

International Journal of Economics and Financial Research

ISSN(e): 2411-9407, ISSN(p): 2413-8533 Vol. 4, Issue. 5, pp: 107-114, 2018

URL: http://arpgweb.com/?ic=journal&journal=5&info=aims



Original Research Open Access

The Socioeconomic Performance of Women in Parallel Trading and its Implications in Ethiopia, the Case of Dessie Town

Sebsib Hadis

Wollo University, Department of Civic and Ethical Studies, Ethiopia

Abstract

This paper presents the Socioeconomic Performance of Women in parallel trading and its Implications in Dessie town Ethiopia. The study was carried out in Dessie town Ethiopia. Primary Data were gathered from parallel traders through questionnaire and observation, and secondary data sources were accessed from Dessie town trade and transport office and CSA (Central Statistical Agency). The paper has purely mixed explanatory sequential approach which is based on the collection and analysis of quantitative data to be followed and supported by a qualitative data. The finding of the study has shown that parallel trading is the first among alternatives for women's divorced or widowed and dependent hitherto to parallel trading. Women in parallel trading were engaged in retails of food items that are easily accessed in the local markets, in which more than two-third of households are dependent on the gains as well as become involved in the retails activity. Though, the economic responses of parallel trading were the bases for women's livelihood, its performance would not let women's and their dependent family members /household to have better house and access to education. Furthermore, the study has shown that the socioeconomic performance of parallel trading were constrained by government regulations that exclude and discourage the trading, lack of access to finance, lack of premises and lack of smooth supply of inputs. Therefore, it is important for both local governments and organizations working on women affairs to reconsider their actions and create an environment encouraging for women in parallel trading to grow and integrate to formal economic sectors.

Keywords: Informal sector; Parallel trading; Women; Growth.

CC BY: Creative Commons Attribution License 4.0

1. Introduction

Although there is no consensus on its definition, 'informal sector' has been the area of concern for different actors in the last few years. The major difficulties confronted are lack of suitable and proper unit of measurement and the gap in identifying the demarcation that separate the formal from informal activities (Chaudhuri and Mukhopadhyay, 2010). This duality was made based on the nature of exchange and economic activities of the business, means of production and level of advancement in the production and distribution of products and services.

The notion of "informal sector" was used on the development agenda of the state by the International Labor Organization (ILO) in the 1970s. It initially referred to survival and other unreported activities in peripheral segments of the economy (International Labor Organization, 2002). After a couple of years, the informality of the sector acknowledges the "easy entry for the new enterprises, dependence on indigenous knowledge, family ownership of enterprises, reliance on indigenous knowledge and lack of governmental support" (Ibid).

According to Matthias (2011) informal sector like parallel trading is characterized by the domination of selfgoverning small-scale activities produce and distribute goods and services, home-workers (in urban areas), as well as of household enterprises and subsistence farmers (in rural areas). Accordingly, the business has been practices in the absence of formal recognition and inspection of the local authority. Besides, the inefficient productivity of the business, it has been vulnerable to crime and harassment from the local authorities (Central Statistical Authority, 1997).

The informal sector is a dynamic segment of the economy and the labor market. In a context of jobless economic growth, recurrent financial crises, economic downturns and highly-skilled labor demands by formal sector enterprises. Thus, together with the changing conditions of the local economy, the sector has been growing across different parts of the world (Ralf, 2001). According to Chaudhuri and Mukhopadhyay (2010), from a total of forty two countries studied, substantial employees in the 17 countries found in the informal sector. In the meantime, sub-Saharan African states constitute the uppermost proportion to the total employment. Furthermore, informal sector employ 43%, 45%, 72%, 77%, 58% and 41% work force from both sex in countries like Algeria, Egypt, Kenya, Burkina Faso, South Africa and Ethiopia respectively (International Labor Organization, 2002).

The nature and role of informal sectors strongly influence their recruitment pattern. The presence of a vast multitude of women and child workers in the informal sectors of urban and rural economy is a well-documented fact that has been served as a tool to instigate local development. According to Biswajit (2001), of the total working population in Bangladesh, over 92% are in the informal sectors, and vast majorities (94 per cent) of them are women. Whilst in urban India, 80 percent of women workers are employed in informal activities like household industry, petty trades and services, and building construction.

Though data is not able to be obtained to figure out the number of women engaged in the sector (parallel trading) in Ethiopia, different research reports reveals that significant number of women find themselves in the informal sector in a way that was not expected. For instance, Central Statistical Agency report shows that, 52% (Central Statistical Authority, 1994), 59.99% (Central Statistical Authority, 2003) and 61% (Central Statistical Authority, 2011a) of women involved in the sector. Women's engagement increment can be justified by the alarming rate of rural-urban migration. They look for job in the formal economy but most of them became unemployed, and then a connection with informal sector (particularly parallel trading) has been made to secure employment.

According to Central Statistical Authority (2006) report, self-employment accounts for over 80% of the total employment whereas; the rest belongs to wage employment in the informal sector. Self-employment sector such as street vending, retail trade and local drinks are activities in which an enormous number of women are engaged to help themselves and sustain their life from the suffers of poverty.

In developing countries poverty is growing caused by the uncontrolled and rapid population growth. This resulted in serious social and economic hazards in which Ethiopia is part of it. Another danger in relation to this appears to be rapid urban population growth as a consequence of rural-urban migration. As a result, the number of unemployed people in towns is actually growing. On the other hand, informal sectors play an important role in employment generation for substantial number of women in Ethiopia not only accompany them with stuff but also provide them with necessary goods and services. So, informal sector particularly parallel trading (called street, pavements, sidewalk or open-air selling, or called street net; besides the term embraces the aspects business, not designate the place where the business activities take place nor the manner of business) provides significant contribution to the local economic development pertaining to employment output in many African countries (International Labor Organization, 2002) and (Matthias, 2011). However, in Ethiopia this sector has got marginalized and much less emphasis in general and in Dessie in particular. Hence, hitherto there is no study on women and informal sector (parallel trading) resulted in unfathomed knowledge gap. Thus, it is found necessary to study the socioeconomic performance of women in parallel trading and its implications in Ethiopia with particular reference to Dessie town. Accordingly, this study tries to address the following specific objectives include:

- 1. Assessing the driving factors that cause women to parallel trading activities.
- 2. Assessing the socioeconomic status of women in the sector.
- 3. Assessing the challenges on the performance and growth of parallel trading.

2. Methodology

2.1. Description of the Study Area

The study was carried out in Dessie town. In 2007 the population of Dessie town was about 151,174, consisting of 48.23% male and 51.77% female (ibid, p.8) and during 2008 estimated to be more than 200,000 (Dessie Town Urban and Planning Program Office, 2008). The majority of the people in the town engaged in more than 6,500 business entities/trade dominant and commerce, government and private employees (Dessie Town Trade and Transport Office, 2010), and 12, 321 (18.4%) of the population in the town is unemployed (Central Statistical Authority, 2011a).

2.2. Research Design and Data Sources

The (design) used in the research is Mixed Sequential for both qualitative and quantitative methods. Employment, income and expenditure to (social issues) of people engaged in the trading, housing, education, health status is used as the main variables in the study. The data on the operation and growth of parallel trading were collected in the survey from April-May-June 2014. Both primary and secondary data were used to undertake the study. Primary data congregated from those engaged in parallel trading, using questionnaire and observation. Secondary data generated in the study came from Dessie town trade and transport report, CSA and other published and unpublished sources and Medias.

2.3. Sampling Technique and Data Collection

During the study random sampling techniques were used to take samples from the total of 206 parallel traders determined using the unknown sample size determination formula (Sarantakos, 1998). Therefore, 206 respondents were used including the return rate (5%) of the respondents.

Both primary and secondary data were collected during the study. Primary data were collected from 206 randomly selected respondents running the business (parallel trading).

2.4. Method of Data Analysis

Both qualitative and quantitative data were collected and analyzed from the view point of research objectives. The collected data were entered into SPSS version 20.1 and analyzed by using explanatory sequential analysis: quantitative data was first processed and it was followed and supported by a qualitative data involving exploration with a few cases or individuals. Averages, mean, percentages, tables and figure were used in the analysis (Creswell, 2009).

2.5. Discussion and Analysis

The socio-demographic features of women's, parallel trading, major factors that lead to informal sector (parallel trading), sources of startup capital, the sector socio-economic impact; employment extent, monthly income of women, housing situation, health care affordability and education accessibility and working conditions are discussed. In addition, the support of any external bodies including government offices like (Trade and transport office) and

non -governmental bodies in the study area, and the challenges to the operation and growth of parallel trading are presented under this section of the study.

2.6. Socio-Demographic Characteristics

In the study, women's socio-demographic characteristics are explained using age, marital status, educational and family size. Respondents were asked to indicate their age, marital status, educational background and family size in order to get an insight about the demographic characteristics of the respondents and to see if their personal background has something to do with their engagement in the sector. In the following paragraphs below, the data (Table 1) pertaining to such variables are presented.

Accordingly, majority of the respondents (39%) and (30%) were between the age of 19-34 and 35-44 years respectively. About 8% of the respondents were below the age of 18, and 23% of them are above the age of 45. All but 8% of the respondents are above the legal minimum age requirement to engage to work. This indicates that except 8% (found in the Minimum Age Convention prohibited by International Labor Organization (1973) and ratified by Ethiopia, working at the expense of their schooling) of the respondents, all are found in the legal age requirement to work, and it is possible confidently to say that informal sector is the best job alternative for those at the age of maturity.

Among those engaged in the sector, 16% of them were married and the unmarried women were about 25%. More than half (59%) of the respondents were widowed or divorced. This indicates that parallel trading has been dominantly practiced when women becomes widow, divorced or unmarried. Thus, parallel trading has something to do with the unmarried section of the society, and consider it as an alternative economic activity for those with some social problems.

Based on data from the survey, parallel trading created employment opportunity to 46.8% of women who are illiterate, 36.8% of those who can read and write, and others who attended primary and secondary school accounted for the rest 17.6% of the sampled population. Accordingly, majority of women in parallel trading were found illiterate and with low level educational status. This figure indicates that when women's level of education gets higher and higher the chance of their engagement in parallel trading goes down. Thus it proves the 'inverse relationship' between education and informal sectors employment to what was reported by Nzinga and Tsegay (2012), that would affect the prospects business development.

Women engaged in parallel trading with a family size of 1-3 and 4-6 members per a family accounted for 26% and 41% respectively. In account, it is found to be the case that there is direct relationship between family size and women engagement in parallel trading, i.e. the number of women engaged in parallel trading having large family size is in considerable extent greater than those with small family size. Because, the growing number of family size in most of the poverty prone sections of the people became the factor that drive women to join parallel trading as a means of economic survival. Thus, the study confirms with the report of Central Statistical Authority "parallel trading remain an alternative sector for large numbers of families in a widespread and growing phenomenon" (2011).

Table-1. Age, marital status, levels of education and family size of respondents

| Characteristics | | Number of the respondent/parallel traders |
|----------------------------|------|---|
| Age | % | N |
| <18 | 8 | 19 |
| 19-34 | 39 | 77 |
| 35-44 | 30 | 58 |
| >45 | 23 | 44 |
| Marital status | % | N |
| Married | 16 | 31 |
| Unmarried | 25 | 50 |
| Others (widowed & divorced | 59 | 117 |
| Level of education | % | N |
| Illiterate | 46.8 | 93 |
| Write and read | 36.6 | 72 |
| Primary | 11.6 | 22 |
| Secondary | 6 | 11 |
| Family size | % | N |
| None | 14 | 28 |
| 1-3 | 26 | 51 |
| 4-6 | 41 | 82 |
| >6 | 19 | 37 |

Source: Own Survey, Dessie, 2017

¹ The increases in educational attainment support the claim that the decreases in labour force participation rates are due to increases in schooling.

2.7. Informal Sector Activities: Parallel Trading

The studied respondents have been working in parallel trading having an item to be consumed, called food items² and non-food items constitutes of (78%) and (22%), respectively (Table 2). The data obtained through observation also strengthens the above figures that women most usually provide goods/items which could be spoilt. They explained that easy accessibility of food items in the surrounding area is the main factor pulls them to get in to retailing.

Table-2. Items/activities and women in parallel trading

| Item/s/Activity | Percent | Number of respondents/parallel traders |
|--------------------------------|---------|--|
| Food and Drinks/to be consumed | 78% | 155 |
| Non-food/textile, cosmetics | 22% | 43 |

Source: Own Survey, Dessie, 2017

2.8. Major Reason's Driving Women to Parallel Trading Activities

Respondents were asked to indicate the reasons why they found themselves in parallel trading and their former occupations. The following table presents the response to this question.

Table-3. Women's Reasons to parallel trading and former occupations

| Reasons to parallel trading | Percent | Former occupations | Percent |
|---|---------|-------------------------------|---------|
| Searching better income | 14% | Dependent on husband's income | 65.7% |
| Family Split (Divorced or widowed) | 67% | Searching formal employment | 24.3% |
| Securing livelihood and self-sustenance | 19% | Other private business | 10% |

Source: Own Survey, Dessie, 2017

As indicated above, the reasons which forced women to be part of parallel trading includes marriage (many are divorced or widowed, 67%), securing livelihood independency/self-sustenance (19%) and search for better income (14%). Parallel trading was found as the last retreat and backing for women's with problems of marriage. Turning to the analysis of women's former occupations before parallel trading, we can see that the largest numbers (65.7%) of them were dependent on their husband's income. Those who were searching formal employment accounted for 24.3%. The above figure shows that livelihood dependent woman who faced the challenge of divorce and status of widowed lacking spontaneity to refrain from parallel trading.

2.9. Women and Their Financial Status in Parallel Trading In the Study Area

Informal businesses (parallel trading) are characterized by the easy entry and exit, and low capital base (World Bank Group, nd). In conforming with this report, survey data depicted in Table 4 prevails that most women start to operate parallel trading by small business with an average of (550 ETB or 27.5 US\$)³. Furthermore, the sampled population gets an average monthly income of only 720 ETB or 36 US\$ and help people to lead in to capital accumulation and investment. Being the source of income and employment opportunity also makes economic status of women and local economic growth.

Table-4. Initial capital and monthly income of women in parallel trading

| Items | Min. | Max. | Mean |
|----------------------|------|------|------|
| Initial capital(ETB) | 150 | 750 | 550 |
| Monthly income(ETB) | 402 | 1600 | 720 |

Source: Own Survey, Dessie, 2017

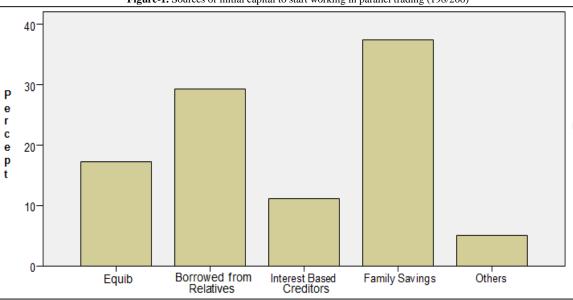
As summarized in Figure 1 below, the major sources of initial capital to start parallel trading ventures in the informal sector comes from family saving (36.7%), credits from relatives (29.3%) contribute much more than the formal interest based creditors constitute of (11%). The low possibility to access initial capital from formal interest based creditors is a sign of the failures of the formal financial institutions from offering credit to operate business successfully, which ultimately undermine the visions of business expansion. This is mentioned by numerous studies as among the effect of sectors informality⁴ (Asmamaw, n.d; International Labor Organization, 1972;2000; World Bank Group, nd).

² Food Items including vegetables, fruits, bread (Nsolo 2000), local foods including enjera', 'And (dried cereal /grain foods) of barley, Lewz Ocholoni and fast foods like 'patty potato', 'potato chips/crisp', 'sambusa or Samosa', 'pastini' in Italy called 'pasticcio', and "production and sell of local drinks such as 'teji', 'tela', 'areki', shameta'', Ebisa (2012) and hot drinks like tea and coffee.

³ The exchange/Conversion of 1 US\$ is equivalent to 20 ETB (Ethiopia Birr) accessed from the, National Bank of Ethiopia, (2015).

⁴ The absence of institutional and legal regulations, because they are informal it doesn't mean criminal rather activities that are beyond the realm of legal systems and institutions, and beyond formal systems of labour and social protection. No recognition under the law and hence no formal legal definition and enforcement of property and contract rights, combined with enhanced vulnerability to crime, predation, extortion, corruption and harassment by state authorities.

Figure-1. Sources of initial capital to start working in parallel trading (198/206)



Source: Own Survey, Dessie, 2017

2.10. Informal Sectors/Parallel Trading: Socio-Economic Responses

In spite of the fact that the gain is not enough, various research efforts have also consistently shown that informal sector is an integral component of total national economies through employment opportunity and household consumption security (International Labor Organization, 2002), (Armando, 2002).

The data from the table below shows that, a little above two-third (78%) of the respondent's household was dependent on income generated by women house head involved in parallel trading. This figure indicates that parallel trading was not only the source of income for the owners but also the basis of survival livelihood for family members.

Basudeb (2006) Stated that family members may start to work as young laborers in the same occupation of their mothers to help the family reach a subsistence level income. Similarly, in this study the majority of the respondent's family members (80%) were involved in parallel trading activities. So that, parallel trading is not an individual or personal occupation rather the study proves that it is an occupation of family members, at least playing an assisting role.

Table-5. Percentage distributions of respondents by household occupational status and Household involvement to parallel trading

| Respondents household occupational status | Percent | Number of Respondents |
|--|---------------|-----------------------|
| Dependent (Yes) | 78 | 155 |
| Independent (No) | 22 | 43 |
| | | |
| Household involvement in Parallel trading | Percent | N |
| Household involvement in Parallel trading Yes (be involved | Percent 80 | N 158 |

Source: Own Survey, Dessie, 2017

2.11. Women in Parallel Trading and Social Sectors Response /Improvement

Informal sectors not only contribute to the economic growth but also have greater roles in improving and in the changes of social service dimensions like housing, health and education to the owner and family members (Armando, 2002; Ebisa, 2012).

From Table 6 beneath, out of the total sampled population, 36% of the respondents have been living on their own house (irrespective of the standard), 59% of them are living in rented houses (from government and private), and 5% of them are living under slum and squatter housing conditions. Since over half of the respondents (59%) were living in houses rented, it is possible to say that they are found with less capacity to have their own private house effected from the low level of income generating capacity of the sector (parallel trading), shown in Table 4.

Respondents were asked about the affordability of health care service. About 71% of the respondents (income dependent up on the gain from parallel trading) were not able to find health care services in affordable manner. The remaining (29%) respondents say that health care services are reasonably priced and affordable.

Table-6. Percentage distributions of women in parallel trading by housing situation, health care affordability and education accessibility

| Items | Percent | Number of respondents |
|--------------------------------|---------|-----------------------|
| Housing situation | % | N |
| Own house | 36 | 71 |
| Rented house | 59 | 117 |
| Other (slum, squatter) | 5 | 10 |
| Health care affordability | % | N |
| Yes (I can afford to buy) | 29 | 57 |
| No (hard to afford) | 71 | 141 |
| Education accessibility | % | N |
| Yes (accessible | 56 | 111 |
| No (not | 44 | 87 |

Source: own survey, Dessie, 2017

According to Todaro and Smith (2012), member countries of the United Nations promised and committing themselves to realize the Millennium Development Goals (MDGs) to achieve universal primary education by 2015 (2012 p.23). Related with the mentioned literature, the study reveals that parallel trading for (56%) do serve owners in educating their family. This indicates that, more than half of them have got access to educate their family through involving in parallel trading. However, the remaining (44%) of them have faced difficulty to find access to educate their family. Due to the above fact, a little below half (44%) of boys and girls depends upon parallel trading activity found difficulty to complete a full course of primary schooling.

2.12. Women in Parallel Trading and Support from External Organizations

Respondents were asked to indicate the support received from governmental and non-governmental organizations.

Table-7. Support from Local government(s) and Non-governmental bodies

| Support from Local government | Percent | Support from non-governmental bodies | Percent |
|--------------------------------------|---------|--------------------------------------|---------|
| Encouraging | 24 | Yes | 10 |
| Discouraging | 76 | No | 90 |

Source: Own Survey, Dessie, 2017

As the response of this questions summarized in table above, 90% of parallel traders in the study area have received no support from non-governmental organizations whereas 10% of the respondents received support but could not have any significant contribution to keep them to grow and develop to micro and small business level. The majority (76%) of the respondents said that local government's approach and treatments were discouraging. For the reason that parallel trading in its nature is trading in parallel, street or pavement (Central Statistical Authority, 2011b); local administrators have faced challenges⁵ from parallel traders in administering the spaces for the purpose planed. So that, the attitude (prevent or showing disapproval of the sector) of local administrators towards parallel trading were noticed as the thing that hinders the promotion and growth of the sector.

2.13. Major Constraints of Informal Sector/parallel trading Development

The problems encountered and the constraints imposed on the informal sector have adversely affected its growth and development. In developing countries, the sector encounters a range of problems ranging from institutional to market constraints⁶ (Asmamaw, n.d).

Table-8. Major challenges of women in parallel trading

| Items | Total | Percent |
|---|-------|---------|
| Lack of conducive Work place | 83 | 42% |
| Lack of access to finance | 72 | 36% |
| Lack of smooth supply of inputs | 37 | 19% |
| Low demand for informal sector products | 6 | 3% |

Source: Own Survey, Dessie, 2017

The data obtained from respondents (parallel traders) indicated that obstacles that hampered informal sector growth and development were lack of conducive work place (42%), lack of access to finance (36%), lack of smooth supply of inputs (19%) and low demand for informal sector products (3%).

⁵ Street sellers (among the causes/factors) mentioned by the town trade and transport office in the study area is that "street sellers are among the factors for ill-transportation flow in the town". In response, the office in the study area have plane to find a little by little solution to keep the footway free for safe track for a person walking, (ATV 2014), which has been broadcasted by Addis TV saying that "Addis Ababa trade and transport office recruit police squads have been graduated responsible for keeping the town free from street sellers" Addis, (2015). (translation by author)

⁶ Institutional and market constraints include: financial, legal, working space, inputs and products market related restrictions.

The uneasy accessibility of premises in a short distance to customer combined with places that are easily accessible but found around sewage and far from the consumers brought lack of work place as the major challenge to parallel trading growth and development. The second major reason (lack of access to finance; 78%) occurred due to unfavorable government regulations in which collateral requirements to access formal financing were complicated and difficult to fulfill the requirements. This expresses indirectly that institutional constraints were required as a prior condition for parallel trading to perform lower than the expected level. Shortage and irregularities in the supply of inputs combined with low demand for informal sector products (22%) confirms that informal sectors face to smaller extent market restrictions.

3. Conclusions

This paper has examined the informal sector of parallel trading as a sector and women retrospective and its socio-economic responses. It is shown that parallel trading sector is dominated by less educated women, operated by the legal age requirement to work, divorced and widowed in marital status. Thus, women in parallel trading increase when the number of families also increases. The major pushing factors for the involvement of women in parallel trading were marriage related problems (divorce and becoming widow) and daily living costs for sustenance. However, most of them find themselves jobless and dependent on the patriarchal gains before they joined parallel trading.

The study revealed that the most important source of initial capital to set up parallel trading was family savings and money borrowed from relatives. Credits from formal financial institutions were much lower than informal interest free creditors. Because of this, businesses were found with low working capital. Though the profit is minimal and majority of women household are dependent on the gain from street net to afford health care service and education, many women are not inhibit in and under slum and squatter settlements.

In general, parallel trading has such and the like socio-economic role in the society. Its growth and performance is not satisfactorily due to the destabilization approaches of local governments, lack of operating space or market place and lack of access to finance. Lack of smooth supply of inputs also contributed its own share to the slow growth of informal sector/parallel trading in the study area.

Therefore, it is commendable to give sufficient attention by local governments in creating environments that are friendly to parallel trading through recognition, licensing, credit facility or financial assistance and work premises to help grow and graduate to micro and small business level. Also, the organizations and institutions (NGOs) working on women are uplifting, this is the right time to revisit their strategy to strengthen work on women's capacity building and address challenges that hampered parallel trading from performing the expected and significant level enabling to fulfill the pertaining demands of women's and their dependent households.

References

Addis, T. V. (2015). Addis Ababa television news: Addis Ababa trade and transport an official press conference (18/05/15). Addis Ababa: Ethiopia.

Armando, B. (2002). Women, informal employment, and social protection in latin America. IDPM: University of Manchester.

Asmamaw, E. (n.d). Some controversies on informal sector operation in ethiopia: Problems and prospects for a development strategy.

ATV (2014). Amhara Regional State Television News: regional symposium on trade and transport. BahirDar, Amhara, Ethiopia.

Basudeb (2006). Linking the formal and informal economy concepts and policies: Unu-wider studies in development economics. OXFORD University press: United States, New York.

Biswajit, G. (2001). Women's work and informal sectors: Two studies in Burdwan. Burdwan University: West Bengal.

Central Statistical Authority (1994). The 1994 population and housing census of Ethiopia. Addis Ababa.

Central Statistical Authority (1997). Report on urban informal sector sample survey. Addis Ababa Stat. Bull. NO 174.

Central Statistical Authority (2003). Urban national informal sector survey. Addis Ababa, Ethiopia.

Central Statistical Authority (2006). *Ethiopia demographic and health survey*. Addis Ababa, Ethiopia. ORC Macro Calverton, Maryland, USA.

Central Statistical Authority (2011a). Statistical report on 2011 Urban employment-unemployment survey. Addis Ababa.

Central Statistical Authority (2011b). Ministry of finance and economic development, Urban national informal sector survey 2003, Study documentation.

Chaudhuri, S. and Mukhopadhyay, U. (2010). Revisiting the informal sector: A general equilibrium approach. New York: Springer.

Creswell (2009). Research design: Qualitative, Quantitative, and mixed methods approaches. 2nd edn:

Dessie Town Trade and Transport Office (2010). Business report on the town number of traders and levels of tax payers. Dessie, Ethiopia.

Dessie Town Urban and Planning Program Office (2008). Report on the town urban and infrastructural development. Dessie, Ethiopia.

- Ebisa, D. (2012). Women in the informal sector: Evidence from Southwestern Ethiopia. *Academic Journals, International Journal of Peace and Development Studies*, (6): 3.
- International Labor Organization (1972). Employment, incomes and equality: A strategy for increasing productive employment in Kenya. Geneva: ILO.
- International Labor Organization (1973). *Minimum age convention, convention concerning minimum age for admission to employment.* Geneva, 58th ILC session (No. 138).
- International Labor Organization (2000). Employment and social protection in the informal sector. Geneva: ILO.
- International Labor Organization (2002). Women and men in the informal economy: A statistical picture. Geneva: ILO.
- Matthias, P. (2011). Contextual development economics: A holistic approach to the understanding of economic activity in low-income countries. Springer, New York.
- National Bank of Ethiopia (2015). *Ethiopian birr exchange rates and currency conversion*. Addis Ababa, Ethiopia. http://www.nbe.gov.et/market/banks
- Nsolo, J. M. (2000). *Informal sector, democracy and employment options in the Eastern Cape of South Africa*. The case of Parallel Traders, OSSREA.
- Nzinga, H. and Tsegay, G. (2012). Youth unemployment: Ethiopia country study: International growth centre, London, Working paper 12/0592.
- Ralf, H. (2001). Informal sector and informal employment: Elements of a conceptual framework. Ilo/wiego workshop on informal employment statistics in Latin America (Santiago/Chile), International labour office.
- Sarantakos, S. (1998). Social research. MACMILLAN PRESS LTD: Hong Kong.
- Todaro and Smith (2012). *Economic development*. 11th ednNew York University and the George Washington University.
- World Bank Group (nd). Concept of Informal Sector, working paper.