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## EFFECTS OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ACCESS ON THE PERFORMANCE OF INFORMAL MICRO- AND SMALL-BUSINESS ENTERPRISES: FURTHER EVIDENCE FROM NIGERIA

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This paper examines the effects of ICT access on the profitability levels of informal micro and small business enterprises in Nigerian. For formal sector organisations, studies have been conducted to verify this, but not much is known with respect to micro and small informal sector businesses. This study therefore intends to bridge this gap by carrying out an analysis of the effect of the access to mobile phone (a major component of ICTs that is fast finding common usage among informal sector enterprise-owners) on profitability level of informal micro and small businesses in Nigeria. The study relies on primary data on the informal sector enterprises collected by the Nigerian Institute for Social and Economic Research (NISER) in 2014. Basic descriptive statistics in addition to the Logit Regression model is used in the analyses of the data. Policy measures that will enhance further diffusion of ICT infrastructure among micro and small business to enhance their profitability are recommended at the end of the paper.

keywords: information & communication technology access, informal micro and small enterprises, profitability, nigeria.