UNIJERPS
Unizik Journal of Educational Research and Policy Studies VOL.10 (1);
https://unijerps.org
2021 Impact Factor: 5.641; 2020 Impact Factor: 5.355.
January-June, 2022
Indexing and Impact Factor URL: http://sjifactor.com/passport.php?id=21363

IMPACT OF INFORMAL BUSINESSES ON THE LIVELIHOOD OF UNEMPLOYED FEMALE GRADUATES INFORMAL ENTREPRENEURS' IN ASABA TOWN, DELTA STATE

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ABSTRACT
Thus aim of the present study is to examine the impacts of selected informal businesses on the livelihood of female unemployed graduates in Asaba town, delta. The study design is survey research design. Since the entire population of the study area cannot be sampled, stratified, purposive and simple random sampling methods were used for sample selection. Sample size of 400respondents from a total population of 73,374 people was determined using Taro Yamani equation. A five point Likert type rating was developed to determine the extent of respondents' responses to structured questionnaire. To ensure quality data, respondents were informed to be truthful with their responses and that the survey team were not government officials or tax collectors.Result shows that small farm operations was commonly practiced by unemployed female graduates. This was followed by small Kiosk operations such as small provision stores, Point-of-sale (POS), food vendor store, boutique stores etc. Least informal business was catering services, and this is attributed to the huge amount of capital involved. Results of five point Likert scale showed that informal businesses have low to moderate impacts on the livelihood of unemployed female graduate in Asaba town, an indication that the sources of income for some of these business are principally personal and supports from relatives. This need for government interventions inform of incentives and/or encouragement of business clusters with adequate take off funds to promote more participation in informal businesses.

Keywords*:* Informal businesses, Female unemployed graduates, poverty eradication, livelihood

Introduction
In sub-Sahara Africa the share of people living in extreme poverty – those living on less than $1.90 a day, has been on the increase (Development Initiatives 2019a). It is estimated that more than 40 per cent of the population are still living on less than $1.90 a day and the total number of extremely poor people is significantly higher today than it was two decades ago (United Nation, 2019). Development Initiatives (2019b) found that extreme poverty is increasingly becoming concentrated in sub-Saharan Africa. In 1990, 15% of people who were extremely poor lived in the region, in 2015 this share was 56% (Development Initiatives 2019b).Nigeria is not immune from the complex and multidimensional challenges of poverty and income inequality. Since her independence in 1960, Nigeria's widespread extreme poverty rate (Real per capital expenditure below 350 USD)and unequal distribution of income has significantly increased from 6.2% in 1980, 12.1% in 1985, 13.9% in 1992, 29.3 (1996), 22.0% in 2004, 38.7% in 2010 to 40.1% in 2019, which represents 82.9 million people (Nigerian Bureau of Statistics, 2019).

Poverty has been linked to diminished positive growth, and reduced growth impacts on absolute poverty (Mansi, Hysa Panait & Voica, 2020;Bourguignon & Morisson 1992; Dormekpor, 2015). Similarly, DeNavas-Walt., Proctor & Smith, (2010) reported that living in poverty may lead to stressful conditions that are linked to poor mental health problems in adults and developmental issues in children. Poverty isalso intricately linked to physical and mental health problems. (Ackerman, Brown, & Izard, 2004; Blair, 2010; Leventhal andBrooks-Gun, 2011; Raphael, 2004). Other studies have found that the effect of harsh policies toward the poor marginalize the poor even more (Percy-Smith, 2000; Labonte, 2004). Poverty is also linked to low self-esteem (Cozzarelli, Wilkinson & Tagler 2001). Wilkinson, and Pickett (2010) observed, in 2010, that this uneven income distribution has had a direct impact on people's lives. Mansi *et al.*, (2020) in another study observed based in Western Balkan Countries and the European Union that inequality has led to poor governance in societies, the living conditions are worsened, and homicide rates are increased. Moreover, health, education and the quality of life seem to worsen in these unequal societies.

The impacts of poverty however are unevenly distributed from gender point of view. Studies have argued that women and young girls in developing countries are generally at the receiving end of extreme poverty (Butt, Hunjra & Rehman., 2010; Isran and Isran 2012, Dormekpor 2015;Jabeen, Haq, Jameel, Hussain, Asif, Hwang & Jabeen., 2020). These arguments are based on the fact that globally, women are more likely to work in informal and/or low-paid jobs, which are most prone to disruption during public health emergencies (ILO 2020a,b; Titan, Doepke, Olmstead-Rumsey, and Tertilt, 2020) and frequently lack legal and social protections (Cuesta & Pico, 2020). Furthermore, home-based work is more common among women than men, most notably in developing countries, and an increase of unpaid care-related work at home might negatively impact women especially (ILO 2020a).In most developing countries it is argued that women and young girls, particularly those in rural areas walk long distances to fetch firewood and water for cooking, washing, cleaning and doing other household tasks (Parimala, 2008). In marriage, women take on additional responsibilities to bear children, care for their household, which limits women's ability to make income without support from their husbands or kin members (Nukunya, 2003). Jabeen *et al.*, (2020) also found that Women often face seclusion and exclusion based on the socio-cultural norms of patriarchy that ultimately limit their access to development and empowerment (Isran & Isran, 2012). Being deprived of the basic legal rights of participation in economic activities, restriction on work outside the home, a lack of education and skills, wrong interpretations and implementations of purdah, and the honor associated with the women's sexuality, domestic workloads, and the lack of awareness about the market make them dependent on their male counterparts, and they are ignored in the nation's mainstream development process (Butt et al., 2010). As a result, the males get attention in every domain of life for better opportunities that include food, education, ownership, decision making, and the power of the resources (Pudup 1990).In Nigeria, (Kelvin-Iloafu, Igwe & Enemuo, 2019), reported that inadequate access to finance which has been identified as one major

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limiting factor to women entrepreneurship development. According to Yusuf, Nuhu, Shuaibu, Yusuf & Yusuf, (2015), the exclusion of these women from development plans has resulted in the loss of large productive potential. Notwithstanding,a series of empowerment programmes have been initiated by several governments in an attempt to alleviate poverty with regards to women in Nigeria. Some of these initiatives include Family Economic Advancement Programme (FEAP), Peoples' Bank, Better Life for Rural Women and Poverty Alleviation Program (PAP) and Growing Women and Girls in Nigeria (G-WiN).

In spite of these programmes, women empowerment and poverty alleviation among women have not been completely addressed (Hart, 2010, Awojobi, 2013; Achakpa, 2015, Kelvin-IIoufu et al., 2019, Fasola, 2019). The failures of these interventions have been attributed to the top-down nature of these programmes, with associated corruption, bureaucratic bottlenecks during the planning and implementation processes(Warwick, 2013, Felix and Uso, 2014; Kelvin-IIoufo, 2019).There is also the problems of general data inadequacy regarding the informal sector surveys and their impacts on the livelihood of the unemployed population. According to ILO report (2002) global and regional estimates of employment in the informal sector/informal employment should be based on national data obtained through direct observations (labour force surveys, informal sector surveys, etc.). Hence to achieve sustainable development information support for decision-making processes at all levels of government on informal businesses, their mode of organization, impacts of the livelihood of business owners and ways to support these businesses, is very crucial especially as form of businesses constitute over 80% of total employment and plays a key role in economic development (Williams and Martinez, 2014a,b; Omotara, 2016, Mukarati, Mongale & Godswill., 2021). Thus, the aim of the present study is to identify some informal businesses and their impact on the livelihood of unemployed female graduates in Asaba town Delta State.

Research Method

Survey research design was adopted in this research. It requires that a sample size which is representative of the entire population be obtained. The survey also makes use of descriptive, exploratory and explanatory designs to describe each of the variables that are necessary for the study. Structured questionnaire was used in collecting data on such variables as the impact selected entrepreneurship businesses on unemployed female graduates in the study area. The sample size was determined using both Yaro Yamani (1964). The equation is given as follows:

$$N \frac{n}{1+N(e)2}$$

Where

n = sample size
N = population size
1 = constant
e allowable error margin (5% i.e 0.05level of significance was used).

This resulted in a sample size of 399.9 (approx. 400 respondents). Thus a total number of 400 copies of questionnaire were distributed in 10 major streets with Asaba town. Data generated from the field survey was subjected to descriptive analysis which included frequency distribution tables, simple percentages, mean analysis table, bar

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charts, and histograms. In each segment of the analysis histograms and bar charts were used in x-raying the results of the mean analysis. On the 5 scale likert, Strongly Agree was rated 5, Agree 4, Undecided 3, Disagree 2, and Strongly Disagree 1. In our interpretation, any mean above 4.5 is very high, 3.5 and above high, 3.4 -2.5 moderate or uncertain below 2.5 is poor or low.

Presentation of Results

Findings from the questionnaires show that percentage distribution of selected information businesses is illustrated. Small farm operations such as fish farm, snail farms, cash crop plantation, poultry, piggery etc ranked highest and this may be attributed to availability of land a and little start-up capital. This is followed by Kiosk such as small provision stores, Point-of-sale (POS), food vendor store, boutique stores etc. Catering services recorded least response and this is attributed to the huge amount of capital involved in the business (Fig 1).

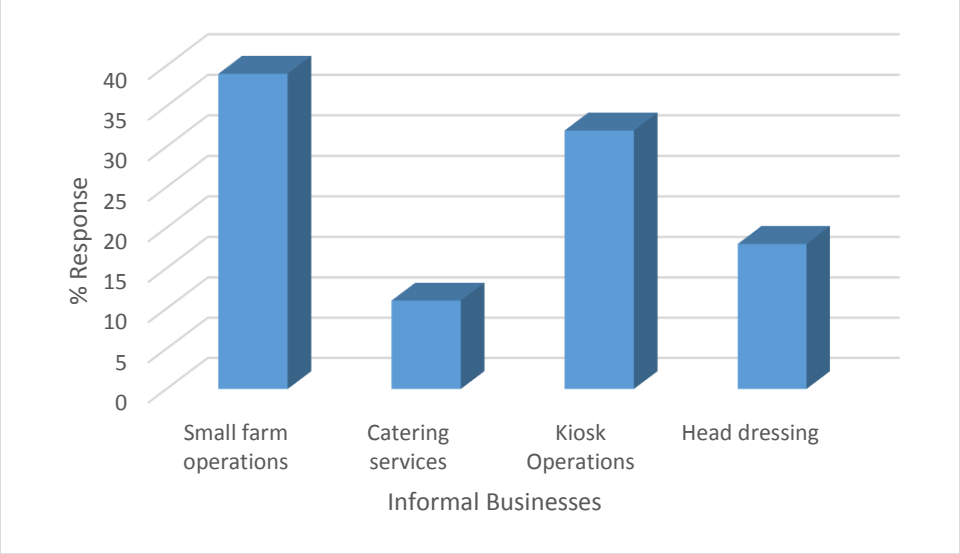


Fig 1: % Response of pre-dominant informal businesses by female unemployed graduates in delta state

In Table 2, SF_1 (Small farm operations have provided sufficiently funds for unemployed female graduates in the study area) scored 28.6% under the strongly Agreed column; 21.2% for Agreed, while 14.2 and 18.9% for disagreed and strongly disagreed respectively, undecided scored 17.1%. With a mean of 3.3, we conclude that the impact of informal businesses (small farm operations) in terms of providing sufficient funds for unemployed female graduate in the study area.

SF__2 (Small farm operations have improved the quality of life of unemployed female graduates in Asaba town) scored 23.5% under the strongly Agreed column; 29.4% for Agreed, while 15.5% and 13.9% for disagreed and strongly disagreed respectively, undecided scored 17.7%. With a mean of 2.3, we conclude that the impact

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of entrepreneurship businesses (small farm operations) in terms of improving the quality of life of unemployed female graduates in Asaba town is very low.

SF _3 (Small farms operations have reduced poverty rate among unemployed female graduates in Asaba town) scored 30.3% under the strongly Agreed column; 21.4% for Agreed. Disagreed and strongly disagreed scored 16.3% and 15.3% while undecided scored 16.3%. With a mean of 3.4, we conclude that the impact of entrepreneurship businesses (small farm operations) in terms of reduced poverty rate among unemployed female graduates in the study area is moderate, an indication of moderate impact.

SF__4Small farm operations have relatively reduced income disparity males and females in Asaba town) scored 22.2% under the strongly Agreed column; 30.3% for Agreed. Disagreed and strongly disagreed scored 15.1% and 13.7% while undecided scored 18.7%. With a mean of 3.3, we conclude that the impact of small farm operations in terms of reduced income disparity between males and females graduates in Asaba town is moderate, an indication of moderate impact.

SF__5 (proceeds from small farm operations have improved the education levels among unemployed female graduates) scored 18.2% under the strongly Agreed column; 26.8% for Agreed. Disagreed and strongly disagreed scored 21.9% and 20.3% while undecided scored 12.7%. With a mean of 3.0, we conclude that the impact of small farm operations in terms of advancement in the education levels due to proceeds from small farm operations in the study areais moderate.

Table 2: Absolute and Relative Frequency Distribution of Response on the Impact of Small farm operations on unemployed Female graduates inAsaba town

A.	**SMALL FARM OPERATIONS**	**5** **Strongly Agreed**	**4** **Agreed**	**3** **Undecided**	**2** **Disagree**	**1** **Strongly disagreed**	**Mean**
SF_1.	Small farm operations have provided sufficiently funds for females in Asaba town	237 (28.6%)	176 (21.2%)	142 (17.1%)	118 (14.2%)	157 (18.9%)	3.3
SF__2.	Small farm operations have improved the quality of life of female graduates in Asaba town	200 (23.5%)	250 (29.4)	150 (17.7%)	132 (15.5%)	118 (13.9)	2.3
SF _3	Small farms operations have reduced poverty rate among female unemployed graduates in Asaba town	273 (30.3%)	193 (21.4%)	150 (16.3%)	147 (16.3%)	137 (15.3%)	3.4
SF__4	Small farm operations have relatively reduced income disparity between males and females in Asaba town	192 (22.2%)	262 (30.3%)	162 (18.7%)	131 (15.1)	119 (13.7%)	3.3
SF__5	Proceeds from small farm operations have improved the education levels in communities in Asaba town	163 (18.2%)	240 (26.8%)	114 (12.7%)	196 (21.9%)	182 (20.3%)	3.0

Above 4.5 is very high impact; 3.5 and above high impact; 3.4 -2.5 moderate impact; below 2.5 is low impact

In Table 3 CBS __1 (Catering/Bakery Services have provided sufficiently funds for unemployed female graduates in Asaba town) scored 24.2% under the strongly Agreed column; 29.2% for Agreed. Disagreed and strongly disagreed scored 20.1% and 11.3% while undecided scored 15.1%. With a mean of 3.3, it can be said that the impact of Catering/Bakery Services in providing sufficient funds for unemployed female graduates in Asaba town is moderate.

CBS _2 (Catering/Bakery Services have improved the quality of life of unemployed female graduates in Asaba town) scored 23.7% under the strongly Agreed column; 31.8% for Agreed. Disagreed and strongly disagreed scored 16.7% and 14.2% while undecided scored 13.6%. With a mean of 3.3, it can be said that the impact of entrepreneurship in terms of improving the quality of life of unemployed female graduates in the study area is moderate.

CBS _3 (Catering/Bakery Services have reduced poverty rate among unemployed female graduates in Asaba town) scored 31.1% under the strongly Agreed column; 23.6% for Agreed. Disagreed and strongly disagreed scored 18.4% and 13.6% while undecided scored 13.3%. With a mean of 3.4, it can be said that the impact of catering/bakery services in reducing poverty rate among unemployed female graduates in Asaba town is moderate.

CBS _4 (Catering/Bakery Services have relatively reduced income disparity males and females in Asaba town) scored 22.4% under the strongly Agreed column; 25.9% for Agreed. Disagreed and strongly disagreed scored 18.3% and 13.3%, while undecided scored 20.0%. With a mean of 3.3, it is observable that the impact of entrepreneurship businesses (Catering/Bakery Services) in terms has relatively reducing income disparity between males and females in the study area is moderate.

CBS _S (proceeds from Catering/Bakery Services have improved the education levels of unemployed female graduates in Asaba town) scored 22.1% under the strongly Agreed column; 26.9% for Agreed. Disagreed and strongly disagreed scored 20.5% and 14.6%, while undecided scored 15.8%. With a mean of 3.2, it is observable that the impact of Catering/Bakery Services in terms of advancement in education levels in communities in Asaba town is moderate.

Table 3: Absolute and Relative Frequency Distribution of Response on the Impact Catering/Bakery services on unemployed Female graduates in Asaba town

	5	4	3	2	1

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B.	**Catering/Bakery Services**	Strongly Agreed	Agreed	Undecided	Disagree	Strongly disagreed	Mean
CBS__1.	Catering/Bakery Services have provided sufficiently funds for females in Asaba town.	218 (24.2%)	263 (29.2%)	136 (15.1%)	181 (20.1%)	102 (11.3%)	3.3
CBS__2	Catering/Bakery Services have improved the quality of life of female graduates in Asaba town	214 (23.7%)	286 (31.8%)	122 (13.6%)	150 (16.7%)	128 (14.2%)	3.3
CBS__3	Catering/Bakery Services have reduced poverty rate among female unemployed graduates in Asaba town	280 (31.1%)	21 (23.6%)	120 (13.3%)	166 (18.4%)	122 (13.6)	3.4
CBS__4	Catering/Bakery Services have relatively reduced income disparity between males and females in Asaba town	202 (22.4%)	233 (25.9%)	180 (20.0%)	165 (18.3%)	120 (13.3%)	3.3
CBS__5	Proceeds from Catering/Bakery Services have improved the education levels in communities in Asaba town	189 (22.1%)	230 (26.9%)	135 (15.8%)	175 (20.5%)	125 (14.6%)	3.2

Above 4.5 is very high impact; 3.5 and above high impact; 3.4 -2.5 moderate impact; below 2.5 is low impact

In Table 4, KP_1 (Kiosk operations have provided sufficiently funds for unemployed female graduates in Asaba town) scored 32.2% under the strongly Agreed column; 17.7% for Agreed. Disagreed and strongly disagreed scored 15.2% and 15.6%, while undecided scored 19.2%. With a mean of 3.4, it is observable that the impact of Kiosk operations in providing sufficient funds for unemployed female graduates in Asaba town is moderate.

KP _2 (Kiosk operations have improved the quality of life of unemployed female graduates in Asaba town) scored 14.4% under the strongly Agreed column; 22.1% for Agreed. Disagreed and strongly disagreed scored 29.4% and 19.9%, while undecided scored 14.1%. With a mean of 2.9, it is observable that the impact of Kiosk operations in improving the quality of life of unemployed female graduates in Asaba town.

KP _3 (Kiosk operations have reduced poverty rate among unemployed female graduates in Asaba town) scored 18.0% under the strongly Agreed column; 19.2% for Agreed. Disagreed and strongly disagreed scored 24.9% and 21.7%, while undecided scored 16.1%. With a mean of 2.9, it is observable that the impact of entrepreneurship businesses (kiosk operations)in reducing poverty rate among unemployed female graduates in Asaba town is moderate.

KP _4 (Kiosk operations have relatively reduced income disparity males and females in Asaba Town) scored 15.3% under the strongly Agreed column; 15.0% for Agreed. Disagreed and strongly disagreed scored 34.8.9% and 16.3%, while undecided scored 18.8%. With a mean of 2.8, we can conclude that the impact of Kiosk operations in relatively reducing income disparity between males and females in Asaba town is moderate.

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KP _5 (proceeds from Kiosk operations have improved the education levels of female graduates in communities in delta state) scored 15.3% under the strongly Agreed column; 21.8% for Agreed. Disagreed and strongly disagreed scored 24.8.9% and 23.3%, while undecided scored 14.9%. With a mean of 2.8, we can conclude that the impact of proceeds from Kiosk operations in terms advancing the education levels of female undergraduates in the study area is moderate.

KP _6 (Kiosk operations have increased the employment level for unemployed female graduates in the sampled streets) scored 17.1% under the strongly Agreed column; 19.6% for Agreed. Disagreed and strongly disagreed scored 25.0% and 22.2%, while undecided scored 16.1%. With a mean of 2.8, we can conclude that the impact of Kiosk operations in increasing the employment level for unemployed female graduates in the sampled streets is moderate.

Table 4: Absolute and Relative Frequency Distribution of Response on the Impact of Kiosk Operations on unemployed Female graduates in Asaba Town

	KIOSK OPERATIONS	**5** Strongly Agreed	**4** Agreed	**3** Undecided	**2** Disagree	**1** Strongly disagreed	Mean
KP_1	Kiosk operations have provided sufficiently funds for females in Asaba town	290 (32.2%)	160 (17.7%)	173 (19.2%)	137 (15.2%)	140 (15.6%)	3.4
KP_2	Kiosk operations have improved the quality of life of female graduates in Asaba town..	122 (14.4%)	188 (22.1%)	120 (14.1%)	250 (29.4%)	169 (19.9%)	2.8
KP_3	Kiosk operations have reduced poverty rate among female unemployed graduates in Asaba town	162 (18.0%)	173 (19.2%)	145 (16.1%)	224 (24.9%)	196 (21.7%)	2.9
KP_4	Kiosk operations have relatively reduced income disparity males and females in Asaba town.	122 (15.3%)	120 (15.0%)	150 (18.8%)	278 (34.8%)	130 (16.3%)	2.8
KP_5	Proceeds from Kiosk operations have improved the education levels of female undergraduates in communities in Asaba town	124 (15.3%)	176 (21.8%)	120 (14.9%)	200 (24.8%)	188 (23.3%)	2.8
KP_6	Kiosk operations have increased the employment level for female undergraduates in Asaba town	154 (17.1%)	176 (19.6%)	145 (16.1%)	225 (25.0%)	200 (22.2%)	2.8

Above 4.5 is very high impact; 3.5 and above high impact; 3.4 -2.5 moderate impact; below 2.5 is low impact

In Table 5, HDM_1(Hair dressing/Make up services have provided sufficiently funds for unemployed female gradates in Asaba) scored 23.3% under the strongly Agreed column; 16.9% for Agreed. Disagreed and strongly disagreed scored 19.2% and 23.3%, while undecided scored 17.4%. With a mean of 3.0, we can conclude that the impact Hair dressing/Make up services in providing sufficient funds for unemployed female graduates in Asaba town is moderate.

HDM _2 (Hair dressing/Make up services have improved the quality of life of unemployed female graduates in Asaba town) scored 13.8% under the strongly Agreed column; 21.1% for Agreed. Disagreed and strongly disagreed scored 27.6% and 20.7%, while undecided scored 16.9%. With a mean of 2.8, we can conclude that the impact Hair dressing/Make up services in improving the quality of life of unemployed female graduates in Asaba town is moderate.

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HDM _3 (Hair dressing/Make up services have reduced poverty rate among unemployed female graduates in Asaba town) scored 15.7% under the strongly Agreed column; 21.6% for Agreed. Disagreed and strongly disagreed scored 26.9% and 19.5%, while undecided scored 16.2%. With a mean of 2.4, we can conclude that the impact of Hair dressing/Make up services in reducing poverty rate among unemployed female graduates in Asaba town is low.

HDM _4 (Hair dressing/Make up services have relatively reduced income disparity males and females in Asaba town) scored 18.1% under the strongly Agreed column; 19.7% for Agreed. Disagreed and strongly disagreed scored 23.9% and 16.7%, while undecided scored 21.5%. With a mean of 2.9, we can conclude that the impact of Hair dressing/Make up services in relatively reducing income disparity between males and females in Asaba town is moderate.

HDM_5 (Proceeds from Hair dressing/Make up services have improved the education levels of unemployed female graduates in Asaba town) scored 21.1% under the strongly Agreed column; 24.9% for Agreed. Disagreed and strongly disagreed scored 22.2% and 14.7%, while undecided scored 16.4%. With a mean of 3.2, it can conclude that the impact of proceeds from Hair dressing/Make up services have improved the education levels of unemployed female graduates in Asaba town is moderate.

HDM _6 (Hair dressing/Make up services have increased the employment level for unemployed female graduates in Asaba town) scored 13.5% under the strongly Agreed column; 20.3% for Agreed. Disagreed and strongly disagreed scored 26.3% and 24.0%, while undecided scored 15.7%. With a mean of 2.7, we can conclude that the impact of Hair dressing/Make up services in terms of increase in the employment level for unemployed female graduates in Asaba town is moderate.

Table 5: Absolute and Relative Frequency Distribution of Response on the Impact of Hair dressing/Make up services on Female unemployed graduates in Asaba town

	HAIR DRESSING/MAKE UP SERVICES	5 Strongly Agreed	4 Agreed	3 Undecided	2 Disagree	1 Strongly disagreed	Mean
HDM_1	Hair dressing/Make up services have provided sufficiently funds for females in Asaba town	200 (23.3%)	145 (16.9%)	150 (17.4%)	165 (19.2%)	200 (23.3%)	3.0

HDM_2	Hair dressing/Make up services have improved the quality of life of female graduates in Asaba town	120 (13.8%)	183 (21.1%)	147 (16.9%)	240 (27.6%)	180 (20.7%)	2.8
HDM_3	Hair dressing/Make up services have reduced poverty rate among female unemployed graduates in Asaba town	141 (15.7%)	194 (21.6%)	145 (16.2%)	242 (26.9%)	175 (19.5%)	2.4
HDM_4	Hair dressing/Make up services have relatively reduced income disparity males and females in Asaba town	151 (18.1%)	165 (19.7%)	180 (21.53%)	200 (23.9%)	140 (16.7)	2.9
HDM_5	Proceeds from Hair dressing/Make up services have improved the education levels of female undergraduates in communities in Asaba town	175 (21.8%)	200 (24.9%)	132 (16.4%)	178 (22.2)	118 (14.7%)	3.2
HDM_6	Hair dressing/Make up services have increased the employment level for female undergraduates in Asaba town	108 (13.5%)	162 (20.3%)	127 (15.7%)	210 (26.3%)	192 (24.0%)	2.7

Above 4.5 is very high impact; 3.5 and above high impact; 3.4 -2.5 moderate impact; below 2.5 is low impact

Discussion

The study found that on the whole, the impact of the selected informal businesses on the livelihood of unemployed female graduates in Asaba, Delta State, ranged from low to moderate impact and this may be attributed to limited access to finance, Government policy, the problem of land and physical infrastructure and limited skill development. Akinbode *et al.,* (2016), observed that informal entrepreneurs in Nigeria have been groaning under difficulty in accessing fund for their entrepreneurial venture in spite of their growing number. Studies have confirmed lack of adequate access to finance as a major constraint confronting informal entrepreneurs (Dinh *et al.*, 2010; Dollar *et al,* 2005).

The financing constraint is more severe in less developed countries, where the traditional financial institutions such as deposit money banks are not willing to lend money out to informal entrepreneurs because they have been constrained by legal and regulatory environment, and they too prefer to relate with high-risk financial sector (Afolanya 2016). For instance, existing microfinance banks (MFBs) that should salvage the informal entrepreneurs only make loans available to the formal sector. According to Adepoju (2003) factors identified to be inhibiting funds accessibility are the stringent conditions set by financial institutions which include lack of adequate collateral and credit information and cost of accessing funds. Many of the MFBs charged high interest rates per month and this makes it unattractive to informal entrepreneurs especially for beginners. Where the funds are claimed to be available, the requirements are too stringent for informal entrepreneurs (Ukuku, 2012). According to Akinbode *et al* (2016), this financing constraint prevent informal entrepreneurs from expanding, employing more people, and contributing to economic growth so if this constraint could be addressed through relatively straightforward measures the possibility of expanding, employing more people and contributing to the nation's development would be high. Many of the informal entrepreneurs could not raise fund from their personal savings because of their economic status, it becomes difficult for them to raise substantial amount of money from this source. They often result to informal lending schemes, savings contribution, and money

lending, rotating savings and credit associations and family members (Demand survey, 2005).

In another study Gichuki, *et al.*,(2014) observe that small and medium enterprises operate on tight budgets often financed through owner's own contribution, loans from friends and relatives. This usually makes it difficult for them to meet day-to-day expenses let alone purchase machinery, equipment and raw materials. In the study of Ntakobajira (2013), access to finance was found to affect performance of SMEs to a great extent because it limited the entrepreneurs' ability to take advantage of opportunity as and when they arose.
The fact that

Conclusion

The study investigated the impacts of selected informal businesses on the livelihood of unemployed female graduate in Delta state. Female unemployed graduates were randomly sampled across 10 major streets in Asaba town using a structured questionnaire. Small farm operations (such as fish, snail farms, cash crop plantation, poultry, and piggery), small provision store owners, point-of-sale (POS), food vendor, boutique store owner, and catering services were selected for the study. On the whole, small farm operations were commonly practiced in Delta State, followed by Kiosk operators (Provision stores, hair dressing materials, farm products). The least informal business practiced by unemployed female graduates was catering services and this may be attributed to the high cost of initial start off capital in catering business. Results of five (5) likert scale analysis showed that over all, that selected informal businesses only had 2.8% - 3.4% impact on female livelihood, indicating moderate impact. This shows that personal and family income remains the biggest sources of funds for informal businesses in delta state.

Recommendations

In view of this finding, there is need for policy and progammes in the state under the present SMART programmes of the state government to assist unemployed female entrepreneurs in the State to achieve their dreams and also make meaningful impact to national economic development.

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