such as sewing machines, hair dryers, and food mills, did not result in high productivity. Enterprises in the UIS often used family labour or a few apprentices; hence, low productivity could be due to low labour inputs.

Daily productivity was higher among food processors than in the other businesses, and this was especially noticeable as the number of goods and services increased (Table 4). This was not surprising, as it takes less time to process food items (which are often in small quantities) than to sew a dress or to render hair-dressing services.

Table 4. Daily productivity in the three types of businesses.					
	Goods produced or service transactions per day				
	1–10	11–20	21–30	31–40	41–50
Hairdressing (%)	35.0	34.8	12.8	12.1	7.7
Food processing (%)	31.6	36.6	53.2	54.5	65.4
Dressmaking (%)	33.4	28.6	34.0	33.3	26.9

Forward and backward linkages

Forward linkages were mainly with individual customers (Table 5). Individual customers represented up to 90% of customers in all categories of enterprise. Linkages with other informal-sector enterprises and government agencies were very weak.

Table 5. Types of customers for the three types of businesses.					
	Individuals	Informal-sector enterprises	Larger firms	Government or agencies	All these groups
Hairdressing	82.5	13.1	0.8	3.4	11.7
(%)	90.1	7.0	0.3	—	2.6
Food	88.7	1.1	1.1	3.8	5.3

processing (%) Dressmaking (%)					

Backward linkages were with suppliers of technological inputs, such as food mills, serving and finishing machines, hair driers, trolleys, and diesel and petrol engines for operating the food mills. Most of these items were imported, but grinding mills were manufactured locally. Some suppliers also stocked spare parts for the equipment or machines they sold.

Effects of SAP on women's ventures in the UIS

The Nigerian government adopted SAP in 1986. Under SAP, the women said, profits have been low and costs of inputs have been very high. These high prices are reflected in the high prices the enterprises charge. Undoubtedly, SAP generated high inflationary pressures, resulting in accelerating prices and declining profits. Okine (1989) and Dawson and Oyeyinka (1993) came to the same conclusion. The women in the focus groups also supported this view. Three female members of the Abeokuta Garment Makers' Association reported that the cost of a sewing machine had increased from 800 NGN in 1989 to 4000 NGN by 1992. Most of these women could not afford to replace their sewing machines. Prices of other inputs, such as threads, needles, and stays, had also increased very rapidly. A wedding dress that cost 700 NGN to make in 1989 cost 3000 NGN in 1992. Food millers had a similar story to tell. Members of the Pepper Millers' Association in Abeokuta reported that a grinding machine that cost 800 NGN before the SAP cost 3000–4000 NGN in 1992. Members of the Hairdressers' Association in Ibadan complained that high costs of inputs and the resulting high prices charged to customers led to greatly reduced patronage.

Requests expressed by the entrepreneurs

Generally, the women wanted governments to assist with controlling inflation so that prices of machines, spare parts, electricity, and other inputs would be reduced. Some of the women also sought credit assistance from the government. In addition, members of a zonal group of the Hairdressers' Association at Oshogbo wanted the government to intervene with their city council, which was harassing the association's members for unpaid taxes, rates, and levies. The women also expressed a need to learn new skills because of technical progress and the new machines on the market. Members of the Hairdressers' Association at Ibadan appealed to government to bring them into the Better Life Program, aimed at assisting women.

Conclusions

The UIS consists of heterogeneous enterprises, even among women's enterprises. These activities provide employment for women who might otherwise be unemployed and enable such women to take care of their children and perform other domestic duties while

carrying out their productive roles. The enterprises also provide employment for young graduates and other youth. These young people undergo apprenticeship training for about 3 years and then establish their own businesses in the UIS.

However, owing to the escalating prices of equipment and spare parts in the highly inflationary environment created by SAP, it has become difficult for the entrepreneurs to replace their equipment. Hence, productivity is low. It is clear that assistance with credit to procure new equipment and training would increase productivity. SAP policies have increased the prices of technological inputs, reduced profits, and made spare parts less available. SAP has also reduced patronage, as real purchasing power within the economy has been greatly reduced.

Retrenchments in the formal sector will likely force more women into the UIS to create their own employment. This can be expected to lead to increased competition for resources and customers within the UIS. This situation will make it even more difficult for the female entrepreneurs, who have less access to resources than their male counterparts. These points have implications for the policy measures needed to remove the constraints experienced by women entrepreneurs in the UIS.

Policy implications

Credit

The government and nongovernmental organizations (NGOs) should provide credit assistance to female entrepreneurs operating in the UIS, as lack of credit is a major constraint. Credit can be channeled through women's associations. No collateral should be required; the association would guarantee the loans and monitor both repayment and the use of the credit. Distinctions should be made between different categories of enterprises, and the specific needs of particular categories of enterprises should be considered. Some enterprises have a greater need for working capital than for investment capital. Hence, a participatory approach should be taken (e.g., getting feedback from the women and asking them about their specific needs) before credit is provided. Linkage strategies that open up access of women's groups to existing credit institutions, such as the peoples' banks and community banks, should also be used to widen women's access to credit. Many women find filling out loan applications both cumbersome and discouraging; either this should be minimized or bank officials should be trained to assist women with such details. One of the recommendations of the recent World Bank Poverty Assessment Workshop, in Lagos, Nigeria, was the establishment of a social fund, financed by both private and public organizations, to channel resources to the poor. These are created outside the government bureaucratic structure to assist local groups with capital.

Training

Although lack of credit was identified as a major constraint by the female entrepreneurs, some of them indicated that lack of technical training was a major factor hindering them

from keeping pace with technical progress. The UIS provides training for apprentices, but new ideas are few and far between. As one female entrepreneur put it, reading the instructions that accompany a machine gives one very little understanding of the process of assembling and using it. Concrete assistance is needed from both government and NGOs in the form of on-the-job training or short courses to familiarize the entrepreneurs with new methods, machines, equipment, processes, and management training. UIS entrepreneurs hardly keep records, and this is a major reason for their poor performance. These policy initiatives should incorporate the gender dimension, given the increasing feminization of the UIS. Enhancing the skills of these female entrepreneurs would increase their productivity and income, both as a group and within different business categories.

Technology

Technology is a major supply-side factor and a key determinant of income, productivity, and employment for the female entrepreneurs. The process of acquisition of technological inputs has been severely constrained in the past 7 years. In addition, suppliers of technological inputs depend mainly on imports and only minimally on local fabrication. Lack of access to credit and to training has also hindered the adoption of new technologies. Structural and institutional imperfections limit productivity and income. Policy intervention is needed to control inflation and make technological inputs more accessible and affordable. Local production of spare parts should also be encouraged.

The SAP

The negative impact of SAP on the UIS and on women as a group needs little elaboration. The informal sector has swelled as a result of retrenchment in the formal sector, which is due to rationalizations and to privatization of government-owned enterprises. Unemployed graduates are also looking for employment in the UIS. Usually, women are disadvantaged in the competition for resources. Inflationary pressures have eroded profits and increased the prices of technological inputs and raw materials, as well as the prices of final products and services. Deregulation has not had any salutary effects on the agricultural sector; hence, migration from the rural areas to the UIS has worsened. Under these circumstances, women will be increasingly marginalized because SAP policies are also gender blind. The appropriate policy approach is both sectoral and gender sensitive, incorporating different budgetary allocations to disadvantaged sectors and groups. Women as a group need to be taken into account in the formulation and implementation of intervention programs.

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