

# JOB CREATION THROUGH THE INFORMAL ECONOMY IN THE SOUTHEAST OF NIGERIA

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## ABSTRACT

This research examines the impact of unemployment in Nigeria, with a focus on the Southeast region, and investigates the role of the informal sector in job creation. The sample consists of 120 households in the urban areas of Enugu State, Nigeria, specifically Enugu North, Enugu East, Enugu South, Udi, and Nkanu East. The sampling method employed is stratified random sampling. The research instruments are questionnaires administered through both interviews and written formats. Data is analyzed using descriptive statistics. The research findings indicate that the informal sector plays a significant role in job creation, particularly for women and youth. Most respondents are aged 41-65 years and have a secondary or tertiary education. The predominant employment types are business ownership or temporary work. Skills are mainly acquired through on-the-job training and apprenticeships. Key sources of capital are personal savings and loans from family/friends. Monthly income largely falls within the range of 31,000 - 40,000 Naira. Major challenges include a lack of capital, inadequate infrastructure, and government policy uncertainty. Most respondents have been unemployed for over 52 weeks, primarily due to economic recession and inflation, and predominantly seek full-time employment.

**Keywords:** Job Creation, Informal Economy, Formal Sector

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## INTRODUCTION

According to the Nigeria National Bureau of Statistics, the unemployment rate rose to 33.3% in Q1 2021, up from 27.1% in Q2 2020. With 69.7 million laborers, many work less than 20 hours a week, exacerbated by two economic recessions in five years. The youth, particularly those under 34, face significant unemployment, with rates of 53.4% for ages 15-24 and 37.2% for ages 25-34. The informal sector, encompassing 60% of Nigeria's GDP, serves as a primary income source for many, especially women and youth, amidst declining formal employment opportunities. The shift towards informal employment arises from high underemployment, limited capital, and a lack of social safety nets. Despite various government initiatives aimed at job creation, such as the NEEDS strategy and the Buhari administration's NDE Program, they have not adequately addressed unemployment. Approximately 70% of Nigerians live below the poverty line, with many relying on the informal economy for survival. Nigeria, Africa's largest economy, faces structural challenges, including poor infrastructure, trade barriers, and a power supply crisis that hinder growth. GDP growth has fluctuated, with a 3.65% increase in 2021. Causes of Unemployment in Southeastern Nigeria. Key factors include overcrowding, inflation, poor leadership, and a neglect of agriculture, leading to poverty and insecurity. The Southeast region has the highest percentage of unemployed graduates in Nigeria.

This work focuses on job creation through the informal economy and the high rate of unemployment in Nigeria. The rate of unemployment in Nigeria's Southeastern region and throughout the country, in general, is too high, making it difficult to research the causes and remedies to the issue. Nigeria annually produces millions of graduates without employment. It has an impact on us in every aspect of life (Klapper & Parker, 2011). Job Creation Through Informal Economy in Southeast Part of Nigeria Because they typically have lower levels of education and lack official contracts and social protection, informal employees are more likely to be impoverished than those employed in the formal sector. The following are a few of the research challenges. Insufficient Legal Protection and Unambiguous Negotiating Opponents. Many unofficial employees don't have an employer, or one that isn't immediately apparent, with whom they can bargain. Inadequate Resources; Diverse Workplaces; Issues with Governance and Leadership; Poverty and Vulnerability.

### Objectives

To investigate job creation and the informal economy in Southeast Nigeria, including factors affecting unemployment and desired job types.

## LITERATURE REVIEWS

This section explores the theoretical underpinnings and empirical research that inform the study of job creation within the informal economy. It examines the core concepts of the informal economy and sector, their relationship to employment and unemployment, and the broader implications for economic development.

### Defining the Informal Economy

The informal economy, while lacking a single universally accepted definition, generally encompasses economic activities that operate outside the formal regulatory frameworks of the state. These activities, though possessing market value, are not officially registered or subject to government oversight, taxation, or labor protections. Key characteristics include:

**Diverse Activities:** The informal economy spans a wide range of occupations and industries, from street vendors and small-scale traders to home-based businesses and unregulated services. Examples of informal work include street vendors, small and medium-sized companies, commercial tricycles, motorcyclists, street traders, and domestic employees.

**Self-Employment and Lack of Formal Contracts:** A significant portion of the informal workforce comprises self-employed individuals and those working in small, unregistered

enterprises, often without formal employment contracts or benefits. These self-employed individuals are typically not on payrolls and, therefore, do not pay taxes.

**Vulnerability and Lack of Protection:** Workers in the informal economy often face precarious working conditions, including low wages, long hours, and a lack of social protection, making them particularly vulnerable to economic shocks and exploitation. They typically have lower levels of education and lack official contracts and social protection, increasing their likelihood of being impoverished compared to those in the formal sector.

### **The Role of the Informal Economy**

Several theoretical perspectives help explain the persistence and significance of the informal economy, particularly in developing countries:

**Dualism:** This perspective views the economy as divided into two distinct sectors: a modern, formal sector with high productivity and regulated employment and a traditional, informal sector characterized by low productivity, subsistence activities, and unregulated labor (Lewis, 1954). In this view, the informal sector serves as a residual sector, absorbing surplus labor from the formal sector and rural areas.

**Structuralism:** This perspective emphasizes the structural inequalities and power relations that shape the informal economy. It argues that informality is not merely a transitional phenomenon but a consequence of the capitalist system, creating a demand for cheap labor and flexible production (Castells & Portes, 1989).

**Legalist/Neoliberalism:** This perspective focuses on the role of excessive regulation and state intervention in driving informality. It suggests that reducing regulatory burdens and promoting free markets will encourage formalization and economic growth (de Soto, 1989).

The informal sector provides employment, particularly in developing countries. It is a key source of jobs but also has underemployment and challenges decent work conditions. Research explores factors driving informality (poverty, inequality, regulation), its impact on economic growth (debated), and policy implications (formalization, working conditions, social protection). The framework recognizes the informal economy's role in employment in Nigeria and will investigate factors influencing job creation, characteristics of informal employment, and challenges/opportunities for decent work.

## **RESEARCH METHODOLOGY**

### **Unemployment Context**

Nigeria's national unemployment rate increased from 27.1% in Q2 2020 to 33.3% in Q4 2020, with Southeastern states experiencing similar increases (National Bureau of Statistics [NBS], 2020). This persistent rise in unemployment is affected by insecurity, conflict, and poverty (World Bank, 2021). Promoting small enterprises through subsidized loans/grants, support from agencies like SMEDAN, and government procurement policies prioritizing small businesses is a key strategy for job growth (Central Bank of Nigeria [CBN], 2021).

### **Sampling Design**

This study employed a stratified random sampling technique to select participants. The population was first divided into distinct strata based on relevant criteria including Abakpa, Galiki, Uwani, Emene. Within each stratum, a simple random sampling method was used to select participants. To ensure adequate representation across all strata and to achieve a workable sample size for the study (Levy, P. S., & Lemeshow, S., 2008), 30 participants were randomly selected from each of the four identified strata, resulting in a total sample size of 120 respondents."

### **Data Collection**

This study employs a mixed-methods approach to investigate the causes of poverty and unemployment in Southeastern Nigeria. Both quantitative and qualitative data were used in the research process. (Creswell & Plano Clark, 2018).

### **Survey Implementation**

Primary data was collected using a structured questionnaire administered through in-person interviews, utilizing both oral and written formats.

### **Study Area and Sample**

The study was conducted in the Enugu metropolis (Abakpa, Galiki, Uwani, Emene). The population was residents of these areas. The sample size was 120 households from five Enugu State LGAs (Enugu North, Enugu East, Enugu South, Udi, Nkanu East), selected by stratified random sampling.

### **NDE Data**

Secondary data from sources such as journals and National Directorate of Employment (NDE) programs (Enugu State, 2016-2018) was analyzed, including participant data on demographics, training, employment, and income, to assess past government efforts.

### **Data Analysis**

Descriptive statistics were used. Responses were assigned Likert scale values (Strongly Agree = 5 to Strongly Disagree = 1), and the weighted mean score (WMS) was calculated.

## **RESEARCH RESULTS**

This survey of 120 respondents in six areas explored informal sector challenges and demographics. Key findings: Obstacles include poor infrastructure, corruption, and policy instability. Women comprise the majority (56.7%). Education levels vary, with 33.3% having tertiary qualifications but 4.2% no formal education. Most respondents are middle-aged (44.2% aged 41-65). Marital status distribution: 40% married, 35% single, 16.7% widowed, 8.3% divorced/separated. These demographics highlight the need for tailored policy interventions addressing gender, education, age, and marital status within the informal sector.

A survey of 120 respondents revealed the following employment distribution across sectors: Commerce (23.3%), Transportation (19.2%), Service (20.0%), Telecommunication (18.3%), Technology (15.0%), and Manufacturing (4.2%). Commerce is the largest sector, followed by Transportation and Service. Telecommunication and Technology have growth potential but lower employment share. Manufacturing has the lowest representation. Support for Commerce and Transportation could benefit many workers. Manufacturing has growth opportunities through training and strategic investment. Sectoral diversity requires tailored support for economic resilience.

An analysis of the training methods employed by the 120 respondents reveals the following distribution: On-the-Job Training (36.7%, n=44), Apprenticeships (32.5%, n=39), Government Training (12.5%, n=15), and No Formal Training (18.3%, n=22).

On-the-Job Training represents the most frequently utilized method for skill acquisition, underscoring the importance of practical, real-world experience in developing workforce capabilities. Many respondents rely on apprenticeships, highlighting the continued relevance of structured training paradigms for acquiring specialized skills within specific trades. Notably, 18.3% of respondents reported receiving no formal training, indicating a gap in structured skill development that may affect their overall employability and career advancement. Government-sponsored training programs account for only 12.5% of training, suggesting potential areas for improvement in terms of program accessibility, relevance, and uptake within the target population. To address these findings, it is recommended that stakeholders:

- 1) Enhance Training Programs: Develop more structured and comprehensive skill development programs in strategic partnership with educational institutions and industry leaders.
- 2) Improve Government Training: Conduct a thorough assessment of barriers to participation in government-sponsored training initiatives and tailor programs to align with evolving workforce needs and industry demands.

3) Expand Apprenticeship and On-the-Job Training: Foster increased opportunities for apprenticeships and on-the-job training through strengthened collaboration with employers and providing incentives for participation.

This survey highlights a firm reliance on practical training methodologies while simultaneously revealing significant gaps in formal education and structured training that require attention to improve overall workforce skill development and enhance the employability of individuals within the informal sector.

The data reveals a diverse employment structure, indicative of a dynamic labor market characterized by a mix of business ownership and temporary work arrangements. Business owners constitute 26.7% of the respondents, highlighting a significant prevalence of entrepreneurship within the sample. Temporary job holders represent 23.3%, suggesting a degree of flexibility in employment arrangements, albeit potentially accompanied by job insecurity. Individuals identifying as employees account for 21.7% of respondents, demonstrating that traditional employment remains a relevant component of the labor landscape. Apprentices comprise 15.0% of the sample, reflecting a focus on skill development and human capital formation for future career trajectories. Family workers, at 13.3%, represent the smallest group, indicating their role in supporting family-owned businesses. In light of these findings, it is recommended that policies:

- 1) Enhance resource allocation and support mechanisms for small business growth and sustainability.
- 2) Prioritize job security and the provision of benefits for temporary workers, addressing potential vulnerabilities within this segment of the workforce.
- 3) Expand apprenticeship programs and create pathways for enhanced employability, investing in structured training and skill development initiatives.

A comprehensive understanding of these employment dynamics is crucial for policymakers seeking to formulate effective interventions that support the workforce, foster economic growth, and promote sustainable development within this sector.

The data on capital sources reveals a notable reliance on cooperative loans and personal savings, while bank loans are utilized to a lesser extent, potentially indicating challenges related to accessibility. Key insights derived from this distribution include:

- 1) Cooperative loans (33.3%) are a vital source of financial support, underscoring their significant role within the respondents' economic ecosystems.
- 2) Personal savings (30.0%) also constitute a primary source of capital, and encouraging savings behaviors can potentially improve individuals' financial management skills.
- 3) The limited utilization of bank loans (6.7%) indicates potential access challenges that warrant further investigation and policy intervention.
- 4) Loans from family and friends (16.7%) highlight the importance of informal networks in providing crucial financial support.

Understanding these financial dynamics is crucial for developing strategies aimed at enhancing financial access, promoting financial inclusion, and supporting sustainable economic growth within the community

**Table 1** the respondents' distribution based on monthly household income.

<b>Variable</b>	<b>Frequency</b>	<b>Sample%</b>
Below 0,000	9	7.5%
1,000 - 30,000	34	28.3%
31,000 - 40,000	52	43.3%
41,000 - 50,000	13	10.8%
Above 50,000	12	10.1%
<b>Total</b>	<b>120</b>	<b>100%</b>

Out of 120 respondents, A significant portion (43.3%) earns N31,000 - N40,000, indicating a moderate economic profile. 28.3% earn N21,000 - N30,000, highlighting potential economic challenges. Only 10.8% and 10.1% earn N41,000 - N50,000 and above N50,000, respectively, suggesting fewer high-paying job opportunities. Just 7.5% earn below N20,000, indicating some economic resilience. The income distribution reflects moderate levels of economic well-being, with implications for financial stability and the need for targeted support programs to enhance economic opportunities and address financial challenges.

An analysis of financial stability among the 120 respondents reveals that a substantial majority, 66.7%, demonstrate strong financial stability, suggesting they possess adequate resources to manage their expenses. However, a notable proportion, 20.8%, reports that they are barely managing, a condition which may induce stress and potentially limit future opportunities. Additionally, 12.5% indicate an inability to meet their obligations, representing a vulnerable segment that requires support. Overall, the data indicates a degree of economic resilience within the majority, reflective of positive local economic conditions. Nonetheless, the presence of financial challenges among 33.3% underscores the need for targeted interventions, such as programs aimed at enhancing financial literacy and improving access to resources. The prevalence of financial stability among a significant portion of the respondents also suggests opportunities for local business investments and community programs focused on promoting savings. In summary, the survey depicts a generally favorable financial landscape, with a majority of respondents reporting stability. It also highlights the importance of addressing the challenges faced by those experiencing financial difficulties, to enhance overall community resilience.

**Table 2** how respondents were distributed based on their perceptions of the issues that operators in the unregulated sector face.

<b>Variable</b>	<b>Frequency</b>	<b>Sample%</b>
Lack of Capital	35	29.2%
Inadequate Infrastructure	27	22.5%
Inconsistency in Government Policy	21	17.5%
Lack of Adequate Training	23	19.1%
Unionization	14	11.7%
<b>Total</b>	<b>120</b>	<b>100%</b>

An analysis of survey responses from 120 individuals reveals the following perceptions regarding challenges encountered by operators within the informal sector: 1) Capital Shortages: 35 respondents (29.2%) identified this as the primary impediment, highlighting its restrictive impact on business growth and resilience. 2) Infrastructure Deficiencies: 27 respondents (22.5%) cited this as a significant challenge, which hampers operational efficiency. 3) Lack of Adequate Training: 23 respondents (19.1%) mentioned this as a concern, emphasizing the importance of skill development initiatives. 4) Policy Inconsistency: 21 respondents (17.5%) noted concerns regarding government support and regulatory clarity. 5) Union Activities: 14 respondents (11.7%) considered this a primary obstacle, although it is not perceived as a major issue compared to the others.

These findings underscore that capital shortages constitute the leading barrier for informal sector operators, constraining their capacity for expansion and resilience. Furthermore, infrastructure deficiencies pose a substantial challenge, impeding operational effectiveness. The need for enhanced training was highlighted by nearly 20% of respondents, emphasizing the importance of skill development. Concerns regarding policy consistency and clarity in government support were noted by a notable proportion of respondents. While union activities

were mentioned, they were not identified as a predominant concern relative to the other challenges.

In light of these findings, it is recommended to:

- 1) Develop financial support programs and facilitate access to microloans.
- 2) Enhance infrastructure related to transportation, utilities, and communication systems.
- 3) Tailor skill development initiatives specifically for informal sector workers.
- 4) Ensure consistent and predictable government policies to foster confidence among operators.
- 5) Monitor the role of unions within the informal sector.

Addressing these challenges is crucial for improving the economic conditions of informal sector operators and supporting their sustainable growth."

An analysis of the 120 survey respondents reveals that a substantial majority, 66.7%, have experienced unemployment for over 52 weeks, indicative of significant long-term unemployment. This elevated percentage raises concerns regarding the financial stability and mental health of those affected. A notable proportion of respondents, 20.8%, encounter barriers to re-entering the workforce, suggesting that most respondents are experiencing chronic unemployment rather than temporary job loss.

In response to these findings, it is recommended to:

- 1) Implement job training programs, career counseling services, and tailored support interventions.
- 2) Identify and address underlying factors contributing to long-term unemployment, such as skill mismatches and socio-economic challenges.
- 3) Provide emotional support services for individuals facing extended periods of unemployment.
- 4) Acknowledge and address the broader implications of long-term unemployment on consumer spending patterns and social support systems.

The findings highlight a troubling trend of protracted unemployment among respondents, underscoring the urgent need for proactive interventions and support mechanisms to facilitate their reintegration into the workforce."

**Table 3** how respondents were distributed based on their reasons for unemployment

<b>Variable</b>	<b>Frequency</b>	<b>Sample %</b>
Lack of skills\Education	10	8.4%
Economic Recession	40	33.3%
Health Issues	13	10.8%
Inflation	25	20.8%
Globalization\Technology Advancement	20	16.7%
Discrimination	12	10.0%
<b>Total</b>	<b>120</b>	<b>100%</b>

Analysis of 120 survey respondents reveals the following unemployment reasons: Economic Recession: 40 (33.3%), Inflation: 25 (20.8%), Globalization/Economic Advancement: 20 (16.7%), Health Issues: 13 (10.8%), Discrimination: 12 (10.0%) and Lack of Skills/Education: 10 (8.4%).

The findings indicate that economic factors, specifically recession and inflation, account for 54.1% of unemployment, underscoring the need to prioritize measures to ensure financial stability. Additionally, 16.7% attributed unemployment to globalization/economic advancement, suggesting job losses in sectors facing challenges adapting to these changes. While significant, health-related issues and discrimination were less frequently cited, highlighting the need for targeted support for individuals facing these challenges. Lack of skills/education was the least cited reason (8.4%), suggesting that immediate economic

pressures may overshadow this concern, although it underscores the importance of providing opportunities for skills enhancement through training.

In response to these findings, it is recommended to:

- 1) Prioritize measures to stimulate economic growth and stabilize the job market.
- 2) Offer financial assistance and job training for those affected by health issues or discrimination.
- 3) Invest in education and training programs to enhance future employability.

By addressing these key areas, policymakers can better support individuals facing unemployment and work towards reducing overall unemployment rates.

Analysis of survey data reveals that full-time employment is the most preferred type of job (41.7%), indicating a strong inclination towards job security and associated benefits. Part-time positions are the second preference (20.8%), suggesting that a notable proportion of individuals require flexible work schedules, potentially due to personal commitments. Freelance work is sought by 16.7% of respondents, reflecting a desire for autonomy and the opportunity to select projects of interest. Career development opportunities are prioritized by 12.5%, demonstrating a workforce segment focused on skill enhancement and upward mobility. Job roles and responsibilities are the least prioritized (8.3%) compared to employment type and advancement opportunities.

Employers should focus on offering competitive salaries and comprehensive benefits packages to attract candidates. Furthermore, offering part-time and freelance arrangements can cater to individuals with diverse needs and preferences. Implementing robust training initiatives is crucial for enhancing employee satisfaction and fostering retention. Aligning workforce development programs with labor market preferences will facilitate improved job placements and optimize training outcomes. A comprehensive understanding of these preferences is essential for cultivating a more responsive and efficient labor market.

## **DISCUSSION**

### **Economic Aspirations and Self-Employment:**

The research findings demonstrate that experiences of poverty significantly influence aspirations for financial self-reliance through self-employment. This aligns with the work of Grimm et al. (2012), who studied micro-entrepreneurs in Africa and found that individuals from impoverished households are more likely to start their own businesses to enhance income and flexibility. However, the results also indicate a persistent desire for public sector employment, potentially reflecting a need for long-term security. Kingdon and Knight (2007), in their study of the South African labor market, found that public sector jobs remain highly sought after due to stable benefits and welfare. To address unemployment, supporting the creation of new enterprises is crucial, a perspective supported by Aterido et al. (2011), who found that SMEs play a vital role in job creation in developing countries.

### **Factors Affecting Unemployment:**

Key obstacles to employment in Southeastern Nigeria, as identified in the research, include inadequate infrastructure, corruption, unreliable power and water supplies, insecurity, and lack of access to capital. This aligns with Ebeke et al. (2012), who studied the determinants of unemployment in Africa and found that poor infrastructure and corruption are significant barriers to job creation. Furthermore, the Nigerian mindset that prioritizes formal employment over entrepreneurship is a crucial factor, which is supported by McPherson (1991), who studied entrepreneurs in Africa and found that self-confidence and entrepreneurial attitudes influence business success.

### **Employment Dynamics and Financial Stability:**

The diverse employment structure in the research reflects labor market flexibility, which aligns with Kucera and Roncolato (2012), who studied the global informal economy and found

various employment forms like business ownership, temporary work, and formal employment. However, job insecurity and moderate income levels are significant problems, which are supported by Rani et al. (2013), who studied global employment insecurity.

#### **Long-Term Unemployment and Causes:**

The research finds that long-term unemployment is a concerning issue, which is supported by Gregg (2011), who studied the impact of long-term unemployment on individuals and society. The causes of unemployment identified in the research, including economic recession, inflation, globalization, health issues, and discrimination, align with Blanchard and Katz (1999), who studied the determinants of unemployment in developed countries.

#### **Job Preferences:**

The preference for full-time employment found in the research reflects a desire for security, which is supported by Clark et al. (1998), who studied job satisfaction and found that job security is a critical factor.

#### **Recommendations**

To address unemployment, the informal sector's growth must be focused on. Government policies should support this sector to enhance job creation and economic stability. In conclusion, enhancing the informal sector's potential could significantly improve employment prospects in southeast Nigeria by 2050, provided that micro, small, and medium enterprises receive adequate support.

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**Data Availability Statement:** The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

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