DETERMINANTS OF INFORMAL NON-OIL EXPORTING BEHAVIOUR: A STUDY OF CROSS-BORDER TRADERS IN SELECTED BORDER MARKETS IN NIGERIA

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DETERMINANTS OF INFORMAL NON-OIL EXPORTING BEHAVIOUR: A STUDY OF CROSS-BORDER TRADERS IN SELECTED BORDER MARKETS IN NIGERIA

A DISSERTATION

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SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF DOCTOR OF PHILOSOPHY (Ph.D) IN MARKETING

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MAY, 2017

DECLARATION

I hereby, declare that the work in this dissertation entitled: "**Determinants of Informal Non-Oil Exporting Behaviour: A Study of Cross-Border Traders in Selected Border Markets in Nigeria**" by **Iweama, Vincent Okwudili** has been carried out by me in the Department of Marketing under the supervision of Professor Canon (Rev.) Nkamnebe A.D. The information derived from literature has been duly acknowledged in the text and list of references provided. No part of this work has been previously presented for another degree or diploma at any University.

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APPROVAL

This dissertation titled ''Determinants of Informal Non-Oil Exporting Behaviour: A Study of Cross-Border Traders in Selected Border Markets in Nigeria'' has been assessed and approved by the Departmental Post Graduate Board of Department of Marketing; Faculty of Management Sciences and School of Post Graduate Board.

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DEDICATION

This dissertation is dedicated to Almighty God for His blessings, love and kindness throughout these years. It is dedicated to my parents: Chief and Chief (Mrs.) D.N.C Iweama (of blessed memories), beloved wife, caring children (Precious, Favour , Vincent (Jnr), David) and sisters (Philo and Bridget), who were always by me through their prayers and patience towards the success of this research.

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Iweama, Vincent Okwudili
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Abstract

This study examined the determinants of informal non-oil exporting behaviour in selected border markets in Nigeria. It was rooted and guided by pragmatic research philosophy and used mixed method in data collection. The population of the study was all informal non-oil exporters in the nation's selected border markets while a sample size of 384 was determined using unknown population. Informal non-oil export opinion leaders were interviewed and analyzed using mean and standard deviation. Pearson correlation was used to test for discriminant validity with a highest correlation of .501, while factor analysis test of not less than .4 communalities show that no item of the variables need to be eliminated or removed. A one-way between-groups multivariate analysis of variance was performed to investigate education differences in informal non-oil exporting behaviour. Four independent variables were used: satisfaction of basic needs, regulation of formal export, activities of government officials and desire to own a business. The dependent variable was the informal non-oil exporting behavior. There was no statistically significant difference between the independent variables, $F(6, 98) = 1.32$, sig. = .166; Wilk's Lambda = .92; partial eta = .027. When the results of the independent variables were considered separately, the only difference to reach a statistical significance using the Bonferroni and Scheffe post-hoc tests is the satisfaction of basic needs, $F(3, 25.4) = 3.31$; sig. = .021; partial eta = .033. The four hypotheses formulated for the study were analysed using Kendall's Coefficient of Concordance and they were all statistically significant. This means that all the four variables: satisfaction of basic needs, regulation of formal export, activities of government officials and desire to own a business promote involvement in informal non-oil exporting in Nigeria. Recommendations were made that government should address unemployment, monitor the activities of export and border officials, motivate and discipline them where necessary among others. The extent of over regulation as well as areas that are over regulated in formal export were recommended as areas for further research.

CHAPTER ONE

INTRODUCTION

1.1   Background to the Study

Evidence in the literature indicates increasing research interest in the overarching area of informal economy (Gerxhani, 2004; Hussmanns, 2005). These studies suggest conflicting role of informal economy both at micro and macro levels. Chambwer and Magregor (2010) reported that in many developing economies, job creation has mainly taken place in the informal economy where above 60 percent of workers find income opportunities. Informal economy creates employment and operators can implement appropriate strategies to exploit opportunities streaming from weakness in trade and economic policies (Feige and Urban, 2008). On the other hand, a large informal sector can pose problems for policy makers and the overall economic development of their country. Organisation of Economic Cooperation and Development (2004) reported that a large informal sector could indeed deprive government of needed tax revenue which could be reinvested into infrastructure development and other national development priorities. It could influence the development of economic policy objectives by skewing the reliability of data, breed a culture of corruption in public administration and hinder further investment in local (formal) SMEs, which constitute the major part of the private sector in developing countries and are key to economic development and growth.

Interestingly extant statistics indicate that even though informal economy is present in most economies in the world, but is more pronounced in the developing economies (Gagnon, 2009). In Nigeria for instance, the size of informal economy is estimated to be as high as 65% of the total economy (Osuntogun and Oramah, 2007). One interesting component of the Nigeria's informal market that is receiving research attention, though slowly is the informal non-oil exporting (Nkamnebe,2008). Informal non- oil exporting is

used in the same sense it was used by the Nigeria Export Promotion Council (NEPC, 2012) as exporting activities that are not registered within the purview of government regulation.

Available survey indicates that a substantial proportion of informal non- oil exports are mainly conducted by individuals, micro, small and medium sized enterprises and consists of small consignments (Agbogun, 2012). Arguably, the informal non- oil export has been thriving in Nigeria, yet scanty research attention has been granted to it. The obvious large size of the informal non-oil export is reflected in the estimated revenue of the sector. For instance NEPC (2013), estimated that above N14 billion informal non oil export took place in 2012 in Dawanau international market corridor in Kano alone. Interestingly, about ninety-three (93) border markets and loading points have been identified across Nigeria (NEPC, 2013). If an average of N10 billion is assumed for each of 93 border markets and loading points, it can be argued that Nigeria's informal non oil export from land border alone worth's over N930 billion or US $ 6.2 billion per annum. Nkamnebe (2008) reported a case of US$12 billion undocumented informal exporting from the nations' seaport, which arguably reduces and skews the reported non-oil exporting in Nigeria. The fiscal implication of these to government and Nigerian economy can only be imagined.

1.2   Statement of the Problem

Informal export is a major characteristic of most developing nations, especially sub-sahara African nations. Onayemi and Ishola (2009) reported that Nigeria's informal economy is estimated at about 65% of the total economy, Ghana is approximately 70% (Chu et al, 2007), compared to European and Asian nations of above 50% and 45% average respectively (Schneider, Buehn, Montenegro, 2010) This is equally reflecting on the bouging size of her informal non-oil export (Nkamnebe, 2008). Interestingly, Nigeria Export Promotion Council (NEPC) has mounted

measures to minimize the informal non-oil exporters; this it does through providing incentives to formal non-oil exporters. The new Export Expansion Grant (EEG) scheme is an incentive for the stimulation of export oriented activities that will lead to significant growth of the non-oil export sector. More so, the Export Development Fund (EDF) is a scheme to provide financial assistance to private sector exporting companies to cover part of their expenses in respect of the following export promotion activities such as training courses, symposia, seminars and workshops ;advertising and publicity campaigns in foreign markets; export market research studies among others (Export Guideline and Incentives in Nigeria, 2005) , However, through NEPC, Nigerian custom service and other agencies, government punishes informal non-oil exporters with very severe penalties such as seizure of export goods and prosecution because the law stipulates registration with NEPC before formal non-oil exporting.

Despite the obvious risks with informal non-oil export and supposed better attraction in the formal non-oil exporting, the overarching goal of stamping out informal non-oil exporters seems not to be yielding desired goals. According to data from International Trade Centre, aggregated by Nigeria Export Promotion Council, between 2009 and 2013 the cumulative un-captured non-oil export is estimated at US$46.19 billion (ITC, 2014), the foregoing is somewhat suggestive of absence of evidence-based policies; policy that fails to capture the determinants of these exporters with a view to controlling it. This arguably is forestalling effective control of the informal non-oil exporting in Nigeria assumed by the authorities.

The above situations seem to suggest rather forcefully that the determinants for informal non-oil exporting in Nigeria is deeper than has been reported. It is therefore evident that the informal non oil exporting is strong, robust and dynamic enough to support over US$6.2 billion economy, which evidently has not been documented. Indeed no study has

been identified that examined the determinants of informal non-oil exporting behaviour in Nigeria. This obvious gap in knowledge has both policy, managerial and knowledge implications, therefore, calling for urgent investigation.

1.3   Objectives of the Study

The main objective of this study is to investigate the determinants of informal non-oil exporting behaviour and from this broad objective, the following specific objectives are derived;

1. To investigate if satisfaction of basic needs promote involvement in informal non-oil export in Nigeria.

2. To ascertain if regulation of formal export influences involvement in informal non- oil export in Nigeria

3. To investigate if government officials promote involvement in informal non- oil export in Nigeria

4. To examine if desire to own a business influences involvement in informal non-oil export in Nigeria.

1.4   Research Questions

Based on the statement of the problem and objectives of the study, the following research questions were formulated for this study.

1.   Does satisfaction of basic needs promote involvement in informal non-oil export in Nigeria?

2.   Does regulation of formal export influence involvement in informal non-oil export in Nigeria?

3.   Do activities of government officials promote involvement in informal non-oil export in Nigeria?

4.   To what extent can desire to own a business influence involvement in informal non-oil export in Nigeria?

1.5 Hypotheses

Based on the research questions and conceptual framework, the following hypotheses were formulated.

H_1: Satisfaction of basic needs promote involvement in informal non-oil export in Nigeria

H_2: Regulation of formal export influences involvement in informal non-oil export in Nigeria

H_3: Activities of government officials promote involvement in informal non-oil export in Nigeria

H_4: Desire to own a business influence involvement in informal non-oil export in Nigeria

1.6 Scope of the Study

The following scopes are addressed: the geographical scope, unit/level of analysis scope and the content scope.

The geographical scope covers the six geopolitical zones of the country. Six states in the six geopolitical zones were selected for this study, in 2015 and they are:

North west   --   Katsina State

North east   –   Adamawa State

North central   --   Niger State

South west   --   Ogun State

South east   --   Abia State

South south   --   Cross River State

The six states drawn from the six geopolitical zones represent the 36 states in Nigeria, which is above 16 percent of the states in the county (Okeke, 2011). The sample was drawn from informal non oil exporters in these states.

The unit of analysis of this study comprises of individuals, small and medium informal entrepreneurs involved in informal non oil export in

Nigeria. With respect to content scope, informal non-oil export is a theme subsumed in the export marketing literature; and it is a topic widely discussed in marketing as a result of its importance. Accordingly, the literature focus of this study is on general export marketing but will focus specifically on informal exporting.

1.7   Significance of the Study

The main thrust of this study is to unearth and shed deeper in-sight into the determinants of informal non oil exporting behaviour in Nigeria and propose stronger policies towards curtailing it. Hence this study, in no small measure is significant in several ways to a number of groups and export stakeholders.

With respect to contribution to knowledge, as a relatively under researched aspect of Marketing in Nigeria, the findings of this research is a contribution towards the expansion of the boundaries in stock of knowledge in the mainstream export marketing literature. It is also a response to the yearning for more empirical work in this area of Marketing with respect to sub-Sahara Africa and Nigerian context in particular.

To policy makers, this study is of key significance. It will help NEPC to strengthen the fight against informal exporting as it will help unveil the determinants of informal exporting which would guide NEPC in their policy rethinking. The government and those in key policy positions play very crucial role in influencing Nigerians towards proper diversification of the economy away from the oil. Thus policy makers need deeper insight on determinants of informal non-oil export in order to strategize appropriately and make future non-oil export policies more effective.

1.8   Limitation of the Study

The study has the limitation of some of the respondents not giving accurate information because of the nature of informal non-oil export even though they were assured of confidentiality.

1.9 Operational Definition of Terms

The following terms are operationally defined as used in this study:

Informal Economy: All legal production activities that are deliberately concealed from public authorities to avoid payment of income, value added or other taxes; payment of social security contributions; and complying with certain administrative procedures.

Export: It is a function of international trade whereby goods produced in one country are shipped to another country for future sale or trade. The sale of such goods adds to the producing nations gross domestic output.

Non-Oil Export: Those groups of economic activities which are outside the petroleum and gas industry or those not directly linked to them. Non-oil export in Nigeria are mainly primary products, mostly, agricultural products.

Informal Non-Oil Export: Are exporting activities that are not registered with government. They engage in unofficial business activities such as the tax evasion, avoidance of labour laws and other government regulations. This study excludes exportation of hard drugs such as Indian hemp, heroine, human trafficking, prostitution etc.

Markets, Loading Points and Corridors of Informal Non-Oil Export: Most of the agricultural and manufactured products exported out of the country informally, where sourced from thes markets and loading points.

Informal Cross-Border Trade: Refer to import and export of legitimately produced goods and services, which directly or indirectly escape from the regulatory framework for taxation and other procedures, set by the government, and often go unrecorded or incorrectly recorded into official national statistics of the trading countries.

Export Stimulation: Stimuli also called motives, incentives or attention evokers, refers to all those factors triggering the decision of a firm to initiate and develop export activities.

Simplified Trade Regime (STR): A simplified trade regime (STR) under the auspices of Common Market for Eastern and Southern Africa (COMESA) was introduced. STRs aims at reducing documentary

requirement by allowing exporters with a value of US$500 or less to be issued a simplified certificate of origin at the border post.

CHAPTER TWO
REVIEW OF RELATED LITERATURE

2.0   Introduction

The purpose of this chapter was to align this research with earlier researches and related works in the area of determinants of informal non-oil exporting behaviour: a study of cross-border traders in selected border markets in Nigeria with a view to ascertaining and discussing the relatedness or otherwise of those works to this study. To achieve this purpose, review of related literature were therefore presented under the following sub-headings: concept of informal economy, categories of informal economy, economic benefits of informal economy, review of export sector to facilitate understanding of informal non-oil export situation in Nigeria, concept of informal non-oil export, empirical review, markets, loading points and corridors of informal non-oil export in Nigeria, theorizations of informal economy as it relates to informal non-oil export, modernization theory, structuralist theory, neo-liberal theory, post-structuralist theory, observed theoretical gap in literature, theoretical framework for the study based on typology of informal cross-border trade, concept of informal cross-border trade, types of informal cross-border traders, push and pull factors influencing ICBT, Impact of government policies and regulations on informal non-oil export, cost and benefits of informality to non-oil exporters.

2.1   Concept of Informal Economy

The Informal economy became popular in the 1970s and since that time has been amended and improved to include a diverse array of types and forms of informality. For many years there was no global consensus on the definition of the informal economy. Indeed, to date three contrasting types of definition have been used, namely enterprise, jobs and activity - based definitions (Williams, 2009). Nowadays international scientists and

organizations came nearer to universally accepted definitions. However, on the basis of the examined literature on the definitions of the informal economy, the conclusion can be made that there are two main definitions: by OECD and ILO. So the vast majority of existing definitions in most relevant sources belong to either to OECD camp (mostly European authors) or to ILO camp (mostly third world authors). No other relevant comprehensive approaches to defining the informal economy were found. Therefore it will be appropriate to divide this section into two parts;

1. ILO enterprise-job - based definition 'camp' (International Conference of Labour Statisticians,1993; Chen.2007; Hussmanns, 2005).

2. OECD activity - based definition camp (OECD, 2004; Schneider,1997; Sepulveda and Syrett, 2007).

ILO Enterprise - Job - Based Definition 'Camp".

One of the most widely - used definitions of the informal economy belongs to the ILO. Its evolution was traced in the Decent Work and the Informal Economy Report (ILO, 2002). According to this report, the concept of the 'informal sector' was first popularized by the ILO in the 1970s. It was used to refer mainly to the survival activities of those working in the marginal or peripheral segments of the economy.

The 1991 Report of the Director-General to the International Labour Conference defined the informal sector as very small-scale units producing and distributing goods and services and consisting largely of independent, self -employed producers in urban areas of developing countries, some of whom also employ family labour and or a few hired workers or apprentices; which utilize a low level of technology and skills. This description failed to capture the various forms of informality and informalisation that have since grown in significance (ILO, 2007).

In 1993, the 15th International Conference of Labour statisticians adopted an enterprise approach to definition of the informal sector. According to 15th ICLS, employment in the informal sector comprises all jobs in informal

sector enterprises, or all persons employed in at least one informal sector enterprise, irrespective of their status in employment. This definition was criticized for the different reasons among which was its inability to capture all aspects of the increasing informalisation of employment. For example, it excludes households employing paid domestic workers from the informal sector that is included by the 17th ICLS.

At the 2002 International Labour Conference the broader term 'informal economy was proposed instead of informal sector. It included the considerable diversity of workers and economic units, in different sectors of the economy. The informal economy was defined as 'all economic activities by workers and economic units that are - in law or in practice - not covered or insufficiently covered by formal arrangements (ILO, 2002). OECD Activity - Based Definition Camp. Organization of Economic Cooperation and Development (OECD) noticed an absence of a strict definition of the informal economy and the existence of different approaches to defining the subject matter. They have noticed the co-existence of two major definitions: Undeclared work and informal economy. The latter is preferred for use in developing countries (OECD, 2004).

The above reflections drew the OECD to determine two spheres of interest. First is what they call 'core' definition of the informal economy. It consists of:

i.   Wholly undeclared work (employment status and earnings are concealed in collusion with the employer).

ii.   Under-declared work (employee's status is declared, part of earnings concealed in collusion with employer).

iii.   Black market work (work in a secondary job with earnings concealed in collusion with the purchaser).

iv.   Purely informal employment (no concealment, because no requirement to declare employment or earnings).

Second is the broad definition of the informal economy. It consists of the core definition and is enhanced by including following phenomena into the

study:

i.   Pure tax evasion on earnings that include self - employment; earnings are concealed from tax authorities, but not in collusion with the purchaser.

ii.   Employment in illegal production - is concealed production, sale and consumption with typical employment status– employee or self-employed; this is included to GDP, but typically not published.

iii.   Employment in household production of goods (included to GDP) and services (not included to GDP) for own use.

iv.   Social security fraud, VAT fraud, pilfering, theft, extortion, these are quite influential factors, though they may appear on any level with any employment status and are hard to measure (OECD, 2004).

A number of authors employ an activity - based definition of the informal economy similar to the OECD. Thus, Pavlovskaya (2004) created "spheres of dichotomies", from which components of the informal economy can be identified. She divided the informal economy into sectors distinguished by whether they are state or private, monetized or non- monetized. The definition of Pavlovskaya correlates the broad definition of the informal economy by the OECD. In addition, the author included a monetization/non-monetization parameter to the characteristics of the informal economy. The notion is also considered by Smith and Stenning (2004) using the term reciprocity, economy of regard, arranging of matters. They argue that the informal economy under emergent capitalism represents a form of self-exploitative social relations, appropriating one's own labour to sustain a livelihood, often in conjunction with other economic practices (Smith and Stenning 2004).

One more interesting point related to the informal economy is the work of Smith and Stenning (2006) is the phenomenon of the multicoloured economy. The authors differentiate economic practices into those involving

market relations, those involving non-market relations and those concerning alternative market relations, similar to Gibson - Graham {2006}. Sepulveda and Syrett (2007) agree with Schneider (2002) that the informal economy includes both illegal and legal activities, monetary and non-monetary transactions (this is similar with the broad definition by the OECD). Legal activities include unreported income from self employment, wages, salaries and assets from unreported work related to legal services and goods (monetary); fringe benefits, barter of legal services and goods, all do-it-yourself work and goods, all do-it-yourself work and neighbour help (non -monetary).

Williams and Renooy (2009) used one of the most widespread definitions from OECD Handbook 2002 (OECD, 2002), where it is defined as all legal production activities that are deliberately concealed from public authorities to avoid the following:

i.   Payment of income, value added or other taxes;

ii.   Payment of social security contributions;

iii. Having to meet certain legal standards such as minimum wages, maximum hours, safety or health standards etc.

iv.   Complying with certain administrative procedures, such as completing   statistical questionnaires or other administrative forms.

Smith (2009) agrees with Schneider and Erste (2000) who employed an activity-based approach and defined the informal economy as unreported income from the production of legal goods and services, either from monetary or barter transactions, hence all economic activities that would generally be taxable were they reported to the tax authorities. This definition is also similar to the OECD definition. In this research, the intention is to adopt the OECD approach to defining the informal economy and therefore to use the activity-based definition which defines such activities as any paid activities that are lawful as regards their nature but not declared to the public authorities (Williams and Renooy, 2009). Thus

the scope of the research excludes prostitution, human trafficking and harmful illegal goods such as Indian hemp, cocaine, among others,

2.1.1. Categories of Informal Economy

The International Labour Organization (ILO) describes the informal economy as falling into two rough categories: coping strategies (survival activities) and unofficial earning strategies (illegality in business), the later including both unregistered and criminal activity. While there are some overlap between the two categories much of the informal economy remains completely legal and accepted by government [ILO,2002].
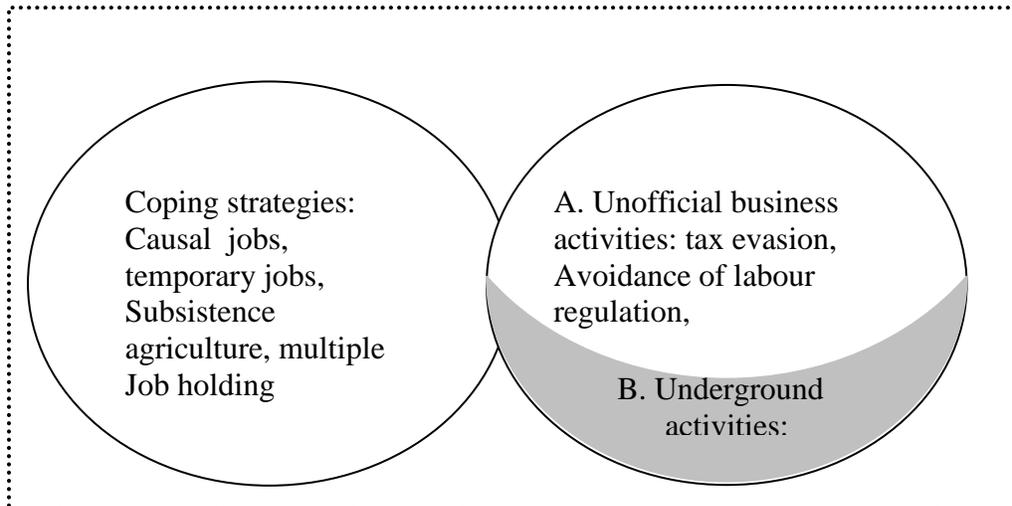
Figure: 1 Categories of Informal Economy

Source: ILO, 2002.

Ishengoma and Kappel (2006) agreed with the categorization as reported by ILO,2002.

2.1.2 Economic Benefits of the Informal Economy

Informal economy is the main source of job creation in Africa, providing between 20 percent and 75 percent of total employment in most countries, with the exception of South Africa, where the estimated figure is 12 percent of the active population. In West Africa, the informal sector constitutes 20 percent to 80 percent of the national economy; informal trade constitutes a

large share of the national economy (United Nations Economic Commission for Africa, 2002),

Could the informal economy be the route to deliver the big sustainable development ideas such as the green economy, Millennium Development Goals and poverty reduction strategies, given that its share is rapidly increasing and that the poor mostly operate here? (Gagnon, 2009). In some developing countries, the share of the informal economy is greater than that of the formal economy (Ekpo, 2009). Government planners, donors and NGOs could use the informal or the formal economy to help lift up the wellbeing of the poor and address global challenges such as climate change, but choosing one over the other could lead to most efforts missing the mark (Kucera and Galli, 2008).

International Labour Organization (2002) reported that informal sector accounts for over half the global employment, involving an estimated 1.8 billion people as compared to the 1.2 billion of the formal sector. In developed countries, the informal economy predominates as a livelihood activity for poorer people. It is of particular importance for people in urban and rural areas, and for women and farmers. The average size of the informal economy as a percentage of the Gross National Income (GNI) is 41 percent in developing countries, 38 percent in transition economies and 18 percent in developed countries. (Chambwer and Magregor, 2010).

2.1.3   Enhancement of the Informal Sector in Nigeria

The Nigerian governments at various levels have adopted policies aimed at enhancing the performance of the informal sector. For instance, policies have variously been designed to promote small and medium scale enterprises, Entrepreneurship Development Policy.

Over the years, the federal and state governments have played significant roles in entrepreneurship development. The federal government in the late 1980s initiated the Entrepreneurship Development Programme (EDP) run

by the National Directorate of Employment (NDE). Under the policy, the Federal Ministry of Labour sought to address the graduate unemployment problem through the NDE programme which provided participants with the opportunity to acquire entrepreneurial skills and secure loan capital to enable them establish and operate their own small scale enterprises. The Federal Ministry of Industry has been in the forefront of efforts to promote the development and acquisition of entrepreneurial skills as part of its efforts to support Small and Medium Enterprises (SMEs). To this end, the Ministry established Industrial Development centres in various parts of the country with the mandate to:

i.   Promote small scale enterprises through the provision of extension services.

ii.   Train entrepreneurs and staff;

iii.   Assist with product design;

iv.   Process loan applications; and

v.   Render, free of charge, technical and managerial services including advice on equality control, product improvement etc.

The State governments have also been involved in providing support to SMEs. Many states have small scale credit schemes which provide SMEs with financial and technical support in the late 1980s.

The "Work for Yourself Programme (WYP)" a scheme introduced by the Federal Ministry of Industry and Assisted by the International Labor Organization (ILO) and the British Council, which aims to develop entrepreneurial skills in the sector, is one of such schemes being implemented with international assistance (Ekpo, 2009).

2.2 Review of Export Sector to Facilitate Understanding of Informal Non-Oil Export Situation in Nigeria

It has been established in the literature that export is an engine of growth. It increases foreign exchange earnings, improves balance of payment position,

creates employments and development of export oriented industries in the manufacturing sector and improves government revenue through taxes, levies and tariffs (Onayemi and Ishola,2009; Takatoshi,1997). These benefits will eventually transform into better living condition for the nationals of the exporting economy since foreign exchange derived would contribute to meeting their needs for some essential goods and services (Olorunshola,1996). However before these benefits can be fully realized, the structure and direction of these exports must be carefully tailored such that the economy will not depend on only one sector for the supply of needed foreign exchange (Todaro,1996).

In the 1960's, Nigeria's export trade was largely dominated by non-oil products such as groundnuts, palm kernel, palm oil, coca, rubber, coffee, cotton, coal and others. The same pattern continued into the early 1970s, as a matter of fact, cocoa was the dominant export product at that time contributing about 15% of total exports in 1970 (Osuntogun and Edordu,2001; Olorunshola,1996). However, oil's dominance of the country's export basket began in 1973/74 and was greatly magnified during the 1980s. The crux of the problem was that while oil export was growing, non-oil export was declining making the dominance much more rapid and pervasive (Teal,1983; Pinto,1987). As a result of the setting up of commodity board by the federal government to act as buying agent, this board went about fixing arbitrarily and below market prices, therefore, farmers moved out of the business because they no longer found it profitable. The policy effect was therefore negative development of exports in the agricultural sector. Moreover available data revealed that the manufacturing sub sector of the economy had often been making minimal contribution to export. The reason that can be adduced for this had been neglect for the sector by colonial masters before independence, poor infrastructure, lack of adequate finance, high cost of production and low market penetration due to poor quality

control were factors constraining the manufacturing exports (Ajakaiye and Ayodele,2000; Onayemi and Ishola,2009; 0jo,1996).

In the 1970s, oil sector experienced price explosion at the global crude oil market, especially in 1973 as a result of crisis in the Middle East. The ultimate effect of this was a massive inflow of foreign exchange. Eventually, during this period, Nigeria became a mono-cultural economy over depending on crude oil export for her foreign exchange (Ajakaiye and Ayodele,2000). Subasat (2002) reported that the protectionist policies of the developed countries and the increased substitution of synthetic for primary products in the technically advanced countries, the world oil market collapsed in mid1980s, resulting in a sharp drop in crude oil prices in the international markets.

Consequently, there was a significant decline in foreign exchange earnings from crude oil at a time when there was ever increasing demand for foreign exchange earnings by this import dependent economy. It became clear that crude oil export should not be looked upon to generate sustained growth (Ojo, 1996). Therefore, additional sources of foreign exchange must be sought. All policy measures designed to improve the situation, including the stabilization measures in 1982 as well as the restrictive monetary policy and the stringent exchange control measures in 1984, proved ineffective. Consequently the Structural Adjustment Programme (SAP) was introduced in July 1986 by the federal government. (Onayemi and Ishola,2009; Osuntogun and Edordu,2001). One of the principal objectives of the programme was to diversify export from dependence on crude petroleum through the promotion of non-oil exports (Olorunshola, 1996). The non-oil-exports share of Nigeria's total export has remained under 10% for the most years since the introduction of SAP (Subasat,2002;Ajakaiye and Ayodele.2000). Lyakurwa (2001) reported that another characteristic of Nigeria's export trade is the continued reliance on developed countries as

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markets. The export promotion policy stance, which emphasizes the diversification of markets, appears not to be yielding desired results because exports to Organization of Economic Cooperation and Development (OECD) countries still dominate. What appears to be happening is a shift from exporting to European community to exporting to USA and Japan (Walkenhorst and Cattaneo,2006). This market concentration has been blamed, in part, for the countries misfortunes, as recessions in developed countries are usually fully transmitted to Nigeria. Negative effects from such shocks can be minimized by diversifying export markets especially since the level of economic activity is likely to vary across regions (Efobi and Osabuohien, 2011; Olayiwola and Okodua, 2009).

2.3 Concept of Informal Non-Oil Export

Export is a function of international trade whereby goods produced in one country are shipped to another country for future sale or trade. The sale of such goods adds to the producing nations gross output. If used for trade, exports are exchanged for other goods or services. Exports are one of the oldest forms of economic transfer, and occur on a large scale between nations that have fewer restrictions on trade, such as tariffs or subsidies (Adenugba, 2013).

Exports have been described as catalysts for overall development and increase the earnings of the country thereby creating an avenue for growth by raising the national income of the country (Efobi and Osabuohien, 2011).

Non-oil export sector comprises those groups of economic activities which are outside the petroleum and gas industry or those not directly linked to them. It consists of sectors such as manufacturing, agriculture, telecommunication, service, finance, tourism, real estate, construction and health sector. Non-oil export in Nigeria are mainly primary products mostly

agriculture products such as groundnut, cocoa, rubber, cotton, hides, skin, cattle, fabrics, corn, wheat, beans etc (Abogan, Akinola and Baruwa, 2014). Informal non-oil exporting are exporting activities that are not registered with government. They engage in unofficial business activities such as tax evasion, avoidance of labour laws and other government or institutional regulations (NEPC, 2012). Informal non-oil export in this study consists mainly of agricultural products, fabrics and some manufactured products in Nigeria which the exporters are not registered with government. Note; this study excludes exportation of hard drugs such as Indian hemp, cocaine, heroine, human trafficking, prostitution etc.

2.3.1 Informal Non-Oil Export in Southern African Countries

Informal export contributes between 30-40 percent of total intra-Southern African Development Community (SADC) trade. The estimated average value of informal export in SADC region stands at US$17.6 billion annually (Musonda, 2004). Items exported mainly include foodstuff such as maize, rice and beans although additional products such as handicrafts and minerals are also commonly traded in the region. The foodstuff data was extracted from quarterly trade monitoring initiative, a USAID and WFP funded initiative which established a network of border monitors in selected border points throughout the Southern African region. The cross border export monitoring systems include 29 borders from 10 different SADC countries. Between 2005 and 2012, the total informal export in maize, rice and beans average 117,606; 31,866 and 42,013 metric tons per year respectively (USAID, 2010).

In Southern Africa, maize is the most informally exported foodstuff, averaging approximately 80% of the total recorded informal export in foodstuff between 2005 and 2012. More specifically, the disaggregated data points to the fact that Mozambique, Zambia, South Africa and Tanzania are generally the major source countries while DRC, Malawi and

Zimbabwe are the major distributions (Musonda, 2004). It is worth noting that during the 2005 – 2006 periods, many countries in the region experienced critical food shortages. It is indisputable that the 208,922 metric tons of foodstuff exported informally during that year helped lessen the impact of the food crises. This underscores the relative importance of informal non-oil export in supporting food security in the Southern African region (Chambwer and Magregor, 2010).

Existing research on the key causes of informal export in Southern Africa point the fact that exporters engage in the practice for wealth creation and as a means of survival. Lack of other income generation and employment opportunities in the formal sector is also pointed out as the key factor for engaging in informal non-oil export. Never the less, in Southern Africa, informal export has proven to have a positive impact on the economy, especially with regard to its potential to cushion the impacts of food crises as was the case in the 2005 – 2006 periods (Afrika and Ajumbo, 2012).

Mwani/Mchinji border is one of the most active market corridors in Southern Africa. It handles goods largely from Malawi and Zambia. Goods traded tend to be agrarian and non-processed. 75 percent of the informal exporters are women and the value of their wares per unit ranges from US$50 to US$1000 (Ackello-Ogutu, 1996).
Common Market for Eastern and Southern Africa (COMESA) estimates that an outstanding US$12.9 million per month is exported informally in the region. This estimate is higher than formal export which is estimated at US$11.6 million per month. High customs duties are cited by border officials as main reason why exporters prefer informal channels. Another reason why exporters avoid formal crossing is to avoid processing fees under customs clearance. A simplified trade regime (STR) under the auspices of COMESA was introduced. STRs aim to reduce documentary requirement by allowing exporters with a value of US$ 500 or less to be

issued a simplified certificate of origin at the border post. Since transactional values cannot be as low as US$50, it is understandable why despite the STR, a large percentage of informal exporters continue to avoid formal routes (Njiwa, Nthambi and Chinwa, 2010).

2.3.2 Informal Non-Oil Export in Uganda with Snapshots in Other Eastern African Countries

Eastern Africa is relatively more discernible when compared to other parts of the continent. Countries such as Uganda, Tanzania, Ethiopia and Somalia are generally recognized as sources of non-processed exportable goods consumed in Kenya and South Sudan. Kenya is a major source of manufactured goods exported informally into the region. This section primarily focus on highlighting the extent of informal non-oil export between Uganda and its neighbors; Kenya, Rwanda, Tanzania, Democratic Republic of Congo and Sudan. This is primarily due to the fact that there are some aggressive attempts in Uganda to capture informal non-oil export flow (COMESA, 2008).

Ugandans generate sizeable foreign exchange earnings from the informal export sector. Deliberate efforts by the government have allowed the impact of the country's informal sector. Data from Uganda's customs authorities highlights the fact that a thriving informal export exist in Uganda manufactured goods for South Sudan, DR Congo and Tanzania markets. Uganda bureau of statistics (2009) reported that in 2006, the value of Ugandan informal non oil exports to its five neighboring countries; Kenya, Rwanda, Tanzania, DRC and Sudan stood at US$ 232.89 million, corresponding to around 83% of official exports to these countries over same period. By 2009, Uganda's total informal exports to the five countries had almost tripled to reach approximately US$790.73 million. The exports include shoes, clothes, fish, beans, maize grain, sandals, flour, beer, medicine and alcohol spirits. Sudan and DRC were the main destinations

for informal exports and accounted for 74.1% and 64.4% in 2009 and 2010 respectively (Dzaka-Kikonta, 2012).

Informal non-oil export has positive effects in Uganda in terms of employment creation and increased income. The strong regional demand for agricultural items from Uganda presents lots of opportunities to support the development of its agricultural sector and enhance regional food security (UNECA, 2009). The captured data on informal non-oil export is pushing policy makers in Uganda to give informal export the attention that it deserves. Through data collection, the Uganda government has gradually developed greater awareness and appreciation of the potential impacts of informal non-oil export (Afrika and Ajumbo, 2012).

Ogalo (2010) reported that exports at the Arusha-Namanga border between Tanzania and Kenya is characterized by perishable commodities such as tomatoes, bananas and onions. These goods require sanitary and phytosanitary (SPS) certificates. SPS measures are regulations for food safety, animal and plant health standards which aim at enhancing consumer welfare through consumption of safe food products. Challenges associated with management of SPS and lack of trade facilities push exporters to use informal routes (COMESA, 2004).

2.3.3   Informal Non-Oil Export in Livestock also Thrives in East Africa

A study conducted by Little (2005) noted that informal non-oil exporters along the Kenya – Somalia borders were known to realize astounding growth of 200 percent – 400 percent in the value of their livestock and generated annual sales in excess of US$111.7 million. The study estimated that in Eastern Ethiopia annual sales exceeded US$225 million.

The livestock exported informally in Eastern Africa includes camel, cattle, goats and sheep. Source countries include Somalia and Ethiopia while key

consumer markets are located in Kenya and Sudan. Livestock trade requires long distance travel on foot, since in these areas transport infrastructure is usually poor. There is often lack of adequate security and market information.

The East Africa Informal Export Bulletin (2011) reported that informal export in cattle, goat and camel represented more than 60 percent of total trade in the region. In addition to foodstuff and livestock, a range of manufactured and re-exports are traded informally in East Africa. These include sugar, used clothing and shoes, packaged beverages, soft drinks, confectionary, plastic products and low quality goods from Asian countries.

Afrika and Ajumbo (2012) reported that in Uganda, Somalia or Kenya and regardless of the kind of goods exported, formal and informal export in East Africa is plagued by lack of trade facilitation. Frequent inspections at roadblocks delay exporters and add costs to already costly transport system. Stringent documentary requirements further exacerbate the situation. Documentary requirements often involved the need to provide certificates of origin, or Sanitary and Phytosanitary (SPS) certificates. These are generally issued in the city centers, miles away from the borders. Some regions such as COMESA, established Simplified Trade Regimes (STR) in order to address the issue. Unfortunately small-scale exporters are generally unable to access STR benefits because of processing fees, low awareness of STR and its functioning and corruption (Ogalo, 2010).

2.3.4   Informal Non-Oil Export in Nigeria and other West African Countries

Informal export refers to trade transactions between residents and non-West African. Trade Hub Technical report (2006) in Afrika and Ajumbo (2012) started observing and documenting the number of checkpoints on major West African transport corridors, and the bribes and delays truck drivers incurred at these check points. It was observed that a truck carrying

export goods from Lome to Ouagadougou would get stopped a total of 17 times.

Bribes paid at roadblocks amounted to an average of US$48 for exports per road block. Yet when compared to other countries in the region, both countries have relatively low level of bribes at road blocks suggesting that average bribes could be much higher in other parts of the region. The study estimated that delays caused by check point amounted to about four hours per trip. The number of checkpoints in West Africa is of great nuisance to exporters and transporters and significantly adds to the cost of doing business. Since transactional values in informal export average US$100 to US$1000, unnecessary checkpoints and bribes provide a great incentive for exporters to join the informal non-oil export sector in some West African countries (Ogalo, 2010.)

2.3.5 Huge Revenue Loss as Nigeria Fails to Capture Non-oil Export Proceeds Between 2009 and 2013

Nigeria's inability to properly capture the value of non-oil exports moving to different markets in Africa, Europe and America in five years have cost the country US$230 million in revenue that could have accrued as export duties to the federal government.

Between 2009 and 2013, the cumulative total of these un-captured non-oil export hit US$46.19 billion, according to data from International Trade Centre (ITC), aggregated by the Nigeria Export Promotion Council (NEPC) (ITC, 2014).

On the other hand, information obtained from the Manufacturers Association of Nigeria Export Group (MANEG) showed that the federal government mandates each non-oil exporter to pay 0.05 percent duty on the value of the total non-oil exports to the Nigeria Customs Service (NCS). The 0.05 percent duty is often called Nigerian Export Supervision Scheme

(NESS), according to MANEG. By implication, 0.5 percent duty on un-captured US$46 billion implies a revenue loss of US$230 million.

Cobalt International Ltd is the federal government appointed agency that inspects and calculates non-oil exports pre-shipment. On the other hand, the ITC is a subsidiary organization of the World Trade Organization (WTO) and the United Nations Conference on Trade and Development (UNCTAD), which provides trade – technical assistance to 117 countries. Findings have revealed that while Cobalt obtained its data from the volumes of goods leaving the country, the ITC obtains data from import destination of countries, meaning that the latter obtains data on Nigeria's non-oil exports from countries where the exports move to.

Cobalt's 2009 data indicated that the country's non-oil exports data by the end of the year were US$1.71 billion, but the ITC data revealed that actual non-oil exports were US$ 6.56 billion. This leaves the country with an un-captured data of US$4.85 billion, according to the ITC data.

Similarly, 2010 Cobalt's statistics revealed non-oil export value by the end of the year were US$2.32 billion, but the ITC's showed the total exports as US$4.82 billion, leaving the country with un-captured non-oil export of US$2.5 billion.

In 2011, Cobalt non-oil exports calculation showed US$2.79 billion, whereas the ITC's read US$10.65 billion, meaning the value of the un-captured data was US$ 7.86 billion.

In a related development, Cobalt's non-oil export in 2012 showed a decline to US$2.55 billion, but the ITC's revealed an increase to US$13.66 billion, leaving the country with an un-captured value of US$11.11 billion.

In 2013, non-oil exports calculated by Cobalt indicated an increase to US$2.973 billion, while the ITC's statistics showed a further increase to US$22.850 billion, implying that un-captured data within the year reached a

peak of US$19.877 billion. Hence within these five years, the country has un-captured non-oil exports value of US$46.19 billion.

Africa's biggest economy had failed to plug such and many other revenue loopholes, leading the country to incur so many wastes and resulting in graft and inability to meet financial and developmental obligations. Awolowo (2014) reported that the data indicated that 80 percent of non-oil export transactions were not recorded, accounting for the wide disparity in the official statistics in the country and those provided by the ITC. If the above data, especially the one from ITC is a true reflection of the activities in the sector, it suggest that a fraction of non-oil activities is being captured as an average of above 200 percent of the transactions are not recorded.

2.4 Empirical Review

According to Williams and Round (2008), in a study conducted in Moscow on the influence of informal export, 45% of the respondents reported involvement in informal export in order to satisfy their basic needs through generation of sufficient income to survive, 35% cited desire to own their own business while 20% reported over-regulation. According to Taneja and Bimal (2016), in a study of determinants of informal export in India, the survey revealed that 69% of those studied cited over-regulation such as high duties and multiple taxes as strong incentives for informal export. The second most important factor for informal export to Pakistan identified by 58% of the respondents was unpatriotic government officials. The informal exporters operated their businesses with ease as a result of corrupt government officials. Also, 24% of the respondents reported satisfaction of basic needs through income from informal export. In Ghana, a study conducted by Kwame and Williams (2012) opined that 51% of respondents reported basic survival as influence of informal export, 30% reported corrupt government officials, while 19% cited over-regulation of formal export.

Throughout the literature on informal export and developing out of Maritz (2004), who divided informal exporters into those motivated by economic needs and those seeking self-realization, it has become popular to differentiate between necessity exporters pushed into informal export because of lack of alternatives and opportunity informal exporters doing so out of choice such as their wish for independence or desire to own a business (Harding et al, 2006, Maritz, 2004, Reynolds et al, 2002). However, currently, especially in a western and post-socialist context, some scholars have begun to argue the inverse (Crick and Chaundry,1997, Gerxhani, 2004, Maloney, 2004). As Gerxhani (2004) asserts, many choose to participate in the informal export because they find more autonomy, flexible and desire to own a business than in the formal one.

Similarly, Snyder (2004) in her study of 50 informal entrepreneurs in New York asserts that 80% of the informal entrepreneurs she studied did so out of choice such as independence. Therefore, from this perspective the depiction of informal export as universally necessity-driven was replaced with a representation of them as universally doing so out of choice. Although this is a significant advance in understanding the determinants of informal export and one that transcends the universal hues of previous approaches, it continues to depict informal exporters as either satisfaction of basic needs or desire to own a business in order to be independent. They are viewed as separate categories constituted via their negation to each other. It has been argued that both satisfaction of basic needs and independence can be co-present in the rationale of individual informal exporters and also that the drivers underpinning informal exportation can change over time (Snyder, 2004, Williams and Round, 2007, 2008)

Lesser and Moise- Leeman (2009) reported that government could reduce the incentives to trade informally, by diminishing the cost of formal importing and exporting; enhancing compliance levels with existing

regulations; and improving trading opportunities and services for traders in the formal sector.

Engman (2008) reported that the measures discussed in the framework of the WTO negotiation on trade facilitation have the potential to reduce informal non - oil export. Simplifying and reducing documentation requirements and formalities, lowering the levels of fees and charges for importation and exportation, expediting the release and clearance of goods from customs custody; enhancing transparency and predictability of trade-related regulations and fees, and improving border agency coordination will lower both direct trade transaction costs arising from compliance with fees and charges.

Fliess and Lesser (2010) reported a simplified trade regime consisting of simplified documentation formalities, lower trade related fees and charges, and immediate release from custom custody for goods under a certain threshold could be introduced to encourage micro, small and medium-sized enterprises to formalize low value cross-border transactions for which they currently face a disproportionate compliance burden. A simplified trade regime for selected stable food commodities is for example being promoted by Common Market for Eastern and Southern Africa (COMESA) member countries whereby small-scale traders benefit from a simplified customs document and a simplified certificate of origin, under which goods that are COMESA - originating and whose value does not exceed USD 500 per consignment, qualify automatically for duty free entry in the COMESA market. There must be sufficient incentives for small businesses to want to outgrow from these schemes (COMESA, 2008; Martinez-Zarzoso and Marques-Ramos, 2007).

Mwaniki (2004) reported that a factor that can facilitate or trigger informal non - oil export is the weak enforcement of laws and regulations, the arbitrary application of trade-related regulations and the pervasiveness of corruption at borders. Weak law enforcement can on the other hand,

facilitate the conduct of informal non-oil export, by letting exporters get away unpunished. In Ethiopia for example, custom officials have often ignored informal trade flows in bulk foodstuff (Little, 2007). Similarly, Dzaka - Kikonta (2004) explained that following the civil war in the Republic of Congo (1997 - 1999) and the breakdown of the nation-state in the D.R of Congo, people from the two countries had to find alternative ways for doing business, and turned to a "parallel system of informal trade relations". Furthermore, 80% of the informal traders interviewed by Dzaka-Kikonta admitted to have close relationships with border officials which facilitated the evasion of custom duties and charges.

On the other hand, the arbitrary application of regulations and the quasi-automatic requirement of "facilitation payments" (bribes) at some border points, might incite some traders to engage in illegal practices such as under-invoicing or sometimes unofficial routes and crossing, to avoid having to disburse such payments. In this regard, the 2006 World Economic Forums' (WEF) Executive Opinion Survey, which covered 29 African countries, indicates that corruption is one of the most important obstacles to doing (formal) business in the continent (WEF, 2007).

2.5 Markets, Loading Points and Corridors of Informal Non-Oil Export in Nigeria

The annual export database generated by the institutions of the Central Bank of Nigeria, National Bureau of Statistics and Cobalt International Services Ltd, represents an insignificant percentage of total value and volume of exportable products taken out of Nigeria. It is against this background that the NEPC embarked on study and reported about ninety three (93) border markets and loading points across Nigeria (NEPC, 2013). Most of the agricultural and manufactured products exported out of the country informally, where sourced from these markets and loading points. Beneficiary countries of these informal export goods include: Togo, Burkina

Faso, Ghana, Cote'd Ivoire, Cameron, Angola, Equatorial Guinea, Niger, Mali, Senegal, Benin Republic among others.

Most markets and loading points through which informal non-oil export transactions take place suffer varied degree of neglect and difficult rural terrains with little or no modern infrastructure. Inadequate infrastructure encourages informal non-oil export (Agbogun, 2012). Inaccessible roads mar the activities of these informal export operators. Most bush paths used are rough, marshy and rocky with undulating terrain, causing breakdown of vehicles, damage to consignments that result in monumental losses and delays of vehicles as drivers meander and navigate un-cleared routes.

Agbogun (2012) reported that the ninety-three border markets and loading points cut across the six geopolitical zones of Nigeria and were as follows:

2.5.1 North-West Nigeria Market Corridors and Loading Points for Informal Non-Oil Export

Yusuf (2011) reported that the most prominent market corridors and loading points in the Northwest were as follows; Lolo border market, Kamba border market, Issa border market, Shinkafi market, Gulbin Baure market, Jibiya International border market, Dawanau International market corridor, Mai'aduwa border market, Yan Goro market, Yan Lemo market, Sabon Birni market and Maigatari International market.

Jibiya International Border market: Jibiya is located in Jibia Local Government Area of Katsina state. It is one of the oldest border markets in the country. The market is a beehive of activities involving both export and high degree of import from Niger, Lome and Benin Republic. It is one of the oldest and largest markets involved in informal non-oil export next to Dawanau. The commodities involved in Jibia market include, sorghum, sesame seed, sweet potato and yam (Ramat, 2011).

Dawanau International Market Corridor: Dawanau is located in Dawanau Local Government Area of Kano state. It is the largest market for informal non-oil export in Nigeria. The commodities involved include, hides and skin,

corn, groundnut, beans, onions, millet, dried tomatoes and tatashi among others. The commodities are usually transported in trailers to other West African countries (Agbogun, 2012).

2.5.2 Market Corridors and Loading Points for Informal Non-Oil Export in North-Central Nigeria

The north central market corridors were mainly located in two north central states of Niger and Kwara states. The identified market corridors were Babana International Market Corridor, Gwada Market, Paiko Loading Point, Yashikira Market, Chikanda Border Market, Gwete Loading Point, Yanri Market, Kusobuso Market, Kurunji Loading Point, Gure Market Corridor among others (Zubairu, 2013).

Babanna International Market Corridor: The market is situated at the border between Nigeria and Benin Republic, but in Borgu Local Government Area of Niger state. The market can be described as a mega market owing to quality and volume of assorted traded goods such as yam, maize, cotton, soya beans, cashew nuts, groundnut etc. It is one of the largest commodity markets in the region, loading to Benin Republic. The medium of exchange in the market is Naira and CFA. Abdulmalik (2012) reported challenges encountered by informal exporters in the market as follows:

i. Extortion by government officials (the sum of one hundred thousand Naira (₦100,000) is paid per lorry, per trip).

ii. Lack of motorable roads and insecurity

iii. Lack of infrastructure such as lock up stores, preservation of perishable goods.

Chikanda Border Market: Chikanda border market and loading point is in Yashikira Emirate Council, in Baruten Local Government Area of Kwara state. The acceptable currency in the market is both Naira and CFA. The products were informally exported to Burkina Faso, Benin, Ghana and Togo. The exported products were mostly maize, yam, cotton, soya beans,

groundnut, cashew nuts etc. The challenges of informal non-oil exporters in the market were lack of capital to embark on the business directly, so those without capital serve as commission agents to foreign buyers, poor infrastructure and extortions by security agencies (Zubairu, 2012).

2.5.3 North- East Nigeria Market Corridors for Informal Non-Oil Export

NEPC (2013) reported that the North-east market corridors are mainly located in Adamawa and Taraba states. They are as follow; Mubi Border Market, Barkin Kogi Border Market, Gurin Border market, Abong Border market, Gembu Border Market among others.

Mubi Border Market: Products informally exported at Mubi border market are native attires, house utensils, provision - toilet soaps, tooth paste, bleach, bathroom slippers, plastic of various types etc. both the Naira and CFA are accepted for the purchase of goods. The products are conveyed on trailer vehicles through Mubi border market to Cameroon and Chad. Most of the informal non-oil exporters are illiterates. They complain about poor infrastructural facilities, extortion by customs and security agents (Yaro in Agbogun, 2012).

Gurin Border Market: The products informally exported at Gurin border market are rice, yam, jerry cans, iron pots, plastic of various types, cement, bathroom slippers among others. The exporters are mostly illiterates with poor awareness of export business procedures. There major challenges are lack of infrastructure, illiteracy and extortion from customs which stimulates informal non-oil export (Tswankwa, 2011).

2.5.4. Informal Non-Oil Export Market Corridors and Loading Points in South-West Nigeria

The informal non-oil export market corridors and loading points in the south-west were as follows: Agbopon/Ebute-Ero ECOWAS loading point, Mile 12 Market, Badagry Border Market, Mile 2/ Trade Fair Complex Lagos Loading Point, Murtala International Airport-Skyway Aviation Handling

Company Limited (SAHCOL), Idiroko Border Post, Okerete Border Market and Ayegun Market (NEPC, 2013).

Agbopon/Ebute-Ero ECOWAS Loading Point: The Ebute-Messer Abdulsalam Nigeria Limited chaired by Alhaji Abdulsalam Ayinla mainly manages Ero ECOWAS loading point in Lagos state. Ebute-Ero is the operational base while the administrative office is at Agbopon. Distributors of assorted manufactured products rent shops to display their wares and attract patronage. The company provides freight services to informal non-oil exporters to countries like Benin Republic, Cote'divoire, Mali, Ghana, Niger and Senegal (Idowu, 2011).

Olagunju (2011) reported that exporters at Agbapon/Ebute-Ero ECOWAS loading point engage in informal operations because of bureaucracies involved in formal export as well as the multiple taxes by the government of both exporting and importing countries.

Idiroko Border Post: The border is the largest among other customs border post in the South-western Nigeria. The Idiroko border post is a route to other markets and loading points in the South-west. Trading activities in the area are not in large commercial quantities but hawkers and other small scale informal non-oil exporters engage in marketing operations across the border (NEPC, 2013).

2.5.5 South-East and South-South Nigeria Market Corridors for Informal Non-Oil Export

The Ariaria International market, Ahia Ohuru (New market), Ekeoha shopping centre loading point, central market Ikom, Nigeria/Cameroon border market Ikom were the major informal non-oil export in the south-east and south-south geopolitical zone (Elekwa in NEPC, 2013).

Ariaria International Market Loading Point: The market is the hub of West African finished leather products. The market has gained regional recognition as the centre of leather and allied products as informal non-oil exporters convey finished leather products to various West African

countries and other regions of Africa. Textile materials/garments are exported informally through the Ekeoha shopping centre and Ahia Ohuru (New market) to the same countries too. These countries are Cameroon, Ghana, Togo, Republic of Benin, Gabon, Angola among others. The major products leaving the markets to the aforementioned destination are leather foot wears, leather bags and belts, textile materials/garments such as shirts, trousers, native attires etc (Anani, 2010).

Ikom Border Market: Elekwa in NEPC (2013) reported that products exported informally from Ikom market to mostly Cameroon and Equatorial Guinea were as follows: timber and wood products, cocoa, beans, garri, pineapple, yam, rice. The volume and value of goods informally exported at each market, daily, are not ascertained, as the informal non-oil exporters do not keep sales records. The exporters complain of inadequate and lack of infrastructural facilities in the market and its environment (Akintse, 2013).

2.6. Theorisations of Informal Economy as it relates to Informal Non-Oil Export

Following a review of the conventional but new largely refuted modernization theory that depicts informal economy as a pre-modern activity that is disappearing with economic advancement, the emergent recognition that informal economy is extensive and growing in contemporary societies will be shown to have led to the emergence of three rival theories, namely structuralist, neo-liberal and post structuralist perspectives

2.6.1. Modernisation Theory

For most of the twentieth century, a recurring assumption was that the formal economy was extensive and growing whilst the separate informal economy was small and gradually vanishing. Seen through, this lens, the presence of informal economy was a sign of traditionalism "under-development" and "backwardness" whilst formal economy signaled

progress, development and advancement (Lewis, 1959; Gilbert, 1998; Packard, 2007).

In other words, modernisation theory represents formal and informal economy as what Derrida (1967) calls a "binary hierarchy". The two types of economy are first read as separate stable realms, bounded and constituted via their negation with each other, and second, the resultant dichotomous terms are hierarchically depicted with the super-ordinate (formal economy) endowed with positive attributes and the subordinate or other (informal economy) with negative features. The outcome was a temporal and normative hierarchical ordering of formal and informal economy. They are temporally ordered by portraying formal economy as in the ascending and informal economy as the more vestige of a disappearing past or transitory (Latouche, 1993). They are normative sequenced, meanwhile, by deeming informal economy regressive and formal economy progressive.

In recent decades, however, a growing number of studies have revealed that both the informal economy in general (Charmes, 2009; Feige and Urban, 2008; International Labour Office (ILO), 2002; Jutting and Laiglesia, 2009; Schneider, 2008; Williams, 2006), and informal economy more particularly (De Soto, 2001; Perry and Maloney, 2007; Williams, 2006) is extensive, persistent and even growing in many populations. The outcome has been a refutation of its depiction as a residue that is disappearing and the advent of new explanations.

2.6.2 Structuralist Theory

This is a perspective that views the engagement of informal economy as a direct result of their involuntary exclusion from the mainstream economy. What is meant by exclusion is the capacity of workers to work up to the superior standards of the formal labour market, and thereby trimmed out of the modern economy to be left with no other alternative but to endeavour informal work (Williams and Round, 2009). Informal economy is therefore

deemed as akin to downgraded labour existing at the bottom of the hierarchy of employment and characterized by sweat-shop like exploitative and low-paid forms of work, acting as a survival resort for those excluded from formal economy (Sassen,1997; Gallin,2001; Portes,1994). Many scholars, while acknowledging the growth of the informal sector, have termed it as a form of work prevailing as an inherent component of contemporary capitalism that is engaging people in a vicious race to the bottom (Williams, 2006).

There are two reasons that structuralist put forward as possible explanations for this increasing engagement of informal economy. First, it is the growing quest of formal economy to reduce their business costs by subcontracting their work to informal firms/self-employed individuals under exploitative work relations (Bender,2004; Espenshade,2004; Hapke,2004). Second, it is the failure of the state to provide comprehensive welfare system and attain full-employment that has a direct bearing on the increasing reliance of individuals on informal self-employed activities (Amin et al,2002; Hudson,2005). From this perspective, informal economy is therefore seen as an exploitative global economic system, cast out into the informal economy because of their inability to find formal work (Gallin, 2001; ILO, 2002). Therefore, informal economy is a survival practice conducted out of necessity and a substitute of formal work pursued as a last resort purely for economic reasons.

Akin to modernization theory, the same normatively hierarchical reading is thus retained, depicting informal economy as regressive and formal economy as progressive. This is clearly seen in the work of the ILO that promotes the protection and incorporation of workers and economic units in the formal economy into the mainstream economy (ILO, 2007) in the belief that formalization and transition to mainstream economy are desired goals (ILO, 2007) as well as the United Nations Economic and Social Council

ministerial declaration on decent work that promotes the integration of informal work into the mainstream economy (ECOSOC, 2006). Consequently, informal economy is the opposite of decent work, and the policy solution is either to eradicate such endeavour or to formalize it (ILO, 2002, 2007).

2.6.3 Neo-Liberal Theory

Rather than portray informal economy as a survival practice conducted out of necessity by marginalized populations, a neo- liberal perspective has instead contended that the growth of informal economy signals how many are choosing to voluntarily exit the formal economy. Here, informal economy are heroes rejecting the bureaucratic shackles of an over-regulated state (De Soto, 1989) and informal economy is a direct response to the over-regulation of the market (De Soto, 1989). They are said to choose to work informally to avoid the costs, time and effort of formal registration (Biles,2009; De Soto,1989, 2001; Perry and Maloney,2007; Small Business Council,2004) and such informal economy is a sign of the popular resistance to over-regulation. It is a rational economic tactic voluntarily pursued by exporters stifled by state - imposed constrains (Maloney, 2004; Packard, 2007).

Portrayed as an exemplar of untrammeled enterprise culture in an over - regulated economic system, informal economy is a manifestation of the resurgence of the free market against state regulation; a populist reaction to over regulation and government oppression (Maloney, 2004).

Here, the normative hierarchy of modernization and structuralist theorisations is inverted. Informal exporting is the route to progress and exemplifies how formal economy could be organised if it were de-regulated. In this perspective, the participation of exporters in the informal economy is a matter of "choice" that takes place as a result of their voluntary exit from the over -regulated domain of the formal economy.

Nevertheless, akin to the structuralist perspective, it also views this participation as primarily driven by economic incentives.

2.6.4 Post-Structuralist Theory

For many years, those recognizing the persistence and growth of informal exporting were confronted with a simple theoretical choice between structuralists or neo-liberal explanations, or structure vs agency. Recently, however, an alternative third explanation has emerged. Inspired by a small stream of critical, post-colonial, post-structural, post-development and post capitalist thought that has transcended the conventional "thin" portrayal of economic and monetary exchange as universally market like profit motivated by adopting "thicker" portrayers of the complex and messy characters and logics of the economic and monetized transactions(Bourdieu,2001; Gibson-Graham,2006; Chakrabarty,2000; Zelizer,2005). Informal exporters are no longer viewed as rational economic actors engaged in profit-motivated monetized transactions and swayed by the cost/benefit ratios confronting them, as depicted by structuralists and neo-liberals.

In post-structuralists theory, informal exporting is instead various re-read as: frequently conducted for closer social relations such as kin, neighbors, friends and acquaintances (Williams, 2004); undertaken for social and redistributive reasons rather than purely financial gain (Persson and Malmer, 2006; Round and William, 2008; Smith and Stenning, 2006); resistance practice that is a response to the exploitation of workers in the neo- liberal global economic system and the corruption and bribes that can be part of the formal economy (Bile,2009; Kudva, 2009. Whitson, 2007) or an alternative realm in which participants can transform their work identity or reveal their true selves such as by establishing informal life style businesses (Snyder,2004). Rather than view informal entrepreneurs as fortunate pawns in an exploitative global economic system or as voluntarily

exiting the formal realm due to over-regulation, post structuralists ascribe agency but focus on how informality is a livelihood practice chosen for social, redistributive, political or identity reasons (Whitson, 2007; Biles,2009).

Until now, these four contrasting theorizations of formal economy have been largely viewed as mutually exclusive rival explanations. Most commentators thus, depict informal economy as taking place according to a single unique logic or at best pay lip service to other logic but contended that one particular explanation predominates (Amin et al, 2002; De Soto, 2001; Hudson, 2005). ' Although in recent years some have begun to move towards greater integration of these explanations by suggesting that structuralists explanation might apply to exporters in relatively deprived population and agency oriented explanation to relatively affluent groups (Evans et al,2006; Guroto and Williams,2009), there have been no explicit evaluations of the validity of these competing theorizations.

2.6.5 Observed Theoretical Gap in Literature

This literature review looked at the various theoretical approaches of informal non-oil exporting behaviour. These are structuralist theoretical approach which view informal non-oil export as a survival strategy in the absence of alternative options and are engaged in it because of financial reward. The neo-liberalist are widely assumed to also be necessity driven, pushed into informal export as a survival strategy, while the post-structuralist approach view informal export venture out of choice, such as their wish to be independent or own a business. The observed gap in literature was that in sub-sahara Africa, informal exporting were necessity driven, while developed economies are mostly post-structuralist, such as wish to be independent or own their own business. The conceptual framework based on typology of informal cross-border trade was a combination of the structuralist, neo-liberal and post-structuralist theories

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designed to fill the knowledge gap. The aim of incorporating the three approaches was to show their complementary combination towards the determinants of informal non-oil exporting behaviour in Nigeria.

2.6.6. Theoretical Framework for the Study, Based on Typology of Informal Cross Border Trade

This study adopted the typology of informal cross border trade, is consistent with characteristic approach to the study of informal non oil exporting. The conceptual framework is based on three main constructs namely structural theory, neo-liberal theory and post- structural theory (See for examples Afrika and Ajumbo,2012). These constructs are consistent to the variables identified in the study.

The structuralist theoretical approach view the informal export as a largely unregulated low paid and insecure kind of survival driven self employment conditions by marginalized exporters excluded from the formal market (Harding et al, 2006; Maritz,2004).

Neo-liberal theorist celebrate informal exporters as heroes throwing off the shackles of a burdensome state, with the growth of informal entrepreneurship seen to be a direct outcome of over- regulation in the formal market economy (De-Soto, 1989). Over- regulation or arbitrary application of regulations have been reported in literature to incite informal export and encourage illegal practices by unpatriotic government officials such as under invoicing, encouraging unofficial routes among others (Jones and Jones,2004; Naidu et al, 1997, Otiz, 1984 and Porto, 2007). Neo-liberalist view inadequate infrastructure to encourage informal export (Brooks and Frances, 1991, Colaiacovo 1982; Dicle and Dicle, 1992 and Neto, 1982). The Neo-liberal theorists are widely assumed to also be necessity driven, pushed into informal export as a survival strategy (Castells and Portes,1989; Mc Elwee, 2009).

In post structuralist theory, informal non-oil export is view as frequently conducted for closer social relations such as friends, kin, neighbors and acquaintances undertaken for social and redistributive reason rather than purely financial gain (Williams,2004).

```
Structuralist        ┌─────────────────────────┐
Theory ─────────────▶│ Satisfaction of Basic Needs │──────────┐
        \            └─────────────────────────┘          │
         \           ┌─────────────────────────┐          │
          ──────────▶│ Lack of Basic Knowledge  │─────────▶│
                     │      and Education        │          │
                     └─────────────────────────┘          │
                                                           │
Neo-Liberal          ┌─────────────────────────┐          │     ┌──────────────┐
Theory ─────────────▶│  Over-Regulation of      │─────────▶│────▶│Informal Cross│
        \            │    Formal Export         │          │     │Border Trade  │
         \           └─────────────────────────┘          │     └──────────────┘
          ──────────▶┌─────────────────────────┐          │
                     │ Corruption and Insecurity │─────────▶│
                     └─────────────────────────┘          │
                                                           │
Post Structural      ┌─────────────────────────┐          │
Theory ─────────────▶│      Independence         │─────────▶│
        \            └─────────────────────────┘          │
         \           ┌─────────────────────────┐          │
          ──────────▶│  Friends and Relatives    │─────────▶│
                     └─────────────────────────┘
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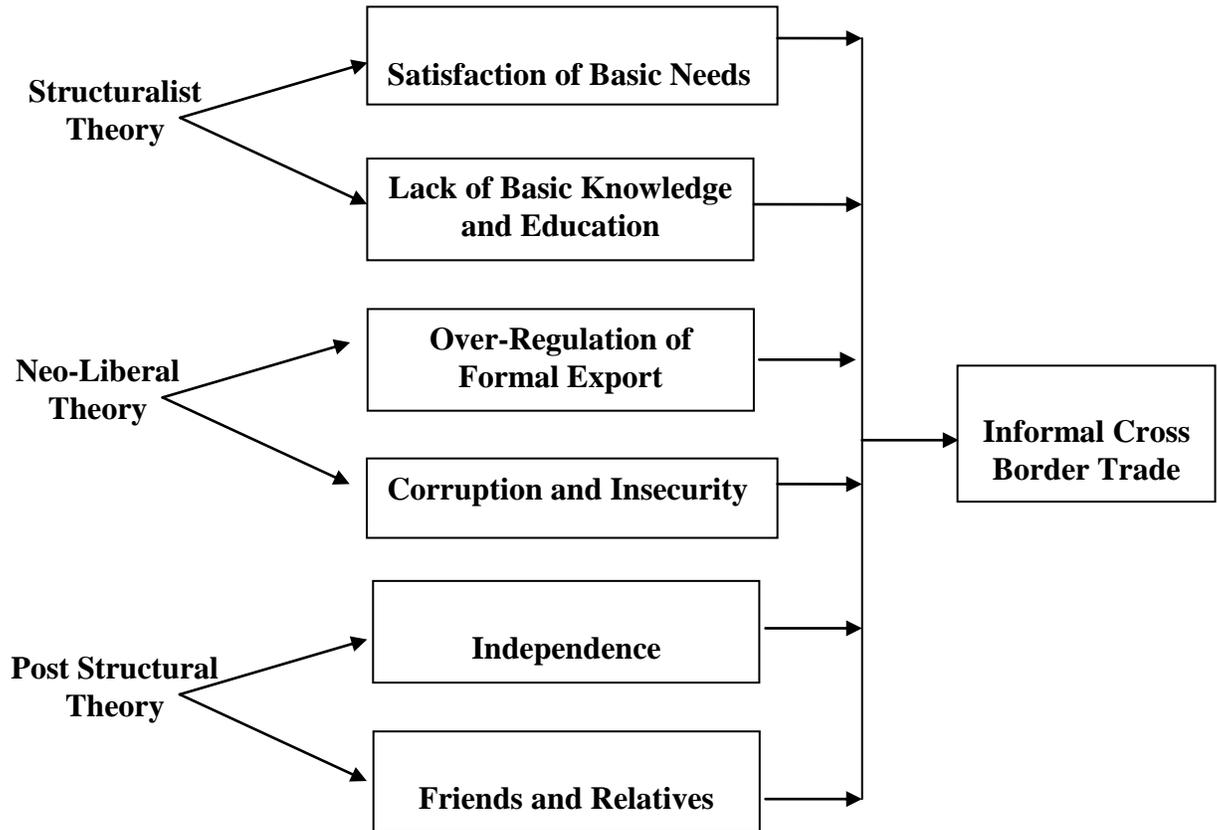
Figure: 2

Conceptual Framework based on Informal Cross Border Trade, Adapted to guide the investigation.
Sources: Afrika and Ajumbo, 2012.

From the diagram above, the Modernization theory gave rise to the three main constructs namely structuralist theory, neo-liberal theory and post-structuralist theory. The structuralist theory is consistent with one of the variables in the study, satisfaction of basic needs. Structuralist view

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informal non-oil exports as a survival strategy in the absence of alternative options and are engaged in it because of financial rewards (Maldonado, 1995). Neo-liberal theory as seen from the diagram is consistent with two variables in the study namely over-regulation and unpatriotic government officials. These variables have been reported in literature to incite informal export (Brooks and Frances, 1991. Neto, 1982), The post-structural theory gave rise to the fourth variable which was desire to own a business. Some informal exporters venture into export out of choice, such as their wish to be independent or desire to own a business (Reynolds et al, 2002, Maritz, 2004, Williams and Round, 2007). These four variables influence informal non-oil export as seen in the diagram.

2.7 Concept of Informal Cross-Border Trade

As a subject yet to be fully mainstreamed in trade policy disciplines, there is no universal definition of informal cross border trade. Afrika and Ajumbo (2012) reported that it generally refers to trade in processed or non-processed merchandize which may be legal imports or exports on one side of the border and illicit on the other side and vice-versa, on account of not having been subjected to statutory border formalities such as custom clearance. Ogala (2010), reported that the term "informal cross-border trade" is used to refer to imports and exports of legitimately produced goods and services, which directly or indirectly escape from the regulatory framework for taxation and other procedures, set by the government, and often go unrecorded or incorrectly recorded into official national statistics of the trading countries.

Traditionally, ICBT was considered a "survivalist endeavour" worldwide and therefore, it was always considered uneconomic for such traders to follow the official documentation formalities (Ndiela, 2006). ICBT remains an important activity to corrupt customs officials as well as police officers to the extent that these officers consider themselves fortunate to be posted at

border control points, some go further to facilitate their way to work at the border stations. Unlike, it was traditionally perceived, today ICBT involves both informal and formal firms (OECD, 2009) small and big in size, their trade involves small as well as big consignments passed across official border crossing points (Peberdy, 2002).

Most baseline surveys indicate that the majority of informal cross border traders are women. According to the United Nations Development Fund for Women (2010), in the South Africa Development Community region, women constitute about 70 percent of the informal cross border traders. In the Western and Central Parts of Africa, women constitute nearly 60 percent of informal traders (UNDFW, 2010).

2.7.1 Types of Informal Cross Border Traders

Mwaniki (2004) reported that traders engage in ICBT as a source of income and economic activity. Most traders have no education and raise capital from their own resources or through loans from friends and relatives. Traders are generally not bankable nor do they have assets that banks would accept as collateral. They can also be formally registered firms avoiding regulations and taxes or aiming to avoid border crossing posts. OECD (2009) reported that players in ICBT fall under the following three categories

Figure 3: Types of Informal Cross-Border Traders

Category A	Category B	Category C
Informal (unregistered) traders or firms operating entirely outside the formal economy	Formal (registered) firms fully evading trade-related regulations and duties (e.g. avoiding official border crossing posts)	Formal (registered) firms partially evading trade-related regulations and duties by resorting to illegal practices (e.g. under invoicing)

Source: OECD Trade Policy Working Paper, 2009

The types of merchandise traded informally across the borders are generally categorized as (i) non processed goods, (ii) manufactured goods, and (iii) re-exports goods. All African countries trade in foodstuff and non-foodstuff. The West and East African regions have a propensity to trade in livestock, hides and skin, whereas the Central and Southern African regions deal in minerals and handicrafts. Manufactured and re-exports goods are usually comprised of low quality manufactured goods. Most studies estimate that the value of goods traded is generally between 50-1000 US$ (Afrika and Ajumbo, 2012).

2.7.2 Operation of Cross-Border Trade and Marketing Functions

Ishengoma and Kappel (2006) reported that operation of cross border trade involves actors, marketing channels and export routes. The players are retailers whose function is to retail on border markets for local consumption. These are usually illiterates who reside in border areas with a level of education that rarely exceed the primary level. The wholesalers function is to purchase the big quantities of goods and make them available to exporters. Their activities are confined to border markets. With substantial financial resources often available to them from the exporters, they buy goods from producers and small collectors in the market (Nkendah, 2010)

The search of supply sources generally carried by wholesalers and retailers on behalf of the exporters, they move in different production markets for this purpose and are helped by intermediaries or brokers in assembling goods. Musonda (2004), reported that the preparation of export often require the storage of goods in order to collect a large quantity that can support the fixed costs and ensuring profitability. The sorting and grading operations are necessary before shipping. These are important activities in the process of sub-regional marketing of agricultural products depending on the quality request by the destination market.

2.7.3 Push and Pull Factors Influencing ICBT

Schneider (2002) reported that the level of corruption in the country and the rigidity of labour regulations are positively correlated with the incidence of informality. With regard to ICBT, De Soto (2001) sees its growth as representing a normal market response to overly cumbersome, rigid, time-consuming and inefficient bureaucratic export/import procedures and regulations, these factors can significantly increase the cost of both joining the formal economy and operating with it.

However, the literature explanation above falls short of providing an understanding of the origin of informal trade. In the first instance, many cross-border markets predate colonial and post colonial state boundaries when there were no cross-border procedures to be followed. Hence, what continues today as ICBT could simply reflect the longstanding indigenous pattern of trade that make more sense than formal trade channels (Meager, 1997). The tendency to stick to ICBT should therefore be understood simply as an old practice that cannot be expected to die out easily. In this perspective, ICBT is not significantly influenced by the high transaction costs or rigidity and bureaucratic customs procedures; rather, its entrenchment is simply a re-establishment of the extensive barter trade and migration of people that were a feature of economic and social life predating colonization in Africa. The UNECA (2009) study analyzing the gender dimension of cross-border trade, finds that the women involved in ICBT prefer to continue trading, largely, the same way as they have done for many decades gone by; these traders show little evidence of knowledge of customs protocol. In fact, they are less motivated to know how the protocol can benefit them.

Other studies (Perberdy, 2000; Meager, 2003 and Little, 2007), however reported that the main push factors towards ICBT are to be based on the lack of formal employment fuelled by inappropriate economic reforms, rising rural-urban migration in search of often non-existent employment,

and low wages from the formal employment pushing people to look for other ways to supplement their income. According to these studies, the recent rise of the informal sector, and growth of ICBT, is mainly a structural backfire to the market liberalization policies of the 1980s and 1990s. Meager (2003), concludes that for many parts of Africa, the overall effect of SAP has resulted in a significant expansion of informal cross-border trade and that today the informal sector is responsible for a majority of jobs created annually.

2.7.4 **Assessment of Informal Cross-Border Export.** Some national customs authorities and experts have attempted to estimate the extent of informal cross-border export by comparing their customs data with that of their trading partners (Levin and Widell, 2007) which compare Kenyan and Tanzanian customs data to identify "missing" imports/exports in each country, while such a methodology is useful, some experts consider that it needs to be complemented by other evidence to get a more complete assessment of informal trade. Against this background, experts have proposed to use three complementary techniques {individually or concomitantly) for collecting primary data on informal cross-border export (Azam, 2006).

Border Monitoring: This technique consists of posting people to observe traders at the "most active" border crossing points and their surroundings. Observers record all traded goods that are not recorded or officially cleared by the customs authorities. This method has been used by the World Food Programme - Famine Early Warning System (FEWS NET) and the Ugandan authorities. A census approach can be used, meaning that the monitoring actually occurs on a limited number of randomly selected days or weeks within each month, and concerns a selected number of border posts (Ackello - Ogutu, 1996). The data obtained can subsequently be extrapolated to get monthly and annual estimates for ail border monitoring posts. Some experts note that it is essential to have coordinated monitoring

on both sides of the border to obtain more accurate data. Finally, it is important to note that such a technique often focuses on goods that pass through official border crossing points (Ishengoma and Kappel, 2006).

Tracking Movements of Large Transport Vehicles: This approach requires tracing the movement of a sample of containerized vehicles and trucks that are not recorded by customs, in order to establish their mode of movement, origin, destination, nature and value of goods transported. The information obtained can then be cross-checked against official custom declaration papers at relevant point of entry and exist. A sample consisting of 10% of trucks passing through the border could for example be traced once or several times a month (Peberdy, 2002).

Stocktaking at Open Markets or Warehouses: The third technique consists in observing traders who deal in markets or to survey traders' warehouses located near the border and to compare actual observed data with customs data (Soko, 2006; De Wulf and Sokol, 2005). In any case, independently of the methodology used, all reviewed surveys suggest that informal cross-border traders represent a significant proportion of regional cross-border export in Sub-Saharan Africa (Mwaniki, 2004; Uganda Bureau of Statistics 2007). In some countries, the volume of informal flows is in fact estimated to exceed formal trade flows for certain commodities. The Uganda Bureau of Statistics (2007) also noted that the informal cross border activities have over grown in the past 10 years among East and South African countries.

2.8   Export Marketing Problems of SMEs in Developing Countries

Increasing exports from developing countries is widely regarded as an important condition for further development and growth in poor countries. However, SMEs in developing countries are confronted with many export barriers when they attempt to enter markets in developed countries. The export marketing problems of small and medium-sized firms in developing

countries are multi - dimensional (Tesform and Luts,2006). The problems are closely interrelated and can be classified in five problem categories.

2.8.1. Internal Export Barriers

Internal export barriers are intrinsic to the firm and are usually associated with insufficient organizational resources for export marketing. For instance, problems pertaining to meeting importer quality standards and establishing the suitable design and image for the export market (Czinkota and Rocks,1983; Kaynak and Kothatri,1984; Rabino,1980), Problems related to the poor organization of export departments and the firms lack of competent personnel to administer exporting activities (Yang et at,1992)

In this section the internal export problems mentioned in the literature are divided into problems related to company and product characteristics.

Figure: 4

Classification of Export marketing problems
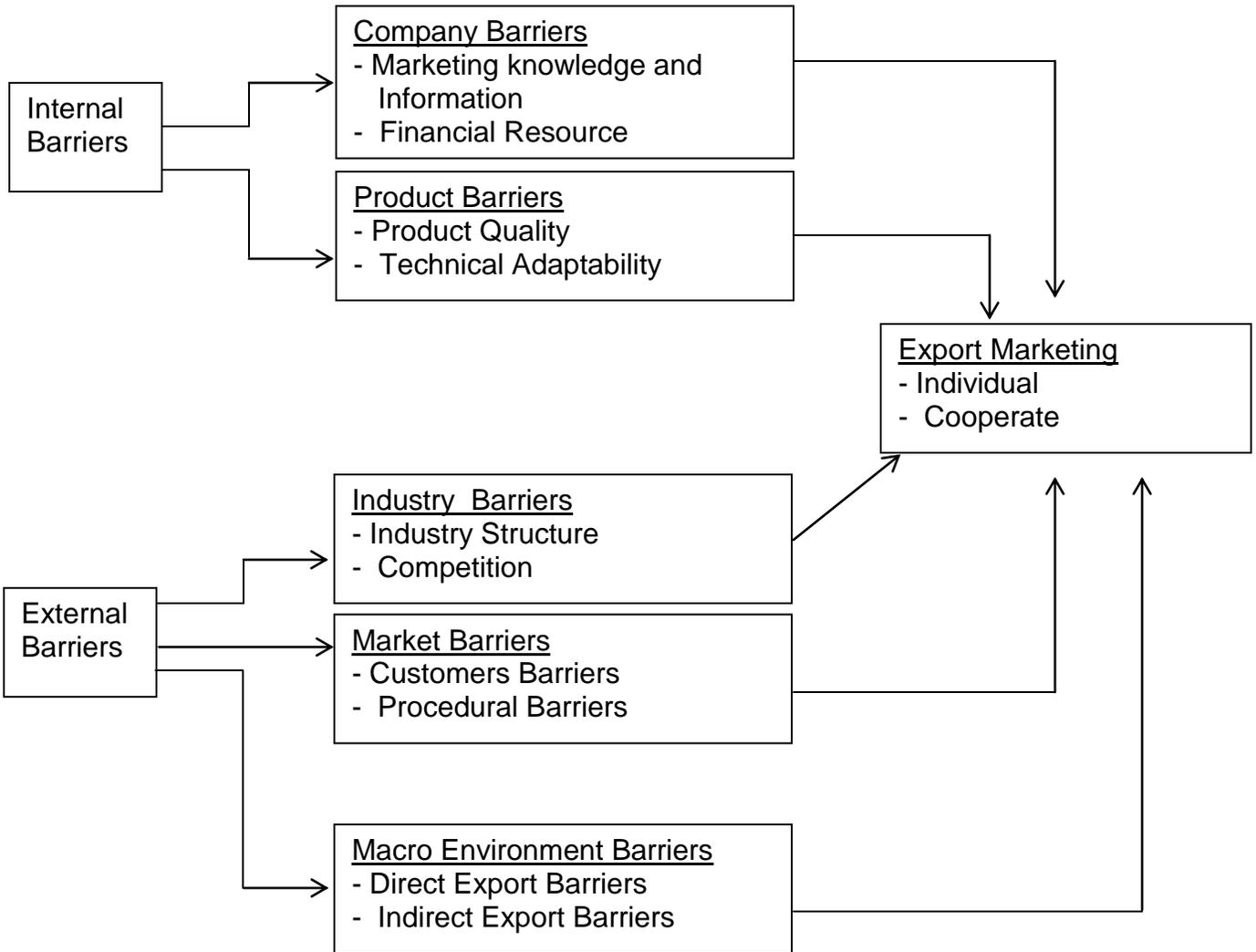
Source: Tesform and Luts, 2006

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i) **Company Barriers:** Firm capabilities and constraints profoundly influence their choice of marketing strategy (Porter,1985). Key assets and skills of a firm constitute it source of competitive advantage. The reviewed literature showed that the company barriers can be regrouped under the following headings; marketing knowledge and information, financial resources and human resources (Katsikeas and Morgan, 1994).

Market knowledge and information: These export problems revolve around lack of knowledge of foreign markets, business practices, competition and lack of management to generate foreign sales. Lack of knowledge to locate foreign opportunities and promising markets is perceived to be a major barrier in exporting of SMEs in developing countries (Colaiacovo,1982; Weaver and Pak, 1990; Li,2004). Furthermore, several publications shows that experienced and inexperienced SME exporters in developing countries believe that poor knowledge of potential markets hinders their export activities (Brooks and Frances,1991; Kaleka and Katiskeas,1995; Burgess and Oldenboom,1997). Marketing knowledge is dependent on the relevance and depth of marketing information available to the firm. Firms that use relevant, accurate and timely information are in a better position to respond to export problems. Information about exporting and more specifically market information was mentioned as the most serious problem of firms in developing countries (Weaver and Pak,1990; Brooks and Frances, 1991;Kaleka and Katsikea,1995; Karafakioglu,1986).

Financial Barriers: A sound financial position in one of the keys, to secure price advantage in the target market. Many SMEs in developing countries run into problems of lack of timely and adequate working capital, which not only add to costs but can also endanger the entire production operation. The literature review provides evidence for the importance of financial barriers to exporting such as difficulty in acquiring the necessary funds to initiate or finance export sales (Cardoso,1980; Dicle and Dicle,1992). Frances (1987), in his study of 75 Venezuelan exporting firms, identified unsatisfactory financial facilities as the major export barrier. Credit

unworthiness and transaction costs are reported as major factors that reduces access to credit.

Human Resource Barrier: The success of the firms export marketing activities depend on the attitude and characteristics of the mangers. Export marketing knowledge problems can be attributed to a large extent to the lack of trained and experienced human resources. For instance, Aggarwal (1986) indicated that the quality of manufactured products in Venezuela, Argentina and Chile stays at a low level due to low quality human resources. Ibeh (2004) found out that lack of qualified decision makers was a barrier to internationalization

ii**) Product Barriers**: Cook (1983) stressed that product characteristics affect the competitive advantage and influences the choice of export strategy. Quality is often indicated as one of the most important conditions for entering and remaining in foreign markets {Christensen and Da Rocha,1994). It concerns packaging, meeting importers quality standard and establishing the suitable design and image for export markets.

Technical barriers: Local product standards, customer standard and buying habits may be unsuitable for foreign sales and may require adaptation (Katsikeas and Morgan, 1994). Inexperienced exporters may find it simpler to export standardized product and rely on the importers branding, design and promotional skills (Wortzel and Wortzel, 1981). Most of the problems related to technical adaptability are due to a lack of knowledge of market requirements or a lack of resources to meet the requirements: poor quality control techniques (Figueiredo and Almeida, 1988; Cardoso, 1980).

2.8.2 External Export Barriers

The origin of a substantial number of exporting problems is rooted in the external environment.

i) Industry Barriers: Kerin et al (1990) considered industry structure a key determinant of a firm's strategy in the domestic market context. In order to develop a proper export marketing strategy the difference between market system, firm sizes and presence of foreign competitors across markets should be taken into account. The organization size is a key determinant of the prosperity to export. Bodur and Cavusgil (1985) reported that firm's size has been most associated to firms export activities and interest in exporting. The impact of technology on export performance has often been discussed in the international literature. Christensen et al (1987) stated that if exporters market their product in developed countries, technology could be an important source of competitive advantage over local products.

The type of competition perceived by a firm affects interest in exporting. Burgess and Oldenboom (1997) noted that international markets, for South African companies are demanding new and unexpected competencies. They show that the inability to meet foreign competitor prices was a barrier for most exporters. Price competition (Cardoso,1980; Fluery,1986) aggressive competitors in the foreign market (Cardoso,1980) lack of competitive prices and fierce competitors in export markets (Kaleka and Katsikea, 1995; Karafakioglu, 1986; Hanson.1998) were reported as export barriers.

ii) Export Market Barriers: Lack of similarity of legal and regularity frameworks of the exporting and importing countries and lack of familiarity with export procedures are export barriers (Tesform and Luts, 2006)

Consumer Barriers: Mohy-ud-Din et al (1997) reported that customer's barriers stem from the consumers perception of product characteristics. Ford et al (1996) indicated that the country of origin effect hampered the growth of Indian consumer durable exports. The reviewed literature reported similar problems at several occasions: bad image of products in the foreign markets and insufficient foreign demand (Gereffi, 1992), cultural

and language differences (Brook and Frances, 1991) and country or origin effect (Lall, 1991)

Procedural Barriers: Exporting requires knowledge about export procedures. One of the most cited obstacles with regard to exporting concerns the time and paperwork required to comply with foreign and domestic market regulations. Tesform and Luts (2006) reported that lack of information about export procedure has been mentioned in many studies. A firm that wishes to enter the export market or intends to increase its export activity will have to acquire the knowledge and skill to deal with administrative procedures. In particular for experienced mangers foreign documentation and paperwork may appear very difficult to cope with (Dymsza, 1983; Bodur, 1986). When government is highly involved, official procedures may lead to red tape, which is difficult to manage for those just starting to export.

iii) Macro Environment Barriers: Macro environment barriers are factors beyond the firms control such as lack of proper trade institutions, unfavorable exchange rates, and the absence of a stimulating national export policy. Government authorities and agencies can raise direct export barriers. In the literature review, export regulation of the domestic government (Figueiredo and Almeida, 1988), cost of transportation and poor infrastructure (Brooks and Frances, 1991; Colaiacovo, 1982) were mentioned as export problems. Government has a role in building necessary infrastructure within the country to facilitate export (Lall, 1991).

Indirect Export Barriers: Indirect export barriers are rooted in the macro economic policy of the country and international trade agreements. Morawitz (1981) addressed both macroeconomic and firm level issues and found foreign exchange rate policy to be a major determinant for international competitiveness of the Colombian clothing industry. Luis (1982) stressed that exchange rate policy influences export financing programs and the availability of foreign currency.

2.9 Analysis of Export Stimulation to avoid Informality

Stimuli also called motives, incentives or attention evokers, refer to all those factors triggering the decision of the firm to initiate and develop export activities (Leonidou, Katsikeas, and Spyropoulou, 2007). These factors can constitute a real driving force in exporting only to the extent with which they are brought to the attention of the key decision makers within the organization (Wiedersheim-Paul et al, 1998).

The firm's exposure to these stimuli can be seen as an organizational learning process, whereby key information is provided that determines decisions to expand internationally (Tan et al, 2007). The firm's engagement in exporting can be the result of a wide array of stimuli, which can be classified into internal and external. The internal stimuli are associated with influences endogenous to the firm, while external stimuli are derived from the environment within which the firm operates or intends to operate (Simpson and Kujawa, 1984).

2.9.1 Internal Export Stimulation

Johnson and Czinkota (1982) reported that firms motivated by internal factors have been described as more rational and objective-oriented in their export behaviour. Internal stimuli were divided into those related to the key functional areas of the organization namely human resources, financial, research and development, production and marketing.

Human resource related stimuli: Leonidou et al (1998) reported that some managers have a talent that facilitates the adoption of exporting in their organizations. Such talent is expressed in terms of an interest in understanding foreign cultures, a tendency to socialize with foreign people and a strong interest in traveling abroad. Crick and Chaudry (1997) reported that possession by the manager of special export-related skills, such as expertise in international marketing, proficiency in foreign languages and knowledge of handling export document/procedures may also act as an export stimulus. Foreign travel by managers can also be the

reason for the small firm to begin exporting (Ifju and Bush, 1993). By traveling abroad, managers can better study the international market, identify foreign business opportunities, and meet potential overseas customers.

Production related stimuli: Suvillian and Bauerschmidt (1990); Crick and Chaudry (1997), reported that through exporting, the firm can spread the fixed cost associated with administration, production equipment and other assets, over a wider number of products, rather than selling solely to the domestic market. As a result, product unit costs are reduced and thus allow for either setting lower price for both domestic and foreign customers or maintaining the price at existing level and reaping greater profits. Some manufacturing firms are not in a position to fully utilize their plant capacity by relying on orders placed by domestic ' customers. Thus idle capacity can be successfully exploited if production is also set to cater for the needs of foreign buyers. In this way, the firm can achieve a broader distribution of its fixed cost or assigned fixed cost to domestic production, but penetrate international markets using a pricing strategy focusing only on variable costs (Kaynak and Kothari, 1984; Ghauri and Kumar, 1989).

Financial stimuli: Leonidou (1998) reported that to make up the difference in reduced sales and profits, the firm may opt to enter export markets, while at the same time maintaining its presence in the domestic market. Of all the factors examined, potential for extra sales/profits from exporting had the greatest stimulating effect on exporting with most studies ranking it in top position (Tzokas et al, 2000; Westhead et al, 2000; Katsikeas and Piercy, 1993; Ifju and Bush, 1993). Possession of financial competitive advantage constitutes an important motivating force, as demonstrated by the results of some studies (Jaffe et al, 1988; Crick and Chaudry, 1997; Suvillian and Bauerschmidt, 1990).

Research and development-related stimuli: The development by the company of a special technological competence in the domestic market is very likely to stimulate its interest in exporting to foreign markets. This

stimulus had a relatively strong effect on the decision to export and was more applicable in the case of companies engaged in the production of high technology goods (Tesar and Tarleton, 1982; Johnston and Czinkota, 1982). The manufacturing of a product with superior qualities and unique characteristics compared to those offered by the competition may also be another factor, inducing the firm to export (Kaynak and Kothari, 1984; Jaffe etal, 1988, Koh, 1989).

Marketing-related stimuli: Bradley (2004) reported that by capitalizing on the marketing advantage that the firm already has in the domestic markets, confidence is built in accommodating any marketing problem that may arise in export markets, thus reducing business risk. They also provide a guarantee of marketing success once the firm begins to operate abroad. (Katsikeas, 1996; Suvillian and Bauerschmidt, 1990). Variations between the home and foreign markets in terms of consumer needs, purchasing power, commercial infrastructure, socio-cultural systems, laws and regulations, technological development and other environmental factors necessitate the adjustment of the firms marketing mix to easily adapt to foreign markets (Hollensen, 2004). Small firms usually face problems in making marketing adaptations, mainly because of limited financial, production, human and other resources (Karafakioglu, 1986).

2.9.2 External Export Stimulation

The possession of information about foreign customer, knowledge, specific opportunities in overseas markets or special characteristics of the market place that are not shared by competitors can also stimulate a firm to export. This information may be the outcome of the firm's formal international marketing research, special contacts maintained with foreign individuals or purely accidental (Leonidou and Theodosiou, 2004). Smaller firms usually consider exporting a high risk activity, mainly because of the difficulties associated with the heterogeneous, complex, and turbulent foreign business environment. Hence, the possession of an information advantage

can seriously help to reduce uncertainty. However, this advantage cannot be maintained for long, especially nowadays, because of the growing ease with which competitors can access global information through the internet, or other communication methods (De la Torre and Moxon, 2001).

Home government-related stimuli: Cavusgil and Yeoh (1994) reported that many governments offer various programmes aiming to assist indigenous manufacturers to begin to develop export. These programmes include, among others, loan guaranteeing, trade fair organization, provision of basic market data, specialized legal advice and tax benefits (Jain and Kapoor, 1996). Ministries of commerce usually possess a wealth of data on foreign trade' and provide a number of useful services to would-be and current small exporters, as well as specialized marketing assistance such as screening of potential customers, locating foreign agents and explaining export documentation and procedures (Czinkota and Ronkainen, 2006).

Competition-related stimuli: Brooks and Rosson, 1982; Shoham et al, 1995, reported that stiff competition in the home market can put the small firm in a difficult situation because of declining sales and profit, shrinking market shares and limited growth opportunities. One way to alleviate pressure is by examining the export possibilities, especially to countries that suit the firm's capabilities and characteristics.

Customer-related stimuli: Of all the motives to export, the most common is the receipt of an unsolicited order from a customer abroad. Many empirical studies on export stimulation, find this to be among the most powerful reasons for the firm to begin selling abroad. (Czinkota and Ronkainen, 2006). Foreign customers usually find the name and contact address of the company from business directories, advertising in trade journals among others. Also, the recent growth of corporate web sites has been responsible for foreign customers placing their export orders more easily than before, even if the manufacturer is strictly interested in the domestic market (De la Torre and Moxon, 2001).

Receipt of orders after participation in trade fairs: Seringhaus and Rosson (1984) reported that the receipt of orders resulting from participation in international trade fairs denotes proactive export behaviour. Here, the firm deliberately explores the possibility of exporting by investing money, time and effort in participating in trade fairs.

Also, Wiedersheim-Paul et al (1998) reported that some small manufacturers have the advantage of being located close to international ports or airports. This may lead to the undertaking of export operations as a result of low cost of transporting products from the factory premises to the place of departure, imitation of other manufacturers who use these ports, airports for sending their goods abroad among others. Finally, export stimulation should be seen as the synergistic outcome of various factors which changes over time and under different conditions.

2.10 Obstructed Entry/Exit of Certain Goods and Lack of Formal Trade Finance Facilitate Informal Non-oil Export.

Azam (2006) reported that informal non-oil export might be motivated by the existence of import quotas in the importing country or export bans in neighbouring exporting countries. In Zimbabwe and Nigeria, the government restrictions on selected imports (example rice), which limited their formal entry into the country, triggered informal trade. Similarly in Malawi and Zambia, the government has maintained export bans on cereals, which has limited formal export flows of these commodities to neighbouring countries in 2004-2007 (Dradri, 2008).

In addition, measures that negatively affect access to foreign currency and trade finance can also motivate small firms and entrepreneurs to export informally. African countries that introduce foreign exchange controls when faced with balance of payment problems (example Mozambique in the mid-1980s) impede the entry of formal imports, as traders are unable to convert their currency into the currency of their trading partners (Kenyon, 2007). In addition, when traders have difficulties in contracting formal credits, they

might turn to informal sources of finance. This can in turn provide additional incentives to trade informally (Tegegne, 1999, Little, 2007).

Little (2007) reported that when credit is used in cross-border export in Africa, more than 85% is obtained informally from kinsmen or friends since very few traders have access to formal sources of finance in the reviewed period. This finding is corroborated by the World Bank (2007) African trade enterprise survey which indicates that more than 35% of surveyed firms in Sub-Saharan Africa, identify access and cost of finance as a major impediment to their operations.

2.11 Impact of Government Policies and Regulations on Informal Non-Oil Export

Government policies and regulations play an important role in supporting the labour adjustment process following openings to trade. Lemos (2004) confirmed earlier insights from the legalist school about the adverse consequences for informality resulting from a high tax burden, in particular in the export sector, red tape and absence of the rule of law or high level of corruption. The result nevertheless provides linkages between government activity and informal export. Khamis (2008) reported that government spending; transfers and subsidies can be shown to contribute to a reduction in formality rates, tending support to policies which aim to set incentives to encourage formalization of exports.

Gindling and Terrell (2005) reported that regulatory environment, overall governance efficiency and upholding the rule of law contribute to high formalization. Similarly, high costs of firm entry, ineffective and burdensome product market regulation and bureaucracy, impact adversely on the informal economy and raise informal export. Overall, different policies and labour market regulations contribute more than 50 percent to the total country variation in informal rates, whereas other economic factors explain the remainder (Lemos, 2004).

2.12 Costs and Benefits of Informality to Non-Oil Exporters

Empirical research has tried to identify barriers to formalization. Ishengoma and Kappel (2006) survey evidence regarding the factors hindering the growth of informal enterprises. They distinguish between internal factors, such as limited human capital, lack of working capital, the utilization of obsolete technology and poor location, external factors, including limited access to financial services, limited access to business development services, a limited market, poor supply to economic infrastructure and burdensome government regulations. Based on a review of the literature and of donor experience, UNECA (2002) focuses on external factors and identifies seven categories of barrier to formalization from the entrepreneur's perspective:

a) Regulatory barriers

b) Administrative barriers

c) Fees and financial requirements

d) Corruption in public administration

e) Socio-cultural attitudes

f) Lack of key business services and

g) Criminality.

De Soto (1989) reported that the choice of whether to be formal or informal can be presented as a rational decision. Economic units weigh the costs and benefits that formalization entails and consider their particular institutional and resource constraints. The cost of formality can be divided into the costs of accessing the formal economy and those of remaining formal. A number of authors have applied the analytical framework proposed by De-Soto to a variety of different countries. Loayza (1996) surveys the existing literature and finds evidence of high access costs to legality in Latin America. He also finds evidence that remaining formal can be very costly too. Marginal tax rates on formal firms are typically very high in developing countries, given the narrow tax base. Finally, bureaucratic requirements also

represent a significant cost of remaining formal. Loayza also surveys evidence on the costs of informality. He distinguishes between penalties when informal activity is detected and the cost of restricted access to government services. With regard to penalties, there is evidence to suggest that informal firms pay much higher bribes to corrupt government officials than formal firms and that they choose suboptimal sizes and capital to labour ratios to avoid detection.

Bigsten and Kimuyu (2004) compare the benefits of informality with the costs and risks associated with operating outside the rule of law, They conclude that, in the existing business environment, it can be rational for Africa entrepreneurs to remain informal, since this reduces their costs without having a detrimental effect on productivity. Using available evidence to compare the costs of formalization with the costs of informality, Isengoma and Kappel (2006) came to the same conclusion.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1   Introduction

Research methodology is a set of systematic techniques used in research. It is a guide to research and how it is conducted. Accordingly, the chapter presents a description of how the study was conducted. In the light of the foregoing, this chapter is divided into sections; following this introduction is research philosophy, research design, population of the study, sample size determination and selection, source of data, instrumentation, validity and reliability of instrument, administration of instrument and finally statistical method of data analysis.

3.2   Research Philosophy

The research philosophy for this study was pragmatic research philosophy, which is a combination of quantitative and qualitative research approaches. There are two extreme philosophies of research in the western tradition in the social sciences: positivism and interpretivisim (Johnson and Christensen, 2010). The research methods used in these approaches are known as quantitative and qualitative methods respectively. Jonsen and Jehn (2011) consider that methodological triangulation may overcome a bias intrinsic to a single paradigm approach. Onoshchenko (2012) reported that mixed method approach provides access to different fact of the same social phenomena due to different strategies used in the research.

Each research strategy has a philosophical and theoretical ancestry and foundation. Typically, research is guided by certain philosophical assumptions, which generally referred to as ontology, epistemology, and methodology (Sekaran, 2006). These assumptions determine the research method that researchers consider most appropriate for defining reality. Broadly, research philosophy refers to the overarching term relating to the development and nature of knowledge (Bryman, 2008).

3.3 Research Design

The research design adopted for this study was descriptive and sequential exploratory survey research design because the study utilized mixed method. The purpose was to gain familiarity with a phenomenon or to achieve new insights into it in order to formulate a more precise research problem. Sequential exploratory studies are often useful in studies of virgin or relatively unexplored issues, about which relatively little may be known (Selltiz et al in Agbonifoh and Yomere, 1999).

3.4 Population of the Study

The population of this study comprises all individuals involved in informal non-oil export in Nigeria. An NEPC technical report stated that a total of ninety-three (93) markets, loading points and corridors were identified across Nigeria (NEPC, 2013).The informal non-oil exporters were mixed with the formal operators in these markets, therefore, the population of the study was unknown.

3.5 Sample Size Determination and Selection

In this section the researcher explains the plan of how the sample was selected and the size of the sample.

3.5.1 Sample Size Determination

The sample size was determined using unknown population (Onoshchenko, 2012).

The formula is stated below:

$$n = \frac{(Py)(Pn)}{Standard\ Error^2}$$

Generally, the following sequence and inputs are used in computing the sample size.

    i.   Survey respondents split 50/50 in response to dichotomous (Yes/No) questions. This helps to identify the informal non-oil exporters from the formal operators during the pilot study.

ii.   The desired level of confidence is 95% or 1.96 standard deviation from the mean or .05

Py = Proportion responding '"Yes"'= 50
Pn = Proportion responding '"No"' = 50
Standard Error is the acceptable amount of error/confidence interval. In the above case $\frac{.05}{1.96}$ (about 2 standard deviations or 0.0255102)

Therefore the sample size is computed as follows:

$$\frac{(Py)(Pn)}{Standard\ Error^2} = \frac{(.50)\ X\ (.50)}{\frac{(.05)^2}{(1.96)}} = \frac{.25}{0.0006507} = 384.$$

Thus the sample size = <u>384</u> respondents.

3.5.2 Sample Selection Procedure

The sample procedure adopted in this study was convenience or judgemental sampling procedure. The target population was separated into different groups, in this study, geographical zones were used. Accordingly, research of this nature frequently uses convenience sampling procedure to ensure that the sample maintains the required precision and minimize error (Onoshchenko, 2012; Tull and Hawkins in Agbonifoh and Yomere, 1999). For this study, the researcher adopted the following procedure.

Divide the target population into homogenous subgroups; in our case the target population was divided into six geopolitical zones. From each political zone, the state with the highest incidence of informal non-oil export cross border operations was selected. The states selected were Katsina (North west), Adamawa (North east), Niger (North central), Ogun (South west), Abia (South east), Cross River (South south).

They were as follows;

North west -- Jibia International Border Market, Maiadua International Border Market, and Daura Market Corridor all in Katsina State.

North east --- Mubi Border Market, Gurin Border Market, Adama Market Corridor and Bakin Kogi Border Market all in Adamawa State

North central – Babanna Border Market, Borgu, and Paiko International Loading Point both in Niger State

South west -- Idiroko Border Post Ogun State.

South east -- Ariaria International Market Loading Point, Aba, Abia State

South south – Ajassor/Mfum(Nigeria/Cameroun) Border Market, Ikom, Cross River State.

3.6   Sources of Data

Secondary and primary data were used in this study; they were drawn from secondary and primary sources. Accordingly, secondary data for this study were sourced from already existing materials; including journals, discussion papers, government publication/ bulletins, text books and technical reports. On the other hand, primary data as first hand information were drawn from the response contained in the questionnaire designed for the study and supplemented with interview of informal non-oil exporting opinion leaders.

3.7   Instrumentation

To achieve the purpose of the study, questionnaire was used as the major instrument designed for the purpose of the study. It was supplemented with interview of informal non-oil export opinion leaders.

Questionnaire Design and Supplementary Interview

The major instrument for this study was questionnaire (see appendix I), designed in a Likert Scale format which clearly captured variables identified and reviewed in this research. Also, the questionnaire was designed with insight drawn from instruments of previous studies (Afrika and Ajumbo,

2012; Ogalo, 2010) that measure similar constructs, however with adjustments to reflect Nigerian context.

The questionnaire instrument for this study was divided into two sections. Section A sought to elicit bio-data of the respondents, demographic variables namely: gender, age, marital status, ethnic background, religion, educational qualification, location of informal non-oil export (geographical zone). Section B sought to measure the constructs which relates to determinants of informal non oil export with questions/items on a five point likert scale. Finally, informal non-oil export opinion leaders were interviewed consistent with the variables identified in the study.

3.7.1 Validity of Instrument

The instrument was validated by three professional experts from Department of Marketing, Nnamdi Azikiwe University, Awka in-order to determine the face validity of the instrument in respect to the research questions. The observations and corrections made by the experts were effected and the reliability of the instrument was prepared for pilot study to further ascertain its reliability. Joppe (2000) reported that validity determines whether the research truly measure that which it was intended to measure or how truthful the research results are. In other words, does the research instrument allow you to hit "the bull's eye" of your research objective?

3.7.2 Reliability

Trochim (2006) reported that in research, the term reliability means ''repeatability'' or consistency. It is the degree to which a measuring instrument produces similar outcomes when it is repeated. To ascertain the content reliability of the instrument, a pilot study was conducted in Dawanau International Market Corridor, Kano State and Agbopon/Ebute-Ero ECOWAS Loading Point Lagos State. The two (2) states was purposively selected because they seem to engage in huge informal non-oil exporting

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operations. The states were selected in-order to determine the reliability coefficient of the questionnaire and ascertain if the questionnaire was appropriate for the main study. A total of forty (40) respondents was selected for the pilot test (twenty respondents in each state), Copies of questionnaire were duly filled and returned. Data was analyzed with the Statistical Package for Social Sciences (Version 19), from the analysis of data, Cronbach Alpha reliability coefficient was observed at .863, Spearman-Brown equal length yielded the reliability coefficient of .824, while .812 was obtained from Guttman Split-Half model. According to Spiegal (1992), an instrument is considered reliable if it lies between 0 and 1, and the closer the calculated reliability is to 0, the less reliable is the instrument, while the closer it is to 1, the instrument could be said to be reliable and internally consistent for the study. The individual respondents from the two (2) states who participated in the pilot study was not used for the main study.

3.7.3 Administration of the Instrument

The researcher obtained an introductory letter from the Department of Marketing, Nnamdi Azikiwe University, Awka to the informal non-oil export opinion leaders. He familiarized himself with them during their national quarterly meeting at Jibia International Border market, Jibia, Katsina state and explain to them what the study intends to achieve and was purely for academic purpose, not in any way to jeopardize their marketing operations. At subsequent visits to the various zones, the opinion leaders introduced the researcher to the respondents and plead for their cooperation. The copies of the questionnaire were administered by the researcher himself. This method was to ensure that distribution and collection processes were systematic and controlled by the investigator.

3.8 Statistical Method of Data Analysis

The questionnaire used in this study was pre-coded for ease of analysis. The variables identified in the study together with their various dimensions were measured using a five point Likert scale which were pre-coded; 5 for strongly agree and 1 for strongly disagree. Pearson correlation was used to test each of the variables. After this, the analysis of the data was based on individual items in each of the variables. That is all the items in the dimensions of each variable were used to test each of the variables.

A one-way between groups multivariate analysis of variance was performed to investigate education differences in informal non-oil exporting. The four hypotheses formulated for the study were analysed using Kendall's Coefficient of Concordance. The data analysis was done with the aid of IBM SPSS Statistics 19 software. The interview with informal non-oil exporting opinion leaders was analyzed statistically using content analysis, mean and standard deviation.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presented the statistical analysis of respondents on determinants of informal non-oil exporting behaviour: a study of cross-border traders in selected border markets in Nigeria. The purpose of this chapter was to analyse and interpret the raw data collected in the course of the study. Thus, it concerns data presentation, analysis/hypotheses testing and interpretation.

4.2 Questionnaire Distribution and Collection

A total of 384 copies of questionnaire were distributed to respondents in selected border markets and loading points in selected states within the six geo-political zones of the country out of which 291 were returned as correctly filled, giving a response rate of 75.8% which was considered satisfactory and was informed by the method of distribution adopted (Onoshchenko, 2012). The details of the questionnaire distribution and collection are contained in table below.

Table 4.1: Questionnaire Distribution and Collection

Zones	Sampled States	No of Border Markets/Loading Points	No of Questionnaire to Each Zone	Percentage distribution	No Returned	Percentage Returned
North East	Adamawa	4	128	33.33%	49	12.76%
North West	Katsina	3	96	25%	91	23.70%
North Central	Niger	2	64	16.67%	60	15.63%
South South	Cross- River	1	32	8.33%	30	7.81%
South East	Abia	1	32	8.33%	31	8.07%
South West	Ogun	1	32	8.33%	30	7.81%
Total		12	384	100%	291	75.78%

As shown in the table above, the study covered six geo-political zones of Nigeria. One state with the highest incidence of informal non-oil export operations was selected from the zones thus: Adamawa state, North east got 128 (33.33%) of total copies of the questionnaire, while 49 (12.76%) were returned. Katsina state, North west zone got 96 (25%) out of which 91 (23.70%) were returned. A total of 64 (16.67%) was distributed in Niger state, North central zone and 60 (15.63%) of the total was returned. In Cross-River state, South south, and Ogun state, South west zones, 32 (8.33%) were distributed and 30 (7.81%) of the total was returned in each of the two zones. Finally, in South east, 32 (8.33%) were distributed and 31 (8.07%) of total was returned. From the table, it was observed that the North east zone has the largest number of border markets but with the lowest response rate. This was as a result of the activities of the Boko Haram insurgency at the time. In spite of this, the total response rate of approximately 75.8% was quite high and appreciable for a study of this nature. In the next section we present and analyse the responses to the various items in the questionnaire.

4.3   Data Presentation

In this section we present the response to the various items in the instrument using tables, percentages and descriptive statistics like mean and standard deviation. The first set of the presentation is the respondents demographic variables.

Table 4.2: Demographic Characteristics of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender:	Male	226	77.7	77.7	77.7
	Female	65	22.3	22.3	100.0
	Total	291	100.0	100.0	
Age:	adolescents (14-19) years	12	4.1	4.1	4.1
	young adult (20-40) years	160	55.0	55.0	59.1
	middle aged adults (41-59) years	104	35.7	35.7	94.8
	elderly (60 and above) years	15	5.2	5.2	100.0
	Total	291	100.0	100.0	
Marital status:	Single	71	24.4	24.4	24.4
	Widowed	8	2.7	2.7	27.1
	Separated	9	3.1	3.1	30.2
	Divorced	10	3.4	3.4	33.7
	Married	193	66.3	66.3	100.0
	Total	291	100.0	100.0	
Ethnicity:	hausa/Fulani	176	60.5	60.5	60.5
	Igbo	46	15.8	15.8	76.3
	Yoruba	35	12.0	12.0	88.3
	Others	34	11.7	11.7	100.0
	Total	291	100.0	100.0	
Religion:	Christianity	79	27.1	27.1	27.1
	Muslim	200	68.7	68.7	95.9
	African traditional	8	2.7	2.7	98.6
	Others	4	1.4	1.4	100.0
	Total	291	100.0	100.0	
Education:	Primary	85	29.2	29.2	29.2
	Secondary	76	26.1	26.1	55.3
	Tertiary	10	3.4	3.4	58.8
	non-western	120	41.2	41.2	100.0
	Total	291	100.0	100.0	
Zone:	north-west	80	27.5	27.5	27.5
	north-east	77	26.5	26.5	54.0
	north-central	31	10.9	10.9	64.9
	south-south	27	9.0	9.0	73.9
	south-west	44	15.1	15.1	89.0
	south-east	32	11.0	11.0	100.0
	Total	291	100.0	100.0	

As shown on Table 4.1 above,226 (77.7%) of the respondents are males while the remaining 65 (22.3%) are female. The implication of this is that males dominate informal non-oil export business. On age 12 (4.1%) are within 14-19 years age bracket, 160 (55.0%) are within 20-40 years age bracket, 104 (35.7%) are within

41-59 years age bracket, while only 15 (5.2%) are within 60 years and above. The implication is that informal non-oil export trade is dominated by the people within active working age of 20-59 years who use it as a source of employment for survival.

On marital status, 71(24.4%) are single, 8(2.7%) are widowed, 9(3.1%) are separated, 10(3.4%) are divorced, while 193(66.3%) are married. This means that married people dominate informal non-oil export and use it to sustain their families. On ethnicity, 176(60.5%) are Hausa/Fulani, 46(15.8%) are Igbo, 35(12.0%) are Yoruba, while the remaining 34(11.7%) belong to other ethnic nationalities. While on religion, 79(27.1%) are Christians, 200(68.7%) are Muslims, 8(2.7%) are believers of African Traditional religion while 4(1.4%) practice other religions. This is as a result of the presence of more border markets and loading points in the north than southern Nigeria.

On respondents exporting behaviour through educational level, 85(29.2%) have primary education only, 76(26.1%) have secondary education, 10(3.4%) had tertiary education while majority of 120(41.2%) had non-western education. Thus, informal non-oil export was dominated by people with basic to non-western education.

In respect of geopolitical zones of the operators, 80(27.5%) are from north-west, 77(26.5%) are from north-east, 31(10.9%) are from north-central, 27(9.0%) represent south-south, 44(15.1%) are from south-west, while the remaining 32(11.0%) are from south-east. The next set of presentation is the descriptive statistics.

Table 4.3: Descriptive Statistics

	N	Mean		Standard deviation
	Statistic	Statistic	Std. Error	Statistic
SoBN 1	291	1.76	.036	.615
SoBN 2	291	1.87	.036	.621
SoBN 3	291	1.87	.048	.813
SoBN 4	291	1.85	.051	.868
SoBN 5	291	1.68	.055	.935
DOB 1	291	1.88	.036	.610
DOB 2	291	2.03	.043	.728
DOB 3	291	1.84	.032	.545
DOB 4	291	1.79	.039	.663
DOB 5	291	1.77	.035	.592
DOB 6	291	1.77	.034	.582
DOB 7	291	1.55	.039	.664
DOB 8	291	1.72	.052	.892
RFE 1	291	2.34	.075	1.286
RFE 2	291	1.89	.041	.699
RFE 3	291	1.93	.044	.753
RFE 4	291	1.90	.044	.759
RFE 5	291	1.47	.041	.696
RFE 6	291	2.48	.082	1.405
RFE 7	291	2.67	.072	1.235
RFE 8	291	3.12	.089	1.516
RFE 9	291	3.05	.085	1.450
RFE 10	291	1.73	.055	.931
RFE 11	291	3.69	.063	1.077
GO 1	291	1.94	.079	1.348
GO 2	291	2.02	.052	.885
GO 3	291	3.48	.066	1.121
GO 4	291	1.89	.080	1.370
				.
Valid N (listwise)	291			

Source; Survey Data 2016

Descriptive statistics are multiple and varied but mean and standard deviations were used in this study to test/check the data before final analysis. Descriptive statistics give a quick summary of the cases in the research data file (Pallant, 2013). Many of the items have mean less than two and standard deviations less than one while some other items have standard deviations above one. Since majority of the items have standard deviations below one, this is an indication that the respondents agree to the dimensions of our research model.

4.3   Discriminant Analysis

The concern here is discriminant validity which concerns the extent to which a measure is unique and not simply a reflection of other variables. Pearson correlation was used for this test and the results are shown below.

Table 4.4: Correlations

		SBoN	DOB	ORFE	CwGO
SoBN	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	291			
DOB	Pearson Correlation	.423**	1		
	Sig. (2-tailed)	.000			
	N	291	291		
RFE	Pearson Correlation	.040	.080	1	
	Sig. (2-tailed)	.501	.172		
	N	291	291	291	
GO	Pearson Correlation	.179**	.129*	.406**	1
	Sig. (2-tailed)	.002	.028	.000	
	N	291	291	291	291

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

High correlation between variables is not acceptable as this show that the two variables are doing the same job, while low correlation is acceptable. In the table above, the correlations are not high as the highest is .501 and this shows that the variables are unique and no variable is reflecting another. All the variables merit inclusion in further analysis. The next is confirmation check and this was done with factor analysis.

Factor Analysis

Table 4.5: Communalities

	Initial	Extraction
SoBN 1	1.000	.811
SoBN 2	1.000	.702
SoBN 3	1.000	.755
SoBN 4	1.000	.620
SoBN 5	1.000	.619
DOB 1	1.000	.739
DOB 2	1.000	.739
DOB 3	1.000	.544
DOB 4	1.000	.573
DOB 5	1.000	.642
DOB 6	1.000	.681
DOB 7	1.000	.615
DOB 8	1.000	.749
RFE 1	1.000	.594
RFE 2	1.000	.731
RFE 3	1.000	.726
RFE 4	1.000	.802
RFE 5	1.000	.674
RFE 6	1.000	.648
RFE 7	1.000	.666
RFE 8	1.000	.760
RFE 9	1.000	.798
RFE 10	1.000	.620
RFE 11	1.000	.573
GO 1	1.000	.830
GO 2	1.000	.627
GO 3	1.000	.626
GO 4	1.000	.858
GO 5	1.000	.720
GO 6	1.000	.648
GO 7	1.000	.759
GO 8	1.000	.580
GO 9	1.000	.635
GO 10	1.000	.560
GO 11	1.000	.681

Extraction Method: Principal Component Analysis.

The first result in the factor analysis is the Kaiser-Meyer-Olkin Measure of Sampling adequacy and Bartlett's Test. The KMO has a value of .788 above the .5 benchmark which the Bartlett's test of Sphericity has approximate Chi Square value of 8621.000 with 1225 degree of freedom and (par) $\dot{p}$ value of .000 well below the .01 margin of error. These two results show that the factor analysis is acceptable, hence we proceed to interpret the individual outputs/results. The first result in the individual analysis is the table of communalities which show the extent to which an individual item contribute in measuring the variable to which it

is supposed to measure. Pallant (2013) recommends that an item with extraction less than .4 be eliminated as such item is not measuring the variable in question. As shown in communalities output, no item have communalities less than .4 thus no item need to be eliminated/removed. The next is the total variance explained.

Table 4.6: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.957	15.914	15.914	7.957	15.914	15.914
2	5.497	10.994	26.908	5.497	10.994	26.908
3	4.928	9.856	36.764	4.928	9.856	36.764
4	2.929	5.857	42.621	2.929	5.857	42.621
5	2.731	5.463	48.084	2.731	5.463	48.084
6	2.200	4.400	52.484	2.200	4.400	52.484
7	1.699	3.398	55.882	1.699	3.398	55.882
8	1.553	3.107	58.989	1.553	3.107	58.989
9	1.407	2.814	61.803	1.407	2.814	61.803
10	1.213	2.427	64.230	1.213	2.427	64.230
11	1.174	2.349	66.578	1.174	2.349	66.578
12	1.052	2.104	68.683	1.052	2.104	68.683
13	.977	1.954	70.636			
14	.920	1.841	72.477			
15	.866	1.733	74.210			
16	.759	1.519	75.729			
17	.756	1.513	77.241			
18	.720	1.440	78.681			
19	.671	1.343	80.024			
20	.669	1.338	81.362			
21	.642	1.285	82.646			
22	.599	1.198	83.844			
23	.552	1.105	84.949			
24	.532	1.064	86.013			
25	.501	1.002	87.015			
26	.484	.968	87.984			
27	.468	.936	88.920			
28	.449	.897	89.817			
29	.414	.828	90.645			
30	.369	.737	91.382			
31	.350	.700	92.082			
32	.335	.671	92.753			
33	.310	.620	93.373			
34	.295	.590	93.963			
35	.288	.577	94.540			
36	.284	.568	95.108			
37	.271	.541	95.649			
38	.253	.506	96.155			
39	.242	.483	96.638			
40	.225	.450	97.088			
41	.213	.427	97.515			
42	.196	.391	97.906			
43	.194	.388	98.294			
44	.169	.339	98.632			
45	.163	.327	98.959			
46	.155	.310	99.269			
47	.118	.235	99.504			
48	.115	.230	99.734			
49	.068	.136	99.870			
50	.065	.130	100.000			

Extraction Method: Principal Component Analysis.

From the table of total variance explained above the factor analysis extracted 12 variables which all explain a total 68.683% of total variance, which is quite

acceptable. Aaker et al (2005) aver that a criterion of factors explaining at least 70% of variance is not uncommon

4.4   Data Analysis: General Linear Model

The General Linear Model is the Multivariate Analysis of Variance (MANOVA) is for use when there are more than one independent variables that are related in some way or there should be some conceptual reason for considering them together. Four variables were used in this research to explore the "Determinants of Informal Non-Oil Exporting Behaviour in Nigeria" These variables are: satisfaction of basic needs, over regulation of formal export, unpatriotic government officials and desperation to own a business. MANOVA performs and checks for significant difference on composite variables; and also provides the univariate results for each of the independent variables separately. MANOVA produces a number of results and we turn to explain them one after the other. The first output is the Box's Test of Equality of Covariance which shows whether the data violates the assumption of homogeneity of variance-covariance matrices. This also test the null hypothesis that the observed covariance matrices of the independent variables are equal across groups. The value for Box's M is 182.749; F = 2.560 and the significance level is .000 hence we reject the null hypothesis that the observed covariance are equal across groups.

Table 4.7: Multivariate Tests[a]

Effect		Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Intercept	Pillai's Trace	.952	929.681[b]	6.000	282.000	.000	.952
	Wilks' Lambda	.048	929.681[b]	6.000	282.000	.000	.952
	Hotelling's Trace	19.780	929.681[b]	6.000	282.000	.000	.952
	Roy's Largest Root	19.780	929.681[b]	6.000	282.000	.000	.952
x6	Pillai's Trace	.081	1.319	18.000	852.000	.167	.027
	Wilks' Lambda	.920	1.321	18.000	798.102	.166	.027
	Hotelling's Trace	.085	1.322	18.000	842.000	.166	.027
	Roy's Largest Root	.053	2.521[c]	6.000	284.000	.022	.051

a. Design: Intercept + x6
b. Exact statistic
c. The statistic is an upper bound on F that yields a lower bound on the significance level.

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The next output is the multivariate statistics which test whether there are significant differences among the groups on a linear combination of the independent variables. Here there are a number of statistics to choose from: Wilks' Lambda, Hoteling's trace, and Pillai's Trace. The most commonly used is the Wilk's Lambda (Tabachnik & Fidell, 2013). The three statistics however show similar results that are significant at .027 below the .05 margin hence there is significant difference among the variables. The implication of this is that the variables motivate informal non-oil export differently.

Table 4.8: Levene's Test of Equality of Error Variances[a]

	F	df1	df2	Sig.
SoBN	4.657	3	287	.003
DOB	1.230	3	287	.299
RFE	2.948	3	287	.033
GO	1.624	3	287	.184

Tests the null hypothesis that the error variance of the
dependent variable is equal across groups.
a. Design: Intercept + x6

The next box in the outputs of MANOVA is the Levene's Test of Equality of Error Variances which further lends credence to the multivariate statistics box above. The four variables show varying levels of significance with some below .05 margin and others far above it. This means that variables with significance level above .05 violate the equality of variance assumption. Because of this violation Tabachnik and Fidell (2013) recommend a conservative significance level of .01 rather than the conventional .05 level. The implication is that the variables are determinants of informal non-oil export but at varying levels.

Table 4.9: Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	SoBN	76.262[a]	3	25.421	3.306	.021	.033
	DOB	17.853[b]	3	5.951	.529	.663	.005
	RFE	108.478[e]	3	36.159	.982	.402	.010
	GO	122.768[f]	3	40.923	1.206	.308	.012
Intercept	SoBN	10152.328	1	10152.328	1320.425	.000	.821
	DOB	25268.444	1	25268.444	2246.331	.000	.887
	RFE	82263.875	1	82263.875	2233.754	.000	.886
	CwGO	80496.264	1	80496.264	2371.693	.000	.892
Education	SBoN	76.262	3	25.421	3.306	.021	.033
	DOB	17.853	3	5.951	.529	.663	.005
	RFE	108.478	3	36.159	.982	.402	.010
	CwGO	122.768	3	40.923	1.206	.308	.012
Error	SoBN	2206.652	287	7.689			
	DOB	3228.395	287	11.249			
	RFE	10569.529	287	36.828			
	GO	9740.902	287	33.940			
Total	SoBN	25944.000	291				
	DOB	63174.000	291				
	RFE	211576.000	291				
	GO	210499.000	291				
Corrected Total	SoBN	2282.914	290				
	DOB	3246.247	290				
	RFE	10678.007	290				
	GO	9863.670	290				

a. R Squared = .033 (Adjusted R Squared = .023)
b. R Squared = .005 (Adjusted R Squared = -.005)
c. R Squared = .017 (Adjusted R Squared = .006)
d. R Squared = .018 (Adjusted R Squared = .008)
e. R Squared = .010 (Adjusted R Squared = .000)
f. R Squared = .012 (Adjusted R Squared = .002)

Because the results of the multivariate statistics is significant we investigate further with respect to the independent variables. Does exporting behaviour as it relates to education differ among the variables with respect to informal non-oil

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exporting? This information is provided in the next box which is the Tests of between Subjects Effects. Looking at the results of the Between Subjects-Effects, the various F-vales and the levels of significance, only one variable, satisfaction of basic needs (SBoN) is significant since it shows a level of significance of .021 less than the conventional .05 hence only this variable is subjected to post-hoc tests using the Scheffe and Bonferroni tests.

Post Hoc Tests
Informal Non-Oil Exporting Behaviour
(Educational Level)
Table 4.10: Multiple Comparisons

Dependent Variable		(I) educational level	(J) educational level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
SoBN	Scheffe	Primary	Secondary	-.7881	.43775	.358	-2.0191	.4429
			Tertiary	-.5118	.92700	.959	-3.1186	2.0951
			non-western	.4716	.39310	.697	-.6339	1.5770
		Secondary	Primary	.7881	.43775	.358	-.4429	2.0191
			Tertiary	.2763	.93276	.993	-2.3467	2.8994
			non-western	1.2596*	.40650	.024	.1165	2.4028
		Tertiary	Primary	.5118	.92700	.959	-2.0951	3.1186
			Secondary	-.2763	.93276	.993	-2.8994	2.3467
			non-western	.9833	.91266	.762	-1.5832	3.5499
		non-western	Primary	-.4716	.39310	.697	-1.5770	.6339
			Secondary	-1.2596*	.40650	.024	-2.4028	-.1165
			Tertiary	-.9833	.91266	.762	-3.5499	1.5832
	Bonferroni	Primary	Secondary	-.7881	.43775	.437	-1.9510	.3749
			Tertiary	-.5118	.92700	1.000	-2.9745	1.9510
			non-western	.4716	.39310	1.000	-.5728	1.5159
		Secondary	Primary	.7881	.43775	.437	-.3749	1.9510
			Tertiary	.2763	.93276	1.000	-2.2017	2.7543
			non-western	1.2596*	.40650	.013	.1797	2.3396
		Tertiary	Primary	.5118	.92700	1.000	-1.9510	2.9745
			Secondary	-.2763	.93276	1.000	-2.7543	2.2017
			non-western	.9833	.91266	1.000	-1.4413	3.4080
		non-western	Primary	-.4716	.39310	1.000	-1.5159	.5728
			Secondary	-1.2596*	.40650	.013	-2.3396	-.1797
			Tertiary	-.9833	.91266	1.000	-3.4080	1.4413
			non-western	1.3152	.86033	.765	-.9704	3.6008

The box above shows that the results of both the Scheffe and Bonfferroni post-hoc tests for the dependent variable informal non-oil exporting behaviour show significant difference with respect to education in the between groups analysis

above. The results show that only secondary education show difference among other levels of education with informal non-oil exporting behavour in Nigeria. The next stage is hypotheses testing.

A one-way between-groups multivariate analysis of variance was performed to investigate education differences in informal non-oil exporting. Four independent variables were used: satisfaction of basic needs, over regulation of formal export, unpatriotic government officials and desperation to own a business. There was no statistically significant difference between the independent variables, $F(6, 98) = 1.32$, sig. = .166; Wilk's Lambda = .92; partial eta = .027. When the results of the independent variables were considered separately, the only difference to reach a statistical significance using the Bonferroni and Scheffe post-hoc tests is the satisfaction of basic needs, $F(3, 25.4) = 3.31$; sig. = .021; partial eta = .033.

4.5   Hypotheses Testing

The hypotheses formulated were tested using the Kendall's W Statistics as well as the Kendall's Coefficient of Concordance or measure of agreement among the respondents. The hypotheses are each restated before the test and the analysis.

Hypothesis One:

H_1: Satisfaction of basic needs promote involvement in informal non-oil export in Nigeria.

Kendall's W Test

Ranks

	Mean Rank
SoBN 1	3.05
SoBN 2	3.19
SoBN 3	3.12
SoBN 4	3.05
SoBN 5	2.59

Test Statistics

N	291
Kendall's W[a]	.048
Chi-Square	56.082
Df	4
Asymp. Sig.	.000

a. Kendall's Coefficient of Concordance

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distributions of SBoN 1, SBoN 2, SBoN 3, SBoN 4 and SBoN 5 are the same.	Related-Samples Kendall's Coefficient of Concordance	.000	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

The first variable is the satisfaction of basic needs which was measured with five items the mean rankings of which are shown in the first box. From the results of the analysis, the Kendall's W statistics is .048, a Chi-Square value of 56.082 with a ρ̇ (par) value of .000 which is less than the .01 margin of error/level of significance. Based on this we accept the hypothesis and conclude that satisfaction of basic needs promote involvement in informal non-oil export.

Hypothesis Two:

H_2: Regulation of formal export influences involvement in informal non-oil export in Nigeria.

Kendall's W Test

Ranks

	Mean Rank
RFE 1	6.00
RFE 2	5.18
RFE 3	5.24
RFE 4	5.08
RFE 5	3.49
RFE 6	6.20
RFE 7	6.78
RFE 8	7.54
RFE 9	7.49
RFE 10	4.23
RFE 11	8.77

Test Statistics

N	291
Kendall's W[a]	.312
Chi-Square	907.680
Df	10
Asymp. Sig.	.000

a. Kendall's Coefficient of Concordance

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distributions of ORFE 1, ORFE 2, ORFE 3, ORFE 4, ORFE 5, ORFE 6, ORFE 7, ORFE 8, ORFE 9, ORFE 10 and ORFE 11 are the same.	Related-Samples Kendall's Coefficient of Concordance	.000	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Regulation of formal export is another variable and it was measured with eleven items, the mean rankings of which are in the first box from the analysis. From the results of the analysis, the Kendall's W statistics is .312, a Chi-Square value of 907.680 with a ṗ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating over-regulation. Based on this we accept the hypothesis and the conclusion is that over-regulation of formal export influence involvement informal non-oil export.

Hypothesis Three:

H₃: Activities of government officials promote involvement in informal non-oil export in Nigeria

Kendall's W Test

Ranks

	Mean Rank
GO 1	4.69
GO 2	5.61
GO 3	8.38
GO 4	4.45
GO 5	8.31
GO 6	4.98
GO 7	4.12
GO 8	4.37
GO 9	8.07
GO 10	5.21
GO 11	7.81

Test Statistics

N	291
Kendall's W^a	.343
Chi-Square	999.576
Df	10
Asymp. Sig.	.000

a. Kendall's Coefficient of Concordance

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distributions of CwGO 1, CwGO 2, CwGO 3, CwGO 4, CwGO 5, CwGO 6, CwGO 7, CwGO 8, CwGO 9, CwGO 10 and CwGO 11 are the same.	Related-Samples Kendall's Coefficient of Concordance	.000	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Activities of government officials was measured with eleven items and the mean ranking of these items was the first information in the analysis. From the results of the analysis, the Kendall's W statistics is .343, a Chi-Square value of 999.576 with a ṗ (par) value of .000 which was less than the .01 margin of error/level of

significance, indicating un-patriotism. Based on this the conclusion was that activities of unpatriotic government officials promote involvement in informal non-oil export.

Hypothesis Four:

H_4: Desire to own a business influence involvement in informal non-oil export in Nigeria.

Kendall's W Test

Ranks

	Mean Rank
DOB 1	4.83
DOB 2	5.23
DOB 3	4.75
DOB 4	4.54
DOB 5	4.53
DOB 6	4.53
DOB 7	3.61
DOB 8	3.98

Test Statistics

N	291
Kendall's W[a]	.084
Chi-Square	171.036
Df	7
Asymp. Sig.	.000

a. Kendall's Coefficient of Concordance

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distributions of DOB 1, DOB 2, DOB 3, DOB 4, DOB 5, DOB 6, DOB 7 and DOB 8 are the same.	Related-Samples Kendall's Coefficient of Concordance	.000	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

The variable desire to own a business was measured with eight items and the mean rankings are shown. From the results of the analysis, the

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Kendall's W statistics is .084, a Chi-Square value of 171.036 with a ρ̇ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating despiration. Based on this we accept the hypothesis and conclude that desperation to own a business influence involvement in informal non-oil export.

4.6 ANALYSIS OF INTERVIEW WITH OPINION LEADERS

In order to ascertain and corroborate the accuracy of the data collected through the questionnaire, six opinion leaders were randomly selected from each of the six geo-political zones, and personally interviewed by the researcher. The data gathered from the interview were carefully coded and analyzed, results of which are presented below.

Responses from the interview conducted to 6 respondents on determinants of informal non-oil exporting behaviour; a study of cross border traders in selected border markets in Nigeria.

Table 4.11: To examine if satisfaction of basic needs promote involvement in informal non-oil exporting in Nigeria

s/no	Items	Response category					Mean	Std.dev
		SA	A	NS	D	SD		
1	Hunger motivates informal non-oil export.	3	3				4.50	0.5477
2	Need for shelter and clothing motivates informal non-oil export		6				4.00	0000
3	Need for good health stimulates informal non-oil export	2	4				4.33	0.5164
4	Satisfaction of family basic needs motivates informal non-oil export	1	5				4.17	0.4083
5	Unemployment encourages informal non-oil export	1	5				4.17	0.4083
Cumulative mean							4.23	

Decision mean=3.00

The table above on satisfaction of basic needs of respondents is positive since the cumulative mean of 4.23 is greater than the decision mean of 3.00. The item 1, Hunger motivates informal non-oil export attained the highest mean value of

4.50, further details revealed that 3 of the respondents strongly agreed while the remaining 3 agreed.

It means that from the interview, hunger motivates informal non-oil export is the most reason that compel people into informal non oil export

Table 4.12: Does regulation of formal export promote involvement in informal non-oil export in Nigeria?

s/no	Items	Response category					Mean	Std.d
		sa	A	Ns	D	Sd		
1	Fees and charges for non-oil export by government are high.		3	2	1		3.33	.,8165
2	Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations	5	1				4.17	.4083
3	High official procedure in formal non-oil export activities lead to unnecessary delays	2	4				4.33	.5164
4	Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export	1	5				4.17	.4083
5	Non-oil export marketing operations can still take place without official registration	4	2				4.67	.5164
6	Long registration procedures are required by government before a firm qualifies as a formal non-oil exporter		3	1	2		3.17	.9831
7	Financial and other requirements for registration with NEPC is high for small and informal exporters		4	1	1		3.50	.8367
8	NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment		3	2	1		3.33	.8165
9	NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America	2	4				4.33	.5164

10	Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market		1	1	4		2.50	.8367
Cumulative mean							**3.75**	

Decision mean=3.000

The table above is response on interview on regulation of formal exports. They generally agree that over-regulation of formal export contributes to informal non oil export, as   the cumulative mean of 3.75 is greater than the decision mean of 3.000. They were specifically of the opinion that non-oil export marketing operations can still take place without official registration as this item   had the largest mean value of 4.67 as further details revealed that 4 of the respondents strongly agreed with the view and 2 of them agreed.

Table 4.13: Does activities of government officials promote involvement in informal non-oil export in Nigeria?

s/no	Items	Response category					Mean	Std Dev
		SA	A	NS	D	SD		
1	Law enforcement agents at the Nigerian ports and borders are corrupt	3	3				4.50	.5477
2	Law enforcement agents encourage informal non-oil marketing activities	1	5				4.17	.4083
3	Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities			1	5		2.17	.4083
4	A lot of bribery and corruption and other unethical practices go on at the ports and borders	3	3				4.50	.5477
5	Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods		1	4	1		2.00	.6325
6	Some law enforcement agents prefer the informal non-oil export operations to the formal once	2	4				4.33	.5164
7	Most informal non-oil export operators maintain cordial relationships with law enforcement agents	4	2				4.67	5164
8	Government is losing a lot of revenue as a result of the activities of corruption government officials	2	4				4.33	.5164
9	Law enforcement agents at the ports and borders posts are adequately motivated			1	4	1	2.00	.6324
10	It is difficult to adequately enforce export related transaction laws at the border posts and ports	1	5				4.17	.4083
11	Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters		3	2	1		3.33	.8150
Cumulative mean							3.65	

  decision mean=3.000

The table shows interview on activities of government officials, indicating un-patriotism, since the cumulative mean of 3.65 is greater than the decision mean of 3.00. It was revealed from the interview that most believe that most informal non-oil export operators maintain cordial relationships with law enforcement agents as this item had the highest mean value of 4.67, further details revealing that 4 were in strong agreement and the rest 2 in agreement. This implies that from the interview the respondents believe that most informal non-oil export operators maintain cordial relationships with law enforcement agents

Table 4.14: Can Desire to own a business promote involvement in informal non-oil export in Nigeria?

s/no	Items	Response category					Mean	Std
		SA	A	NS	D	SD		Dev
1	Some informal non-oil exporters are in business just to be independent.	1	4	1			4.00	.6325
2	Some informal non-oil exporters aspire to be known and respected in the society.	1	5				4.17	.4083
3	Informal non-oil exports are highly optimistic and courageous		6				4.00	0000
4	Informal non-oil exporters believes in themselves and are very creative	1	5				4.17	.4083
5	Informal non-oil exporters believes they must succeed irrespective of any situation	1	5				4.17	.4083
6	Informal non-oil exporters believes they must put their best to make their businesses flourish		6				4.00	0000
7	Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses.	2	4				4.30	.51640
8	Informal non-oil exporters are independent so as to satisfy their families and friends,	3	3				4.50	.54772
Cumulative mean							4.16	

Decision mean=3.000

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The table above is on the response interviews on the desire to own a business. Their responses showed that desperation to own a business compel informal non-oil export. This is because the cumulative mean of 4.16 is greater than the decision mean of 3.00. They believe very strongly that informal non-oil exporters are independent so as to satisfy their families and friends as this item 8 scored the highest mean of 4.50, further details revealing that 3 of the respondents strongly agreed with the view and the remaining 3 agreed.

From the interview therefore it was discovered that desperation to own a business especially independence so as to satisfy their families and friends encourages informal non-oil export

4.7   DISCUSSION:

Discriminant Analysis

The concern here is discriminant validity which concerns the extent to which a measure is unique and not simply a reflection of other variables. Pearson correlation was used for this test and none of the variables have a correlation coefficient above the thresh hold hence merit inclusion in further analysis.

Factor Analysis

The first result in the factor analysis is the Kaiser-Meyer-Olkin Measure of Sampling adequacy and Bartlett's Test. The KMO has a value of .788 above the .5 benchmark which the Bartlett's test of Sphericity has approximate Chi Square value of 8621.000 with 1225 degree of freedom and (par) ρ̇ value of .000 well below the .01 margin of error. These two results show that the factor analysis is acceptable, hence we proceed to interpret the individual outputs/results. The first result in the individual analysis is the table of communalities which show the extent to which an individual item contribute in the measuring the variable to which it is supposed to measure. Blunch (2013) recommend that an item with extraction less than .4 be eliminated as such item is not measuring the variable in question. As shown in communalities output, no item have communalities less than .4 thus no item need to be eliminated/removed. From the table of total

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variance explained above the factor analysis extracted 12 variables which all explain a total 68.683% of total variance, which is quite acceptable. Aaker et al (2005) aver that a criterion of factors explaining at least 70% of variance is not uncommon.

General Linear Model

A one-way between-groups multivariate analysis of variance was performed to investigate exporting behaviour through education differences in informal non-oil exporting. Four independent variables were used: satisfaction of basic needs, over regulation of formal export, unpatriotic government officials and desperation to own a business. There was no statistically significant difference between the independent variables, $F_{(6, 98)} = 1.32$, sig. = .166; Wilk's Lambda = .92; partial eta = .027. When the results of the independent variables were considered separately, the only difference to reach a statistical significance using the Bonferroni and Scheffe tests is the satisfaction of basic needs, $F_{(3, 25.4)} = 3.31$; sig. = .021; partial eta = .033.

 Hypothesis One:

H_1: Satisfaction of basic needs promotes involvement in informal non-oil export in Nigeria.

The first variable is the satisfaction of basic needs which was measured with five items the mean rankings of which are shown in the first box. From the results of the analysis, the Kendall's W statistics is .048, a Chi-Square value of 56.082 with a ρ̇ (par) value of .000 which is less than the .01 margin of error/level of significance. The response from interview which is 4.23 is greater than the decision mean of 3.000. Based on this we accept the hypothesis and conclude that satisfaction of basic needs promotes involvement in informal non-oil export. This finding agrees with Williams and Round (2008) in a study conducted in Moscow which revealed that satisfaction of basic needs through generation of sufficient income to survive influences informal non-oil export. Also, the result of this analysis correspond with the findings of Kwame and Williams (2012) in a

study conducted in Ghana which found that basic survival motivates onformal non-oil exporting.

Hypothesis Two:

H_2: Regulation of formal export influence involvement in informal non-oil export in Nigeria.

Regulation of formal export is another variable and it was measured with eleven items, the mean rankings of which are in the first box from the analysis. From the results of the analysis, the Kendall's W statistics is .312, a Chi-Square value of 907.680 with a $\dot{\rho}$ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating over-regulation. The response from interview which is cumulative mean of 3.75 is greater than decision mean of 3.000. Based on this we accept the hypothesis and the conclusion is that over-regulation of formal export influence involvement in informal non-oil export. This finding is in agreement with the postulations of the Neo-liberal theory that the formal economy is over-regulated. This is in agreement with Taneja and Bimal (2016), in a study of determinants of informal export in India, it was found that over-regulation such as high duties and multiple taxes are strong incentives for informal export. Also, the findings of Biles (2009) revealed that informal non-oil export operators engage in such marketing activities to avoid over-regulation.

Hypothesis Three:

H_3: Activities of government officials promotes involvement in informal non-oil export in Nigeria.

Activities of government officials were measured with eleven items and the mean ranking of these items is the first information in the analysis. From the results of the analysis, the Kendall's W statistics is .343, a Chi-Square value of 999.576 with a $\dot{\rho}$ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating un-patriotism. The response from interview on activities of

government officials indicates un-patriotism since the cumulative mean of 3.65 is greater than the decision mean of 3.00. Based on this the conclusion is that activities of unpatriotic government officials promote involvement in informal non-oil export. This is in line with Agbogun (2012), a study conducted in Nigeria which found that corrupt government officials stimulate informal export marketing activities. Also, findings of Jones and Jones (2004) reported corrupt custom officials as one of the major influence of informal export.

Hypothesis Four:

H_4: Desire to own a business influence involvement in informal non-oil export in Nigeria.

The variable desire to own a business was measured with eight items and the mean rankings are shown. From the results of the analysis, the Kendall's W statistics is .084, a Chi-Square value of 171.036 with a $\dot{\rho}$ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating desperation. The response from interview which is cumulative mean of 4.16 is greater than the decision mean of 3.000. Based on this we accept the hypothesis and conclude that desperation to own a business influences involvement in informal non-oil export. This is in line with Snyder (2004) in a study conducted in New York East which found that desire to own a business motivates informal ex port marketing operations. Also, the study of Persson and Malmer (2006), conducted in Sweden, found that informal export are undertaken for social and redistributive reasons such as independence or desperation to own a business.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1   Summary of Findings

The following findings emanated from this study and they are as follows:

- Satisfaction of basic needs promotes involvement in informal non-oil export in Nigeria;

- Over-regulation of formal export influences involvement in informal non-oil export in Nigeria;

- Activities of unpatriotic government officials promote involvement in informal non-oil export in Nigeria;

- Desperation to own a business influences involvement in informal non-oil export in Nigeria
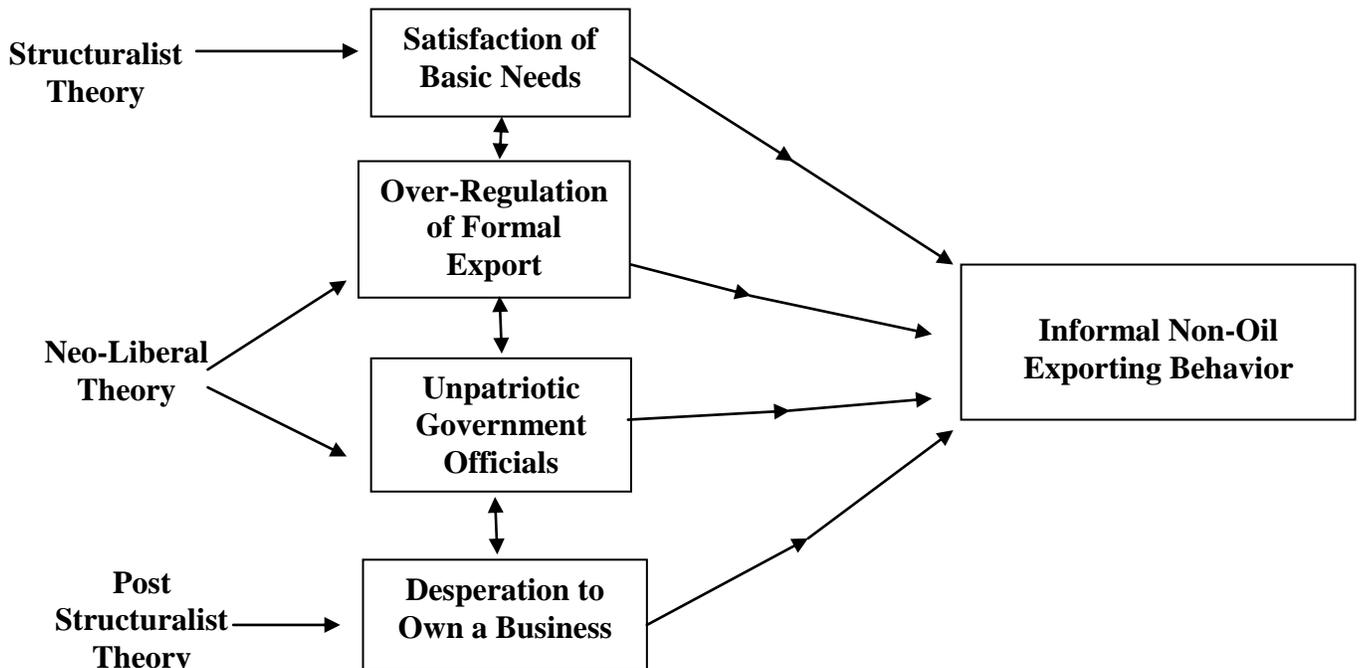
Figure: 5

4-Point Informal Non-Oil Exporting Behavior Construct Model.

The above diagram shows the outcome of this study. The findings reveal that satisfaction of basic need, over-regulation of formal export, unpatriotic

government official and desperation to own a business determines informal non-oil exporting in Nigeria

5.2   Conclusions

The first objective was to examine if satisfaction of basic needs promote involvement in informal non-oil export in Nigeria. The variable satisfaction of basic needs was measured with five items the mean rankings of which are shown in the first box. From the results of the analysis, the Kendall's W statistics is .048, a Chi-Square value of 56.082 with a $\dot{\rho}$ (par) value of .000 which is less than the .01 margin of error/level of significance. Based on this we conclude that satisfaction of basic needs promote involvement in informal non-oil export.

Regulation of formal export was the second objective which was measured with eleven items the mean rankings of which are in the first box from the analysis. From the results of the analysis, the Kendall's W statistics is .312, a Chi-Square value of 907.680 with a $\dot{\rho}$ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating over-regulation. Based on this we conclude that over-regulation of formal export influence involvement in informal non-oil export.

The third objective was to ascertain if activities of government officials promote involvement in informal non-oil export in Nigeria and this was measured with eleven items and the mean ranking of these items is the first information in the analysis. From the results of the analysis, the Kendall's W statistics is .343, a Chi-Square value of 999.576 with a $\dot{\rho}$ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating un-patriotism. Based on this the conclusion was that activities of unpatriotic government officials promote involvement in informal non-oil export.

The last objective was to examine if desire to own a business influence involvement in informal non-oil export in Nigeria. The variable was

measured with eight items and the mean rankings are shown. From the results of the analysis, the Kendall's W statistics is .084, a Chi-Square value of 171.036 with a ρ̇ (par) value of .000 which is less than the .01 margin of error/level of significance, indicating desperation. Based on this we conclude that desperation to own a business influence involvement in informal non-oil export.

5.3   Recommendations

1. The federal government should monitor the activities of export and border officials, motivate and discipline them where necessary and also create awareness on the need for exporters to follow established rules and procedures.

2. Federal government should address the issue of over-regulation of formal export by relaxing a number of its export procedures and by creating awareness on the rules and regulations.

3. Exporting is business hence it is recommended that at all government should engage in capacity building to educate informal non-oil exporters to graduate to formal economy by registering their businesses and taking advantage of government incentives.

4. Government at all levels should create employment for the large number of unemployed and also create awareness on the need to shun opportunistic behaviours associated with informality. Importantly too, governments and policy makers should recognize that duality exists in all economies. This duality, formal and informal are usually associated with imbalances in the economy which are associated with the harsh economic realities of the times.

5. Informal non-oil exporters are encouraged on the need to formalize their business operations, to attract government incentives.

5.4. Further Study

Informal export is booming in the Nigerian economy and this study has established that the over regulation of the formal economy is among the factors responsible. It is therefore recommended that further research be conducted to ascertain the extent of over regulation as well as the areas that are over regulated in formal export. The study also revealed that activities of unpatriotic government officials, also requires further empirical investigation to ascertain the causes and consequences.

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Nigeria, NEPC Technical Report

QUESTIONNAIRE

Department of Marketing

Nnamdi Azikiwe University,

Awka.

Dear Respondent,

The researcher is a post-graduate student of the above institution, carrying out a research on Determinants of Informal Non-Oil exporting; A Study of Cross-Border Traders in Selected Border Markets in Nigeria. The aim of this letter therefore is to solicit for information that will lead to the successful completion of the research.

Your response to the questionnaire shall be used for academic purposes and shall be treated confidentially. Please kindly supply responses that represent your objective opinion.

Thank you for contributing to the success of the project.

Yours faithfully,

Iweama, Vincent .O

DETERMINANTS OF INFORMAL NON-OIL EXPORTING BEHAVIOUR; A STUDY OF CROSS-BORDER TRADERS IN SELECTED BORDER MARKETS IN NIGERIA

Please tick (v) as appropriate.

SECTION A

(Bio-Data of Respondents)

1.   Name (optional)

2.   Gender: [a] Male   [ ]   [b] Female [ ]

3.   Age Group:

　　　[a] Adolescents [14-19] years   [ ]

　　　 [b] Young Adults [20 – 40] years   [ ]

　　　 [c] Middle Aged Adults [41- 59] years   [ ]

　　　 [d] Elderly [60 and above] years   [ ]

4.   Marital Status:

[a] Single   [ ]   [b] Widowed [ ]   [c] Separated [ ]
[d] Divorced   [ ]   [e] Married   [ ]

5.   Ethnicity:

[a] Hausa/Fulani [ ]   [b]   Igbo [ ]   [c] Yoruba [ ]   [d] others [ ]

6.   Religion:

[a] Christian   [ ]

[b] Muslim   [ ]

[c] African Traditional Religion [ ]

[d] Others [specify]   [ ]

7.   Educational Level:

[a] Primary   [ ]

[b] Secondary   [ ]

[c] Tertiary   [ ]

[d] Non-Western [ ]

8.   Area of informal non oil export: [Geopolitical zone]

[a] North West Nigeria   [ ] [b] North East Nigeria   [ ]

[c] North Central Nigeria   [ ]   [d] South West Nigeria   [ ]

[e] South East Nigeria   [ ]

S/N	Informal Non-Oil Exporting Behaviour (Educational level)	Strongly agree	Agreed	Strongly disagree	Disagree	Not sure
1.	Low level of education encourages informal non-oil export behaviour.					
2.	Higher Education attracts better employment & discourages informal export behaviour					
3.	Higher education, offers various formal opportunities for survival.					
4.	People with high educational levels indulge in risky and informal exporting behaviour to survive,					
5.	Without higher education, informal					

		Strongly agree	Agreed	Strongly disagree	Disagree	Not sure
	non-oil exporters can still perform their marketing operations successfully.					
6.	Informal non-oil exporters are more concerned about basic survival than education					
7.	Women involved in informal non-oil exporting have high level of education.					
	Government Officials	**Strongly agree**	**Agreed**	**Strongly disagree**	**Disagree**	**Not sure**
8.	Law enforcement agents at the Nigerian ports and borders are corrupt					
9.	Law enforcement agents encourage informal non-oil marketing activities					
10.	Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities					
11.	A lot of bribery and corruption and other unethical practices go on at the ports and borders					
12.	Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods					
13.	Some law enforcement agents prefer the informal non-oil export operations to the formal once					
14.	Most informal non-oil export operators maintain cordial relationships with law enforcement agents					
15.	Government is loosing a lot of					

	revenue as a result of the activities of corruption government officials					
16.	Law enforcement agents at the ports and borders posts are adequately motivated					
17.	It is difficult to adequately enforce export related transaction laws at the border posts and ports					
18.	Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters					
	Regulation of formal export	**Strongly agree**	**Agreed**	**Strongly disagree**	**Disagree**	**Not sure**
19.	Fees and charges for non-oil export by government are high.					
20.	Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations					
21.	High official procedure in formal non-oil export activities lead to unnecessary delays					
22.	Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export					
23.	Non-oil export marketing operations can still take place without official registration					
24.	Long registration procedures are required by government before a firm					

	qualifies as a formal non-oil exporter				
25.	Financial and other requirements for registration with NEPC is high for small and informal exporters				
26.	NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment				
27.	NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America				
28.	Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market				
29.	There is simplified trade regime resulting in immediate release from custom custody for non-oil export goods in Nigeria				
		Strongly agree	Agreed	Strongly disagree	Disagree	Not sure
30.	Border markets and loading points lack access to good roads				
31.	Border markets and loading points for non-oil export market operations do not have ultra modern market facilities				

32.	Inadequate power and lack of storage facilities at the border markets discourage non-oil exporters about government activities					
33.	Proper security is not adequately maintained by government at the border markets, loading points and ports in Nigeria					
34.	Informal non-oil exporters do not have confidence in officials of NEPC					
35.	It is easier for large export firms to access loans and other credit facilities from formal financial sector because they can fulfill their lending conditions					
36.	Inadequate formal credit and market information affects non-oil export process in Nigeria					
37.	Micro and small non-oil export firms finds it difficult to provide collateral securities which will enable them obtain loans for export in Nigeria					
	Desire to own a business	**Strongly agree**	**Agreed**	**Strongly disagree**	**Disagree**	**Not sure**
38.	Some informal non-oil exporters are in business just to be independent.					
39.	Some informal non-oil exporters aspire to be known and respected in the society.					
40.	Informal non-oil exports are highly optimistic and courageous					

		Strongly agree	Agreed	Strongly disagree	Disagree	Not sure
41.	Informal non-oil exporters believes in themselves and are very creative					
42.	Informal non-oil exporters believes they must succeed irrespective of any situation					
43.	Informal non-oil exporters believes they must put their best to make their businesses flourish					
44.	Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses.					
45.	Informal non-oil exporters are independent so as to satisfy their families and friends,					
	Satisfaction of Basic Needs	**Strongly agree**	**Agreed**	**Strongly disagree**	**Disagree**	**Not sure**
46.	Hunger motivates informal non-oil export.					
47.	Need for shelter and clothing motivates informal non-oil export					
48.	Need for good health stimulates informal non-oil export					
49.	Satisfaction of family basic needs motivates informal non-oil export					
50.	Unemployment encourages informal non-oil export					

INTERVIEW GUIDE WITH OPINION LEADERS ON: Determinants of Informal Non-Oil Exporting Behaviour: A Study of Cross-Border Traders in Selected Border Markets in Nigeria

Name of Border Market or Loading Point/Market Corridor: _____

_____

Name of Opinion Leader: _____

S/N	Satisfaction of Basic Needs
1.	Hunger motivates informal non-oil export. _____
2.	Need for shelter and clothing motivates informal non-oil export. _____
3.	Need for good health stimulates informal non-oil export. _____
4.	Satisfaction of family basic needs motivates informal non-oil export. _____
5.	Unemployment encourages informal non-oil export. _____
	Desire to own a business
6.	Some informal non-oil exporters are in business just to be independent. _____
7.	Some informal non-oil exporters aspire to be known and respected in the society. _____
8.	Informal non-oil exports are highly optimistic and courageous. _____
9.	Informal non-oil exporters believes in themselves and are very creative. _____
10.	Informal non-oil exporters believes they must succeed irrespective of any situation . _____
11.	Informal non-oil exporters believes they must put their best to make their businesses flourish. _____
12.	Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses. _____
13.	Informal non-oil exporters are independent so as to satisfy their families and friends. _____
	Informal Non-Oil Export Behaviour (Educational Level)
14.	Low level of education encourages informal non-oil export. _____
15.	Higher Education attracts better employment. _____
16.	Higher education, offers various opportunities for survival. _____

17.	People with high educational levels indulge in any risky venture to survive. _____	
18.	Without higher education, informal non-oil exporters can still perform their marketing operations successfully. _____	
19.	Informal non-oil exporters are more concerned about basic survival than education. _____	
20.	Women involved in informal non-oil exporting have high level of education. _____	
21.	Border markets and loading points lack access to good roads. _____	
22.	Border markets and loading points for non-oil export market operations do not have ultra modern market facilities. _____	
23.	Inadequate power and lack of storage facilities at the border markets discourage non-oil exporters about government activities. _____	
24.	Proper security is not adequately maintained by government at the border markets, loading points and ports in Nigeria._____	
25.	Informal non-oil exporters do not have confidence in officials of NEPC	
26.	It is easier for large export firms to access loans and other credit facilities from formal financial sector because they can fulfill their lending conditions. _____	
27.	Inadequate formal credit and market information affects non-oil export process in Nigeria. _____	
28.	Micro and small non-oil export firms finds it difficult to provide collateral securities which will enable them obtain loans for export in Nigeria. _____	
	Regulation of formal export	
29.	Fees and charges for non-oil export by government are high. _____	
30.	Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations. _____	
31.	High official procedure in formal non-oil export activities lead to unnecessary delays. _____	
32.	Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export. _____	
33.	Non-oil export marketing operations can still take place without official registration._____	
34.	Long registration procedures are required by government before a firm qualifies as a formal non-oil exporter. _____	
35.	Financial and other requirements for registration with NEPC is high for small and informal exporters. ____	
36.	NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment. _____	

37.	NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America. _____
38.	Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market. _____
39.	There is simplified trade regime resulting in immediate release from custom custody for non-oil export goods in Nigeria. _____
	Government Officials
40.	Law enforcement agents at the Nigerian ports and borders are corrupt. _____
41.	Law enforcement agents encourage informal non-oil marketing activities. _____
42.	Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities. _____
43.	A lot of bribery and corruption and other unethical practices go on at the ports and borders. _____
44.	Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods. _____
45.	Some law enforcement agents prefer the informal non-oil export operations to the formal once. _____
46.	Most informal non-oil export operators maintain cordial relationships with law enforcement agents. _____
47.	Government is loosing a lot of revenue as a result of the activities of corruption government officials. _____
48.	Law enforcement agents at the ports and borders posts are adequately motivated. _____
49.	It is difficult to adequately enforce export related transaction laws at the border posts and ports. _____
50.	Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters. _____

CODING OF INTERVIEW WITH OPINION LEADERS ON: Determinants of Informal Non-Oil Exporting Behaviour: A Study of Cross-Border Traders in Selected Border Markets in Nigeria

S/N	Satisfaction of Basic Needs	S/A	A	S/D	D	N/S	T
1.	Hunger motivates informal non-oil export.	☐	☐	☐	☐	☐	☐
2.	Need for shelter and clothing motivates informal non-oil export	☐	☐	☐	☐	☐	☐
3.	Need for good health stimulates informal non-oil export	☐	☐	☐	☐	☐	☐
4.	Satisfaction of family basic needs motivates informal non-oil export	☐	☐	☐	☐	☐	☐
5.	Unemployment encourages informal non-oil export	☐	☐	☐	☐	☐	☐
	Desire to own a business	☐	☐	☐	☐	☐	☐
6.	Some informal non-oil exporters are in business just to be independent.						
7.	Some informal non-oil exporters aspire to be known and respected in the society.	☐	☐	☐	☐	☐	☐
8.	Informal non-oil exports are highly optimistic and courageous	☐	☐	☐	☐	☐	☐
9.	Informal non-oil exporters believes in themselves and are very creative	☐	☐	☐	☐	☐	☐
10.	Informal non-oil exporters believes they must succeed irrespective of any situation	☐	☐	☐	☐	☐	☐
11.	Informal non-oil exporters believes they must put their best to make their businesses flourish	☐	☐	☐	☐	☐	☐
12.	Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses.	☐	☐	☐	☐	☐	☐
13.	Informal non-oil exporters are independent so as to satisfy their families and friends,	☐	☐	☐	☐	☐	☐
	Informal Non-Oil Export Behaviour (Educational Level)						
14.	Low level of education encourages informal non-oil export.	☐	☐	☐	☐	☐	☐
15.	Higher Education attracts better employment.						
16.	Higher education, offers various opportunities for survival.	☐	☐	☐	☐	☐	☐
17.	People with high educational levels indulge in any risky venture to survive,						
18.	Without higher education, informal non-oil exporters can still perform their marketing operations successfully.	S/A	A	S/D	D	N/S	T
19.	Informal non-oil exporters are more concerned about basic survival than education	☐	☐	☐	☐	☐	☐
20.	Women involved in informal non-oil exporting have high level of education.	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐
21.	Border markets and loading points lack access to good roads	☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐

22.	Border markets and loading points for non-oil export market operations do not have ultra modern market facilities	
23.	Inadequate power and lack of storage facilities at the border markets discourage non-oil exporters about government activities	☐ ☐ ☐ ☐ ☐ ☐
24.	Proper security is not adequately maintained by government at the border markets, loading points and ports in Nigeria	☐ ☐ ☐ ☐ ☐ ─ ☐
25.	Informal non-oil exporters do not have confidence in officials of NEPC	=
26.	It is easier for large export firms to access loans and other credit facilities from formal financial sector because they can fulfill their lending conditions	☐ ☐ ☐ ☐ ☐ ─ ☐
27.	Inadequate formal credit and market information affects non-oil export process in Nigeria	☐ ☐ ☐ ☐ ☐ ─ ☐
28.	Micro and small non-oil export firms finds it difficult to provide collateral securities which will enable them obtain loans for export in Nigeria	☐ ☐ ☐ ☐ ☐ ─ ☐
	Regulation of formal export	
29.	Fees and charges for non-oil export by government are high.	─
30.	Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations	☐ ☐ ☐ ☐ ☐ ☐ ─
31.	High official procedure in formal non-oil export activities lead to unnecessary delays	☐ ☐ ☐ ☐ ☐ ☐
32.	Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export	─ ☐ ☐ ☐ ☐ ☐ ☐
33.	Non-oil export marketing operations can still take place without official registration	─
34.	Long registration procedures are required by government before a firm qualifies as a formal non-oil exporter	☐ ☐ ☐ ☐ ☐ ☐ ─
35.	Financial and other requirements for registration with NEPC is high for small and informal exporters	**S/A A S/D D N/S** ─ **T**
36.	NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment	☐ ☐ ☐ ☐ ☐ = ☐
37.	NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America	☐ ☐ ☐ ☐ ☐ ─ ☐ / ☐ ☐ ☐ ☐ ☐ ☐
38.	Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market	☐ ☐ ☐ ☐ ☐ = ☐
39.	There is simplified trade regime resulting in immediate release from custom custody for non-oil export goods in Nigeria	☐ ☐ ☐ ☐ ☐ ─ ☐
	Government Officials	
40.	Law enforcement agents at the Nigerian ports and borders are corrupt	☐ ☐ ☐ ☐ ☐ ☐
41.	Law enforcement agents encourage informal non-oil marketing activities	=
42.	Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities	☐ ☐ ☐ ☐ ☐ ☐ ─

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☐ ☐ ☐ ☐ ☐ ☐ ─

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43.	A lot of bribery and corruption and other unethical practices go on at the ports and borders
44.	Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods
45.	Some law enforcement agents prefer the informal non-oil export operations to the formal once
46.	Most informal non-oil export operators maintain cordial relationships with law enforcement agents
47.	Government is loosing a lot of revenue as a result of the activities of corruption government officials
48.	Law enforcement agents at the ports and borders posts are adequately motivated
49.	It is difficult to adequately enforce export related transaction laws at the border posts and ports
50.	Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters

APPENDIX IV

Demographic Characteristics of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender:	Male	226	77.7	77.7	77.7
	Female	65	22.3	22.3	100.0
	Total	291	100.0	100.0	
Age:	adolescents (14-19) years	12	4.1	4.1	4.1
	young adult (20-40) years	160	55.0	55.0	59.1
	middle aged adults (41-50) years	104	35.7	35.7	94.8
	elderly (60 and above) years	15	5.2	5.2	100.0
	Total	291	100.0	100.0	
Marital status:	Single	71	24.4	24.4	24.4
	Widowed	8	2.7	2.7	27.1
	Separated	9	3.1	3.1	30.2
	Divorced	10	3.4	3.4	33.7
	Married	193	66.3	66.3	100.0
	Total	291	100.0	100.0	
Ethnicity:	hausa/Fulani	176	60.5	60.5	60.5
	Igbo	46	15.8	15.8	76.3
	Yoruba	35	12.0	12.0	88.3
	Others	34	11.7	11.7	100.0
	Total	291	100.0	100.0	
Religion:	Christianity	79	27.1	27.1	27.1
	Muslim	200	68.7	68.7	95.9
	African traditional	8	2.7	2.7	98.6
	Others	4	1.4	1.4	100.0
	Total	291	100.0	100.0	
Education:	Primary	85	29.2	29.2	29.2
	Secondary	76	26.1	26.1	55.3
	Tertiary	10	3.4	3.4	58.8
	non-western	120	41.2	41.2	100.0
	Total	291	100.0	100.0	
Zone:	north-west	80	27.5	27.5	27.5
	north-east	77	26.5	26.5	54.0
	north-central	58	19.9	19.9	73.9
	south-west	44	15.1	15.1	89.0
	south-east	32	11.0	11.0	100.0
	Total	291	100.0	100.0	

Descriptive Statistics

	N	Mean		Standard deviation
	Statistic	Statistic	Std. Error	Statistic
SBoN 1	291	1.76	.036	.615
SBoN 2	291	1.87	.036	.621
SBoN 3	291	1.87	.048	.813
SBoN 4	291	1.85	.051	.868
SBoN 5	291	1.68	.055	.935
DOB 1	291	1.88	.036	.610
DOB 2	291	2.03	.043	.728
DOB 3	291	1.84	.032	.545
DOB 4	291	1.79	.039	.663
DOB 5	291	1.77	.035	.592
DOB 6	291	1.77	.034	.582
DOB 7	291	1.55	.039	.664
DOB 8	291	1.72	.052	.892
EdL 1	291	2.18	.067	1.147
EdL 2	291	1.45	.040	.690
EdL 3	291	1.55	.047	.797
EdL 4	291	3.22	.071	1.218
EdL 5	291	1.59	.049	.835
EdL 6	291	1.87	.046	.792
EdL 7	291	3.68	.061	1.046
II 1	291	2.16	.067	1.151

	N	Mean		
II 2	291	1.77	.045	.760
II 3	291	1.96	.047	.804
II 4	291	2.01	.050	.855
II 5	291	2.50	.077	1.319
II 6	291	1.89	.044	.751
II 7	291	1.79	.041	.704
II 8	291	1.69	.054	.926
RFE 1	291	2.34	.075	1.286
RFE 2	291	1.89	.041	.699
RFE 3	291	1.93	.044	.753
RFE 4	291	1.90	.044	.759
RFE 5	291	1.47	.041	.696
RFE 6	291	2.48	.082	1.405
RFE 7	291	2.67	.072	1.235
RFE 8	291	3.12	.089	1.516
RFE 9	291	3.05	.085	1.450
RFE 10	291	1.73	.055	.931
RFE 11	291	3.69	.063	1.077
GO 1	291	1.94	.079	1.348
GO 2	291	2.02	.052	.885
GO 3	291	3.48	.066	1.121
GO 4	291	1.89	.080	1.370
GO 5	291	3.44	.074	1.262
GO 6	291	1.84	.054	.924
GO 7	291	1.65	.064	1.099
GO 8	291	1.60	.038	.654
GO 9	291	3.25	.067	1.151
GO 10	291	1.93	.050	.846
GO 11	291	3.23	.090	1.529
Valid N (listwise)	291			

Correlations

		SBoN	DOB	EdL	II	ORFE	CwGO
SBoN	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	291					
DOB	Pearson Correlation	.423**	1				
	Sig. (2-tailed)	.000					
	N	291	291				
EdL	Pearson Correlation	.370**	.334**	1			
	Sig. (2-tailed)	.000	.000				
	N	291	291	291			
II	Pearson Correlation	.428**	.357**	.391**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	291	291	291	291		
RFE	Pearson Correlation	.040	.080	.295**	.305**	1	
	Sig. (2-tailed)	.501	.172	.000	.000		
	N	291	291	291	291	291	
GO	Pearson Correlation	.179**	.129*	.214**	.341**	.406**	1
	Sig. (2-tailed)	.002	.028	.000	.000	.000	
	N	291	291	291	291	291	291

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

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APPENDIX V

Factor Analysis

Communalities

	Initial	Extraction
SBoN 1	1.000	.811
SBoN 2	1.000	.702
SBoN 3	1.000	.755
SBoN 4	1.000	.620
SBoN 5	1.000	.619
DOB 1	1.000	.739
DOB 2	1.000	.739
DOB 3	1.000	.544
DOB 4	1.000	.573
DOB 5	1.000	.642
DOB 6	1.000	.681
DOB 7	1.000	.615
DOB 8	1.000	.749
EdL 1	1.000	.811
EdL 2	1.000	.737
EdL 3	1.000	.682
EdL 4	1.000	.721
EdL 5	1.000	.591
EdL 6	1.000	.728
EdL 7	1.000	.634
II 1	1.000	.663
II 2	1.000	.681
II 3	1.000	.726
II 4	1.000	.666
II 5	1.000	.689
II 6	1.000	.711
II 7	1.000	.621
II 8	1.000	.774
RFE 1	1.000	.594
RFE 2	1.000	.731
RFE 3	1.000	.726
RFE 4	1.000	.802
RFE 5	1.000	.674
RFE 6	1.000	.648
RFE 7	1.000	.666
RFE 8	1.000	.760
RFE 9	1.000	.798
RFE 10	1.000	.620
RFE 11	1.000	.573
GO 1	1.000	.830
GO 2	1.000	.627
GO 3	1.000	.626
GO 4	1.000	.858
GO 5	1.000	.720
GO 6	1.000	.648
GO 7	1.000	.759
GO 8	1.000	.580
GO 9	1.000	.635
GO 10	1.000	.560
GO 11	1.000	.681

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.957	15.914	15.914	7.957	15.914	15.914
2	5.497	10.994	26.908	5.497	10.994	26.908
3	4.928	9.856	36.764	4.928	9.856	36.764
4	2.929	5.857	42.621	2.929	5.857	42.621
5	2.731	5.463	48.084	2.731	5.463	48.084
6	2.200	4.400	52.484	2.200	4.400	52.484
7	1.699	3.398	55.882	1.699	3.398	55.882
8	1.553	3.107	58.989	1.553	3.107	58.989
9	1.407	2.814	61.803	1.407	2.814	61.803
10	1.213	2.427	64.230	1.213	2.427	64.230
11	1.174	2.349	66.578	1.174	2.349	66.578

	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
12	1.052	2.104	68.683	1.052	2.104	68.683
13	.977	1.954	70.636			
14	.920	1.841	72.477			
15	.866	1.733	74.210			
16	.759	1.519	75.729			
17	.756	1.513	77.241			
18	.720	1.440	78.681			
19	.671	1.343	80.024			
20	.669	1.338	81.362			
21	.642	1.285	82.646			
22	.599	1.198	83.844			
23	.552	1.105	84.949			
24	.532	1.064	86.013			
25	.501	1.002	87.015			
26	.484	.968	87.984			
27	.468	.936	88.920			
28	.449	.897	89.817			
29	.414	.828	90.645			
30	.369	.737	91.382			
31	.350	.700	92.082			
32	.335	.671	92.753			
33	.310	.620	93.373			
34	.295	.590	93.963			
35	.288	.577	94.540			
36	.284	.568	95.108			
37	.271	.541	95.649			
38	.253	.506	96.155			
39	.242	.483	96.638			
40	.225	.450	97.088			
41	.213	.427	97.515			
42	.196	.391	97.906			
43	.194	.388	98.294			
44	.169	.339	98.632			
45	.163	.327	98.959			
46	.155	.310	99.269			
47	.118	.235	99.504			
48	.115	.230	99.734			
49	.068	.136	99.870			
50	.065	.130	100.000			

Extraction Method: Principal Component Analysis.

Multivariate Tests[a]

Effect		Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Intercept	Pillai's Trace	.952	929.681[b]	6.000	282.000	.000	.952
	Wilks' Lambda	.048	929.681[b]	6.000	282.000	.000	.952
	Hotelling's Trace	19.780	929.681[b]	6.000	282.000	.000	.952
	Roy's Largest Root	19.780	929.681[b]	6.000	282.000	.000	.952
x6	Pillai's Trace	.081	1.319	18.000	852.000	.167	.027
	Wilks' Lambda	.920	1.321	18.000	798.102	.166	.027
	Hotelling's Trace	.085	1.322	18.000	842.000	.166	.027
	Roy's Largest Root	.053	2.521[c]	6.000	284.000	.022	.051

a. Design: Intercept + x6
b. Exact statistic
c. The statistic is an upper bound on F that yields a lower bound on the significance level.

Levene's Test of Equality of Error Variances[a]

	F	df1	df2	Sig.
SBoN	4.657	3	287	.003
DOB	1.230	3	287	.299
EdL	2.192	3	287	.089
II	.810	3	287	.489
RFE	2.948	3	287	.033
GO	1.624	3	287	.184

Tests the null hypothesis that the error variance of the dependent
variable is equal across groups.
a. Design: Intercept + x6

Tests of Between-Subjects Effects

Source	Dependent Variable	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	SBoN	76.262[a]	3	25.421	3.306	.021	.033
	DOB	17.853[b]	3	5.951	.529	.663	.005
	EdL	51.777[c]	3	17.259	1.624	.184	.017
	II	80.358[d]	3	26.786	1.737	.160	.018
	ORFE	108.478[e]	3	36.159	.982	.402	.010
	CwGO	122.768[f]	3	40.923	1.206	.308	.012
Intercept	SBoN	10152.328	1	10152.328	1320.425	.000	.821
	DOB	25268.444	1	25268.444	2246.331	.000	.887
	EdL	30069.547	1	30069.547	2829.173	.000	.908
	II	30754.524	1	30754.524	1994.194	.000	.874
	ORFE	82263.875	1	82263.875	2233.754	.000	.886
	CwGO	80496.264	1	80496.264	2371.693	.000	.892
Education	SBoN	76.262	3	25.421	3.306	.021	.033
	DOB	17.853	3	5.951	.529	.663	.005
	EdL	51.777	3	17.259	1.624	.184	.017
	II	80.358	3	26.786	1.737	.160	.018
	ORFE	108.478	3	36.159	.982	.402	.010
	CwGO	122.768	3	40.923	1.206	.308	.012
Error	SBoN	2206.652	287	7.689			
	DOB	3228.395	287	11.249			
	EdL	3050.347	287	10.628			
	II	4426.123	287	15.422			
	ORFE	10569.529	287	36.828			
	CwGO	9740.902	287	33.940			
Total	SBoN	25944.000	291				
	DOB	63174.000	291				
	EdL	73434.000	291				
	II	76937.000	291				
	ORFE	211576.000	291				
	CwGO	210499.000	291				

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Corrected Total	SBoN	2282.914	290	
	DOB	3246.247	290	
	EdL	3102.124	290	
	II	4506.481	290	
	ORFE	10678.007	290	
	CwGO	9863.670	290	

a. R Squared = .033 (Adjusted R Squared = .023)
b. R Squared = .005 (Adjusted R Squared = -.005)
c. R Squared = .017 (Adjusted R Squared = .006)
d. R Squared = .018 (Adjusted R Squared = .008)
e. R Squared = .010 (Adjusted R Squared = .000)
f. R Squared = .012 (Adjusted R Squared = .002)

Post Hoc Tests

Multiple Comparisons

Dependent Variable		(I) educational level	(J) educational level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
SBoN	Scheffe	Primary	Secondary	-.7881	.43775	.358	-2.0191	.4429
			Tertiary	-.5118	.92700	.959	-3.1186	2.0951
			non-western	.4716	.39310	.697	-.6339	1.5770
		Secondary	Primary	.7881	.43775	.358	-.4429	2.0191
			Tertiary	.2763	.93276	.993	-2.3467	2.8994
			non-western	1.2596*	.40650	.024	.1165	2.4028
		Tertiary	Primary	.5118	.92700	.959	-2.0951	3.1186
			secondary	-.2763	.93276	.993	-2.8994	2.3467
			non-western	.9833	.91266	.762	-1.5832	3.5499
		non-western	Primary	-.4716	.39310	.697	-1.5770	.6339
			secondary	-1.2596*	.40650	.024	-2.4028	-.1165
			Tertiary	-.9833	.91266	.762	-3.5499	1.5832
	Bonferroni	Primary	secondary	-.7881	.43775	.437	-1.9510	.3749
			Tertiary	-.5118	.92700	1.000	-2.9745	1.9510
			non-western	.4716	.39310	1.000	-.5728	1.5159
		Secondary	Primary	.7881	.43775	.437	-.3749	1.9510
			Tertiary	.2763	.93276	1.000	-2.2017	2.7543
			non-western	1.2596*	.40650	.013	.1797	2.3396
		Tertiary	Primary	.5118	.92700	1.000	-1.9510	2.9745
			secondary	-.2763	.93276	1.000	-2.7543	2.2017
			non-western	.9833	.91266	1.000	-1.4413	3.4080
		non-western	Primary	-.4716	.39310	1.000	-1.5159	.5728
			secondary	-1.2596*	.40650	.013	-2.3396	-.1797
			Tertiary	-.9833	.91266	1.000	-3.4080	1.4413
			non-western	1.3152	.86033	.765	-.9704	3.6008

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APPENDIX VI

Interview output
Frequencies: satisfaction of basic needs

Statistics

		Hunger motivates informal non-oil export.	Need for shelter and clothing motivates informal non-oil export	Need for good health stimulates informal non-oil export	Satisfaction of family basic needs motivates informal non-oil export	Unemployment encourages informal non-oil export
N	Valid	6	6	6	6	6
	Missing	0	0	0	0	0
Mean		4.1667	4.0000	4.3333	4.1667	4.5000
Std. Deviation		.40825	.00000	.51640	.40825	.54772

Frequency Table

Hunger motivates informal non-oil export.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Need for shelter and clothing motivates informal non-oil export

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	6	100.0	100.0	100.0

Need for good health stimulates informal non-oil export

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

Satisfaction of family basic needs motivates informal non-oil export

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Unemployment encourages informal non-oil export

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	3	50.0	50.0	50.0
	SA	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Frequencies: desire to own a business

Statistics

		Some informal non-oil exporters are in business just to be independent.	Some informal non-oil exporters aspire to be known and respected in the society.	Informal non-oil exports are highly optimistic	Informal non-oil exporters believes	Informal non-oil exporters believes	Informal non-oil exporters believes	Some informal non-oil export marketing operators	Informal non-oil exporter
N	Valid	6	6	6	6	6	6	6	6
	Missing	0	0	0	0	0	0	0	0
Mean		4.0000	4.1667	4.0000	4.1667	4.1667	4.0000	4.5000	4.3333
Std. Deviation		.63246	.40825	.5432	.40825	.40825	.00000	.54772	.51640

Frequency Table

Some informal non-oil exporters are in business just to be independent.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NS	1	16.7	16.7	16.7
	A	4	66.7	66.7	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Some informal non-oil exporters aspire to be known and respected in the society.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

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Informal non-oil exports are highly optimistic and courageous

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	6	100.0	100.0	100.0

Informal non-oil exporters believes in themselves and are very creative

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Informal non-oil exporters believes they must succeed irrespective of any situation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Informal non-oil exporters believes they must put their best to make their businesses flourish

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	6	100.0	100.0	100.0

Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	3	50.0	50.0	50.0
	SA	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Informal non-oil exporters are independent so as to satisfy their families and friends,

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

```
FREQUENCIES VARIABLES=v21 v22 v23 v24 v25 v26 v27 v28
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
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Statistics

		Border markets and loading	Border markets and loading points for non-oil export	Inadequate power and lack of storage facilities	Proper security is not adequately maintained by govern	Informal non-oil exporters	It is easier for large export firms to access loans	Inadequate formal credit and market information affects non-oil export	Micro and small non-oil export firms finds it difficult to provide collateral
N	Valid	6	6	6	6	6	6	6	6
	Missing	0	0	0	0	0	0	0	0
Mean		3.6667	4.3333	4.1667	4.0000	3.8333	4.3333	4.1667	4.3333
Std. Deviation		1.03280	.51640	.40825	.00000	.75277	.51640	.40825	.51640

Frequency Table

Border markets and loading points lack access to good roads

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	1	16.7	16.7	16.7
	NS	1	16.7	16.7	33.3
	A	3	50.0	50.0	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Border markets and loading points for non-oil export market operations do not have ultra modern market facilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

Inadequate power and lack of storage facilities at the border markets discourage non-oil exporters about government activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

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Proper security is not adequately maintained by government at the border markets, loading points and ports in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	6	100.0	100.0	100.0

Informal non-oil exporters do not have confidence in officials of NEPC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NS	2	33.3	33.3	33.3
	A	3	50.0	50.0	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

It is easier for large export firms to access loans and other credit facilities from formal financial sector because they can fulfill their lending conditions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

Inadequate formal credit and market information affects non-oil export process in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Micro and small non-oil export firms finds it difficult to provide collateral securities which will enable them obtain loans for export in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

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FREQUENCIES VARIABLES=v40 v41 v42 v43 v44 v45 v46 v47 v48 v49 v50
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
```

Frequencies Government officials

Statistics

		Law enforcement agents at the Nigerian pt	Law enforcement agents enc	Law enforcement agents does	A lot of bribery and corruption	Custom agents apply transnism	Some law enforcem	Most informal non-oil export	Government is loosing a lot	Law enforcement agents at the port	It is difficult to adequately enforce export	Some corrupt NEPC officials register their personal firms and acc
N	Valid	6	6	6	6	6	6	6	6	6	6	6
	Missing	0	0	0	0	0	0	0	0	0	0	0
Mean		4.5000	4.1667	2.1667	4.5000	2.0000	4.3333	4.6667	4.3333	2.0000	4.1667	3.3333
Std. Deviation		.54772	.40825	.40825	.54772	.63246	.51640	.51640	.51640	.63246	.40825	.81650

Frequency Table

Law enforcement agents at the Nigerian ports and borders are corrupt

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	3	50.0	50.0	50.0
	SA	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Law enforcement agents encourage informal non-oil marketing activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	5	83.3	83.3	83.3
	NS	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

A lot of bribery and corruption and other unethical practices go on at the ports and borders

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	3	50.0	50.0	50.0
	SA	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	16.7	16.7	16.7
	D	4	66.7	66.7	83.3
	NS	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Some law enforcement agents prefer the informal non-oil export operations to the formal once

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

Most informal non-oil export operators maintain cordial relationships with law enforcement agents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	2	33.3	33.3	33.3
	SA	4	66.7	66.7	100.0
	Total	6	100.0	100.0	

Government is loosing a lot of revenue as a result of the activities of corruption government officials

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

Law enforcement agents at the ports and borders posts are adequately motivated

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	16.7	16.7	16.7
	D	4	66.7	66.7	83.3
	NS	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

It is difficult to adequately enforce export related transaction laws at the border posts and ports

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	1	16.7	16.7	16.7
	NS	2	33.3	33.3	50.0
	A	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

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FREQUENCIES VARIABLES=v14 v15 v16 v17 v18 v19 v20
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
```

Statistics

		Low level of education encourages informal non-oil export.	Higher Education attracts better employment.	Higher education, offers various opportunities for survival.	People with high educational levels indulge in any risky venture to survive,	Without higher education, informal non-oil exporters can still perform their marketing operations successfully.	Informal non-oil exporters are more concerned about basic survival than education	Women involved in informal non-oil exporting have high level of education.
N	Valid	6	6	6	6	6	6	6
	Missing	0	0	0	0	0	0	0
Mean		4.1667	4.5000	4.3333	1.8333	4.6667	4.1667	2.3333
Std. Deviation		.40825	.54772	.51640	.75277	.51640	.40825	.81650

Frequency Table

Low level of education encourages informal non-oil export.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Higher Education attracts better employment.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	3	50.0	50.0	50.0
	SA	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Higher education, offers various opportunities for survival.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

eople with high educational levels indulge in any risky venture to survive,

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	33.3	33.3	33.3
	D	3	50.0	50.0	83.3
	NS	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Without higher education, informal non-oil exporters can still perform their marketing operations successfully.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	2	33.3	33.3	33.3
	SA	4	66.7	66.7	100.0
	Total	6	100.0	100.0	

Informal non-oil exporters are more concerned about basic survival than education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Women involved in informal non-oil exporting have high level of education.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	16.7	16.7	16.7
	D	2	33.3	33.3	50.0
	NS	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Regulation of formal export

Frequencies

Statistics

		Fees and charges	Government high involve me	High official procedure in formal non-oil	Unnecessary delays and bureaucratic bottle necks discourage	Non-oil export marketing operations c	Long registration procedures are r	Financial and other	NEPC policies are import	NEPC could not exploit available potentials fully	Less attention is given by NEPC in gathering trade information, organization of workshops, confe	There is simplified trade regime resulting in immediate relea
N	Valid	6	6	6	6	6	6	6	6	6		6
	Missing	0	0	0	0	0	0	0	0	0	0	0
Mean		3.3333	4.1667	4.3333	4.1667	4.6667	3.1667	3.5000	3.3333	3.3333	4.3333	2.5000
Std. Deviation		.81650	.40825	.51640	.40825	.51640	.98319	.83666	.81650	.81650	.51640	.83666

Frequency Table

Fees and charges for non-oil export by government are high.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	1	16.7	16.7	16.7
	NS	2	33.3	33.3	50.0
	A	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

High official procedure in formal non-oil export activities lead to unnecessary delays

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	5	83.3	83.3	83.3
	SA	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

Non-oil export marketing operations can still take place without official registration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	2	33.3	33.3	33.3
	SA	4	66.7	66.7	100.0
	Total	6	100.0	100.0	

Long registration procedures are required by government before a firm qualifies as a formal non-oil exporter

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	2	33.3	33.3	33.3
	NS	1	16.7	16.7	50.0
	A	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Financial and other requirements for registration with NEPC is high for small and informal exporters

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	1	16.7	16.7	16.7
	NS	1	16.7	16.7	33.3
	A	4	66.7	66.7	100.0
	Total	6	100.0	100.0	

NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	1	16.7	16.7	16.7
	NS	2	33.3	33.3	50.0
	A	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	1	16.7	16.7	16.7
	NS	2	33.3	33.3	50.0
	A	3	50.0	50.0	100.0
	Total	6	100.0	100.0	

Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	4	66.7	66.7	66.7
	SA	2	33.3	33.3	100.0
	Total	6	100.0	100.0	

There is simplified trade regime resulting in immediate release from custom custody for non-oil export goods in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	D	4	66.7	66.7	66.7
	NS	1	16.7	16.7	83.3
	A	1	16.7	16.7	100.0
	Total	6	100.0	100.0	

APPENDIX VII

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Part 1	Value	.864
		N of Items	25[a]
	Part 2	Value	.862
		N of Items	25[b]
	Total N of Items		50
Correlation Between Forms			.843
Spearman-Brown Coefficient	Equal Length		.824
	Unequal Length		.824
Guttman Split-Half Coefficient			.812

a. The items are: Hunger motivates informal non-oil export., Need for shelter and clothing motivates informal non-oil export, Need for good health stimulates informal non-oil export, Satisfaction of family basic needs motivates informal non-oil export, Unemployment encourages informal non-oil export, Some informal non-oil exporters are in business just to be independent., Some informal non-oil exporters aspire to be known and respected in the society., Informal non-oil exports are highly optimistic and courageous, Informal non-oil exporters believes in themselves and are very creative, Informal non-oil exporters believes they must succeed irrespective of any situation, Informal non-oil exporters believes they must put their best to make their businesses flourish, Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses., Informal non-oil exporters are independent so as to satisfy their families and friends,, Low level of education encourages informal non-oil export., Higher Education attracts better employment., Higher education, offers various opportunities for survival., People with high educational levels indulge in any risky venture to survive,, Without higher education, informal non-oil exporters can still perform their marketing operations successfully., Informal non-oil exporters are more concerned about basic survival than education, Women involved in informal non-oil exporting have high level of education., Border markets and loading points lack access to good roads, Border markets and loading points for non-oil export market operations do not have ultra modern market facilities, Inadequate power and lack of storage facilities at the border markets discourage non-oil exporters about government activities, Proper security is not adequately maintained by government at the border markets, loading points and ports in Nigeria, Informal non-oil exporters do not have confidence in officials of NEPC.

b. The items are: It is easier for large export firms to access loans and other credit facilities from formal financial sector because they can fulfill their lending conditions, Inadequate formal credit and market information affects non-oil export process in Nigeria, Micro and small non-oil export firms finds it difficult to provide collateral securities which will enable them obtain loans for export in Nigeria, Fees and charges for non-oil export by government are high., Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations, High official procedure in formal non-oil export activities lead to unnecessary delays, Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export, Non-oil export marketing operations can still take place without official registration, Long registration procedures are required by government before a firm qualifies as a formal non-oil exporter, Financial and other requirements for registration with NEPC is high for small and informal exporters, NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment, NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America, Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market, There is simplified trade regime resulting in immediate release from custom custody for non-oil export goods in Nigeria, Law enforcement agents at the Nigerian ports and borders are corrupt, Law enforcement agents encourage informal non-oil marketing activities, Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities, A lot of bribery and corruption and other unethical practices go on at the ports and borders, Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods, Some law enforcement agents prefer the informal non-oil export operations to the formal once, Most informal non-oil export operators maintain cordial relationships with law enforcement agents, Government is loosing a lot of revenue as a result of the activities of corruption government officials, Law enforcement agents at the ports and borders posts are adequately motivated, It is difficult to adequately enforce export related transaction laws at the border posts and ports, Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters.

Item Statistics

	Mean	Std. Deviation	N
Hunger motivates informal non-oil export.	4.0000	.75107	40
Need for shelter and clothing motivates informal non-oil export	3.9250	.88831	40
Need for good health stimulates informal non-oil export	4.1250	.56330	40

Satisfaction of family basic needs motivates informal non-oil export	4.0000	.81650	40
Unemployment encourages informal non-oil export	4.1500	1.12204	40
Some informal non-oil exporters are in business just to be independent.	3.8250	.98417	40
Some informal non-oil exporters aspire to be known and respected in the society.	3.7250	1.06187	40
Informal non-oil exports are highly optimistic and courageous	3.9750	.53048	40
Informal non-oil exporters believes in themselves and are very creative	3.9750	.83166	40
Informal non-oil exporters believes they must succeed irrespective of any situation	4.1500	.76962	40
Informal non-oil exporters believes they must put their best to make their businesses flourish	4.0500	.78283	40
Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses.	3.9500	.81492	40
Informal non-oil exporters are independent so as to satisfy their families and friends,	3.9000	1.12774	40
Low level of education encourages informal non-oil export.	4.1000	1.03280	40
Higher Education attracts better employment.	4.4250	.93060	40
Higher education, offers various opportunities for survival.	4.0250	1.20868	40

People with high educational levels indulge in any risky venture to survive,	3.0250	1.45862	40
Without higher education, informal non-oil exporters can still perform their marketing operations successfully.	3.8500	1.25167	40
Informal non-oil exporters are more concerned about basic survival than education	3.5500	1.21845	40
Women involved in informal non-oil exporting have high level of education.	2.9500	1.12660	40
Border markets and loading points lack access to good roads	3.6750	1.04728	40
Border markets and loading points for non-oil export market operations do not have ultra modern market facilities	3.8500	.89299	40
Inadequate power and lack of storage facilities at the border markets discourage non-oil exporters about government activities	3.7750	1.04973	40
Proper security is not adequately maintained by government at the border markets, loading points and ports in Nigeria	3.4250	.98417	40
Informal non-oil exporters do not have confidence in officials of NEPC	3.8000	.96609	40
It is easier for large export firms to access loans and other credit facilities from formal financial sector because they can fulfill their lending conditions	4.0250	.69752	40

Inadequate formal credit and market information affects non-oil export process in Nigeria	3.8750	1.09046	40
Micro and small non-oil export firms finds it difficult to provide collateral securities which will enable them obtain loans for export in Nigeria	4.0500	1.08486	40
Fees and charges for non-oil export by government are high.	3.4000	1.29694	40
Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations	3.9000	.81019	40
High official procedure in formal non-oil export activities lead to unnecessary delays	3.9000	.67178	40
Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export	3.9250	.88831	40
Non-oil export marketing operations can still take place without official registration	3.9750	1.14326	40
Long registration procedures are required by government before a firm qualifies as a formal non-oil exporter	3.1500	1.47718	40
Financial and other requirements for registration with NEPC is high for small and informal exporters	3.6750	.88831	40
NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment	2.8750	1.50533	40

NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America	3.2500	1.35401	40
Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market	3.6500	1.33109	40
There is simplified trade regime resulting in immediate release from custom custody for non-oil export goods in Nigeria	2.9750	1.42302	40
Law enforcement agents at the Nigerian ports and borders are corrupt	4.0750	1.02250	40
Law enforcement agents encourage informal non-oil marketing activities	3.8000	1.32433	40
Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities	3.1250	1.26466	40
A lot of bribery and corruption and other unethical practices go on at the ports and borders	4.0500	1.33877	40
Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods	3.0750	1.43915	40
Some law enforcement agents prefer the informal non-oil export operations to the formal once	3.6250	1.21291	40

Most informal non-oil export operators maintain cordial relationships with law enforcement agents	4.3250	.76418	40
Government is loosing a lot of revenue as a result of the activities of corruption government officials	4.1250	.93883	40
Law enforcement agents at the ports and borders posts are adequately motivated	3.0250	1.22971	40
It is difficult to adequately enforce export related transaction laws at the border posts and ports	3.6750	1.43915	40
Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters	3.3250	1.52564	40

Summary Item Statistics

		Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	Part 1	3.820	2.250	4.425	2.175	1.967	.182	25[a]
	Part 2	3.634	2.875	4.325	1.450	1.504	.180	25[b]
	Both Parts	3.727	2.250	4.425	2.175	1.967	.186	50

a. The items are: Hunger motivates informal non-oil export., Need for shelter and clothing motivates informal non-oil export, Need for good health stimulates informal non-oil export, Satisfaction of family basic needs motivates informal non-oil export, Unemployment encourages informal non-oil export, Some informal non-oil exporters are in business just to be independent., Some informal non-oil exporters aspire to be known and respected in the society., Informal non-oil exports are highly optimistic and courageous, Informal non-oil exporters believes in themselves and are very creative, Informal non-oil exporters believes they must succeed irrespective of any situation, Informal non-oil exporters believes they must put their best to make their businesses flourish, Some informal non-oil export marketing operators engage some youths in apprenticeship training who aspire to own their own businesses., Informal non-oil exporters are independent so as to satisfy their families and friends,, Low level of education encourages informal non-oil export., Higher Education attracts better employment., Higher education, offers various opportunities for survival., People with high educational levels indulge in any risky venture to survive,, Without higher education, informal non-oil exporters can still perform their marketing operations successfully., Informal non-oil exporters are more concerned about basic survival than education, Women involved in informal non-oil exporting have high level of education., Border markets and loading points lack access to good roads, Border markets and loading points for non-oil export market operations do not have ultra modern market facilities, Inadequate power and lack of storage facilities at the border markets discourage non-oil exporters about government activities, Proper security is not adequately maintained by government at the border markets, loading points and ports in Nigeria, Informal non-oil exporters do not have confidence in officials of NEPC.

b. The items are: It is easier for large export firms to access loans and other credit facilities from formal financial sector because they can fulfill their lending conditions, Inadequate formal credit and market information affects non-oil export process in Nigeria, Micro and small non-oil export firms finds it difficult to provide collateral securities which will enable them obtain loans for export in Nigeria, Fees and charges for non-oil export by government are high., Government high involvement in formal export lead to high official procedure in formal non-oil export marketing operations, High official procedure in formal non-oil export activities lead to unnecessary delays, Unnecessary delays and bureaucratic bottle necks discourage firms who wants to go into formal non-oil export, Non-oil export marketing operations can still take place without official registration, Long registration procedures are required by government before a firm qualifies as a formal non-oil exporter, Financial and other requirements for registration with NEPC is high for small and informal exporters, NEPC policies are imported from Europe and America which makes it difficult for the impact to be felt in our local environment, NEPC could not exploit available potentials fully because the implementation of the export promotion policy follow key market concentration strategy of developed countries like Europe and America, Less attention is given by NEPC in gathering trade information, organization of workshops, conferences and seminars that may facilitate diversifying Nigeria export market, There is simplified trade regime resulting in immediate release from custom custody for non-oil export goods in Nigeria, Law enforcement agents at the Nigerian ports and borders are corrupt, Law enforcement agents encourage informal non-oil marketing activities, Law enforcement agents does not allow any unregistered non-oil export operator to engage in export activities, A lot of bribery and corruption and other unethical practices go on at the ports and borders, Custom agents apply transparent control mechanism to verify the invoice value of non oil exported goods, Some law enforcement agents prefer the informal non-oil export operations to the formal once, Most informal non-oil export operators maintain cordial relationships with law enforcement agents, Government is loosing a lot of revenue as a result of the activities of corruption government officials, Law enforcement agents at the ports and borders posts are adequately motivated, It is difficult to adequately enforce export related transaction laws at the border posts and ports, Some corrupt NEPC officials register their personal firms and access loans and incentives that are for non-oil exporters.