

Retired but not Tired: Linking Retirement and Informality of Labour

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ABSTRACT

This paper draws on a qualitative study of adequacy of pension in Nigeria which employed in depth semi structured interviews and questionnaire as primary tool for data collection. The study population comprises 80 federal and state retired women civil servants¹ aged 52 to 65 years and 10 key informants. The findings reveal that majority of pensioners (about 80%) return to work in the informal sector to supplement their pension in order to continue meeting the basic needs of their household. Though experts believe retirees need 70-80 percent of their lifetime earnings to maintain decent standards of living in retirement, according to World Bank (2005), the amount that should be replaced is dependent on several factors such as access to housing, health care, and other basic services. In Nigeria, not only does contributory pension replace less than that – about 29 percent for an average earner, the government have been unable to provide basic infrastructure such as potable drinking water, electricity, affordable housing, transportation, free education/student loan system, healthcare etc. Based on the preliminary findings, this paper argues that poor basic infrastructure; early retirement; pooling of pension income and the need to meet the basic needs of their household force formal sector retirees into informal sector as traders, tailors, self employed or in agro business such as fishery, poultry and farming. It suggests extension of years of service and improvement of essential basic services since the need to meet the basic needs of their household force formal sector retirees into informal sector.

Keywords: Retirees, pensioner, informal sector, informality, retirement, Nigeria

1. INTRODUCTION

In order to maintain one's standard of living in retirement, experts say that retirees need 70-80 percent of their preretirement earnings (Alford, Farnen and Schachet 2004; Steinberg and Lucas, 2004). Although according to World Bank (2005), the amount that should be replaced is dependent on several factors such as access to housing, health care, and other basic services. In Nigeria, not only does contributory pension replace less than that – about 29 percent for an average earner, the government have been unable to provide basic infrastructure such as affordable transportation, electricity, potable drinking water, affordable housing, free education/student loan system, healthcare etc.

Retirement ought to be a time to indulge in activities or extended holidays that a life time of work could never manage, not a time to contemplate returning to work. However, in Nigeria, retirement poses serious financial challenges that would require the pensioner to come out of retirement almost immediately. This is as a result of several reasons. Firstly,

pension payments (gratuity and lump sum) are irregular and sometimes months and even years pass by before payments are made. Secondly, pensioners are still breadwinners and therefore pension incomes are spent on the family including the extended families. Thirdly, pension incomes are constant whereas inflation rates are not, and so the purchasing power of the pensioner is determined by the rate of inflation. So, if inflation rate is high as is usually the case in Nigeria², the purchasing power of the pensioner is low. Fourthly, as government has been unable to provide basic services the pension income is distributed to meet all such basic needs in addition to other financial obligations to the family. Consequently, pensioners have very little choice other than returning to some form of work usually in the informal sector where they engage in after-retirement business activity (e.g. trading and agribusiness) in order to augment their meagre pension incomes.

1.1 Research Context

With estimated population of 174.5 million people, Nigeria is the most populous country in Africa and the seventh most populous in the world (CIA, 2013). The percentage of those aged 60 years and over is projected to increase from 5 percent in 2012 to 7 percent in 2025 (UNFPA and HAI, 2012). The life expectancy at birth (which is the number of years a person is likely to live at a specific time of their life course) in Nigeria is estimated as an average of 52.56 years, given that it is 49.35 for men and 55.77 years for women. On the other hand, life expectancy at age 60 (the average number of years a person aged 60 can expect to live) in Nigeria is 16 years (HelpAge International, 2013). However, the retirement age is 60 years or 35 years of service whichever comes first. Nigeria is classified as a lower middle income country (World Bank, 2012), a low human development country and is ranked 153 out of 187 countries in the Human Development index (UNDP, 2013). Despite Nigeria's relative oil wealth as the world's sixth largest oil producer and the largest and potentially richest country in Africa (Snapps, 2011), the majority of the population live in absolute poverty. According to World Bank (2012) 68 percent of the population lives below the international poverty standard of \$1.25 a day. The National Bureau of Statistics (NBS) reports that 112.47 million³ out of 150 million Nigerians were recorded as living below poverty line in 2010 (Kale, 2012). This is exacerbated by the apparent lack of access to reliable basic infrastructure by the poor majority. The ONE campaign 2013 report asserts that much of Nigeria's oil earnings have been frittered away by people in leadership position in government. Further, Nigeria is ranked 139 out of 176 countries with a score of 27 on a scale from 100 (highly clean) to 0 (highly corrupt) in the 2012 Corruption Perceptions Index (Transparency International). Consequently, there are very little opportunities and resources for the populace especially for the poorly educated pensioners who are forced into the informal labour pool upon retirement.

Like most developing countries, Nigeria has a very high percentage of workers in the informal sector. As of 2011, the total workforce in Nigeria is 51.6 million. The informal sector accounts for about 70 percent of this workforce (Fajana, 2011). Only the 30 percent in the formal sector have access to pension. Many workers in the informal sector are excluded from the mandatory pension system even though they constitute a large percentage of the work force. International Labour Organization (ILO, 2002), reports a higher proportion of female work in the informal sector in many countries including Nigeria. Women are overrepresented in this sector as traders, tailors, hair dressers, domestic helps, farmers etc.

According to Meagher and Yunusa (1996) women made up 45 percent of enterprise heads in the urban informal economy in Nigeria, but 96 percent of female entrepreneur were in low income enterprise compared to 76 percent of male heads (in Kabeer, 2008:77).

2. INFORMAL ECONOMY

The definition of informality has been plagued by competing views, numerous debates and frequent transformations and refining in recent decades. The prevailing definition accepted across disciplinary and ideological boundaries is that the informal economy refers to income generating activities that operate outside the regulatory framework of the state (Castells and Portes, 1989; see also De Soto, 1989; Feige, 1990; Harding and Jenkins, 1989 cited in Meagher, 2013). According to ILO and WTO, the informal economy refers to “all remunerative work... and non-remunerative work undertaken in an income-producing enterprise” (Bacchetta et al , 2009, p. 53). Chen, in a 2012 ILO/WIEGO working paper, defines economic informality in terms of three central concepts: (1) the informal sector, which refers to production and employment in unregistered enterprises; (2) informal employment, which focuses on employment outside of the labour protection regulations of a given society, whether in formal or informal firms; (3) the informal economy, which covers all firms, workers, and activities that operate outside the legal regulatory framework of society, and the output that they generate. Here the terms are used interchangeably.

The informal economy is large and extensive in many developing countries, as such is the main source of employment and income for the majority of the workforce and population. The informal economy comprises half to three quarters of non-agricultural employment in developing countries: specifically, 48 per cent in northern Africa; 51 per cent in Latin America; 65 per cent in Asia; and 72 per cent in sub-Saharan Africa. If South Africa is excluded, the share of informal employment in non-agricultural employment rises to 78 per cent in sub-Saharan Africa (ILO 2002). In Africa, informal work during the past decade is estimated to have accounted for almost 80% of non-agricultural employment, over 60% of urban employment and over 90% of new jobs (Charmes, 2002 cited in Becker, 2004). In Nigeria for instance, it is estimated that as much as 70 percent of the nation’s economic activities (Obri, 2006) are in the informal sector.

The vast majority of the workforce in many developing countries has never had a formal job and continues to engage in traditional or survival activities. According to Lund (2008), many people work in both formal and informal employment at different stages of their lives. Also, many people work in both formal and informal employment at the same time – at different times of the day, or during different seasons. Thus, it is near impossible to avoid or eliminate informality of labour in most countries of the world especially in developing countries.

It is important, therefore, to understand the drivers of informality. Historically, there have been four dominant schools of thought on why informality exists: (1) dualists initially explained informality as the result of a mismatch between labour demand and labour supply; (2) legalists then asserted that informal workers were micro-entrepreneurs avoiding the costly regulations and hostile legal environments; (3) structuralists suggested that informality is the result of exploitation and subordination of informal workers by capitalist firms; and (4) voluntarists argued that entrepreneurs make a calculated decision to exit the formal sector.

Today, there is a growing recognition that all four theories have elements of truth and that some are more valid than others for different segments of the informal economy (Becker, 2004; Obri, 2006; Bacchetta et al , 2009; Chen et al 2006; Chen, 2008, 2010, 2012; Rossis, 2011; Heintz, 2012).

In the case of Nigeria, Obri (2006) recognises the following as the rationale and motives that encourage people to venture into informal employment: excessive regulatory system; high cost of entry into the formal sector; bureaucracy and corruption; high level of unemployment; culture of self-reliance or entrepreneurship; low literacy level/education; low income levels in the public sector; poor infrastructural facilities and dependence on natural resources. He fails to acknowledge the plight of older Nigerians who have worked all their lives in the formal sector and are forced into the informal in retirement. Granted some of these retirees have low education and earned low income. However, a sizeable chunk of the retirees from the formal sector are actually well educated so their reasons for venturing into the informal sector are contrary to prevailing theories. These retirees are forced into the informal sector due to the country's poor infrastructural facilities, pooling of pension income and early retirement.

Informalisation of labour market literature is rife with the reasons people enter informal employment (Becker, 2004; Chen et al 2006; Obri, 2006; Chen, 2008, 2012; Heintz, 2012). Most of these reasons for entrance into informal labour market focus on young and active workers, who are unemployed, laid off or resigned from formal sector, not on formal sector retirees. But little is known about the transitions into and out of informal employment. The few existing longitudinal studies suggest that there is a significant amount of movement between types of employment (e.g. Bosch and Maloney, 2010; Cunningham and Salvagno, 2011 in Heintz, 2012). However, the limited number of such studies tends to focus on a few middle-income countries (primarily in Latin America) due to issues of data availability. There is some evidence that individuals move between formal and informal forms of employment, yet the details of these dynamics are not clear (Heintz, 2012). Further, Benería and Floro (2005) opine that the fluidity of movement between formal and informal activities forces workers (and their households) to be fully responsible for their own survival and reproduction when demand conditions change. Clearly, more work is needed particularly on the movement of formal sector retirees into the informal sector.

Many studies have also examined the linkages between informality and formality (Arimah, 2001; Davies and Thurlow, 2010; Chen, 2012); between informality and gender (ILO, 2002; Becker, 2004; Benería and Floro, 2005; Chen et al, 2006; Chen 2005, 2008); and between informality and Social Protection (Barrientos, 2005; Lund, 2008, 2009). However, empirical literature on the link between retirement (contributory pension) and informality is seemingly nonexistent. This paper intends to contribute to existing body of knowledge in this area. A thorough investigation of this link, however, goes beyond the scope of both the study and this paper and is left to future research.

In Nigeria, while previous studies of informal sector have focused on the nature of the formal -informal linkages (ILO, 1985; Hemmer and Manuel, 1989; Singh, 1994 in Arimah, 2001), employment and income potentials (Hart, 1973, Amin, 1987 in Arimah, 2001), among others, few studies have investigated the mobility of retirees from formal to informal. It has also been well established that women are overrepresented in this sector because of low level education, no skills and child caring roles, but not how much retired women who are

educated and had relegated their caring role to paid helps in order to remain in the formal sector find themselves in the informal sector in retirement. This paper examines the link between retirement (contributory pension) and informality of labour and argues that inadequacy of pension income; early retirement and pooling of pension income force formal sector retirees into informal sector as traders, tailors, self employed or in agro business such as fishery, poultry and farming.

2.1 Gender issues in informality

Both formal and informal labour markets are gendered institutions in terms of employment status and earnings/pay. According to Chen (2008), most societies around the world share a common gender division of labour whereby women are associated with unpaid care work (reproduction) and men with paid market work (production). As a result, women comprise most of the unpaid labour and are often home based workers. In developing countries, informal employment is generally a larger source of employment for women than formal employment compared to men. Among non-agricultural workers in sub-Saharan Africa, 84 per cent of women are informally employed compared to 63 per cent of men; in Latin America, 58 per cent of women workers compared to 48 per cent of men. In Asia, the proportion is 65 per cent for both women and men (Chen, et al, 2006). For women in sub-Saharan Africa, the informal economy represents 92% of the total job opportunities outside of agriculture (against 71% for men). Almost 95% of these jobs are performed by women as self-employed or own-account workers, and only 5% as paid employees (ILO, 2002). However, Becker (2004) argues that women in the informal economy most probably number much more than reflected in available statistics because women who perform productive but unpaid work are not included in the informal economy workforce.

Furthermore, there are gender-based differences in employment status within the informal sector. Compared to the male informal workforce, women in the informal sector are more likely to be own account workers and subcontract workers and are less likely to be owner operators or paid employees of informal enterprises (Chen et al., 2005; Chen, 2008).

There are also gender-based gaps in incomes and wages in the informal economy. Women are not only over represented in this sector; they are underrepresented in higher income employment statuses and over-represented in the lower income statuses (ILO, 2002). Women are concentrated in the positions associated with the lowest earnings and highest risks (Chen et al 2005; Chen, 2008, 2012). In other words women who work informally are more likely to earn lower incomes than men who work informally. Besides, in many parts of the world, women are also deprived the right to own, and/or control property of any kind (Becker, 2004). As a result, women's access to property is often mediated through their relationship to men (Becker, 2004; Chen, 2008).

3. METHODOLOGY

This paper draws on a qualitative study of adequacy of pension in Nigeria which employed semi structured interview and questionnaire as primary tool for data collection in order to achieve a more accurate picture. It has been argued that the size of the formal

economy in most developing countries meant that job security and work related benefits remained privileges available to a relatively thin stratum of workers, predominantly men (Razavi and Hassim, 2006:9). It is no wonder then, that the sample of the study is the women among this ‘privileged’ few.

The study population comprises 80 federal and state public sector women of varying educational levels aged 52 to 65 years who retired between 2008 and 2012. As well as key informants in Nigeria Pension Commission (PenCom), State Pension Board and office of the Director of Pensions at the Treasury in Bayelsa State, Nigerian Union of Pensioners (NUP) and Pension Funds Administrators (PFA). Most participants were purposively selected and a few participants were recruited through Snowball Sampling.

In depth semi-structured interviews were conducted with 30 retirees and 10 key informants. The interviews were conducted in Abuja and Yenagoa, Nigeria. About 200 questionnaires were given out but only 80 were returned, out of which 30 were not fully completed. Some of the questionnaires were administered by the PFAs because ‘it is their policy not to allow access to their retirees due to misrepresentation in the past’. In order to ensure the objectivity of the responses in these questionnaires, they are checked against interview responses, these respondents had the same views as the interviewees.

The interview and questionnaire checklist was produced and organised around the following: a) life course; b) experiences of retirement specifically how retirees maintain decent living standards, their retirement expenditures and additional means of support; c) knowledge of pension policy and its implementation and d) demographic information. Secondary data was collected through content analysis of pension policy which informed some of the questions posed. Information and data was also obtained through pension policy, published reports, official data and any available documents from PenCom, Pension board, PFAs, NUP.

Although the sample size is small, the interviews and questionnaire reveal a consistent trend in retirees’ experiences that can provide further understanding of adequacy of pension in particular factors that determine pension adequacy in Nigeria. Initials are used throughout this paper to protect the identities of research participants.

4. FINDINGS

4.1 Linking formal sector retirement with informal sector

Though experts believe retirees need 70-80 percent of their lifetime earnings to maintain decent standards of living in retirement, according to World Bank (2005), the amount that should be replaced is dependent on several factors such as access to housing, health care, and other basic services. In Nigeria, not only does contributory pension replace less than recommended rate— about 29 percent for an average earner, the government have been unable to provide basic infrastructure such as affordable transportation, electricity, potable drinking water, affordable housing, free education/student loan system etc. Retirees do not think their pension income is able to ensure a decent standard of living well enough because a lot of demand is placed on their pension income.

“The money is too little for one. Even if I don’t have dependants 31 thousand^d is not enough for me and I have some dependants on me” (AE, 63 year old).

As an official of one of the pension fund administration companies (PFA) notes, the pension is the only means of meeting every need of the retirees and their family:

The individual falls ill, he is no longer working so there is no company to pay for his bills that’s if he was lucky to have that in the first place, he has to go to hospital and off he goes to hospital with the amount in his RSA. He still has children in school, he wants to pay school fees, and it falls back on his RSA so it’s just not realistic. It seems to me now that everything is just on the pension (BNS, PFA official).

Retirees find that replacing a specified portion of their prior income still falls short of meeting basic needs. The bulk of retirees’ pension income, if not all, is spent paying for basic services such as health care, housing, education and transportation. Retirees spend their income more on their family than on themselves. They spend on their children and grandchildren’s education and have to pay school fees and other expenses. The retirement age in Nigeria (60 years or 35 years of service) does not help matters. The fact that some (mostly women) retire as early as 52 years means that they still have children in education and so have to pay school fees. Due to lack of or low education, these women entered the civil service with primary or secondary level qualifications at an average age of 16 years. So by age 52, they had put in 35 years of service and are expected to retire.

Thus, in order to maintain, to a reasonable degree, a decent standard of living or the living standard they achieved during their working lives, majority of retirees venture into the informal sector to augment their pension. There are two available options: agriculture and non agriculture. The low educated women say they rely on buying and selling of whatever they can lay their hands on. These traders have a make shift store in front of their houses since they are not able to hawk the goods.

....Well, I don’t sit down in one place sha, I sell petty things (EA, 60 year old with six children)

Some resort to sewing, like the traders, they also put up a make shift tailoring store in the house where they make dresses or amend them for their customers.

The more educated retirees rely on agro businesses such as farming, fishing and poultry. These are capital intensive so most of their lump sum/gratuity payments are invested in this venture. They are of the opinion that this will yield interest soon enough to enable them continue to meet the needs of their household. Some of these educated retirees also find themselves working in non agriculture informal areas as consultants, where their expertise is needed.

‘I have a farm, I’m running a farm’ (WD, 61 year old with 6 children and 2 grandchildren)

“Well the supplements definitely, what they give me here [where she works] is small but at least I have a farm like I told you. I spent some of my money during the farming and at the time the proceeds come, I’m able to help relations and sell some of it. And the little work here cushions whatever I need” (EMT, 62 year old single with no children but 5 dependants).

Though they are not paid what they are worth, they are happy because it is an additional income that enables them carry on meeting the demands of their family and extended family. For a few, the additional income from their engagement in the informal sector plus the pension amounts to more than their salary before retirement. It could then be argued that the

informal sector plays a great role in determining income security in old age for those privileged enough to get it.

“Connotatively my salary here ... is quite reasonable and combined together with my pension it comes higher than my former salary” (HKI, 56 year old mother of 7 and grandmother of 4)

“I’m retired but not tired o, I work. My salary is less but I still have form of engagement from where I get income that comes so it has not really affected the salary” (HI, 52 year old mother of 3 and grandmother of 2).

A lot of the retired women use a combination of agriculture and non agriculture means of supplementing their pension. For example VBE, a 60 year old mother of 4, trades and does fishery so she can keep up with the school fees demands of her children schooling abroad:

“I am trading... I sell cloths... I want to do a fish farm... I want to do about two fish ponds behind me”

5. CONCLUSION

Nigerian women civil servant retirees cannot afford to truly retire if they are to maintain a decent standard of living. They are unable to maintain the living standard of their working years given the inadequacy of their pension incomes as well as the early age some of them retired. Moreover, much demand is placed on these women’s pension income from their family/dependents. These demands are provision of access to basic services such as portable water, electricity, health care, and education - all services which the Nigerian government should arguably be responsible for. Consequently, they are forced into the informal sector in order to meet these demands. Therefore, this paper argues that poor basic infrastructure; early retirement and the need to meet the basic needs of their household force formal sector retirees into informal sector as traders, tailors, self employed or in agro business such as fishery, poultry and farming. Thus the informal sector plays a major role in the maintenance of retired women civil servants’ standard of living and ensuring that they meet their retirement expenditures. A greater emphasis must, therefore, be placed on the Nigerian government to implement schemes such as the UK’s National Health Service⁵ and provide other basic infrastructure. This will mitigate old age poverty, reduce retirement expenditures and so prevent retirees from returning to work, albeit in the informal sector. Hence, this paper suggests extension of years of service and improvement of essential basic social services since the need to meet the basic needs of their household force retirees from formal sector into informal sector.

¹ The term ‘civil service’ in this paper refers to the service within government ministries and departments

² The inflation rate in Nigeria was recorded at 8.70 percent in July of 2013.

³ To contextualise the extent of poverty in Nigeria, this figure is the equivalent of the total population of 8 West African countries – Benin, Cote d’Ivoire, Ghana, Guinea, Mali, Niger, Sierra Leone and Togo.

⁴ Exchange rate is NGN180 to the dollar

⁵ Though Nigeria has a national health insurance scheme (NHIS), its access and coverage has been a challenge especially for retirees.

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