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## Economic Impact of COVID-19 Pandemic on the Sustenance of Service Providers: Commercial Motorcycle Transport Operators in Ile-Ife, Osun State, Nigeria

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### **Abstract:**

*The study was about the economic impact of covid-19 lockdown and the sustenance of commercial motorcycle operators in Ile-Ife, Osun State, Nigeria. The objective of the study was to compare the economic position of respondents during the compulsory stay at home order relative to what it was before lockdown. The study was a descriptive survey where questionnaire administration and focus group discussions were employed in order to get necessary information that was used for this study. Results from the study had it that the commercial motorcycle operators made a living within their income earning capacity in their transport operations before the COVID-19 pandemic days. However, due to the lockdown their economic life had been greatly affected because income plunged to zero; this has consistently thrown them into poverty. It was observed that the longer the lockdown, the deeper they are submerged into further depth of poverty. Respondents already concluded that it is certain that some routine basic economic activities that they indulge in cannot resume as soon as the lockdown is eased. This study therefore recommends that government should see to how they can subsidize tuition fee payment for school children as soon as schools resume. This hopefully will minimize idleness which if not look into may lead to breeding social miscreants in the face of inability of parents to quickly raise tuition fees.*

**Keywords:** Miscreants, externalities, motorcycle, transport, pandemic, covid-19

### **1. Introduction**

Nigeria is a country endowed with unquantifiable natural and human resources. These resources are expected to translate to better economic environment such as increased GDP and reduced external debt. On the contrary, a greater number of the populace suffer and live a low keyed status which manifest in unemployment, poverty, and diseases despite the abundance of these resources. The quest for survival by mitigating these sufferings has driven so many Nigerians into various informal sector jobs. These categories of people in the informal job sector rely majorly on income generated on daily basis. Their daily income is barely sufficient needless to talk of savings. Among the leading jobs by the people include sales of fast moving consumer goods, various service rendition, and transportation. Transportation is a unique form of service rendition. It is the movement of people and goods from source to destination without which comparative advantage will not be derived and all nations and locations left to focus on that aspect where they produce alone. Among the various means of transportation that serve to connect the world at the intercontinental and continental front is air travel; majorly to transport people, and ship majorly to transport cargo. There is also rail, majorly connecting one region of a place to another. Likewise there are buses for movement of people and goods within relatively short distances compared with aircraft. Motorcycle transport service is one of the essential transport services rendered by people who have carved a niche for themselves as a day to day activity in order to commute people within a relatively short distance, shortest in comparison to all other types of transport. This is because social infrastructure in the country such as roads and public transport arrangement are in poor state and this has given way for individuals to take advantage and develop business plans that give them the opportunity of making a living by keying into that area of the economic system where a lacuna was observed. The state of transportation in the land is so bad to the extent that members of the populace who have personal vehicles sometimes abandon their vehicles to catch up with commercial motorcycle due to the nature of the roads and heavy traffic situation. This they do in order to beat time for an appointment.

Various reasons can be adduced for the movement of people from one place to another on regular basis. The study location, Ile-Ife hosts the Obafemi Awolowo University with students' population of about 35,000 as well as a teaching hospital that attends to thousands of people on regular basis. In addition, there is also the presence of eight out of the 22

existing deposit money banks in Nigeria that have 23 branches spread on the campus of Obafemi Awolowo University as well as within the community. The community also hosts the Centre for Distance Learning; an extension of the Obafemi Awolowo University located in Moro (an adjoining community) with about ten thousand students for different preliminary programmes. The above descriptions indicate the young, agile and dynamic nature of the population that is ever mobile for one reason or the other. For example, students are ever struggling to meet up for lectures at varying hours of the day as their lecture timetable indicates; those who accompany their loved and sick persons to the hospital may have to go outside the hospital to buy some prescriptions from the various pharmaceutical stores for proper medical treatment. In addition, a lot of people will always have reasons to transact with the financial institutions for deposits, withdrawals, and other essential banking services. These, in addition to other chains of business to business interactions are a boost to mobility from place to place.

Much as the negative externalities of motorcycles have been documented, and policies in some urban cities are being moved for the proscription of its operation, it has come to stay as an important means of employment and income generation whether on full time or part basis for teeming population. Since this category of population depend on income generated on daily basis, it therefore becomes pertinent to review their economic status and its effect on their subsequent sustenance during the covid-19 pandemic days when the policy of government mandated all citizenry to stay at home to curtail the ravaging virus. This study is warranted because the elites (civil servants, businessmen, political office holders) do not lose their jobs, their regular pay are constantly being paid, only commoners such as motorcycle transport operators are seen to be on the verge of starvation.

## 2. Literature Review

Many studies have been conducted on the operations of commercial motorcycle operators. Oladipo (2012) traced the emergence of motorcycle as a means of transportation from the economic depression witnessed in the early 80's in Nigeria where it became difficult to raise money by motor vehicle transporters to finance automobile transport. The aftermath was the collapse of intra-city transport system which eventually paved way for the rise of motorcycle use as a means of transportation. This was due to their low cost of purchase and high fuel efficiency. In his work, he also hinted on the repercussions of motorcycle transport operations on the certification of incompetent artisans for jobs such as carpentry, plumbing, painting, and auto repairs because youths are no longer ready to endure the patience of learning under any master. The preference for quick and daily returns through commercial motorcycle operations has thus substituted their love and interest for any craftsmanship. This was also the focus of the work by (Ogunsanya and Galtima, 1993). Another rationale behind increasing motorcycle adoption as a means of transportation by passengers is the ability of motorcycle operators to take passengers to their specific destination as opposed to motor vehicles that operate along a specific route. The operators in this line of business are either people who have learnt one trade or the other but seek to augment their daily income in instances when they are unable to get patronage for their primary trade or the other class of operators who have pursued education to a certain extent with the hope to have formal sector job but could not get any.

Ojekunle (1988) focused his study on the income earning capacity of motorcycle operators. The author's viewpoint was also the focus of another study by Adesanya (1998). The work by Adesanya can be seen as a validity study because it also centred on the income earning capacity of respondents just as the work of Ojekunle. The two studies established running income and sustenance for the operators of commercial motorcycle. Other researchers such as Orosanya (2011) and Ogunriola (2011) also researched on employment generation in the informal sector of the economy as well as poverty alleviation strategy of motorcycle transport enterprise. The work of Morenikeji and Umaru (2012) considered accident and safety while in transit. Likewise, the focus of the work by Agbaje (2020) emphasized passenger safety consideration as a result of mobile phone use when commuting on motorcycle.

In all of these studies, and going by observations; availability of motorcycle for patronage by passengers has never been faced with any constraint since its inception as a commercial means of transportation anywhere in Nigeria, they are available in all days of the week and at all times of the day, leaving income earning capacity of operators hinged on ability to get patronage. However, this study seeks to evaluate the economic status of motorcycle operators during this period of forceful stay at home and its consequences of their living condition.

## 3. Study Location

This study was carried out in Ile-Ife, in Osun East senatorial district, Osun state, Nigeria. The location is the largest community in Osun State with a population of 501,000 by the census exercise of 1991. It is expected that the current population will be above three quarter of a million. The study location has a land mass of 1,791km<sup>2</sup>; apart from Oyo state that has Ibadan, and Oyo town bigger in land mass compared to Ile-Ife, no other state in the South western Nigeria has any town as big as Ile-Ife.

## 4. Study Population and Sample Size

The population for this study consisted of all the operators of motorcycle transport business who are resident and work in Ile-Ife. The study established that there were six membership unions within the community where memberships were mutually exclusively registered by each operator. Records from the union offices put all of them at five thousand two hundred and seventy one. By employing Yamane formula, a total of 372 respondents were considered appropriate for this study.

## 5. Methodology

This study utilized structured questionnaire and follow up interactions with some union leaders in order to collect data on the targeted respondents for this study. Convenience sampling technique was used to elicit information from respondents. Information deduced focused on their operations before the lockdowns days; average daily income, means of ownership, and other relevant points. These were therefore compared with their status during the last three months of mandatory stay at home with almost zero economic activities. Their next lines of actions to manage the continuous consumptions were also considered during the data collection exercise.

## 6. Results and Discussions

Category		Frequency	
		Absolute	Relative (%)
Level of involvement in commercial motorcycle operation	Full time	301	80.91
	Part time	71	19.09
Length of time in motorcycle transport operation	1-5 years	67	18.01
	6-10	192	51.61
	Greater than ten years	113	30.38
Other occupations of part time motorcycle operators	Teaching	6	1.61
	School driver	11	2.96
	Carpenter	24	6.45
	Car wash	7	1.88
	Generator mechanic	23	6.18
	None	301	80.91
Mode of ownership All part time operators own their motorcycle	Owner-operated	95	25.54
	Dealer-attended	277	74.46

Table 1: Descriptions of the Respondents for this Study

Source: Field Survey, 2020

Affected Individuals	Frequency	
	Absolute*	Relative (%)
Vulcanizers	198	53.22
Alcohol sellers	231	62.10
Engine repairers	256	68.82
Owners waiting for delivery	277	74.46
Daily saving collectors	301	80.91
Food vendors	344	92.47
Petrol attendants	356	95.70

Table 2: Other Supply Chain Operators in Motorcycle Commercial Transport Operations

Source: Field survey, 2020

### 6.1. Socioeconomic Characteristics and Other Supply Chain Operators in Motorcycle Commercial Transport Operations

In line with the objectives of this study, it was established as in other line of businesses and occupations that some commercial motorcycle operators do the work on full time scale while some on part time. However, it was discovered that those who operate on full time basis are about four times higher than the part time operators (Table 1). The part time operators are those who want to augment their income from some other primary job responsibility with commercial motorcycle transport activity. The main occupations of this group of people include; teaching, school driver, carpenter, generator repair mechanic, and car wash. The study also established the length of time since commercial motorcycle operators have been in the business. The result indicated variations from one year to greater than 10 years. However, over 80% of our respondents have been in the trade for six years or more (Table 1). Ownership of the motorcycle by operators rests in the hands of dealers in almost three quarter of respondents. Ownership consideration is another area that puts pressure on operators because payback time is between six and nine months, with a payback value of 60%-80%ROI (return on investment).

Also affected by the COVID-19 lockdown which are dependent on commercial motorcycle business are other supply chain operators. The most indicated by respondents in this study is the supply of gasoline by gas stations. It is a well known fact that all motorcycles depend on fuel to run their engine. Since motorcycles are off the road, the economic patronage by these suppliers of premium motor spirit is also suspended. More than 95% of respondents indicated these

supply chain individuals (Table 2). Next in importance is the set of individuals who either hawk (move from place to place) to sell food or those who are stationary around their garage. More than 92% respondents indicated the significance of this group of people in their daily lives. Other people that were affirmed to be affected by the lockdown in this supply chain are daily savings collectors, owners waiting for routine delivery, and motorcycle engine repairers (Table 2).

Daily Income (₦)	Frequency	
	Absolute	Relative (%)
1,000-1,500	138	37.10
1,500-2,000	170	45.70
2,000-2,500	41	11.02
2,500-3,000	23	6.18
Total	372	100.00
Mean income	₦1,680	

Table 3: Approximate Daily Income by Commercial Motorcycle Operators

Source: Data analysis

Daily Income (₦)		Frequency	
		Absolute*	Relative (%)
Daily savings	₦200	162	53.82
	₦300	100	29.90
	₦500	49	16.28
Weekly savings	₦1,000	207	72.63
	₦1,500	78	27.37
Monthly savings	₦5,000	198	100.00
Mean daily savings		₦285	
Mean weekly savings		₦1,150	
Mean monthly savings		₦5,000	

Table 4: Pre-Lockdown Saving Patterns of Motorcycle Operators

Source: Data analysis

## 6.2. Income and Saving Patterns in the Pre-lockdown Days among Commercial Motorcycle Operators

The pre-lockdown income and savings pattern of commercial motorcycle operators showed that an average of ₦1,680 is realised on daily basis. There is a degree of variance below and above this average depending on whether an operator is a full time commercial motorcycle operator or part time (Table 3). In order to adjust for some routine and household expenditure, members subscribed to some saving arrangements; daily savings, weekly savings, and monthly savings respectively. This, they do in order to optimize their economic life. It was gathered that the daily savings through daily collector is affected as an informal arrangement where the collector visits commercial motorcycle operators in their parking lots (garages) on daily basis. The sum of the savings throughout the month less the saving for one day is returned to the individuals respectively, where one day saving represents the benefit of the collector. This sum is used to finance the home in terms of family needs (foods, health needs, maintenance of household appliances). Respondents struggle to save as many days as possible during the month so as to guarantee bumpy return at the end of the month. Another type of savings is the weekly savings. The weekly savings are done as a kind of rotational savings among members. This arrangement unlike daily contribution does not carry any flexibility criteria in its execution. This is because when members come around, their objective is always to pool a lump sum within a reasonable time. It is done by pooling savings from members of a particular number that is divisible by four. The sum saved during a particular day chosen for the weekly saving is shared among a quarter of the members. This will ensure that within a month all members have been fully discharged of necessary financial responsibility by having other members being paid from saving from the following week, and subsequently until the end of the month. Those who belong to monthly saving arrangement use this proceed to service their monthly obligation. Those who do not belong to monthly saving group use such proceed to pay some demanding bills (children school fees, notebooks, textbooks, electricity bills) instalmentally. The last category of saving arrangement is those that belong to monthly saving plan. Members in this group listed payment of house rent which is a yearly obligation in Nigeria. Respondents established it that their landlords cannot tolerate any slack time once their previously paid rent is due. Some even indicated that close to expiration of previous year's payment, their landlord is already sending reminder to them on why they should not wait long before they next payment is made. Those who do not subscribe for monthly saving are the category that are either living in a vacant family house or observing 'waithood' on parents.

When inquired from respondents on whether they have bank savings, everyone indicated that they have bank accounts but do not save in banks because the direct control on such accounts will not make them live up to the fulfilment of their financial obligation. They affirmed that bank saving is for people who have more than they currently need (surplus

of income over consumption). A further clarification on the essence of their bank accounts since they do not save in those accounts established that such accounts are mere collection points from any other transactions that may need to come through vacuum. It was further explained that the 'forceful' nature of their informal saving arrangement is what makes them qualify to meet some of the necessary socio economic obligations. This then means that their marginal propensity to consume is approximately unity.

Economic Activities	Frequency	
	Absolute	Relative (%)
Cultivate farm (paid labourer)	17	4.57
Cultivate farm (owner)	22	5.91
Motorcycle operations (low density locations)	52	13.98
Report errands and physical goods conveyance for some regular customers	71	19.08
No other activity	210	56.45

Table 5: Current Economic Activities Due to COVID-19 Lockdown

Source: Field data, 2020

Areas Affected	Frequency	
	Absolute*	Relative (%)
House rent	279	75.00
Children school fees	280	75.27
Difficulty in repairs/replacement of faulty home appliances	299	80.38
Family food consumption (incomplete + unbalanced)	345	92.74
Reduced social interaction and wellbeing communications	352	94.62
Dependent upkeep (parents + siblings)	361	97.04

Table 6: Areas of Economic Life Affected by COVID-19 Lockdown

Source: Field data, 2020

### 6.3. Economic Activities Due to COVID-19 Lockdown and Areas of Economic Life Affected

The effect of lockdown on the economic lives of commercial motorcycle operators cannot be quantified in its totality. The people are daily income earners who barely have any accumulated savings. By implication, their income equals their consumption. However, in the period of lockdown, when no income flows in from any quarter or what flows in is outrightly below the sufficient level for family upkeep, we have a retracted social system. Some respondents resorted to rendering farming service to needy farmers on their farms with wage being paid on daily basis for them. Some of the commercial motorcycle operators out of desperation took to their regular commercial motorcycle activity but cautiously in low density locations, and faced the consequence of minimal patronage and difficulty in effectively commuting the few passengers that amounted to a very low return at the end of the day. Some of the respondents also indicated that they report errand for some of their customers who contacted them routinely to buy some household items on their behalf and bring such to their homes. Through this arrangement, they are guaranteed some economic value after delivering such obligations. Unfortunately, more than 56% of respondent still claim not to have been able to raise any money since the forceful stay at home order commenced (Table 5).

The study went further to establish the extent of the effect of lockdown on the socio-economic lives of the respondents by borrowing on the major roles that every home must attend to in order to secure the safety of members. In all the areas of concern, respondents not less than 75% indicated problem in each of the cases. For example, 75% already concluded that they already had the problem of house rent. Their summation was that they hide under the guise of lockdown each time the landlord contacts them on such whereas if lockdown is over they cannot immediately raise their due house rent as it will be expected by the their landlords because of competing liabilities from other creditors such as food vendors. Some explained that as soon as the lockdown is totally eased, schools will reopen, paying their children's school fees will also amount to immediate problem for them. Some respondents contemplated disallowing their children from resuming for the immediate term after lockdown is eased. Arguments along that line was justified by the fact that school fees would not have been raised when the grace period to pay will expire leading to sending back such pupil or student away from school. Along this line of thought, it was understood that the next academic term will have to be with strict payment rules as most school teachers have also had tough time not being paid by their employer on clear grounds that they have also not received any tuition from where their payment depends. Difficulty in repairs/replacement of faulty home appliances was also mentioned by respondents as area being affected by lockdown. Some claimed that they could not replace electric bulbs that had expired in rooms within their homes; it was louvre blades of windows for some. Respondents also claimed that despite erratic power supply in the land, they don't have reason to enjoy such power supply for the few moment when such is supplied due to faulty electronics and electrical appliances (radio, television, light bulbs) that they could not replace and or repair as a result of unavailability of money. The quality and quantity of meal in most homes was another area of complain by respondents. It is not a matter of what you feel like eating; the situation has turned to what is available. Available in this context is even a matter of who among neighbours that is a food vendor willing to give out sales for a post dated payment. We also learnt that those who are willing to sell for a post dated payment are also doing it in a 'smart insurance' way. Smart insurance in this context means to minimize their losses due to possible spoilage

and avoid rodents' contamination in their business store (Table 6). The cultural orientation of the people is loaded with high social interaction between people irrespective of family ties or not. People make calls to ask of welfare of each other if they have not seen in the last couple of days. They also exchange visit when a member of the opposite person's family is sick with as many follow-up calls on social state of affairs. This relationship becomes more binding when it is dependent parents and aged family members. At this lockdown period, such calls have been claimed not to be initiated. When some calls were come in from some unknown quarters land on respondents mobile contacts, they were also avoided so as not to be confronted with requests that may throw them in further psychological state of worry. Some of the respondents who have one sibling or the other putting up with them because they are in school or learning a trade have asked such siblings to return to the village where they originated from due to the economic hardship brought up by lockdown.

#### 6.4. Economic Realities of COVID-19 Lockdown on Respondents

By borrowing from basic economic principle;  $C = C_0 + \beta(Y)$  is a consumption function with the parameters defined as autonomous value ( $C_0$ ) at a time when income is nil such as the lockdown days due the global pandemic;  $\beta$  being the marginal propensity to come which becomes functional at a time when the household has commenced income generation. Since the household is assumed to make no income due to lockdown policy, drawing on different sources of credit facility for survival at the period of lockdown makes an individual to maintain the household consumption at  $C_0$  pending the end of the lockdown at time  $t_1$ . If lockdown ends at time  $t_1$ , then the consumption function will have an upward shift reacting to a slight increase in income generating capacity of the home, depicted by the curve  $C_0 + \beta Y_1$ . An attempt to trace the consumption curve  $C_0 + \beta Y_1$  to intersect the income axis will meet the income curve at  $Y_1$  below the origin of the curve, point 0. The distance from the origin of the curve '0' to  $Y_1$  below the origin is a measure of the extent of drowning into poverty by the household. If lockdown extends to time  $t_2$  before easing, the household will have a further increase in the autonomous consumption that is being sourced through credit facility. As lockdown is eased at a time  $t_2$ , then the consumption function will notice an upward shift depicted by  $C_0 + \beta Y_2$ . An attempt to connect the consumption curve at  $t_2$  to the income axis intersects the income axis at  $Y_2$ . At this stage, it can be further observed that the level of household poverty deepens since time of lockdown extends. This is justified by observing the longer distance of  $Y_2$  from the origin of the graph down the curve which can be quantitatively viewed as negative but economically interpreted as poverty level. This picture as illustrated in figure 1 indicates that the longer the lockdown persists, the greater the respondents plunge deeper into poverty.

A third level extension in the lockdown days to point  $t_3$ , with economic activities thereby picking up will lead to  $C_0 + \beta Y_3$  consumption curve. Simultaneously drawing the upward pointing  $C_0 + \beta Y_3$  curve to cut the income curve will further hit the curve further down the negative axis at  $Y_3$ . The interpretation of the negative intersection is the level of household indebtedness during the stay at home.

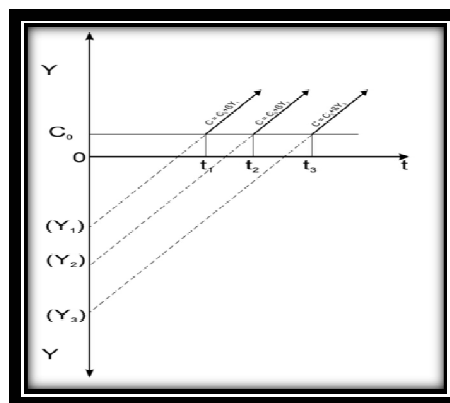


Figure 1: Economic Implication of COVID-19 Lockdown on the Poverty Index of Commercial Motorcycle Operators in Ile-Ife, Osun, State, Nigeria

Proposed Strategy	Frequency	
	Absolute*	Relative (%)
Change children schools from private to public school	101	27.15
Change residence to a lesser expensive one	91	24.46
Household consumption will have to be reviewed and be sure that only necessities are considered	82	22.04
Relocate to rural background until all indebtedness can be conveniently serviced	60	16.13
Reduce the size of accommodation so as to pay less	54	14.52
Intensify efforts on farming activities so as to minimise expenses on feeding	45	20.16

Table 7: Respondents Proposed Strategy towards Managing the Economic Impact of COVID-19 Lockdown  
Source: Data analysis

### 6.5. Proposed Strategies towards Managing the Economic Impact of COVID-19 Lockdown by Respondents

A lot of strategies are in pipeline being considered by respondents that can be used to manage the impact of lockdown on their economic lives. This is because respondents have concluded that the next couple of years cannot be the same as it was before the commencement of covid-19 lockdown. Among the strategies being considered are as presented in Table 7. From the Table, more than a quarter of the respondents already considered the option of withdrawing their children from their preferred private schools to public schools. This they believe will ease the burden of tuition payment from their economic anxiety. Next in line according to number that listed was the decision to readjust residence. Almost one quarter concluded that they will relocate to a less expensive apartment. This may warrant moving from one location to another of the same or different community. In addition, respondents also indicated that household consumption has to be reviewed to be sure that everything will be strictly necessity (22.04%) as indicated in Table 7.

Other options as shown in Table 7 are to relocate to rural background until all indebtedness can be conveniently serviced. The implication here is that life in the city can be more expensive than in the rural areas; although not captured from the respondents, but it should be expected that such decision also has its negative consequence of reduced exposure and retardation on the educational attainment of children. However, the economic situation will blindfold a thorough review of alternatives. Another option listed was that the size of apartment will have to be reduced. This entails reducing three room apartments to something like two rooms. Relocations from flat apartment structure to room apartment structure and many other options were also considered. Lastly was the category that also attempts to intensify efforts on farming activities so as to minimize expenses on feeding. This, they claim to achieve during off peak period of their daily motorcycle riding activities.

## 7. Conclusion

Covid-19 lockdown has come to re direct the economic condition of every sector of the economy. This, it has achieved by lowering the autonomous indicator of all businesses, all individuals, as well as all nations. Of significance to this study is the fact that lockdown has really thrown all service providers in the motorcycle transport business into deep poverty level. Operators in this line of business have resorted to readjusting the pathway to success that they will thread so as to re-incline to status quo that may take years to attain.

## 8. Recommendations

Owing to a high level of indebtedness observed in this category of the populace, as a way of cushioning the effect of the lockdown in the lives of the people so as to prevent any rise in criminal activities, government should as a matter of concern approve a palliative measures aimed at cushioning the effect of the financial hardship on the citizens. This they can achieve by;

- Approaching the union offices and identifying members, at first through the list containing members, then following with a second stage direct financial disbursement.
- It can also be done by reducing import tax on motorcycle so as to minimize the target amount of payback to their dealers.
- Government should within the current academic session attend to existing pupils and students in private schools by paying their school fees. This will serve as another way of palliatives.

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