

# DISCOVERING ENTREPRENEURIAL OPPORTUNITIES AMONG STREET HAWKERS IN SELECTED CITIES IN NORTHERN NIGERIA: ISSUES AND CHALLENGES

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**Abstract:** *This paper explored entrepreneurial opportunities among youth engaged in and hawking on the streets of Gombe, Jos and Kaduna, north part of Nigeria. It ascertains challenges faced and strategies adopted to address them. Street hawking is assuming increasing dimension due to paucity of formal job opportunities in Nigeria. Hawking is an informal entrepreneurship opportunity on our streets. The study sought for short to medium and long-term plans the youth have to innovate the entrepreneurial opportunities in trades engaged in. It used youth hawkers operating at Tashan Dukku, kasuwa and Kawo in Gombe, Jos and Kaduna respectively. Thirty-five (35) youth participated in the study in each of the location. It is a qualitative study which adopted purposive and convenience sampling procedures in selecting the sample. Thematic, analytical, descriptive-narrative interpretivist approaches were adopted in presenting the results. Crossing roads, chasing moving vehicles, operating in the scorching sun and torrential rain impacted negatively their health. It also emerged that the youth have plans to innovate and grow businesses, but the high cost of credit is a barrier. Lack of collateral for credits came up. Government financial institutions and non-bank financial institutions should be proactive in providing financial, advisory and technical support to the youth to exploit entrepreneurial opportunities in Northern Nigeria to enable the youths grow in there pursue for ends meet.*

**Keywords:** *Entrepreneur, Opportunities, Youth hawkers, Innovation, Financial support.*

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## INTRODUCTION

Many individuals, including the government viewed street hawking with a negative connotation, (Temitayo, Mabayoje, Olusegun & Samson, 2021). This makes the practice of this form of trading to be challenged and even fought violently, using the various law enforcement agents. The persistence existence of this form of trading is an indication that it has come to stay. Something that cannot be done away with in the view of the researchers should be improved upon and then allowed to exist.

The rising rate of unemployment in the country has been a thing of great concern to the various government world-wide, (Hope 2011). Series of measures have been taken in the past and is still being taken to curtail the said menace and encourage self-reliance, (Deakins & Freel, 2006). And

since this is the case, it then will be proper that we look into ways of improving on street hawking rather than fighting to eradicate it. Improved street hawking as viewed by the researchers is one among the means minimizing unemployment. It will only be a frustrating and an impossible fight to the government if she thinks of completely removing street hawking.

One cannot deny the fact that what this street hawker are into has some element of entrepreneurship, (Machael, Keerthivsan, Chriti, Arockiarai & Lisa, 2022). Entrepreneurship, and more specifically the creation of SMEs, is considered as key factor in economic growth and development, (Garcia & Saiz-Alvarez, 2017). The development of entrepreneurship provides employment opportunities, (Chidiebere, Iloanya, & Udunze, 2014). It also allows for the proper utilization of human, material, and financial resources to improve the living standard, (Dabic, Dain, Bayraktaroglu, Novac, & Basic, 2012; Mohamed, Rizai, Shamsudin, & Mahmud, 2012). The concept of entrepreneurship in Nigerian is basically to encourage young people to start small businesses, (Giroso & Tirapani, 2013), Entrepreneurship could be a vehicle for self- dependence, poverty reduction, and economic empowerment, (Pulka, Rekwentishe, & Ibrahim, 2014). The street hawkers in Nigeria need to be equipped with entrepreneurial skills to maximize the potential in them for a successful and independent economic life and career, (Magaji & Surko, 2020). This concern is better explained by investigating to discover the entrepreneurial opportunities among street hawkers in some selected cities in Northern Nigeria.

### **The Concept of Entrepreneurship**

Entrepreneurship can be examined following a multiple perspective generating a multidimensional concept (Bulah, 2012). The modern and popular use of the term entrepreneur can be traced back to the work of an economist Joseph Schumpeter. The theory of economic development is an inquiry into profits, capital, credit, interest and the business cycle (Hoppe, 2011)). The, term entrepreneur precedes Schumpeter thought originating from French common language in the 12th century denoting someone who undertakes a task. The first time the theoretical concept was used was by a Frenchman. It was used together with Schumpeter especially after the publication of the book on Capitalism, Socialism and Democracy in 1942. The concept became popular first in economics and then later in business and politics. It later spread to a more common vocabulary. The academic initialization phase took long where Plaschka & Welsch, (1990) postulate that it was until the 1960s that its initial formative stage of a specific scientific field became visible.

Entrepreneur as an agent of economic and societal development drew the interest of researchers in business administration and psychology in the mid-1900s especially at the end of the World War II where the need for the rebuilding of countries and their industries became a matter of great concern. This interest continued and in the 1980s, innovation and entrepreneurship became managerial slogans (Drucker, 1985). With the managerial interest entrepreneurship as a special theoretical field within the field of business administration was given closer attention. The sentiments from this development are still visible today in popular media and business schools where studying entrepreneurship was considered as being closely related to start-ups business. Attention was given to the personal traits of the entrepreneur as a business creator, linking this part of the business curriculum close to psychology. The traits of the entrepreneur are deemed to be exceptional to what normally describes man especially the propensity of taking risks and acting to change the present situation, thus taking the role as a change agent. These personal traits was summarized into the idea of an entrepreneurial spirit which feed business soul.

### **STATEMENT OF THE RESEARCH PROBLEM**

For quite some time now relentless effort is being taken on how to stop street hawking because of the risk involve and the obstacles it causes in the flow of traffic. In some cities stiffer measures are taken against perpetrators of this form of trading including the cease of product, torture on their human person and detention, yet their number continue to increase in our streets as they are not ready to let go this activities, (Akuoko, Ofori-Dua & Forkuo, 2013). Some motorists however appreciate these hawkers because they save them the time and pain of searching for packing space to shop. This call for attention. But is the assertion that what these hawkers are into is completely meaningless; having no impact on the economic true? Is there something that can be done to improve on the practice and then allow it to continue?

### **SIGNIFICANCE OF THE STUDY**

This research work is of great benefit individuals, the government, the society and the country. The trading activities carried out by individual with the fear of being arrested the authority, or knock down by any moving vehicle will no more be there as this will enable them carry their business in full confidence and in a relax mood thereby making good return. The research will also assist the government in the fight against unemployment by encouraging more of the unemployed individual to join this form of trading since intimidations and harassment by the authority will no more be there. The clashes between the authority and the traders will cease to exist because sanity is introduced. The research will have introduced innovations thereby improving the living standard of the society, Orderly and convenience shopping by drivers will bring some sort of tourist attractions thereby revealing the beauty of the society. The research will help in encouraging productivity thereby improving on the country's gross domestic product (GDP). It will also help in the creation sanity in the country.

### **RESEARCH METHODOLOGY**

The research was based on a pragmatism, focusing on the research problem. Pragmatism helps in explaining, contextualizing the study variables and then run a test empirically to verify the theory and know the statistical significance of the studied variables. A descriptive and sequential explanatory cross-sectional survey research approach was implored where data was collected at a particular point in time in different stages. This form of research is pre-planned and structured and is typically considered based on the large sample needed for the study. This design is preferred because it describes specific characteristics of the study variables and will generates data that will allow for a relationship between two or more variables. The unit of analysis for the study are the street hawkers found in the city of Gombe, Jos and Kaduna, representing the three geo-political regions in the northern Nigeria. For the purpose of the research instrument, a structured questionnaire was designed and administered to gather the primary data. Some trained research assistants were used in the interpretation and administration of the questionnaire.

### **Results and discussions**

This section is divided into three main sections. The first section finds out, and also discusses, the benefits of small informal trades engaged in by hawkers. This is followed by perceived challenges hawkers encounter in exploiting entrepreneurial opportunities in the short-, medium- and long-term basis, and finally, education strategies and other programmes hawkers could adopt to address challenges facing their entrepreneurial activities.

**Benefits hawkers derive from informal trades**

The study identified varied benefits hawkers derive from their trades that kept them doing the business. When the participants were asked whether there were any benefits from their trades, they admitted in unison that they receive profits from the products and services they offer for sales. The finding confirms (Cordeiro, 2007) assertion that small entrepreneurs tend to be efficient in producing and delivering goods and services to the market for profit from short-, medium- to long-term basis. The hawkers added, however, that the profits are not fixed, but varies. It depends on the sales of the day. This is an apt way a participant puts it:

The profit margins we derive from our businesses keep varying. Business is good some days, and in some other days, it tends to be bad. They added that their ventures afford them the opportunity to keep body and soul together. They further indicated that trades they engage in help them establish broad social networks, build contacts and relationships with notable persons. The revelation by the participants ties in well with observation made by (Cordeiro, 2007). He indicates that the ultimate goal of enterprise is not earning more money or having a better lifestyle; those are really only motivating strategies. The much more important thing is living a more abundant life, thus more social, more thoughtful, more proactive and more spiritually fulfilling life. The participants admitted that, in the short to medium term, good sales realized in their trades would help them expand and broaden the base of their businesses. When asked whether the benefits derived from their trades were good enough to impact positively on their lives, the participants were in the affirmative. They agreed that when sales for the day are good, they are able to embark on their daily savings. To conceive of embarking upon savings, in itself, speaks volumes. This, to the researcher, indicates that the hawkers have learned on the jobs they engage in, and it constitutes a sign of progress. Asked whether they find the future bright with the trades engaged in, this is one good way a vendor who dealt in car dash-board spray product expressed it: I continue to see progress in my daily savings. I have not taken a loan from bank before in doing this business. I have been managing this business with my private savings.

Considering the confidence in which the participant expressed about his performance in the trade he engages in, the researcher cannot help but agree with Lazarus (Kanter 2006) that confidence and success are inextricably linked. The participant understands and has purpose in the trade he finds himself. Probed further whether the participants find the trades engaged in sustainable, they responded in unison. They however, added that they cannot stay home doing nothing with their lives. They asserted that, when they remain inactive at home, it would be costly financially and psychologically to them. They added that these small informal ventures they engage themselves in, with little planning, they could manage them and achieve much successes. The finding confirms Cordeiro's (2007) observation that success of one's business may depend on one's business plan. Asked whether they have plans to grow, expand and diversify their business, they responded in the affirmative. This is one apt way a newspaper vendor puts it:

My plan is to build my capacity and capital base in this business.

The participants admitted that with appropriate financial and technical support from government, and other stakeholders, they would be able to expand their businesses in the medium- to long-term basis.

### **Challenges facing small informal enterprises**

In terms of challenges that confront the participants in their businesses, the participants indicated that they are faced with huge, and sometimes, deadly challenges. They asserted that if you are not careful, you may be knocked down by an on-coming vehicle, since their business sometimes involve running after a vehicle to effect a change or collect the money of a product bought. The participants at Tashan Dukku, Gombe state revealed that a week before the fieldwork, which was 20/11/2024, they lost one of their friends, through motor-vehicle accident, which occurred at the spot they ply their trade. They added that due to the hectic nature of the trade as they run after moving vehicles in the scorching sun and torrential rain, they usually fall sick, or are sent down by malaria. They admitted that they sometimes find it difficult treating themselves properly from the ailment due to meagre profit they make out of the trades they engage in. This is one best way a participant who trades in a car park in Jos puts it:

The money we do business with is small, however, we manage it. Sometimes, when the business is good, we run to our suppliers to give us additional products to sell and then pay them after business. This observation made by the participant ties in well with Abor and Quartey (2010) revelation that the small-scale businesses in Ghana lack requisite finance or credit to do their businesses. Throughout the interaction with the participants at both Lagos garage and Kawo round about kept asserting that the issues lack of funds, motor-vehicle accidents and sicknesses, especially malaria, were frequently revealed by the participant as the major challenges in their trades. Lack of funds or credits for small businesses has been re-echoed by Todaro (1997) and Todaro and Smith (2009). They assert that commercial banks are not structured to handle small loan requirements with no collateral, and are therefore unwilling to finance small enterprises, especially in the informal sector.

### **Strategies to address challenges facing small informal enterprises**

Following the benefits derived by participants in their trades' vis-à-vis the challenges that face them, require that appropriate strategies instituted to surmount the difficulties encountered. When probed further on the challenges participants are likely to face in a short, medium to long term, thus between 2 and 3 years and measures to address them, the participants intimated that lack of credits or funds is their biggest worry. They believed that embarking upon, and building strong savings culture, would help them address their challenges. To spread savings culture, according to Bredin (2018) across your company, encourage your team to adopt money-saving habits. Bredin's observation demonstrates that building the savings culture as, or into a small informal business operation, is critical. This is because hawkers in our part of the world do not possess the collateral security which the financial institutions usually ask them to produce. Then again, considering the fact that their profit margins are small, and as they embark upon savings, they would build for themselves strong financial muscle and security to rely upon to do business seamlessly.

When asked what educational programmes could help them make progress in their trades, skills such as financial literacy, building of savings culture and acquisition of managerial talents came up of mentioning. This finding is in line with Abor and Quartey (2010) observation that lack of financial support and managerial talents are some of the major problems confronting entrepreneurs in the Northern part of Nigeria. The researcher is also of the view that the provision of these critical education and financial skills revealed by the participants would go a long way in empowering them to start and grow their businesses beyond the limit of hawking. This is because the banks

could use their savings as collateral, and then grant them loans, sometimes in the form of group loans, to expand their trades or informal businesses. After all, (Drucker 2009) asserts that the company has to expand to give people promotional opportunities. I find this assertion significant to the extent that not until hawkers grow and expand their businesses, they cannot make any meaningful niche and impact in their market that they serve.

On what institutions should be providing such educational programmes to the young informal entrepreneurs, the participants indicated that they are willing to work with government institutions to build their managerial capacities, granted that they would be supported financially after training, to enable them to expand their businesses in the medium to long term. Institutions which came up of mentioning include National Entrepreneurship and Innovation Plan (NEIP), National Board for Small-Scale Industries (NBSSI) and Macro-Finance and Small Loan Centre (MASLOC) to provide them financial, advisory and technical supports to grow their trades. The three governmental institutions mentioned are significant because they are involved in financing, training and granting of small to medium loans to the youth. The research reveals that the young informal entrepreneurs in North have creative ideas, and what they need is the requisite funding, to get them put into action their laudable and creative ideas. When asked what other programmes and supports the participants think would help them take advantage of entrepreneurial opportunities they dream of in the long term, the participants sought for reliable soft loans and continuous advisory services to aid them expand and grow their trades. One of the participants aptly expressed it in this way:

### **Conclusions and Recommendations**

The paper explored operations of hawkers at Tashan Dukku in Gombe state, kasuwa in Jos, Plateau state and Lagos Garage and Kawo Round about in Kaduna state, in North, Nigeria. The challenges the young informal entrepreneurs encounter, and the strategies adopted to surmount them, were also looked at. As an exploratory study, the findings made cannot be generalized. It is the firm conviction of the researcher that quantitative study is conducted to validate the findings made. The researcher has been observing the operations and activities of the hawkers as they undertake their businesses, hence this important and insightful study. Considering the enormous challenges confronting today's youth, especially the problems of unemployment and poverty, thus make it necessary that conscious effort is made by governments, training organisations and financial institutions to provide diverse, but workable strategies to support the youth to grow their informal trades. It thus becomes important that the young informal entrepreneurs who have ventured into trades to make ends meet are supported to grow and drive their entrepreneurial endeavours. By so doing, they would learn to surmount many of the challenges, including avoidable ailments, lack of credits, financial literacy skills and lack of managerial talents that confronts them in their entrepreneurial endeavours. This is significant, because as observed by Drucker (1993), entrepreneurial economy will [not] primarily remain that of an American phenomenon, and industrially developed countries, but that of [developing economies, including Nigeria]. Commenting on South African situation of informal traders, (Fundie *et al.*, 2015) assert that informal traders have attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development. On the basis of these assertions, the researcher is of the view that every necessary support is to be provided to the youth into hawking in Northern part of Nigeria, to make massive headway in their entrepreneurial drive.

In order to maximize profits from informal enterprises engaged by hawkers, it is recommended that, in the short term, the hawkers:

- Should remain honest, sincere and trustworthy to their wholesalers who do business with them, such that they would reliably receive whatever quantities of products they vend and hawk.
- Should, by demonstrating hard working capabilities in their trades, also build for themselves confidence and the 'can-do' spirit, such that they would not give up so easily to what they have decided to do.

In order to avoid many of the challenges hawkers face in their day-to-day activities, it is recommended that the informal entrepreneurs:

- Should be extra careful even as they cross the roads to sell their products. Risky plays on the road should be avoided.
- Should go to ply their trade early in the morning to avoid vending and hawking in the scorching sun and torrential rains. By so doing, they would escape from ailments, coupled with attendant financial expenses they could not bear.

In order to surmount many of the challenges hawkers face in their day-to-day operations, it is recommended that government agencies,

- Should regularly organize and provide education, training and advisory services to the youth on informal entrepreneurship. In so doing, the youth would comprehend the management and leadership skills required to succeed in such ventures. Proper provision of such services would enable the youth gain further insight into their trades, and thus enter into partnerships, and also give new lease of life to their ventures.
- Should continuously offer soft loans in the form of group lending, with flexible payment terms, to the youth. By so doing, repayment could be guaranteed by the group, to keep the youth firmly in their business operations.

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