

Decent Work and Poverty Eradication Among Micro-Entrepreneur Recharge-Card Vendors

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Abstract: It is believed that most micro-entrepreneurial businesses lack decency, and unable to provide for the entrepreneurs and their relations/dependants satisfactorily with the income earned. This study was therefore designed to investigate whether or not recharge-card retailing provides enough income to permit the vendors live above United Nations (UN) poverty benchmark of \$1.25; and whether recharge-card retailing qualifies as decent work as conceived by the International Labour Organization (ILO). The population of the study comprised vendors of mobile-phone recharge-cards in Benin City. Cochran's formula was used to determine the sample size. A sample of one hundred and five (105) vendors was taken in specific locations such as the main campus of the University of Benin, Ugbowo Campus; and its environs. This sample was drawn with the aid of convenience sampling technique. Being a descriptive research, the statistical analysis undertaken was also descriptive through the use of frequency distribution and simple percentages. The study found that the vendors' daily investment in card procurement and average sales per day suggests that the financial commitment by most of the vendors guarantees a daily profit that will be greater than \$1.25 UN benchmark and that recharge-card retailing can be considered as a decent work as examined on the basis of the four decent work indicators selected and used in the study. It is recommended that government should support vendors by formulating and implementing social and economic policies that will create a friendly and enabling working environment for them; recharge-card vendors should form associations/unions so as to protect their interests and enhance their wellbeing; and more women should be empowered to venture into the business because it does not require strenuous efforts.

Keywords: Decent work, entrepreneur, poverty, recharge-card retailing, vendors.

Introduction

Most people work to earn a living. They either work for pay or they work in self employment (Kantor, Rani & Unni, 2006). Work involves any activity that demands physical or mental effort, and which is directed at achieving a specific result (Stephen, 2009). Some forms of work are rewarded with pay or wages, while many others are unpaid. Examples of unpaid work in Nigeria include household chores and childcare by mothers within the family, and favours done for others. More importantly, the pay and other conditions of work largely determine whether an individual is poor or rich. For many workers in self-employment such as the micro-entrepreneur recharge card vendors, the work being performed by most of them was chosen out of necessity (Trebilock, 2005), rather than out of positive motivators such as the love of the occupation (Kantor et al., 2006).

Most people must work to earn a living, since the products or services that sustain life including food, clothing and shelter must be paid for. The money needed to pay for these life supporting goods and services is earned by working. Paid work which is synonymous to job, employment, trade, profession, occupation and so on can be seen as the activity an individual perform regularly, especially in order to earn an income. Different forms of work command different pay, for various reasons such as differences in the value workers add to the firm they work for; the demand for the product or service of a worker; as well as workers' skills and the length of training involved in acquiring skills (Pettinger, 2012). In the

real world, however, other factors which are difficult to objectively measure, affect pay. These include the power of monopsony employers who use their market power in setting wages; discrimination which prevents qualified workers from getting jobs; powerful trade unions which pressure for higher wages (Pettinger, 2012); and inefficiencies in social, political, and economic institutions which result in unequal access to education and training, and hence unequal access to jobs.

The income made from working as well as other conditions of worker determine to a large extent whether a worker is poor or rich (Kantor et al., 2006; Trebilcock, 2005). Two major global institutions have been fighting poverty from different angles. These institutions are the United Nations Organization (UNO); and the International Labour Organization (ILO) through the decent work agenda. The main objective of this study is to examine the decency of work and poverty eradication among micro-entrepreneur recharge-card (air-time vouchers) vendors. The specific objectives of this study are; to:

- i. explore and describe whether or not recharge-card retailing provides enough income to permit the vendors live above poverty benchmark as measured by the United Nations; and
- ii. ascertain whether recharge-card retailing qualifies as decent work as conceived by the International Labour Organization (ILO).

Review of Extant Literature

This section contains a review of the concept of poverty, its causes and possible strategies for its eradication.

The concept of decent work was examined as well as its different dimensions used in this study such as labour market security, employment security, work security and representation security. This section ends with a discussion on the overlap between decency of work and poverty.

Concept of poverty, its causes and possible strategies for its eradication

Different international organisations have unique definitions of poverty. Poverty means inadequacy of material property or money. It varies in degree from absolute poverty (destitution) to relative poverty. Poverty does not refer only to conditions of famine and shanty dwellings; and that is why poverty can be absolute or relative. Absolute poverty is the most severe and it pertains to lack of basic human needs like foods, water, clothes, shelter, and so on while in terms of relativity, poverty also applies to situations where individuals or families lack resources that would enable them eat the type of food they want, engage in the types of activities and enjoy living conditions and amenities which are taken for granted in the societies in which they live (Foster, 1998).

Over the years, attempts have been made by government to alleviate poverty as reflected in increase in the number of programmes and commitment of resource to the different sectors of the economy. However, very minimal success has been recorded as according to Abur, Eche and Torruam (2013) the failure of poverty eradication programmes is due to lack of co-ordination and commitment, poor funding of the programmes, policy inconsistency, deficient infrastructural facilities and pervasive corruption. Also, Central Bank of Nigeria (2003) in its

view based on empirical investigation attributed the failure of poverty alleviation programmes to deterioration in fiscal discipline, corruption, political instability and policy inconsistency. Other causes of poverty in Nigeria can be attributed to lack of sound agricultural policy, poor leadership, excessive internal and external debt burden, lack of basic infrastructural facilities especially bad road and epileptic power supply, and lack of comprehensive national poverty alleviation framework, among others (Edoh, 2003).

In mitigating the devastating effect of poverty on the citizenry, there is need for decisive commitment of all stakeholders such as individuals, communities, governments, non-governmental organisations and relevant international agencies (Abur, et al., 2013). Investing early in basic education and health while fostering gender equality are some of the recommendations made by UNDP as the ways by which poverty can be reduced in a country. In addition, Edoh (2003) suggested the following ways of reducing poverty: government should recognize and encourage the non-governmental organisations to be actively involved in a wide variety of activities to help provide development opportunities for grass-root communities; develop a long strategic plan to address unemployment; federal, state and local governments must ensure commitment in the area of fund allocation for provisions of social services; provision of enabling environment to facilitate private sector economic framework; and government should realistically undertake a comprehensive study on the causes of

poor implementation of development policies and strategies.

Concept of decent work

Decent work refers to work that is productive which also offers fair income security in the work-place; social protection for families; prospects for personal development; social integration; freedom for workers to express their concerns and participate in decisions that affect their lives; as well as equal opportunity for male and female workers (ILO, 2013). Decent work offers freedom, equity, human security and dignity (Trebilcock, 2005).

The International Labour Organization (ILO) views decent work at the level of individual workers in terms of security. The Organisation identified seven dimensions of decent work which include labour market security, employment security, job security, work security, skill reproduction security, income security, and representation security. Each dimension has several indicators with which it is assessed. Work that is decent should fulfil the requirements of these indicators under each of the seven dimensions. In other words, decent work will display security along these seven dimensions while work that lacks decency will show deficits or insecurities along the seven dimensions. Different jobs manifest different degrees of deficits or insecurities (Kantor et al., 2006).

The seven work-based insecurities along with their indicators form what the ILO refer to as the People's Security Surveys (PSS). The PSS indicators are very many. Therefore, researchers tend to pick and specify a few for investigation (Kantor et al., 2006, p.2090). In this study, four of the seven work-based indicators were assessed. The four comprised labour market security;

employment security; work security; and representation security. The original PSS indicators were evaluated but a few additional variables were added by these researchers to suit the local environment under which the study was conducted.

Dimensions of decent work

In measuring decent work, ILO's People's Security Survey identified seven dimensions namely: labour market security, employment security, job security, work security, skill reproduction security, income security and representation security (Kantor et al., 2006, p.2090). In this study, four out of the seven dimensions were selected and examined as follows:

Labour market security: This dimension of decent work examines the ability to obtain work (Kantor et al., 2006, p.2090). This dimension entails employment status, hours of work, multiple work activities, length of experience, days of employment, difficulty finding work in case of job loss, restrictions on women seeking work, perceived likeliness of losing work if pregnant or ill (Anker, 2002). In this study, labour market security was measured by asking if respondents could attract as many customers (patronage or demand) as they desired. Specifically, it was evaluated through the number of hours spent at work, number of hours spent daily on the retail trade, and whether respondents wished to spend more or less hours at work.

Employment security: This reflects the ability to keep one's work and incorporates dependent work relations particularly for self-employed and piece rate workers (Kantor et al., 2006, p.2092). The indicators used in this study to measure employment security included the number of network providers whose recharge cards a

vendor retailed. The higher the number of network providers, the more secure the employment is, since if one network provider folds up, the trader would be sustained by selling the cards of other thriving network providers. Another measure of employment security pertained to the potential of the trade to become the main and sole occupation of the trader; that is, the potential that the trader could make a life-long career out of recharge-card selling. Yet another employment security measure pertained to whether the traders registered their retail business with any government department, be it at the federal, state or local government level.

Work security: Issues covered by work security include absence from work due to work-related injury, illness, stress; excessive work hours; control over work; sexual harassment; hazardous work/dangerous equipment; toilet and water availability; use of protective clothing; safety department at workplace; opinion of workplace safety; compensation for injury/insurance for injury; childcare help; and absence due to household duties (Anker, 2002). In this study, work security was assessed by unobstructively observing the environment under which the vendors sold their wares such as street corners, road junctions, commercial motor parks, car parks of institutions, the frontage of a house, or a shopping centre. Public toilets and water supply are not common features in Nigeria. So, vendors who operated at street corners, road junctions and car parks of institutions were deemed as lacking access to these two important utilities. Vendors who worked from the frontage of houses or in shopping centres would however have access to the toilet and water facilities

provided for the houses and shopping centres.

Representation security: This dimension focuses on knowledge and opinions of unions; union in the workplace; belong to union; knowledge of and/or membership in other worker organisations; and circumstances for action (Anker, 2002). The fourth and final measure of decent work that was evaluated in this study was representation security, which is, having a voice. This was assessed by asking if there was a union of recharge-card sellers for interest representation. This dimension was further evaluated by asking if respondents had avenues for giving feedback to recharge-card producers with regard to consumers' reactions to recharge card quality.

Overlap between decency of work and poverty

Paid work, whether in the form of self-employment (as in the case of recharge-card vendors), piece-rate production or waged employment is the commonest source of livelihood in developing economies, including Nigeria. If an economy must reduce poverty, it must improve the number and quality of work opportunities available, as well as the social conditions of all its citizens (Kantor et al., 2006). Decent work which was being advocated by the ILO is closely related to poverty eradication that is being advocated by the United Nations' MDGs because increase in the number of job opportunities, as well as improvement in workers' rights, social protection and representation (having a voice in the work place), are all associated with improvements in people's economic and social well-being (Kantor et al., 2006; Trebilcock, 2005). Poor quality jobs that lack decency tend to be more in the informal

sector of economies. The informal economy refers to all economic activities by workers and economic units that are- in law or practice- not covered or insufficiently covered by formal arrangements (Trebilcock, 2005, p.14).

Jobs in the informal economy (recharge-card hawking inclusive) tend to be high in decent work deficits that is, work-related insecurities. Although not all informal workers are poor, and the ILO does not advocate for scrapping jobs in the informal economy, it is well-established that workers in the informal economy tend to be un-recognized, un-registered, un-regulated or un-protected under labour legislation and social protection (Kantor et al., 2006). Workers in the informal economy tend to work in small or un-defined workplaces under unsafe and unhealthy conditions. These individuals tend to operate in the informal economy out of a need to survive. Nonetheless, many of these workers truly are entrepreneurial and they should be supported through relevant government social and economic policies (Trebilcock, 2005).

Methodology

This study entailed an investigation into the decency of mobile-phone recharge-card retailing business and its ability to alleviate poverty in Nigeria. The operations of the recharge card retailers were evaluated against indicators of decent work proposed by the ILO (Kantor, et al., 2006; Trebilcock, 2005); as well as poverty bench-mark income established by the United Nations (United Nations Empowerment Programme [UNDP], 2014). Survey research design was employed and data were descriptively analysed. This is because decent work which was being advocated by the ILO is closely related

to poverty eradication that was being advocated by the United Nation MDGs (now sustainable development goals [SDG]). The rationale for the use of descriptive design was based on its ability to provide rich data for subsequent (future) quantitative and/or explanatory investigations.

The population of the study comprised vendors (also called sellers, hawkers or traders) of mobile-phone recharge-cards in Benin City. In determining the sample size, Cochran’s formula was used. The formula is shown below:

$$n_o = \frac{(t)^2(p)(q)}{(d)^2}$$

Where: n_o = sample size; t = significant level (5% = 1.96); p = proportion (50%); q = 1-p (50%); d = margin error (10%).

$$n_o = \frac{(t)^2(p)(q)}{(d)^2} = \frac{(1.96)^2(0.5)(0.5)}{(0.1)^2} = 96.04 \cong 96$$

However, one hundred and twenty (120) questionnaires were distributed in anticipation of possible invalids or improper completion by respondents. Out of the 120, one hundred and five (105) usable copies of the questionnaire were retrieved from vendors in specific locations such as the main campus of the University of Benin, Ugbowo Campus; as well as localities that bordered the campus namely, Ekosodin, Osasogie and Ugbowo from where the vendors carry out their business activities. This sample was drawn with the aid of convenience sampling technique.

Recharge-card vendors are usually found under large umbrellas (for shade from the rain and sun rays), at bus-stops, car-parks, road junctions and similar sites that witness heavy and

constant human traffic. The survey participants/respondents were recruited while at their trade. As many vendors as were willing filled the questionnaires in between selling their wares while the researchers waited to collect them. After three weeks of field work, the researchers obtained 105 valid and usable questionnaires which were used for the study.

The main research instrument for the study was a questionnaire which was designed for eliciting necessary information from the study participants. Questionnaire items were divided into sections. There were items on the trader’s demographic variables and on the recharge-card trade. This latter set of questions generated the needed data about the income-yielding capacity of the trade. With regard to the second research concern: whether or not recharge-card retailing could be regarded as decent work, this study assessed indicators along four (4) of the seven (7) decent work measures identified in the People’s Security Survey (PSS) (Kantor et al, 2006). The four decent work measures evaluated in this study included labour market security, employment security, work

security, and representation security. The rationale for the selection of these four dimensions is due to their relatedness and relevance to mobile-phone recharge-card retailing. The statistical analysis undertaken in this study was also descriptive. In this sense, data were analyzed with frequency distribution and simple percentages through the use of Statistical Package for Social Sciences (SPSS).

Analyses and Discussion of Results

This section is concerned with the presentation and analyses of data collected for this study through the administration of questionnaires. It contains the report and description of the respondents’ demographics, evaluation of daily income of recharge-card vendors; and decency of recharge-card retailing.

Description of respondents’ demographics

Recharge-card vendors’ background variables of interest to this study included gender, marital status, educational qualification, entrepreneurs’ age and enterprise age. The results are presented in Table 1 below:

Table 1: Background information on respondents and enterprise

S/N	Variable	Frequency	Percentages
Gender			
1	Male	70	66.7
2	Female	35	33.3
Total		105	100
Marital Status			
1	Single	73	69.5
2	Married	29	27.6
3	Separated	1	1.0
4	Widow	2	1.9
Total		105	100

Educational Qualification			
1	No formal education	2	1.8
2	Primary education	11	10.5
3	Secondary education	53	50.5
4	Tertiary education	30	28.6
5	Postgraduate	9	8.6
	Total	105	100
Age of Respondents (Years)			
1	Below 20	12	11.4
2	20-30	63	60
3	31-40	22	21
4	41-50	6	5.7
5	Above 50	2	1.9
	Total	105	100
Age of Enterprise (Years)			
1	Below 5	75	71.4
2	5 – 9	23	21.9
3	10 years and above	7	6.7
	Total	105	100

Table 1 above shows that 66.7% of the vendors sampled for this study were females while 33.3% were males. This indicates that there are more female in the recharge-card retailing business than the male counterpart. The marital status reveals that 69.5% of the respondents were single, 27.6% were married, 1% was separated from the spouse while 1.9% were widow. This shows that majority of the recharge-card vendors were singles. The educational qualification of the respondents reveals that 1.9% of the vendors had no formal education, 10.5% had primary education, 50.5% had secondary education while 28.6% had tertiary education. This shows that most recharge-card vendors sampled for this study had basic formal education. With respect to respondents' age, Table 1 above shows that majority of the vendors were between the age of 21-30 years old which constituted 60%, followed by age range of 31-40 years

which constituted 21%. Age range above 50 years was the least which constituted 1.9% and the remaining 17.1% were of the range of Below 20 and 40-49 years old. This indicates that most persons in this kind of business are at their youthful age. Finally, the age of the business enterprise shows that majority of the vendors' enterprises are below five (5) years old indicating that majority of the vendors' business was still in their infancy stage.

Evaluation of daily income of vendors
 Ascertaining the daily income of recharge-card vendors and comparing it with the UN poverty benchmark of \$1.25 is one of the objectives of this study. The variables measured in other to achieve the objective includes: daily investments on cards procurement, average sales per day and vendors' satisfaction/dissatisfaction with the current sales level. The result of the analysis is presented in Table 2:

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Table 2: Daily income assessment of vendors

S/N	Variable	Frequency	Percentages
Daily investment on card procurement (₦)			
1	Less than 1000	2	1.9
2	1000 – 4999	19	18.1
3	5000 – 9999	25	23.8
4	10000 – 14999	16	15.2
5	15000 and above	43	41
	Total	105	100
Average daily sales (₦)			
1	Below 2000	14	13.4
2	2000 – 3999	33	31.4
3	4000 – 5999	15	14.3
4	6000 – 7999	11	10.5
5	8000 and above	32	30.4
	Total	105	100
Satisfaction with current sales level			
1	No	50	47.6
2	Yes	55	52.4
	Total	105	100

Table 2 above shows that majority of the vendors invest ₦15000 and above on daily card procurement. This category accounts for 41% of the total daily investment. This group is followed by 23.8% and 15.2% of the vendors that invest between ₦5000 and ₦9999, and

₦10000 and ₦14999 respectively. Only 20% of the sampled vendors invest less than ₦5000 daily on card procurement. Table 2 also reveals that the highest percentage which is 31.4% had an average sales range of ₦2000 – ₦3999. This is followed by sales range of ₦8000

and above which accounts for 30.5%. Average sales range below ₦2000 was the least which constituted 13.4%. The remaining 24.8% had an average sales range of ₦4000 – ₦7999. Finally, the Table shows that 50 of the vendors which accounts for 47.6% were not satisfied with their current sales while 55 out of the 105 sampled vendors were satisfied with their current sales level. A close look at the vendors’ daily investment in card procurement and average sales per day suggests that the financial commitment by most of the vendors will guarantee a daily profit that will be greater than \$1.25 UN benchmark. To further buttress this, majority of the sampled vendors said they were satisfied with their current sales which mean what they earn as profits will be able to take care of their basic needs such as foods, shelter and clothing that will cost more than \$1.25. The satisfied vendors must realise that being satisfied with current sales does

not mean there is no room for improvement. They should search and adopt better management strategies that will help them to further expand their business and increase their financial fortunes.

Decency of recharge-card retailing

The variables measured in achieving the objective of ascertaining whether recharge-card retailing qualify as decent work as conceived by the International Labour Organization (ILO) relate to labour market security, employment security, work security and representation security. These four selected dimensions of decent work are explained as follows:

Labour market security: This was measured using variables such as number of hours spent per day at work; number of days spent at work; and preference for spending more or less time for business operations. The results are presented in Table 3 as follows:

Table 3: Labour market security assessment

S/N	Variable	Frequency	Percentages
Number of hours spent per day at work			
1	5 – 8	18	17.2
2	9 - 12	52	49.4
3	13 and above	35	33.4
	Total	105	100
Number of days spent at work per week			
1	4	2	2
2	5	10	9.4
3	6	48	45.7
4	7	45	42.9
	Total	105	100
Preference for spending more/less time for business operations			
1	More time	63	60
2	Less time	42	40
	Total	105	100

Table 3 above shows that majority of the sampled vendors spent between 9 – 12 hours per day managing their business. This accounts for 49.4%. This is followed by 33.4% of the vendors that spent 13 and above hours in selling recharge card. Only 17.2% spent between 5 – 8 hours in the business. It can be deduced from the above result that majority of the sampled vendors spent substantial portion of their working days in doing the business. 45.7% of the vendors which is the majority work for 6 days in a week, this is followed by 42.9% that work 7 days in a week. Only 11.4% of the entire sampled vendors work between 4 to 5 days in a week. This shows that majority of recharge-card vendors are committed to their work as they are ready to spend more time doing their business. This kind of entrepreneurial spirit is lacking among typical civil servants that will go late to work, complain bitterly about their job and be

absent from work if opportune. Table 3 further shows that majority of the vendors (60%) desired to work more so as to make more sales and gain more profits as well as to serve their customers better to give them (vendors) better platform for favourable competition. For those that prefer less time for work, they assert that it was due to time constraint and the need to attend to personal and family issues.

Employment security: This was measured using the number of recharge-cards they sell (the higher the number, the more secure the employment is, since if one company folds up, the trader would be sustained by selling the cards of other thriving service providers); potential of the trade to become the man occupation of the trader; and whether vendors sign a written contract with anyone or registered their business with any government agencies. The results are shown in Table 4 below:

Table 4: Employment security assessment

S/N	Variable	Frequency	Percentages
Brands of networks (telecommunication service providers)			
1	Glo	105	-
2	MTN	105	-
3	Etisalat	101	-
4	Airtel	103	-
5	Visafone	27	-
	Total	441	-
Number of network sales			
1	3	4	3.8
2	4	74	70.5
3	5	27	25.7
	Total	105	100
Career potential of recharge card business			

1	Not a career	39	37.1
2	Worthy career	66	62.9
	Total	105	100
Formalisation of business through registration			
1	Yes	10	9.5
2	No	95	90.5
	Total	105	100

Table 4 reveals that all the vendors are selling the recharge cards of GLO and MTN companies possibly because most phone users in Nigeria are subscribers to them while only 101 and 103 of the vendors also sell Etisalat and Airtel recharge cards respectively. Only 27 of the vendors sell visafone cards possibly because of it low customer base in Nigeria. 70.5% which is the majority of the vendors are selling recharge card of four networks possibly GLO, MTN, Etisalat and Airtel because of their popularity in the Nigerian market. Only 25.7% and 3.8% of the vendors are selling five and three recharge cards of different networks respectively. Table 4 also shows that 66 out of the 105 vendors could depend on recharge-card retailing as a life-long career while 39

of the sampled vendors do not consider sales of recharge card as a worthy career. Also, the Table shows that majority of the vendors do not register their businesses with the appropriate government agencies. This group accounts for 90.5%. This is abnormal because most of the vendors acquire basic formal education that should expose them to the need for formal registration of business especially with Corporate Affairs Commission (CAC).

Work security: This section emphasis on variables such as number of vendors’ shop outlets, number of workers, types of workers and access to water and toilet facilities. The outcome of the analysis is shown in Table 5 as follows:

Table 5: Work security assessment

S/N	Variable	Frequency	Percentages
Number of vendors' shop outlets			
1	1	72	68.6
2	2	9	8.6
3	3	3	2.8
4	No shop	21	20
	Total	105	100
Number of workers			
1	1	19	18.1
2	2	5	4.8
3	3	1	0.9
4	No worker	80	76.2

Total		105	100
Type of workers			
1	Family workers	5	4.8
2	Paid workers	20	19.1
3	No worker	80	76.1
Total		105	100
Access to water and toilet facilities			
	Yes	66	62.9
	No	39	37.1
Total		105	100

Table 5 shows that majority of the vendors has only one shop. This accounts for 68.6% while 20% of them do not have shop for carrying out their business transactions. 11.5% have between 2 to 3 shops. The result also reveals that majority of the vendors do not have employees working for them. This means they are self-employed by managing the business themselves. Only 18.1%, 4.8% and 1% of the vendors employed one, two and three workers respectively. 20 out of the 25 vendors have paid workers while only 5 use their family members as workers. Finally, with respect to water and toilet facilities, 62.9% said they have access

to the facilities. This outcome is interesting as such facilities are necessary to keep individuals in a safe environment if properly maintained. Only 37.1% of the vendors said they do not have access to water and toilet facilities.

Representation security: This dimension of decent work was evaluated to know if each vendor had a voice in the business. This was assessed by asking if there was a union of recharge-card vendors and if they had avenue for giving feedback to recharge-card producers. The result is shown in Table 6 below:

Table 6: Representation security assessment

S/N	Variable	Frequency	Percentages
Existence of a union or association			
1	Yes	12	11.4
2	No	93	88.6
	Total	105	100
Feedback to recharge-card producers			
1	Yes	55	52.4
2	No	50	47.6
	Total	105	100

Table 6 shows that majority of the vendors do not have or join any

union/association. This category accounts for 88.6% while 11.4% said

they belong to union/association. 52.4% of the vendors which is the majority said they have access for giving feedbacks to card producers. This access may possibly be through the use of customer care lines to lay complains on service failures. Calls to the lines are mostly free of charge. Finally, 47.6% of the vendor said they do not have access to give feedback to recharge-card producers. This may be as a result of ignorance of the availability of customer care lines through which complains and enquiries can be communicated with service providers.

Recommendations

Based on the research findings, this study recommends that government should support vendors by formulating and implementing social and economic policies that will create a friendly and enabling working environment; recharge-card vendors should form associations/unions so as to protect their interests and enhance their wellbeing; more women should be empowered to venture into the business since it does not require strenuous efforts as well as the promising prospect of the business due to the growing nature of the industry; and recharge-card vendor should build and sustain friendly relationship with loyal customers for future sales. Finally, this study focused on only four out of the seven dimensions of decent work. It is therefore recommended that other dimensions such as job security, skill reproduction security, and income security should be incorporated in future studies to provide broader perspective on the subject matter.

Conclusion

References

Poverty is a serious threat to any society because poverty anywhere is a threat to prosperity everywhere (ILO, 1944). Impoverished countries or localities tend to witness inadequate supply of utilities, and high rates of violent crimes, among others. Citizens of such countries tend to migrate to richer nations, thereby constituting intense migration pressure on these richer countries. For example, it is said that there are more Ethiopia-trained doctors in Chicago (United States) than in Ethiopia (William, 2013). Therefore, there is need for governments everywhere to improve the well-being of their citizens. One way of ameliorating poverty is for governments to provide decent work conditions for their citizens, because of intricate link between poverty and decent work indicators. To do this, governments require data on specific groups of workers and economic units, and their challenges (Trebilcock, 2005, p.27). In proffering solutions to some of the challenges, this study empirically examined decency of recharge card retailing in Benin City and its potency to reduce poverty among the stakeholders. The study found that the vendors' daily investment in card procurement and average sales per day suggests that the financial commitment by most of the vendors will guarantee a daily profit that will be greater than \$1.25 UN benchmark. Hence, it can be concluded that majority of the vendors are living above the poverty line and that recharge-card retailing can be considered as a decent work as the trade perform well on the basis of the four decent work indicators selected and used for this study.

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