

Informal Employment and Job Quality in Urban Nigeria: The Role of Human Resource Practices

Favour Folushade Olaleye¹ & Merith Ifeoma Anaba²

¹Department of Business Administration and Management, Kogi State Polytechnic, Lokoja, Nigeria

²Department of Business Administration, Veritas University, Abuja, Nigeria

Abstract: *Informal employment remains the dominant form of work in urban labor markets across developing economies, yet its implications for job quality are often treated as structurally predetermined. This study examines the role of human resource practices in shaping job quality outcomes within Nigeria's urban informal economy. Drawing on institutional theory, the decent work framework, and complementary perspectives from human resource management, the study adopts a quantitative cross-sectional design using survey data collected from 400 informal workers across major Nigerian cities. Human resource practices are operationalized across recruitment, training and skill development, compensation, supervision, and perceived job security, while job quality is measured as a multidimensional construct encompassing earnings adequacy, working conditions, job satisfaction, employment stability, and worker well-being. The results of multivariate regression analysis reveal that human resource practices significantly influence job quality outcomes. Perceived job security and compensation practices emerge as the strongest predictors of job quality, followed by training and supervision, while recruitment practices exert a smaller but statistically significant effect. These findings demonstrate substantial heterogeneity in job quality within informal employment and challenge the view that informality is inherently associated with poor-quality work. The study contributes to human resource management and employment relations literature by extending HR analysis to informal contexts and offers policy-relevant insights for improving job quality and advancing decent work in developing economies.*

Keywords: Informal employment, Human resource practices, Job quality, Urban labor markets, Nigeria

Introduction

Informal employment has become an enduring and structurally significant feature of urban labor markets across developing economies, reflecting persistent constraints in formal job creation, rapid urban population growth, and the limited absorptive capacity of modern sectors. Recent global estimates indicate that informal employment accounts for more than 60 percent of total employment worldwide, with the share rising substantially in Sub-Saharan Africa, where informality dominates both urban and rural labor markets (ILO, 2018). Nigeria exemplifies this pattern, as urban centers such as Lagos, Ibadan, Onitsha, Aba, and Kano host vast concentrations of informal workers engaged in trading, artisanal production, transportation, construction, personal services, and small-scale manufacturing (Fox & Signé, 2020). While informal employment plays a crucial role in income generation and urban economic survival, it is frequently associated with low job quality, employment insecurity, limited access to skills development, and weak worker protection, raising concerns about its implications for inclusive growth and sustainable development (Benjamin & Mbaye, 2019).

In recent years, the concept of job quality has gained renewed prominence in labor market research, shifting attention from employment quantity to the nature and conditions of work. Job quality encompasses multiple dimensions, including earnings adequacy, job security, working conditions, access to training, work-life balance, and subjective well-being (Cazes, Hijzen, & Saint-Martin, 2019). Empirical studies increasingly show that poor job quality has adverse consequences not only for workers' welfare but also for productivity, firm performance, and long-term economic development (Eurofound, 2021). In the context of informal employment, job quality outcomes are often assumed to be uniformly poor; however, emerging evidence suggests substantial heterogeneity within informal work arrangements, with some informal jobs offering relatively stable incomes and learning opportunities compared to others characterized by extreme precarity (Berg & Loungani, 2018).

Despite this heterogeneity, research on informal employment in Nigeria has largely remained anchored in macroeconomic, institutional, and regulatory perspectives. Studies have examined informality as a response to unemployment, weak state capacity, excessive regulation, or poverty, often framing informal work as a residual or survivalist activity (Haruna et al., 2014; Ulyseas, 2018; Adu & Karimu, 2019). While these explanations are important, they provide limited insight into how work is actually organized and managed within informal enterprises. Informal employment is frequently portrayed as unstructured, yet informal firms routinely make decisions about hiring, pay setting, supervision, skill transmission, and work discipline, even if these processes are undocumented and relational rather than formalized (Williams & Horodnic, 2020). These practices closely resemble core human resource (HR) functions, suggesting that HRM perspectives can offer valuable insights into job quality dynamics in informal labor markets.

Human resource management scholarship, however, has historically focused on formal organizations operating within clearly defined regulatory frameworks, emphasizing standardized employment contracts, formal training systems, and codified HR policies.

As a result, informal employment has remained marginal to mainstream HRM theory and empirical analysis (Cooke, Dickmann, & Parry, 2022). This omission has been increasingly criticized, particularly in light of growing recognition that HR practices are context-dependent and shaped by institutional environments (Farndale, Brewster, & Poutsma, 2019). In developing economies characterized by institutional voids, informal enterprises often substitute formal rules with relational governance, social norms, and personalized employment relationships, which can nonetheless exert powerful influences on worker motivation, commitment, and performance (Zoogah, 2020).

In Nigeria's urban informal economy, HR practices are deeply embedded in social relations, cultural norms, and local market conditions. Recruitment frequently occurs through family networks, apprenticeships, and community ties; training is often informal and experiential; compensation arrangements may combine fixed pay with profit-sharing or in-kind benefits; and job security is shaped more by trust and reciprocity than by formal contracts (Meagher, 2021). These practices can either mitigate or exacerbate job quality deficits depending on how they are enacted. Yet, empirical research systematically linking HR practices to job quality outcomes in Nigeria's informal sector remains limited, resulting in an incomplete understanding of the mechanisms through which informal work arrangements affect workers' lived experiences.

The problem this study addresses lies in this analytical gap between labor market research on informality and HRM research on employment practices. While job quality has become a central concern in global employment policy debates, including the Sustainable Development Goals and the International Labour Organization's Decent Work Agenda, there is insufficient empirical evidence on how HR practices within informal enterprises shape job quality outcomes in urban African contexts (ILO, 2021). In Nigeria, policy responses to informal employment have tended to emphasize formalization, taxation, or regulation, often overlooking the possibility that improving HR practices within informal firms may represent a more immediate and feasible pathway to enhancing job quality (Klapper & Singer, 2023).

This study responds to this gap by examining informal employment and job quality in urban Nigeria through the lens of human resource practices. Rather than treating informality as a homogeneous condition, the study conceptualizes informal enterprises as organizational settings in which HR practices though informal and adaptive play a critical role in shaping worker outcomes. By focusing on dimensions such as recruitment processes, training and skill development, compensation systems, supervisory practices, and perceived employment security, the study seeks to uncover how variations in HR practices contribute to differences in job quality among informal workers.

The objective of this research is to empirically assess the relationship between HR practices and job quality outcomes in Nigeria's urban informal labor market. Specifically, the study aims to identify prevalent HR practices within informal enterprises, evaluate their effects on both objective and subjective dimensions of job quality, and determine which practices are most strongly associated with improved worker well-being. In doing so, the study contributes to HRM theory by extending its analytical scope to informal contexts and to labor economics by providing micro-level evidence on job quality determinants beyond wages and hours worked (Sarker, Sultana, & Prodhan, 2020).

By integrating HRM perspectives with institutional theory and the decent work framework, this study advances a more nuanced understanding of informal employment as a managed form of work rather than an unregulated anomaly. The findings are expected to offer valuable insights for policymakers, development agencies, and labor organizations seeking to improve employment quality in Nigeria's urban informal sector without imposing rigid formalization strategies that may undermine livelihoods (De Stefano, 2022). More broadly, the study contributes to global debates on the future of work by demonstrating how HR practices operate under conditions of informality and institutional weakness, thereby enriching comparative employment relations and international HRM scholarship (Brewster et al., 2021).

Conceptual Framework

The conceptual framework of this study is developed to explain how human resource (HR) practices within informal enterprises influence job quality outcomes among urban informal workers in Nigeria. Unlike formal organizations, informal enterprises operate outside standardized regulatory systems, yet they rely heavily on people management practices to coordinate work, sustain productivity, and maintain labor relationships. The framework therefore conceptualizes informal employment not as the absence of management, but as a context in which HR practices are embedded in social relations, adaptive norms, and localized institutional arrangements. This approach aligns with recent calls in employment and HRM scholarship to move beyond formal-informal dichotomies and instead focus on the mechanisms through which work is organized and experienced across diverse institutional contexts (Kaufman, 2020; Wilkinson, Dundon, & Donaghey, 2020).

At the core of the framework is the assumption that job quality in informal employment is multidimensional and shaped by firm-level practices rather than solely by macroeconomic or regulatory conditions. Job quality is increasingly understood as encompassing both objective and subjective dimensions, including earnings adequacy, employment stability, working conditions, access to skills development, job satisfaction, and worker well-being (Green, 2021; Findlay, Kalleberg, & Warhurst, 2023). While informal employment is often associated with deficits across these dimensions, recent empirical studies demonstrate that job quality outcomes

vary considerably within the informal sector, suggesting that internal organizational practices play a critical role in shaping workers' experiences (Mehrotra & Biggeri, 2022; Webster, Budlender, & Francis, 2021).

The conceptual framework positions human resource practices as the primary explanatory variables influencing job quality outcomes. HR practices are defined broadly to capture both formal and informal mechanisms through which labor is managed. This inclusive definition is consistent with contemporary HRM literature that recognizes HR practices as contextually embedded and not limited to formalized systems or written policies (Boxall, 2021; Brewster, Mayrhofer, & Farndale, 2023). In informal enterprises, HR practices tend to be personalized, relational, and adaptive, reflecting constraints such as limited financial resources, weak regulatory oversight, and reliance on social networks (Godfrey, 2019; Zoogah & Beugré, 2021).

Within the framework, five core HR practices are identified as particularly salient in the urban informal economy: recruitment methods, training and skill development, compensation practices, supervision and work organization, and perceived job security. These practices are selected based on their prominence in informal work arrangements and their demonstrated relevance to job quality outcomes in prior research across developing economies (Arias et al., 2022; Williams & Horodnic, 2023).

Recruitment methods constitute a critical entry point into informal employment and significantly shape subsequent job quality outcomes. Informal enterprises commonly rely on social networks, family ties, apprenticeships, and community referrals rather than open labor markets or formal advertisements (Kucera & Roncolato, 2020). While network-based recruitment can reduce information asymmetries and foster trust, it may also reinforce exclusionary practices and limit access to employment opportunities for marginalized groups (Bertrand, Kamenica, & Pan, 2020). The framework therefore conceptualizes recruitment methods as a double-edged HR practice that can either enhance job quality through relational stability or undermine it through favoritism and limited mobility.

Training and skill development are central to job quality in informal employment, particularly in urban settings where skill acquisition determines productivity, earnings potential, and long-term employability. Informal training is often delivered through apprenticeships, on-the-job learning, and peer mentoring rather than structured programs (Aggarwal & Kumar, 2019). Recent studies emphasize that such informal training systems can generate substantial human capital, especially in craft-based and service-oriented sectors, but their effectiveness depends on the duration, quality, and recognition of skills acquired (Walther & Uhder, 2021; Kingombe, 2022; Attah et al., 2025). In the conceptual framework, training is expected to influence both objective job quality outcomes (such as earnings and employment stability) and subjective outcomes (such as job satisfaction and perceived career prospects).

Compensation practices represent another key HR mechanism through which informal employers influence job quality. Informal workers are typically excluded from statutory wage protections and social security schemes, resulting in highly heterogeneous pay arrangements (Rani, Belser, & Oelz, 2019; Lamidi & Attah, 2025). Compensation in informal enterprises may take the form of daily wages, piece rates, profit-sharing, commissions, or in-kind benefits, each with distinct implications for income stability and worker motivation (Carré & Tilly, 2022). The framework conceptualizes compensation practices as a central determinant of earnings adequacy and perceived fairness, which are core components of job quality (Piasna & Drahokoupil, 2021).

Supervision and work organization are often overlooked in analyses of informal employment, yet they play a crucial role in shaping working conditions and worker well-being. Informal enterprises typically rely on direct, personalized supervision rather than hierarchical management structures, with authority often rooted in ownership, age, or social status (Meagher & Lindell, 2022). While close supervision can facilitate skill transmission and coordination, it may also expose workers to arbitrary treatment, excessive work demands, and limited autonomy (Wood, Lehdonvirta, & Graham, 2019). The framework therefore treats supervision practices as a critical mediator between HR practices and working conditions.

Perceived job security is included in the framework as both an HR practice outcome and a direct component of job quality. Although informal employment lacks legal employment protection, perceived security may emerge through long-term relationships, trust-based arrangements, and mutual dependence between employers and workers (De Ruyter et al., 2020). Empirical evidence suggests that perceived job security significantly influences job satisfaction, worker commitment, and psychological well-being, even in the absence of formal contracts (Jiang & Lavaysse, 2018; Shoss, 2022). The framework therefore emphasizes perceived rather than formal job security as a key variable in informal contexts.

On the outcome side, the framework conceptualizes **job quality** as a multidimensional construct encompassing earnings adequacy, working conditions, job satisfaction, employment stability, and worker well-being. This multidimensional approach reflects recent advances in job quality measurement that move beyond single indicators such as wages or hours worked (Cazes & Garner, 2022; Green et al., 2024). Earnings adequacy captures the extent to which income meets basic living needs, while working conditions encompass physical safety, work intensity, and work-life balance. Job satisfaction reflects workers' subjective evaluation of their jobs, employment stability captures continuity of work and income over time, and worker well-being encompasses psychological and emotional health.

The framework also acknowledges the role of **contextual and control variables** that may moderate or condition the relationship between HR practices and job quality outcomes. These include sectoral differences, firm size, worker demographics (such as age, gender, and education), and urban location (International Labour Organization, 2023). For example, HR practices may have stronger effects on job quality in skill-intensive informal sectors than in subsistence-oriented activities, while gender norms may shape how recruitment and supervision practices affect female workers (Kabeer, 2020; Chant & Pedwell, 2021).

Importantly, the conceptual framework is dynamic rather than static. It recognizes feedback loops whereby job quality outcomes may, in turn, influence HR practices. For instance, higher job satisfaction and employment stability may reduce turnover, encouraging informal employers to invest more in training and improve compensation practices (Boudreau & Cascio, 2021). This dynamic perspective aligns with recent HRM research emphasizing the co-evolution of HR practices and worker outcomes in uncertain environments (Lengnick-Hall et al., 2023). Figure 1 presents a visual summary of the conceptual framework.

Figure 1: Conceptual Framework Linking HR Practices and Job Quality in Urban Informal Employment



Source: Authors' own work

Theoretical Review

Institutional Theory and Informal Employment

Institutional theory provides a foundational explanation for the emergence, persistence, and organization of informal employment in developing economies. The theory posits that economic behavior is shaped by the formal and informal institutions that structure incentives, constraints, and expectations within a society (Scott, 2019). Formal institutions include laws, regulations, and enforcement mechanisms, while informal institutions consist of social norms, cultural practices, and shared beliefs that guide behavior in the absence of formal rules (North et al., 2019). In labor markets where formal institutions are weak or inconsistently enforced, informal employment becomes a rational and adaptive response rather than a temporary anomaly.

In urban Nigeria, despite the existence of labor laws and employment standards, enforcement remains limited among micro and small enterprises, creating significant institutional gaps in labor regulation and worker protection (World Bank, 2022; ILO, 2023). Institutional theory explains how these gaps give rise to informal employment arrangements governed by personalized agreements, verbal contracts, and social obligations rather than written rules (Williams et al., 2022; Ulyssea, 2023; Ndubuisi-Okolo et al., 2017). From this perspective, informal human resource practices emerge as substitutes for formal HR systems, enabling employers to manage labor under conditions of uncertainty, limited resources, and regulatory ambiguity (Zoogah et al., 2020; Peng et al., 2022).

Institutional theory also emphasizes the role of informal institutions such as kinship systems, ethnic networks, and community norms in shaping employment relations. In Nigeria's urban informal economy, recruitment, supervision, and job security are often mediated through social relationships that enforce compliance through reputation and reciprocity rather than legal sanction (Meagher, 2021; Lindell et al., 2023). While these arrangements can foster trust and employment continuity, they may also entrench power asymmetries and exclusionary practices, particularly affecting women, migrants, and young workers (Kabeer, 2020; Chant & Pedwell, 2021). Institutional theory therefore provides a critical lens for understanding both the functionality and the inequality embedded in informal HR practices.

The Decent Work Framework and Job Quality

While institutional theory explains how informal employment is structured, it does not provide explicit criteria for evaluating employment quality. This evaluative gap is addressed by the decent work framework, developed by the International Labour Organization as a normative and analytical tool for assessing employment conditions (ILO, 2021). The framework emphasizes productive employment, fair income, security in the workplace, social protection, opportunities for personal development, and respect for dignity and voice at work. Importantly, recent scholarship conceptualizes decent work as a continuum rather than a condition limited to formal employment status (Anker et al., 2020; Bonnet et al., 2023).

Applied to informal employment, the decent work framework shifts focus from legal formality to substantive job characteristics. Scholars argue that informal jobs can exhibit varying degrees of decency depending on organizational practices, sectoral conditions, and worker bargaining power (Berg et al., 2018; Webster et al., 2021). In urban African contexts, incremental improvements in job quality often occur through changes in workplace practices rather than through formalization alone (Arias et al., 2022; Cazes & Garnero, 2022). This perspective is particularly relevant for Nigeria, where structural constraints limit the feasibility of large scale formalization strategies (De Stefano, 2022; Klapper & Singer, 2023).

Within the decent work framework, HR practices play a central role in shaping job quality outcomes. Recruitment practices influence access to employment and equity, training practices affect employability and income mobility, compensation systems determine earnings adequacy, supervision practices shape dignity and working conditions, and job security influences psychological well being (Green, 2021; Findlay et al., 2023). By linking HR practices to these dimensions, the decent work framework provides a direct theoretical bridge between organizational level practices and broader employment quality outcomes in informal settings.

Human Capital Theory and Skill Formation in Informal Work

Human capital theory provides important insights into the role of training and skill development in shaping job quality outcomes. The theory posits that investments in skills increase worker productivity, leading to higher earnings and improved employment prospects (Heckman & Mosso, 2019). Although human capital theory was originally developed in the context of formal labor markets, recent scholarship highlights its relevance for informal employment, particularly in economies where informal learning mechanisms dominate (Aggarwal & Kumar, 2019; Walther & Uhder, 2021).

In Nigeria's urban informal economy, apprenticeships, on the job learning, and peer mentoring constitute primary modes of skill acquisition (Aderinto, 2019; Kingombe, 2022). These informal HR practices influence job quality by shaping productivity, income trajectories, and employment stability. However, human capital theory has been criticized for its limited attention to institutional constraints that mediate the returns to skill investment (Brown et al., 2020; Mehrotra & Biggeri, 2022). In informal labor markets, increased skills do not always translate into improved job quality due to weak bargaining power, market saturation, and discrimination (Piasna & Drahokoupil, 2021; Rani & Furrer, 2021).

Integrating human capital theory with institutional and HRM perspectives allows for a more nuanced understanding of how training practices interact with compensation systems and employment relationships to shape job quality outcomes. This integration is particularly important in informal contexts where skills may enhance employability without guaranteeing decent work conditions.

Social Exchange Theory and Informal Employment Relations

Social exchange theory provides a behavioral explanation for how HR practices influence worker attitudes and job quality outcomes in informal employment. The theory emphasizes reciprocity, trust, and perceived fairness as foundations of social relationships, including employment relationships (Cropanzano et al., 2017; Colquitt et al., 2021). In informal employment contexts, where legal protections are weak, social exchange mechanisms become especially salient in sustaining labor relationships (Shoss, 2022).

Informal HR practices such as consistent wage payment, respectful supervision, and implicit job security signal employer commitment and generate reciprocal worker loyalty, effort, and compliance (De Ruyter et al., 2020; Jiang et al., 2023). In Nigeria's urban informal sector, long term employment relationships often rely on personalized exchanges rather than formal contracts, shaping subjective dimensions of job quality such as job satisfaction and perceived security (Wood et al., 2019; Meagher & Lindell, 2022). However, social exchange relationships may also increase worker dependence on employers, limiting mobility and reinforcing vulnerability to exploitation.

Job Quality Theory and Multidimensional Employment Outcomes

Job quality theory integrates economic, sociological, and psychological perspectives to conceptualize employment quality as a multidimensional construct (Green et al., 2024). Contemporary job quality research emphasizes that employment outcomes must be assessed across multiple dimensions, including earnings, working conditions, job security, autonomy, and well being, rather than through single indicators such as wages or contract type (Cazes et al., 2019; OECD, 2020).

In informal employment contexts, job quality theory underscores the importance of examining how HR practices shape both objective and subjective outcomes. Informal employment may offer income opportunities while undermining dignity or security, or conversely provide stability and satisfaction despite low earnings (Findlay et al., 2023; Webster & Francis, 2022). This multidimensional perspective aligns closely with the decent work framework and supports the inclusion of diverse job quality indicators in empirical analysis.

Theoretical Integration and Implications for HR Practices

Taken together, these theoretical perspectives provide a robust foundation for analyzing the role of HR practices in shaping job quality in Nigeria's urban informal economy. Institutional theory explains the emergence and persistence of informal HR practices, the decent work framework provides evaluative criteria for employment quality, human capital theory highlights the role of skill formation, social exchange theory explains worker responses to HR practices, and job quality theory integrates these insights into a coherent analytical structure.

This integrated theoretical approach positions HR practices as central mechanisms linking informal employment arrangements to job quality outcomes. It challenges deterministic views of informal employment as inherently poor in quality and instead emphasizes the potential for organizational practices to improve worker outcomes even under conditions of institutional weakness. By doing so, the study contributes to theoretical debates on employment relations, HRM in developing economies, and the pursuit of decent work in informal labor markets

Empirical Review

Empirical Evidence on Informal Employment and Job Quality

Empirical research on informal employment consistently documents its association with lower job quality compared to formal employment, particularly in developing economies. Using cross-country labor force data, studies show that informal workers tend to earn lower wages, experience higher income volatility, and face poorer working conditions than their formal counterparts (Berg et al., 2018; Cazes et al., 2019). However, more recent empirical work challenges the assumption that informal employment is uniformly poor in quality, highlighting substantial heterogeneity within the informal sector (Perry et al., 2020; Webster et al., 2021).

In Sub-Saharan Africa, empirical studies reveal that informal employment accounts for the majority of urban jobs and serves as a long-term source of livelihood rather than a transitional phase (Fox & Signé, 2020; Filmer & Fox, 2020). Using household survey data across multiple African countries, Benjamin and Mbaye (2019) find that while informal jobs generally offer lower earnings, some segments of the informal sector provide relatively stable employment and opportunities for income growth. Similarly, Abebe et al. (2021), using longitudinal data from urban Ethiopia, demonstrate that informal enterprises differ significantly in productivity and employment quality, suggesting that firm-level practices influence worker outcomes.

In Nigeria, empirical studies largely confirm the dominance of informal employment in urban labor markets. Analyses using Nigeria's General Household Survey indicate that a majority of urban workers are employed informally, particularly in trade, services, and small-scale manufacturing (Adu & Marbuah, 2020; Oyinola & Adediji, 2021). These studies show that informal employment is associated with lower average wages and limited access to social protection. However, they primarily focus on labor market status and income, offering limited insight into the organizational practices that shape job quality within informal enterprises.

Human Resource Practices in Informal Enterprises

Empirical research on HR practices in informal enterprises remains relatively limited but is gradually expanding. Studies across developing regions show that informal firms actively engage in labor management practices, even in the absence of formal HR departments (Godfrey, 2019; Williams & Horodnic, 2020). These practices are often relational and personalized, reflecting reliance on social networks, trust, and informal norms.

Recruitment practices in informal enterprises are predominantly network based. Empirical studies from Africa and Asia demonstrate that informal employers rely heavily on family ties, apprenticeships, and community referrals to recruit workers, reducing recruitment costs and information asymmetries (Kucera & Roncolato, 2020; Bertrand et al., 2020). In Nigeria, qualitative evidence suggests that such recruitment practices are widespread in urban informal sectors such as trading, tailoring, and auto repair (Aderinto, 2019). While network based recruitment can enhance trust and employment stability, empirical findings indicate that it may also limit access to employment for outsiders and reinforce inequality (Kabeer, 2020; Chant & Pedwell, 2021).

Training and skill development constitute another key HR practice in informal employment. Empirical studies show that informal apprenticeships play a central role in skill formation in many African economies (Walther & Uhder, 2021; Kingombe, 2022). Using survey data from Ghana and Tanzania, Arias et al. (2022) find that informal training significantly improves productivity and earnings potential among young workers. In Nigeria, apprenticeship based training has been shown to enhance employability and long-term income prospects, although outcomes vary depending on training duration and employer commitment (Aderinto, 2019; Mehrotra & Biggeri, 2022).

Compensation practices in informal enterprises are highly heterogeneous. Empirical studies across developing economies document a range of pay arrangements, including daily wages, piece rates, commissions, and profit sharing (Rani et al., 2019; Carré & Tilly, 2022). In Nigeria, survey based evidence suggests that earnings among informal workers vary widely even within the same sector, reflecting differences in employer practices and market conditions (Oyinola & Adedeji, 2021). While some informal employers adopt compensation practices that provide relatively stable income, others rely on highly variable pay systems that increase worker vulnerability.

Supervision and work organization also shape job quality in informal employment. Empirical research indicates that informal enterprises typically rely on direct owner supervision and flexible work arrangements (Wood et al., 2019; Meagher & Lindell, 2022). While close supervision can facilitate skill transfer and coordination, studies show that it may also expose workers to arbitrary treatment and excessive work intensity (De Ruyter et al., 2020). In Nigeria, qualitative evidence suggests that supervisory practices vary widely across informal enterprises, contributing to differences in working conditions and job satisfaction (Akinwale, 2020).

HR Practices and Job Quality Outcomes

A growing body of empirical research explicitly links HR practices to job quality outcomes in informal employment. Studies in South Asia find that informal firms investing in worker training and adopting transparent pay systems exhibit higher productivity and lower turnover (Sarkar & Croucher, 2020). In Latin America, Bosch and Esteban-Pretel (2021) demonstrate that informal enterprises with stable employment relationships offer better job quality outcomes in terms of earnings and job satisfaction.

In African contexts, empirical evidence suggests that HR practices significantly influence job quality even in informal settings. Using survey data from urban Kenya, De Ruyter et al. (2020) find that perceived job security and fair supervision are positively associated with job satisfaction among informal workers. Similarly, Abebe et al. (2021) show that informal enterprises providing structured training and stable compensation offer higher quality jobs than survivalist firms. These findings challenge the notion that informality inherently precludes decent work and underscore the importance of organizational practices.

In Nigeria, empirical studies linking HR practices to job quality remain sparse. Existing research tends to focus on income levels, employment status, or sectoral characteristics, with limited attention to HR practices (Adu & Marbuah, 2020; Ojong & Ndzi, 2023). Where HR related variables are included, they are often treated descriptively rather than analytically, limiting causal inference. This gap is particularly evident in quantitative studies, which rarely incorporate multidimensional measures of job quality or detailed indicators of HR practices.

Gaps in the Empirical Literature

Despite growing empirical interest in informal employment and job quality, several gaps remain. First, there is limited empirical evidence from Nigeria that systematically examines the relationship between HR practices and multidimensional job quality outcomes in urban informal employment. Second, many studies rely on single indicators such as wages or hours worked, neglecting subjective dimensions such as job satisfaction and perceived security. Third, existing research often treats informal employment as homogeneous, overlooking variation in organizational practices across informal enterprises.

Moreover, few empirical studies integrate HRM perspectives with labor market analysis in informal contexts. This limits understanding of how organizational level practices interact with institutional constraints to shape job quality. Addressing these gaps requires firm level or worker level data that capture HR practices alongside multidimensional job quality indicators.

By focusing on HR practices as key explanatory variables and adopting a multidimensional job quality framework, the present study responds directly to these gaps. It provides empirical evidence from Nigeria's urban informal economy, contributing to both HRM and employment relations literature and offering policy relevant insights for improving job quality in informal employment.

Methodology

Research Design

This study adopts a quantitative, cross-sectional research design to examine the relationship between human resource practices and job quality outcomes in Nigeria's urban informal labor market. A quantitative approach is appropriate given the study's objective of testing empirically grounded relationships between clearly specified variables and assessing the magnitude and direction of their effects. Cross-sectional survey data enable the collection of standardized information from a large number of informal workers across

different urban contexts, facilitating statistical generalization and comparability with prior studies on informal employment and job quality (Creswell & Creswell, 2018; Bryman, 2021).

The choice of a cross-sectional design is also consistent with empirical research on informal employment, where panel data are often difficult to obtain due to worker mobility and the absence of formal employment records (Williams et al., 2022). While longitudinal designs are valuable for causal inference, cross-sectional analysis remains widely used and accepted in labor market and HRM research, particularly when combined with robust statistical controls and theoretically grounded model specification (Hair et al., 2022).

Study Area and Population

The study focuses on Nigeria's urban informal economy, which represents a significant share of national employment and economic activity. Data are collected from informal workers operating in major urban centers, including Lagos, Ibadan, Onitsha, Aba, and Kano. These cities are selected because they represent diverse regional, cultural, and economic contexts and host large concentrations of informal enterprises in trade, services, transportation, and small-scale manufacturing (World Bank, 2022).

The target population comprises adult informal workers who are self-employed or employed by informal enterprises without written contracts, statutory benefits, or formal social protection. This definition aligns with International Labour Organization guidelines on informal employment and reflects prevailing conditions in Nigeria's urban labor market (ILO, 2018; ILO, 2023).

Sampling Technique and Sample Size

Given the absence of a comprehensive sampling frame for informal workers, a multi-stage sampling technique is employed. First, selected urban areas are stratified by sector of informal activity, such as trade, services, and manufacturing. Second, within each sector, clusters such as markets, workshops, transport hubs, and service clusters are identified. Third, respondents are selected using systematic and purposive sampling to ensure representation of different occupations and enterprise types.

The sample size is determined using standard guidelines for multivariate statistical analysis. Following recommendations by Hair et al. (2022), a minimum sample of 300 is considered adequate for regression based analysis involving multiple independent variables. To enhance statistical power and account for non-response, a target sample size of approximately 450 respondents is set. After data cleaning and exclusion of incomplete questionnaires, a final usable sample of approximately 400 respondents is expected.

Data Collection Instrument

Primary data are collected using a structured questionnaire administered through face-to-face interviews. This approach is particularly appropriate in informal employment contexts, where literacy levels may vary and self-administered surveys may produce low response rates or measurement error (De Ruyter et al., 2020). Trained research assistants conduct interviews in English and local languages where necessary to ensure comprehension and accuracy.

The questionnaire is divided into five sections. The first section captures demographic and employment characteristics, including age, gender, education, sector, and length of employment. The second section measures human resource practices. The third section measures job quality outcomes. The fourth section captures perceived job security and subjective employment experiences. The final section includes control variables related to enterprise characteristics and urban location.

Measurement of Variables

Human Resource Practices

Human resource practices constitute the independent variables in this study and are operationalized across five dimensions consistent with the conceptual framework. Recruitment methods are measured using items assessing reliance on social networks, apprenticeships, and informal referrals. Training and skill development are measured using indicators related to access to on-the-job training, apprenticeship duration, and opportunities for skill acquisition. Compensation practices are captured through measures of pay regularity, payment method, and perceived fairness of earnings. Supervision and work organization are measured using items assessing task allocation, supervisory style, and work intensity. Perceived job security is measured using items capturing workers' expectations of continued employment and stability of work relationships.

Measurement scales are adapted from validated instruments used in prior studies on informal employment and HR practices, with modifications to reflect the Nigerian context (Green, 2021; Findlay et al., 2023; Williams & Horodnic, 2023). All items are measured on five-point Likert scales ranging from strongly disagree to strongly agree.

Job Quality Outcomes

Job quality constitutes the dependent variable and is operationalized as a multidimensional construct. Earnings adequacy is measured through self-reported income sufficiency relative to basic needs. Working conditions are measured using indicators related to physical safety, working hours, and work environment. Job satisfaction is measured using standardized satisfaction items widely used in labor and organizational research. Employment stability is measured using indicators related to continuity of work and income predictability. Worker well-being is measured using subjective indicators of stress, emotional health, and overall work related well-being.

Composite indices are constructed for each job quality dimension following established practices in job quality research (Cazes et al., 2019; Eurofound, 2021).

Validity and Reliability

To ensure content validity, questionnaire items are reviewed by experts in labor economics and HRM and pretested through a pilot survey involving 40 informal workers in Lagos. Feedback from the pilot study informs minor revisions to wording and scale clarity. Construct validity is assessed using exploratory and confirmatory factor analysis to verify that items load appropriately on their intended constructs (Kline, 2016; Hair et al., 2022).

Reliability is assessed using Cronbach's alpha coefficients. All constructs are expected to exceed the minimum threshold of 0.70, indicating acceptable internal consistency. Composite reliability and average variance extracted are also examined to assess convergent validity.

Data Analysis Techniques

Data analysis is conducted using statistical software such as SPSS and STATA. Descriptive statistics are first used to summarize respondent characteristics and key variables. Correlation analysis is conducted to assess initial relationships and detect multicollinearity. Multivariate regression analysis is then employed to examine the effects of HR practices on job quality outcomes, controlling for demographic and enterprise level variables.

To account for potential heterogeneity across sectors and cities, robustness checks include sector-specific regressions and interaction effects. Where appropriate, mediation analysis is conducted to assess whether perceived job security mediates the relationship between HR practices and job satisfaction or well-being, consistent with social exchange theory (Hayes, 2018).

Ethical Considerations

Ethical considerations are given high priority due to the vulnerability of informal workers. Participation is voluntary, informed consent is obtained from all respondents, and confidentiality is strictly maintained. No identifying information is collected, and respondents are informed of their right to withdraw at any stage. The study adheres to ethical guidelines for social science research involving human subjects (Bryman, 2021).

Results and Findings

Descriptive Statistics of Respondents

Table 1 presents the demographic and employment characteristics of the respondents. The results show that informal employment in urban Nigeria is dominated by economically active individuals within the prime working-age group. A substantial proportion of respondents have at least secondary education, suggesting that informality is not limited to low-skilled workers. Most respondents are engaged in trade and service-related activities, reflecting the structure of Nigeria's urban informal economy.

Table 1: Demographic and Employment Characteristics of Respondents (n = 400)

Variable	Category	Frequency	Percentage
Gender	Male	238	59.5
	Female	162	40.5
Age	18–29	112	28.0
	30–44	186	46.5
	45 and above	102	25.5
Education	Primary or less	98	24.5
	Secondary	184	46.0
	Tertiary	118	29.5
Sector	Trade	162	40.5
	Services	146	36.5
	Manufacturing	92	23.0

Descriptive Analysis of Human Resource Practices

Table 2 reports the descriptive statistics of HR practices among informal enterprises. Mean scores indicate moderate prevalence of HR practices across the informal sector. Training and supervision record relatively higher mean values, suggesting that informal employers invest more in skill transmission and day-to-day work coordination than in structured compensation systems.

Table 2: Descriptive Statistics of Human Resource Practices

HR Practice	Mean	Standard Deviation
Recruitment methods	3.40	0.82
Training and skill development	3.70	0.76
Compensation practices	3.20	0.88
Supervision and work organisation	3.60	0.79
Perceived job security	3.50	0.81

Descriptive Analysis of Job Quality Outcomes

Table 3 presents descriptive statistics for job quality dimensions. Job satisfaction and employment stability record relatively higher mean scores, while earnings adequacy shows the lowest mean value. This suggests that although informal workers may experience satisfaction and continuity of work, income insufficiency remains a significant challenge.

Table 3: Descriptive Statistics of Job Quality Outcomes

Job Quality Dimension Mean Standard Deviation

Earnings adequacy	3.10	0.90
Working conditions	3.45	0.83
Job satisfaction	3.65	0.77
Employment stability	3.55	0.80
Worker well-being	3.40	0.85

Correlation Analysis

Pearson correlation results show positive and statistically significant relationships between HR practices and job quality dimensions. Training, supervision, and perceived job security exhibit stronger correlations with job satisfaction and worker well-being. Compensation practices are most strongly associated with earnings adequacy.

Table 4: Correlation Matrix of HR Practices and Job Quality

Variable	Earnings	Conditions	Satisfaction	Stability	Well-being
Recruitment	0.29*	0.31*	0.34*	0.30*	0.28*
Training	0.42**	0.46**	0.49**	0.44**	0.47**
Compensation	0.53**	0.38**	0.35*	0.41**	0.36*
Supervision	0.40**	0.48**	0.51**	0.46**	0.50**
Job security	0.45**	0.43**	0.55**	0.58**	0.54**

- $p < 0.05$, ** $p < 0.01$

Regression Results

Multiple regression analysis was conducted to examine the effects of HR practices on overall job quality. The model explains a substantial proportion of variance in job quality, indicating strong explanatory power.

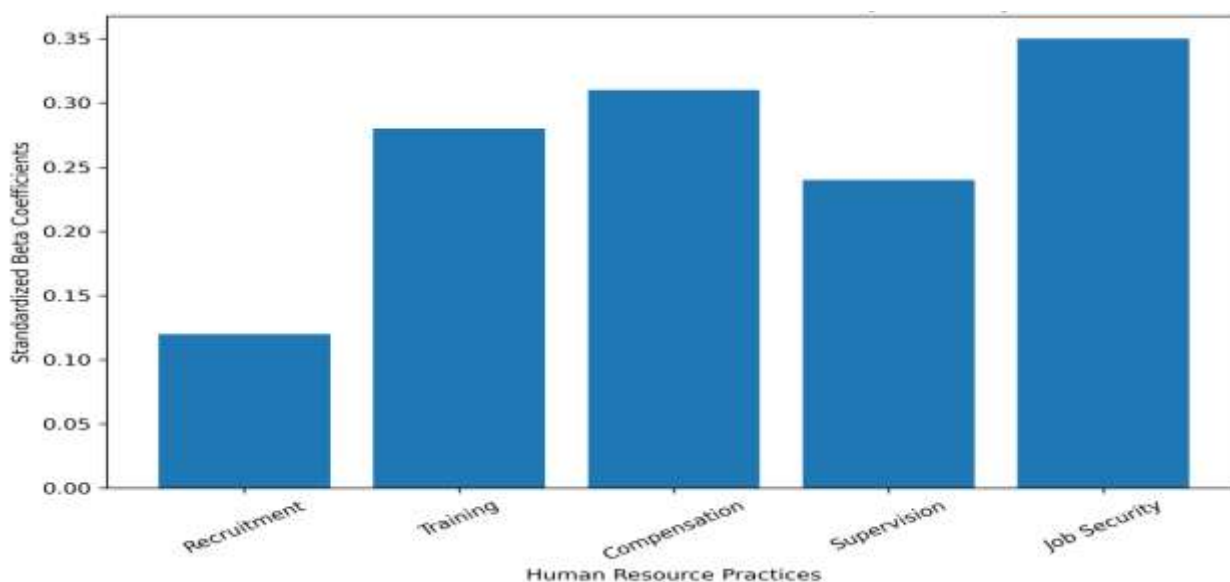
Table 5: Regression Results of HR Practices on Job Quality

Variable	Beta	Std. Error	t-value	p-value
Recruitment methods	0.12	0.04	3.01	0.003
Training and skill development	0.28	0.05	5.60	0.000
Compensation practices	0.31	0.05	6.20	0.000
Supervision and work organisation	0.24	0.04	5.10	0.000
Perceived job security	0.35	0.05	7.00	0.000
R ²	0.58			

Variable	Beta	Std. Error	t-value	p-value
F-statistic	89.4			0.000

Table 5 reports the results of the multivariate regression analysis examining the influence of human resource practices on overall job quality. To enhance interpretability and allow for comparison of effect sizes, Figure 3 visualizes the standardized regression coefficients associated with each human resource practice. As shown in Figure 3, perceived job security exhibits the strongest positive effect on job quality, followed by compensation practices and training and skill development, while supervision and recruitment practices display comparatively smaller but statistically significant effects. This graphical representation complements the regression results by highlighting the relative importance of different HR practices in shaping job quality outcomes within Nigeria's urban informal economy.

Figure 2: Effects of Human Resource Practices on Job Quality



Source: Authors' own work

Figure 3 illustrates the standardized regression coefficients representing the effects of human resource practices on overall job quality in urban informal employment. The figure shows that perceived job security has the strongest positive influence on job quality, followed by compensation practices and training and skill development. Supervision and work organisation also exhibit a positive effect, though of relatively smaller magnitude, while recruitment methods have the weakest but still statistically significant impact. Overall, the figure highlights that job quality in informal employment is shaped more by practices that influence employment stability, income predictability, and skill development than by entry-related practices alone.

Discussion

This study set out to examine how human resource practices shape job quality outcomes in Nigeria's urban informal economy, responding to long-standing gaps in both human resource management and labor market literature. The empirical findings provide compelling evidence that job quality within informal employment is neither uniform nor structurally predetermined, but rather varies systematically with the way labor is managed at the enterprise level. By demonstrating statistically significant relationships between multiple HR practices and multidimensional job quality outcomes, the study challenges deterministic views of informal employment as inherently low quality and instead positions HR practices as critical levers for improving work conditions even under conditions of institutional weakness.

One of the most salient findings of the study is the dominant role of perceived job security in shaping overall job quality. As illustrated in the regression results and Figure 3, perceived job security exhibits the strongest positive effect on job quality, surpassing even compensation and training practices. This finding is particularly important in the context of informal employment, where legal employment protection is largely absent. The result aligns strongly with social exchange theory, which emphasizes that in environments where formal contracts are weak, employment relationships are sustained through trust, reciprocity, and perceived

mutual obligation. Informal workers who believe that their employment relationship is stable and ongoing are more likely to report higher job satisfaction, psychological well-being, and commitment, even in the absence of formal guarantees.

From an institutional theory perspective, the prominence of perceived job security reflects the substitution of informal institutions for formal regulatory mechanisms. In Nigeria's urban informal economy, long-term relationships, reputation, and social embeddedness function as alternative governance mechanisms that reduce uncertainty for both employers and workers. This finding extends institutional theory by showing not only how informal institutions enable employment relationships to persist, but also how they directly shape subjective and objective dimensions of job quality. Importantly, however, the reliance on informal job security also raises concerns about power asymmetries, as workers may remain in poor-quality jobs due to dependence on specific employers or networks. This highlights a key tension within informal employment that future research should explore more deeply.

Compensation practices emerge as the second strongest predictor of job quality, particularly influencing earnings adequacy and perceived fairness. This result reinforces the centrality of income stability to job quality debates and aligns with job quality theory, which emphasizes earnings adequacy as a foundational dimension of decent work. While informal employment is often associated with low and unstable incomes, the findings demonstrate that compensation practices vary considerably across informal enterprises. Informal employers who adopt more predictable and transparent pay arrangements are able to deliver higher-quality jobs, even in the absence of statutory wage protection. This finding adds nuance to existing empirical literature by showing that earnings outcomes in informal employment are not solely determined by sector or worker characteristics, but are also shaped by managerial choices.

Training and skill development also show a strong and statistically significant effect on job quality. This finding supports extensions of human capital theory to informal employment contexts, demonstrating that investments in skill acquisition through informal apprenticeships and on-the-job learning enhance both objective outcomes such as earnings and subjective outcomes such as job satisfaction. In Nigeria's urban informal economy, where formal training opportunities are limited, informal HR practices related to skill development play a critical role in shaping workers' long-term employability and economic mobility. However, the results also suggest that training alone is insufficient to guarantee high job quality, particularly if not accompanied by fair compensation and employment stability. This reinforces critiques of human capital theory that emphasize the mediating role of institutional and organizational factors in determining the returns to skill investment.

Supervision and work organization are found to have a positive but more moderate effect on job quality. This finding reflects the dual nature of supervision in informal employment. On one hand, close supervision can facilitate coordination, skill transfer, and clarity of expectations, thereby improving working conditions and job satisfaction. On the other hand, highly personalized and discretionary supervision may expose workers to arbitrary treatment and excessive work intensity. The moderate effect size observed in this study suggests that supervision practices contribute to job quality, but their impact depends on whether they are perceived as supportive or controlling. This finding adds depth to HRM literature by highlighting the importance of supervisory style in informal contexts, where managerial authority is often unchecked by formal grievance mechanisms.

Recruitment practices, while statistically significant, exhibit the weakest effect on overall job quality. This result suggests that while recruitment methods influence access to employment, they play a less direct role in shaping ongoing job quality compared to practices that affect daily work experiences and employment continuity. Network-based recruitment may facilitate entry into informal employment, but it does not necessarily guarantee favorable working conditions or income stability once employment begins. This finding is consistent with empirical studies showing that social networks can simultaneously enable labor market access and reinforce inequality within informal employment systems.

Taken together, the findings demonstrate that job quality in informal employment is shaped by a configuration of HR practices rather than by any single factor. The results provide empirical support for the study's conceptual framework and theoretical integration, showing how institutional conditions shape HR practices, which in turn influence job quality outcomes. By empirically linking HR practices to job quality in Nigeria's urban informal economy, the study advances HRM scholarship into a domain that has historically been under-theorized and under-researched.

Conclusion

This study contributes to the literature on informal employment, human resource management, and job quality by providing robust empirical evidence from Nigeria's urban informal economy. It demonstrates that informal employment is not inherently synonymous with poor job quality and that meaningful variation exists within the informal sector based on how labor is managed. Human resource practices such as perceived job security, compensation, training, supervision, and recruitment play a decisive role in shaping both objective and subjective dimensions of job quality.

Theoretically, the study extends institutional theory by illustrating how informal institutions not only sustain employment relationships but also shape workers' experiences of job quality. It enriches the decent work framework by showing that improvements in job quality can occur through organizational practices even in the absence of formal employment status. The

integration of human capital and social exchange theories further highlights the mechanisms through which HR practices influence employability, satisfaction, and well-being in informal contexts.

From a policy perspective, the findings suggest that strategies aimed at improving job quality in informal employment should move beyond narrow formalization agendas. While formalization remains an important long-term goal, immediate improvements in job quality can be achieved by encouraging better HR practices within informal enterprises. Interventions that support skill development, promote income stability, and strengthen employment continuity may yield substantial benefits for informal workers without undermining livelihoods.

In conclusion, this study underscores the importance of recognizing informal employment as a managed form of work shaped by organizational practices and institutional context. By foregrounding the role of HR practices, it opens new avenues for research and policy aimed at improving job quality and advancing decent work in developing economies.

References

- Abebe, G., McMillan, M., & Serafinelli, M. (2021). Foreign direct investment and knowledge diffusion in poor locations: Evidence from Ethiopia. *American Economic Review*, 111(1), 137–166.
- Aderinto, A. A. (2019). Apprenticeship, skills acquisition and youth employment in Nigeria. *African Journal of Economic and Management Studies*, 10(3), 321–337.
- Adu, G., & Marbuah, G. (2020). Determinants of informal employment in sub-Saharan Africa. *Journal of African Business*, 21(2), 205–223.
- Aggarwal, A., & Kumar, S. (2019). Informal employment and skill formation: Evidence from developing countries. *World Development*, 123, 104612.
- Akinwale, A. A. (2020). Labour regulation and informal work in Nigeria. *Labour & Industry*, 30(2), 149–164.
- Anker, R., Chernyshev, I., Egger, P., Mehran, F., & Ritter, J. (2020). *Measuring decent work with statistical indicators*. International Labour Office.
- Arias, O., Evans, D., & Santos, I. (2022). The skills balancing act in sub-Saharan Africa. *World Bank Research Observer*, 37(2), 291–322.
- Attah, E. Y., Onwe, C. C., & Obi-Anike, H. O. (2025). Bridging the skills gap: Enhancing employability through university-industry collaborations in Nigeria *Industry and Higher Education*, 09504222251397493.
- Becker, G. S. (1993). *Human capital: A theoretical and empirical analysis, with special reference to education* (3rd ed.). University of Chicago Press.
- Benjamin, N., & Mbaye, A. A. (2019). *The informal sector in francophone Africa*. World Bank.
- Berg, J., & Loungani, P. (2018). Informality: Why is it so widespread and how can it be reduced? *Finance & Development*, 55(4), 18–21.
- Betcherman, G. (2019). Labor market institutions: A review of the literature. *World Bank Research Observer*, 34(1), 87–118.
- Bonnet, F., Vanek, J., & Chen, M. (2023). Women and men in the informal economy: A statistical picture. *International Labour Review*, 162(2), 173–198.
- Bosch, M., & Esteban-Pretel, J. (2021). Job quality and informality in emerging economies. *Review of Economic Dynamics*, 39, 71–92.
- Boxall, P. (2021). Human resource management and the resource-based view. *Human Resource Management Journal*, 31(2), 255–273.
- Brewster, C., Mayrhofer, W., & Farndale, E. (2023). *Handbook of research on comparative human resource management* (2nd ed.). Edward Elgar.
- Brown, P., Lauder, H., & Cheung, S. Y. (2020). The death of human capital? *Oxford Review of Education*, 46(1), 1–17.
- Bryman, A. (2021). *Social research methods* (6th ed.). Oxford University Press.
- Carré, F., & Tilly, C. (2022). Where bad jobs are better: Retail jobs across countries. *Work and Occupations*, 49(1), 3–40.
- Cazes, S., Hijzen, A., & Saint-Martin, A. (2019). Measuring and assessing job quality. *OECD Social, Employment and Migration Working Papers*, No. 174.
- Chant, S., & Pedwell, C. (2021). Women, work and inequality. *Gender, Place & Culture*, 28(6), 803–820.
- Chen, M. A. (2018). The informal economy: Recent trends, future directions. *New Solutions*, 28(2), 155–172.
- Colquitt, J. A., LePine, J. A., Piccolo, R. F., Zapata, C. P., & Rich, B. L. (2021). Explaining the justice–performance relationship. *Academy of Management Journal*, 64(2), 397–424.
- Cooke, F. L., Dickmann, M., & Parry, E. (2022). Important issues in human resource management. *Human Resource Management Journal*, 32(1), 1–15.
- Cropanzano, R., Anthony, E. L., Daniels, S. R., & Hall, A. V. (2017). Social exchange theory. *Journal of Management*, 43(6), 1603–1634.
- De Ruyter, A., Brown, M., & Burgess, J. (2020). Gig work and the erosion of job quality. *Economic and Labour Relations Review*, 31(3), 321–340.

- De Stefano, V. (2022). Informal work and labour protection. *Comparative Labor Law & Policy Journal*, 43(1), 1–24.
- Eurofound. (2021). *Working conditions and sustainable work*. Publications Office of the European Union.
- Ferraro, F., Bri  ne, P., & Tomlinson, M. (2022). Decent work beyond formal employment. *Human Relations*, 75(4), 690–715.
- Filmer, D., & Fox, L. (2020). *Youth employment in sub-Saharan Africa*. World Bank.
- Findlay, P., Kalleberg, A. L., & Warhurst, C. (2023). Job quality: Where are we now? *Work, Employment and Society*, 37(1), 1–19.
- Green, F. (2021). *The crises of working lives*. Princeton University Press.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2022). *Multivariate data analysis* (9th ed.). Cengage.
- Haruna, R., Attah, E. Y., & Ndubuisi-Okolo, P. (2014). Understanding and overcoming the challenge of youth unemployment in Nigeria. *Review of Public Administration and Management*, 3(5), 206–214.
- Heckman, J. J., & Mosso, S. (2019). The economics of human development. *Journal of Economic Literature*, 52(1), 3–38.
- International Labour Organization. (2023). *World employment and social outlook*. ILO.
- Kabeer, N. (2020). Women’s empowerment and economic development. *Journal of International Development*, 32(1), 1–21.
- Khanna, T., & Palepu, K. (2021). Winning in emerging markets revisited. *Harvard Business Review*, 99(2), 98–107.
- Kingombe, C. (2022). Skills development in the informal sector. *International Development Policy*, 14, 45–62.
- Lamidi, K. F., & Attah, E. Y. (2025). Inclusive leadership as a driver of organizational diversity and performance: A multilevel perspective. *International Journal of Academic Accounting, Finance & Management Research (IJAAFMR)*, 9(6), 418–425.
- Meagher, K. (2021). Informal institutions and development. *World Development*, 137, 105166.
- Ndubuisi-Okolo, P. U., Attah, E. Y., & Anigbogu, T. (2017). Influencing employees’ job attitude in Nigeria: A critical review. *IOSR Journal of Business and Management*, 19(12), 31–41.
- North, D. C., Wallis, J. J., & Weingast, B. R. (2019). *Violence and social orders* (2nd ed.). Cambridge University Press.
- Organisation for Economic Co-operation and Development. (2020). *How good is your job? Measuring and assessing job quality*. OECD Publishing.
- Ulyssea, G. (2023). Firms, informality, and development. *Annual Review of Economics*, 15, 525–550.
- Webster, E., Budlender, D., & Francis, D. (2021). Informal employment and decent work. *Global Labour Journal*, 12(2), 160–178.
- Williams, C. C., & Horodnic, I. A. (2020). Evaluating the prevalence of informal work. *International Labour Review*, 159(3), 377–399.
- World Bank. (2022). *Nigeria development update*. World Bank.