Digital Technology and Formalization of informal Businesses: A case of African Traditional Spiritualists

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Abstract
Digital technology is pervasively transforming all work sectors, linking people in the informal sector to formal opportunities and bridging all divides. However, its effect on formalization of informal enterprises and businesses that were denied a place in the formal economy is little understood. Most informal businesses that use digital technologies get formalized easily but whether the same thing can be said about some businesses like African traditional spiritualists that traditionally confined to informality is yet to be determined. The objectives of the study were to examine the extent of uptake of digital technologies among African traditional spiritualists as well as the effect of such uptake on their formalization status. Questionnaire was administered to one hundred and forty rainmakers, traditional priests/priestess, fortune teller, bone setters and herbalists from south east and south-south regions of Nigeria. Findings revealed that use of face book, email, smart phones and ATM was popular and that there is a strong correlation between uptake and propensity to formalize. It is recommended that digitization should form part of informal sector development strategy and that competence in digital technology should be treated as a necessity for today's business success.
Keywords: Digital Technology, Informal Business, Business Formalization, African Traditional Spiritualists

Introduction
    Remarkable amount of research has focused on benefits of digital technology in opening up of economic opportunities but very little has been written on the effects of digital technology on businesses of people who are socio-culturally constrained to conservative lifestyle as well as businesses that thrive in secrecy (Casey,2012; ADB, 2014). Digital technology is pervasively permeating all work sectors including informal enterprises, increasing revenues, reducing costs and providing access to opportunities in an unprecedented way. For both workers and enterprises, it is critical in transforming working condition and improving productivity. However the effect it has had on informal business transformation is little understood (Olomi and Urassa, 2016, Kathuria et.al,2013).

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According to ILO (2012), Informal enterprises is one that is not registered formally and do not operate in formal environment. It includes businesses that fall outside the regulation of appropriate authority and are excluded from standard economic accounts of national income. One of the unique characteristics of African economies is prevalence of informal employment and enterprises. ILO (2002) observed that informal market accounts for three quarter of non agric employment and 78% of employment in sub Saharan Africa. In fact, 93% of jobs created in sub Saharan Africa came from the informal sector whereas there is stagnation in formal sector employment. In the view of Sher Verik (2012), informal sector in Africa has not only persisted but has grown, dominating the economy in both output and employment. The sector is characterized by poor working condition, low wages, high job insecurity, fewer potential for advancement, child labor and lack of skills gained from formal education. Xabia et.al (2002) observed that informal enterprises are dominated by women and vulnerable people, who lost out in formal employment and in globalized world. The most popular example of informal business in Nigeria is street vending which provide source of livelihood for over two million Nigerians. Informal sector shows the socio-economic and political situation of a country as well as poverty reduction efforts. As Garcia-Murillo and Valez-Ospina (2013) discovered, unemployment push people into the informal sector. That is why an increase in the rate of unemployment increases the size of people in the informal sector. Indeed, informal sector is filled with survivalists' enterprises (Businesses that earn revenue that is below the poverty line).

Emphasis in informal sector transformation is growing owing to the dualistic nature of many developing economy as well as the realization that growth in the size of informal sector works against poverty reduction efforts. The initial belief that enterprises in the informal sector is a stepping stone to wealth and which will all disappears with time is changing. This is because of the apparent resurgence of informal sector in developed economies and its steady growth in developing economies. As Casey (2012) observed, urban informal sector is growing sporadically in cities of developed economies. This recent phenomenon contributes to ambiguity and inconclusiveness about informal sector characteristics and processes. Many policy analysts believed that growth in the formal sector will ordinarily shrink the informal sector but after decades of focusing on the formal sector, informal sector instead of shrinking is actually growing.

Transforming the informal sector has remained at the heart of most poverty reduction programmes of developing countries. Informal sector creates more employment opportunities but such jobs lack prospects and protection such that there is always a trade-off between job creation and formal employment. Since shrinking the informal sector means job losses and unemployment is a serious challenge for developing economies there is now a policy shift from forcing the informal sector to shrink to removing barriers that prevent them from participating in the formal economy. The new argument is that when businesses and people in the informal sector have access to resources and information enjoyed by those in the formal sector, there will not be migration, rather, a metamorphosis into formal businesses. (Swaminathan,1991; Olomi and Urassa, 2016).

Formalization of informal sector has therefore become a sought after policy by government and development agencies. According to Finscope (2011), formalization is a process of bringing

informal businesses under regulatory umbrella as well as giving them access to formal resources. Simplification of registration procedure and ease of doing business remained central to formalization package but as Ulomi and Urassa (2016) discovered, this approach has limited success. It did not work for many informal businesses more especially traditional businesses that do not feel that registration will give them any advantage such as African traditional spiritualists.

Digital technology has been pinpointed as a single most important variable that can bridge the formal sector-informal sector gap. As Garcia-Murillo (2013) observed, there is a strong correlation between the size of informal sector and broadband subscription. Nearly all entrepreneurs who use digital technologies consciously or unconsciously see themselves in the formal sector. Indeed, uptake of digital technologies has the capacity to increase efficiency, open access to opportunities and provide access to people and businesses in the informal sector but whether such benefit has reached specific group in the informal sector whose business thrives in secrecy and who are traditionally bared from modernity is yet undetermined. Therefore the focus of this study is to determine the extent to which digital technologies have influenced formalization of businesses in the informal sector. The study answered the following research questions:

What is the nature /extent of uptake of digital technology among African traditional spiritualists?

Does uptake of digital technology have effect on formalization status of African traditional spiritualists businesses?

Is there a significant difference between level of uptake of digital technology and the propensity to formalize?

This paper is arranged as follow: introduction, followed by literature on informal sector characteristics, African traditional spiritualists and formalization strategies and challenges. This is followed by a push and pulls theory which provided framework to explaining motives and incentives for uptake of digital technology. The methodology is followed by the methodology for the research, analysis of the finding, discussion and conclusion.

Review of Literature
Informal Enterprises Characteristics

Becker (2004) observed that enterprises in the informal sector are characterized by low entry cost, use of skills gained outside the formal education system and labor intensive mechanism. Garcia-Murillo and Valez- Ospina (2013) observed that informal sector is characterized by unsophisticated equipment, one person operation, little growth potential and little contribution to human development. They lack access to capital and legal protection and do not pay taxes. Charmes (2000) discovered that informal sector businesses have continuity issue, considered risky and vulnerable and susceptible to exploitation by law enforcement agencies. They utilize crude technology, lack proper record keeping and lack legal establishment. The sector is a place of survival and not a choice; it serves people at the lowest strata of income due to their subsistence level. Owners are usually less educated and workers rarely have opportunity to improve skills and formal training. Large percentage of enterprises in

the informal sector is retail-based and they are dominated by women and youths with less access to formal opportunities. They are plagued with low productivity as a result of lack of upward mobility of these businesses (Kathuria et.al,2013). Swaminathan (1991) concluded that informal enterprises are known for use of indigenous technology that is adapted to suit local condition, family or self ownership and exploitation of informal opportunities. These businesses are not regulated by appropriate authority and they operate in a competitive environment. Informal businesses enable people to acquire control over their subsistence means of livelihood and power to explore their talent, and skills in exploiting opportunities. It is a basic level of starting entrepreneurial pursuit (Muller, 2004; Olomi and Urassa, 2016; Vishwanath, 2001). They are characterized by high heterogeneity and little degree of compliance with licensing, registration and taxation. Majority of informal businesses are survivalist enterprises, relying on family labor to generate minimum level of income. Informal enterprises lack decent working environment and are known for low wage. In fact, Elmalid and Amer (2005) observed that informal sector workers earn less than 25% of the remuneration of those in the formal sector.

What are the causes of informality? Why do people stay in the informal sector? A number of theories and factors have been adduced for continuous existence of the informal sector (Anuwa, 2005; Mazumda, 1976). Rational exit theory states that some businesses consciously decide not to become formal because informality enables them to enjoy some benefits and flexibility. Cultural alien theory states that some businesses do not want to become formal due to a disconnection between indigenous and modern institutions. They include businesses that lack legitimacy in the face of imported culture. Dobson and Ramlogan-Dobson (2012) identified personal characteristics, institutional barriers, burdensome bureaucracy and socio-cultural barriers as significant reasons for existence of informal businesses. Amuedo- Dorantes (2004) stated that complex registration process, corruption, high cost of registration, absence of awareness, excessive regulation and information barriers are responsible for existence of informal businesses. However, there are some businesses in the informal sector that possess unique characteristics distinct from the ones described above. These businesses have difficulty in entering the formal sector because of socio-cultural restrictions and secrecy that surrounds the business; not because they lack the resources. in fact, these businesses have workers who are learned, they generate reasonable income, admired by many people, serve global clients and have access to resources. Example of such businesses is African traditional spiritualists business, which some people believed to be illegitimate. They tend to operate in the informal sector because their activities are somewhat shrouded in secrecy. Although they played active role in traditional societies they seem to be denied a place in the formal economy.

Formalization Mechanisms of informal enterprises: The Role of Digital technology
Formalization of informal businesses entails changing the characteristics of businesses from informal to formal. It deals with bringing informal enterprises under regulatory framework and providing them with access to resources that were hitherto denied them. Direct intervention has been a popular method of formalizing informal businesses (Finscope, 2011). It entails simplifying registration procedures and other regulatory frame work such that informal

businesses could be accommodated. According to Olomi and Urassa (2016), government through its agencies provide interventions directly to informal business operators in the area of licensing, capacity building, credit programme, insurance schemes, legal support, market information, security, representation and management of businesses. This approach however has only helped a small fraction of informal businesses to formalize. This is because it did not remove the important barriers bedeviling informal businesses such as lack of trust, corruption and access to information. Another approach to formalization is indirect intervention where interventions are provided to informal businesses indirectly using business associations and cooperatives. In this approach, interventions that can aid formalization and improve access to formal opportunities are provided using self regulated mechanisms. Indirect intervention has achieved more success in developing economies than direct intervention and strengthening semi-formal associations like business associations and cooperatives have emerged as a policy thrust of many governments (Chen, 2012; Nelson, 2003).

In recent times, digital technology has facilitated formalization of informal businesses in an unusual way. Uptake of digital innovation has conditioned a large number of informal businesses to access formal opportunities, breaking the barriers between formal and informal businesses. Digital technology is an expansive term for gadgets, networks and procedures used to generate, store, manipulate and transmit information and data. It includes unified communication and telecommunication innovations such as computer mobile phones, internet, soft wares, audio-visual systems and host of other digital enabled devices that assist people in one way or the other. According to FATE (2014), they include services such as mobile phone, internet services, use of websites, social media, mobile money, ATM, online business platforms, online payment platforms, e-commerce arrangements that facilitate exchange, communication and relationships between and among people. Menasce (2014) observed that digital technology has led to emergence of business models and innovations that can be used by both informal and formal sector operators. In fact, digital innovations are sector blind; it has more inclusive impacts, benefitting people who were excluded from the formal sector in unprecedented way. As Casey (2012) concurred, convergence of digital technology and informal sector solutions has resulted in a form of hybrid innovations, enabling informal entrepreneurs to optimize informal practices. Its provision of inclusive programme has led to development of social entrepreneurship and opportunities in reaching customers, access to information, support services and ease for formalizing operations. Onyango et.al (2014) observed that digital technologies not only provides gender equality but also reduces barriers to information which prevent formalization. It makes products globally accessible by default, eliminating needs for physical resources and reducing cost. Digital technology eliminates infrastructural barriers, simplifies business operations, encourages real time response and synchronizes business operations in most efficient ways (Mvaura, 2009; Kumar and Welsum, 2013). Businesses both in the formal and informal sector see digital innovation as a source of competitive advantage for improving performance and breaking down barriers posed by distance, resources, time and lack of awareness. Digital technology is challenging the manner in which businesses are done traditionally. It has created an unstable environment enabling many informal businesses who maximized the innovations to see themselves in the formal sector. It has led to emergence of

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new players, optimal harmonization of economic opportunities and a platform for matching demand with supply easily.

Testing the reach and depth of the revolution brought about by digital technology can be achieved when one looks at its impact on people who are traditionally confined to the informal sector, businesses that do not have a place in the formal sector and people who reject other cultures. It has become imperative to study how has digital technology transform businesses that are shrouded in secrecy and considered illegitimate, businesses such as African traditional spiritualists businesses which many people considered to be at the boundary of life. Has digital technology reduced the barriers that hitherto hindered and entrenched them in the informal sector or has it created avenue for them to operate in the formal sector?

African Spiritualists Business

Spiritualists are people who in spiritually-based profession that help people to overcome challenges, gain enlightenment and healing. African traditional spiritualists are people who perform indigenous spiritual practices for their clients (Tunes, 2006). They include all people who use spiritual powers, knowledge and inherited skills to assist people solve problems that defied physical remedies. Examples are priests and priestesses of ancestral deities, fortune tellers, spiritual healers, hone setters, psychotherapists, herbalists, bone setters, diviners, mediums, magicians and rain makers. Most of these people are believed to be called by God (gods) and where forced into accepting the call. They use indigenous technology, and learned skills to harness spiritual forces, conduct trance, perform rituals, pray to gods, practice divination and discover secrets. Many are generalists while some focus on specific tasks. They rarely say no to their clients nor refer them to others since majority claim to possess knowledge and give customized treatment (Anyinam,2014). They are experienced at performing atonement, sacrifices, forgiveness, divination and rituals using objects like cowries, kola nut, white chalk, bones, water, mirrors, amulets and concoctions. Most of their powers are hereditary which they use to provide charms, prescribe rituals, ward off evil spirits, intercede for clients and link the gods with people. The general belief that guide the sector include the belief in spiritism (that the dead and spirits can communicate with the living, that the spiritual world control the physical, that one needs protection and guidance in order to scale through hurdles using rites, customs and reverence to powers. That there are inanimate objects that can attract or expel spirits and that few men and women can master and control the realm of the spiritual in order to change events and bring about happiness.

Their powers can be obtained by hereditary, laying on of hands, direct encounter with the spirit and by means of a ritual. According to Turaki (2014), rituals are ways of reaching and interacting with the spirits, giving rooms for totems, taboos and superstitions. Despite that some of the spiritualists do not wish their profession to be referred to as business, the fear of seeing it as a business is fading since young and educated spiritualists are willing to commercialize their profession. Some of them have obtained license from the appropriate authority and they have strong association that protects their interest. Whether African traditional spiritualists should earn charge money for their services has generated a lot of controversy but there seem to be a consensus that there is the need for fair and appropriate

compensation for work done. Spiritualists' services are becoming popular despite that people adopt modern lifestyle and changed to modern religion. Some of their clients believed that there are life issues that only this kind of people has answers to. Their clients range from politicians, to business people, to lovers, expatriates and housewives. An extract from a website of one of them listed their services to include recovering lost item, lottery spell, foretelling, getting promotion, healing barrenness, winning court cases, getting excellent grades in school, cure for mental illness, ending misunderstanding, money making ritual, curing nightmares, winning someone's love, obtaining spiritual powers, invocation and binding, exorcism, winning political seats, business success, debt recovery, breaking and casting spell and enchantment. Traditionally, advert was by word of mouth and referral because of the secrecy and perceived illegitimacy that characterized the business. However, there is a paradigm shift in the area as many of them are using innovative methods to reach their clients especially those in urban areas as well as to beat competition. "Authentic spiritualists do not advertise…" a 62 year old spiritualist argued during one of our interviews ".. Anyone who advertises is not real. Spirits brings clients to us so advert is unnecessary". But in contrast, a 46 year old herbalist reiterated the need for adverts. "Modernization has affected our profession. Migration to urban areas where social ties are loose disconnected us with many clients so we need to advertise. If you do not, you will be out of business, except you see the profession as a hobby and not as a means of livelihood. Warimu (2017) observed that many spiritualists have gone digital, using websites, Skype, twitter and other digital innovations to reach their clients and deliver their services. "Digitalization is the future and there is nothing wrong in using effective means to boast your business". This was the submission of a 51 year old traditional psychotherapist. However, there are still many spiritualists that stay away from digital innovations because they believed it could corrupt the trade but evidence showed that many of them are deploying digital innovations in order to beat competition, achieve popularity and generate more revenue (Warimu, 2017; Tunes, 2006)

The theory that provided framework for explaining the linkage between digital technology uptake and business formalization among African traditional spiritualists is the push-pull theory. The theory clarifies the distinction between motives and incentives that propel people to adopt or refuse to adopt a behavior. It stipulates that some factors keep people from accepting a new way which he referred to as pull factors. There are also factor that encourage people to seek change which are referred to as push factors. Motivated behavior results from a person as he/she is pushed or pulled towards an end state. Some spiritualists refrain from adopting digital innovations because of biological and psychological issues rooted in fear and disgust while others adopted digital innovation because of the environmental prospects and incentives such as goals to achieve, education and network they intend to build or belong to.

i. Methodology

The area of study is the seventeen states southern Nigeria. Snowballing technique and register of the spiritualist association were used to generate the probable list of African traditional spiritualists in the study area. 840 names were generated and twenty percent of the names were randomly selected to form the sample size. Out of the 168 which was the sample

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size, 28 of them declined participation. Therefore questionnaire was distributed to only 140 respondents.

Presentation of data

Table i. Nature of uptake of digital technology among African traditional spiritualists

Digital technology	Regular use	Irregular use	Rarely used	Never used
Mobile money/ ATM	31 (22%)	40 (29%)	15 (11%)	54 (38%)
Facebook	19 (14%)	49 (35%)	34 (24)	38 (27%)
Skype	8 (6%)	17 (12%)	11 (8%)	104 (74%)
Whatsapp	27 (19%)	32 (23%)	12 ((%)	69 (49%)
Email	17 (12%)	22 (15%)	23 (16%)	78 (55%)
Various service apps	7 (5%)	12 (9%)	17 (12%)	104 (70%)
Websites	19 (14%)	29 (21%)	10 (7%)	82 (59%)
Blog site	14 (10%)	16 (11%)	13 (9%)	97 (69%)
Ipad/Iphone/tablet	39 (28%)	36 (26%)	22 (16%)	43 (31%)
Laptop	8 (6%)	19 (14%)	3 (2%)	110 (79%)
Internet services	28 (20%)	32 (23%)	10 (7%)	70 (50%)
Desktop	5 (4%)	14 (10%)	4 (3%)	117 (84%)
Smart phones	46 (33%)	44 (31%)	17 (12%)	33 (24%)
Feature phone	123 (88%)	17 (12%)	0 (0%)	0 (0%)
Other digital enabled devices	4 (3%)	9 (6%)	12 (9%)	115 (82%)

Table i. revealed that major digital technology in use by African traditional Spiritualists include ATM, face book, Whatsapp, email, tablets, smart phones and internet services. While ones rarely used include Skype, various service app and desktop

Table ii. Formalization status of African traditional Spiritualists' Businesses

Formalization status	Frequency	Percentage (%)
Concluded formalization	11	8
In the process of formalization	17	12
About to commence formalization	40	29
Likely to formalize	43	31
Unlikely to formalize	29	20
Total	140	100

Table 2. shows that 92 percent of the respondents have not formalized their business operations while 20% do not want to formalize.

Table iii: Distribution on propensity to formalize among African traditional Spiritualists

Propensity to formalize	Frequency	Percentage
Very High	22	17
High	59	46
Low	26	20
Very Low	22	17
Total	129	100

Table 3 revealed that over 63% of the respondents have high propensity to formalize their business operations. 37 percent of the respondents have low propensity to formalize.

Table 4. Correlation between uptake of digital technology and formalization status

Pearson's Correlation coefficient	t-statistic	Sig.
0.72	7.350	0.031

Table 4 revealed that there was a strong positive relationship between uptake of digital technologies and formalization status.

Table5. ANOVA table showing whether difference exist between level of
uptake of digital technology and propensity to formalize

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.846	1	3.756	6.588	.035
Within Groups	39.978	139	.672		
Total	43.824	140			

DECISION: The results of the One way ANOVA in table 5. above showed an F- ratio value of 6.588 which was very significant at the conventional 5% level. As a result of this, the null hypothesis one as stated is rejected and we conclude that there is a significant difference between the level of uptake of digital technology and propensity to formalize business operations.

Discussion of Findings

Findings revealed that over 50% of the respondents use ATM and mobile money. Almost half of the respondents and internet sources, tablet.

Most common digital technology in use include feature phone, smart phone, ATM, tablet. Digital technology that was rarely or never used included Skype, various desktop, laptop, and other digital enable devices. In the same vein, digital technology that are used infrequently include email, website, blog site, face book, and whatsapp.

The table suggest that mobile phone technology has permeated deeply and the loved the gadgets (all of them have feature phone, 70% have smart phone and more than half have tablet) this is contrast to computer where only 14% use desktop an 20% use laptop. It is observed that there is gradual increase in the use of whatsapp, email, face book, website, blog site, and other internet enabled services among the respondents. However, most have not used Skype and various service apps like value shopping. This could be attributed to their educational level and perceived difficulty in using these services. Interestingly, the use of ATM effectively (over 70%) unlike perceived opinion that the avoid them.

Conclusion and Recommendations

Digital technology has permeated the society, affecting everybody who are traditionally conservative. It has also affected the manner in which the so called secretive and illegitimate businesses are conducted opening them up to the people and demystifying the influences that

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surrounds them. it has proved to be a bridge builder and critical at achieving inclusion, having provided access to people who felt that they do not have a place in the formal economy. There is a strong relationship between formalization status and level of uptake. People who use more of digital technology have higher propensity to formalize. This study has made a significant contribution in the area of bringing in the lime light that access to digital technology is a sure way to formalize informal businesses. Many informal enterprises that could not formalize directly and indirectly are gradually formalizing their operations owing to their uptake of digital technology.

They want people to see their craft and skills reach wider audience and even teach people and gain more followership. This is the opportunity digital innovation has provided for them cheaply. Although few people still believe that uptake of digital innovation negates the principle of the profession. Such mentality is fading away as people who call it their source of livelihood insisted on its transformation. Indeed, digital innovation has transformed the manner in which spiritual business is conducted, increasing their chances of formalization and providing their access to formal resources. This study concludes that African traditional spiritualism, an informal and illegitimate business has gone digital. Such digitalization has increased their propensity to formalize their operations in a significant way.

- Digitalization should be part of informal sector development strategy
- Digital operators should know the demography of their customers and engage the informal sector appropriately through advert, town hall meetings and special package
- Government agencies should reduce barriers to formalization by understanding causes and developing ways to achieve it. Special attention should be paid to people where profession is seen to be inexistent in the formal economy.

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