Work Quality in Nigeria's Formal Wage Employment, "Voluntary" Exit and Well-being in Informal Self-employment

by

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DEDICATION

This dissertation is dedicated to individuals who remain steadfast in pursuing their dreams of better lives despite the constraints foisted on them by the social and institutional arrangements they were born into.

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LIST OF ABBREVIATIONS AND ACRONYMS

ATTOI	At the time of interviews
BCN	British Council Nigeria
CA	Capability Approach
CBN	Central Bank of Nigeria
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
ECCE	Early childhood care and education
EFCC	Economic and Financial Crimes Commission
EFInA	Enhancing Financial Innovation & Access
ENECE	United Nations Economic Commission for Europe
EU	European Commission
FCT	Federal Capital Territory
FDIs	Foreign Direct Investments
FGN	Federal Government of Nigeria
FMPWH	Federal Ministry of Power, Works and Housing
FRN	Federal Republic of Nigeria
FWE	Formal Wage Employment
GERA	Global Entrepreneurship Research Association
ICLS	International Conference of Labour Statisticians
IISD	International Institute for Sustainable Development
ILO	International Labour Organisation
ISE	Informal Self-employment
KMO	Kaiser-Meyer-Olkin
LGAs	Local Government Areas
MDAs	Ministries, Departments and Agencies
MMR	Mixed-methods research
NBS	Nigeria National Bureau of Statistics
NEP	Nigeria Employment Policy
NHIS	National Health Insurance Scheme
NNPC	Nigerian National Planning Commission
OECD	Organisation for Economic Co-operation & Development

OSGF	Office of the Secretary to the Government of the Federation
PCA	Principal Component Analysis
PENCOM	National Pension Commission
PFAs	Pensions Fund Administrators
PPP	Purchasing Power Parity
PTA	Parents' Teachers Association
PRA	Pension Reform Act
SAPs	Structural Adjustment Programmes
SDGs	Sustainable Development Goals
SMEDAN	Small & Medium Scale Enterprises Development Agency of Nigeria
SMEs	Small and Medium Scale Enterprises
SSA	Sub-Saharan African
STEM	Science, Technology, Engineering and Mathematics
UN	United Nations
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
USD	United States Dollars
WB	World Bank
WDI	World Development Indicators
WEFWE	While Entering Formal Wage Employment
WLB	Work-Life Balance
WLFWE	While leaving formal wage employment
WWII	World War II (Second World War)

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CHAPTER ONE

INTRODUCTION AND PROBLEM STATEMENT

1.1 Background of the Study

In dominant discourses, decent work deficits and workers' vulnerability to socioeconomic insecurity in informal employment, including self-employment is often attributed to the absence of the kind of legal entitlement to employment-linked benefits and resources that embodies formal wage employment (Gatti et al., 2014, p. 46; International Labour Organisation [ILO], 2002; 2014a, pp. 11, 37; 2014b; 2015a, pp. 26-27). However, it is also true that many formal wage workers are trapped in poor quality jobs, with limited socioeconomic mobility prospects (European Commission, 2018, p. 23; ILO, 2020, p. 11; Sehnbruch, 2008, p. 561; World Bank, 2015a). How then do we explain this phenomenon despite the legal entitlement to employment-linked benefits and resources supposedly enshrined in their employment contracts? This is what I examined in this dissertation. Historically, and consistent with the Fordist model of standard and permanent contract, formal wage employment has often been reputed as the harbinger of good quality work, with capacity to generate appreciable socioeconomic outcomes due to workers' legal entitlement to employment-linked benefits (European Commission, 2018, p. 53; Folawewo & Orija, 2020, p. 3; ILO, 2014a, p. 47; Perry et al., 2007, pp. 26, 43).

This notion subsequently informed the dualistic conception of the labour market in traditional labour economic literature. Lewis (1954) and Harris and Todaro (1970), for example, envisaged a differential clustering of jobs offering attractive working conditions and compensation (utility) in the formal sector, while those offering poor working conditions and compensation (disutility) are concentrated in the informal sector, or broadly speaking, informal employment (see Dahl et al., 2009, p. 7; Fields, 2007, p. 26; Folawewo & Orija, 2020, p. 3; Williams & Round, 2008, pp. 370-371). In view of this disadvantaged employment status,

assisting workers in informal employment to transition to formal employment, which is believed to offer better socioeconomic mobility prospects has become a global development priority (European Commission, 2018, p. 75; ILO, 2002, p. 1; 2014a, p. 11; United Nations, 2016, p. 26).

The foregoing suggests contrary to empirical evidence (see ILO, 2019a, pp. 12, 62) that, increasing the share of workers in formal wage employment necessarily precludes them from poor work quality and deprivations in valuable capabilities. Giving credence to this assumption is the fact that most studies on work quality have been undertaken in more developed countries with arguably better employment supportive interventions, unlike less developed countries (Burchell et al., 2014, p. 460; Organisation for Economic Co-operation & Development [OECD], 2014, p. 122; World Bank, 2012, p. 85). Yet, even in the developed countries, the deterioration of work quality in formal wage employment has become a key development challenge due to factors such as globalisation, demographic transition, intermittent global economic turbulences and widespread concern about the sustainability of the welfare state (ILO, 2014b; 2015a; OECD, 2014, p. 44; Shapland & Heyes, 2017; World Bank, 2012, p. 293).

Similarly, in many developing countries, translating formal wage employment to improved work quality is usually not a straightforward process, but involves workers' confronting owners of capital and often compromising state institutions. Evidence suggests that workers' aspirations for improved capabilities through work and their modes of achievement are often incompatible with the interests of political and economic elites (Burchell et al., 2014, p. 464; Clark, 2015, p. 2; Miles, 2014, p. 1047; Sehnbruch et al., 2015, p. 206). Therefore, drawing from the lived experiences, perceptions and assessments of workers in Nigeria, this dissertation questions the credulous use of legal entitlement (or absence thereof) to benefits and resources (salaries/wages, pensions and healthcare services/health insurance) stipulated in workers'

employment contracts to proxy work quality in the labour markets of developing countries. This argument is premised on the fact that legal entitlement to such resources or benefits (or absence thereof) does not often resonate with workers perceptions, experience and evaluation of the various aspects of work, given their personal, social and environmental conversion factors (Monteith & Giesbert, 2016, p. 826; Sen, 1999, pp. 70-71; World Bank, 2012, p. 306). Besides, the assumption often fails to acknowledge factors beyond monetary rewards and other fringe benefits, such as personal initiatives, engagement in mentally and physically stimulating work, autonomy and other intrinsic aspects of work that workers value (Deranty & MacMillan, 2012, pp. 389; Lange, 2012; Morris, 2012; Parasuraman & Simmers, 2001).

This dissertation demonstrates how weak regulations of labour and employment relationships, intermittent macroeconomic instability and labour market precarity drive deterioration of work quality in Nigeria's formal wage employment and transform our conventional understanding of the demographics of workers voluntarily quitting to take up informal self-employment. Scholars and researchers acquainted with political and socioeconomic developments in Nigeria, particularly between the latter half of the 1980s through the 1990s could allude to the near collapse of governance machineries and deterioration in physical and social infrastructure that continue to undermine the country's development prospects (ActionAid Nigeria, 2015; Iyoha, 2008; Meagher, 2015; Nigerian National Planning Commission, 2004; Obadan, 2008; Obadan & Edo, 2008; United Nations Development Programme [UNDP], 2016a). At the core of this abysmal situation was the macroeconomic instability that accompanied the implementation of the structural adjustment programmes (SAPs) in 1986 (Aye, 2017, p. 3; Meagher, 2009; 2010; 2011; Meagher & Yunusa, 1996; Obadan, 2008; Iyoha, 2008). SAPs were geared towards promoting efficiency in governance and delivery of public services. However, many of the policy initiatives through which these

objectives were to be achieved, including public sector reforms, removal of subsidies, privatisation, deregulation and fiscal consolidation led to a decline in the budgetary allocations to the social sector, especially health, education, housing and pensions (Meagher & Yunusa, 1996, p. 2; see also Overa, 2007, p. 541). These exacerbated households' economic pressure, as most of them were compelled to pay more to access routine public services (Anaemene, 2016, p. 56; Iyoha, 2008; Obadan, 2008; Treichel, 2010, p. 21; World Bank, 2015a, p. viii; 2015b, p. 9; 2016a, p. 6).

The rapid inflation that ensued, coupled with increased job insecurity arising from prolonged wages and salaries freeze, stagnated promotion prospects and mass retrenchment in the public and private sectors greatly diminished confidence in the protective security that formal wage employment was thought to provide (Meagher & Yunusa, 1996, p. 7; Treichel, 2010, p. 21). For example, Nigeria's currency, the Naira, lost 99 percent of its value between 1985 and 1999 to inflation (Meagher, 2009, p. 411). Between 1992 and 1995 alone, inflation rate in the country averaged 50 percent annually (World Bank, 2013a, p. 4), thereby undermining the real value of formal wage earnings. Over these years, most Nigerians' hope of socioeconomic mobility through formal wage jobs has remained unfulfilled, as unemployment, underemployment and decent work deficits became (and continue to be) perhaps the most widely discussed development challenges facing the country (Treichel, 2010, p. 1; World Bank, 2015a, p. viii). At the same time, many retired workers remain trapped in old-age poverty despite holding formal wage jobs during the most active periods of their lives (see Cole, 2017; Enhancing Financial Innovation and Access & National Pension Commission, 2014, pp. 9-10).

Consequently, many formal wage workers realised regrettably that the dependence on formal wage earnings solely for their households' sustenance is no longer feasible. The growing number of formal wage workers simultaneously holding multiple jobs, often in the informal

sector to cope with wage stagnation and irregularity of earnings, particularly since the 1990s attests to this (Meagher, 2011, p. 57; Meagher & Yunusa, 1996, pp. 7-8; World Bank, 2015a, p. 19). Similarly, workers who lost their jobs to restructuring and unable to find more befitting formal sector jobs were compelled to seek refuge in informal employment (Federal Government of Nigeria [FGN] & ILO, 2015; Treichel, 2010; UNDP, 2016a, p. 93; World Bank, 2015a, p. 5). Unsatisfied with the socioeconomic mobility prospects in formal wage employment, many Nigerian professionals and non-professionals also opted out voluntarily and sought alternative paths, including migrating to other parts of the world, particularly Europe and North American countries presumed to offer better prospects. A few also migrated to African and Asian countries usually as a step-wise migration strategy to these former destinations (Akinyoade, 2019, pp. 33-35). The period also witnessed incessant workers' agitations for better work quality through demonstrations, strikes and subsequent violent suppression of labour movements by Nigeria's defunct military regimes (Adewumi & Adenugba, 2010; Aye, 2017, p. 3; FGN & ILO, 2015, p. 6; Houeland, 2018; Onyejeli, 2011, pp. 2-3, 12-13).

Although the implementation of SAPs failed largely to achieve its objectives (Iyoha, 2008; Obadan, 2008), the need for accelerated reforms became even more imperative on return to sustained democratic rule in 1999 (Okpanachi & Obutte, 2015, pp. 256, 261). The relative political stability and better management of the Nigerian economy, following the transition were rewarded with sustained growth, which averaged 8 percent per annum between 2000 and 2014 (World Bank, 2016a, pp. 9-11; see also Treichel, 2010, p. 23; World Bank, 2016b, pp. 8, 87; 2019b). Despite this impressive growth performance, unemployment, underemployment and uncertainty about the prospects of decent jobs persist in Nigeria (FGN & ILO, 2015; Treichel, 2010; UNDP, 2016a; World Bank, 2015a; 2016a; 2016b). Indeed, the World Bank (2015a, p. xx) estimates that around 40-50 million decent jobs will be required to address the

job deficits in the country between 2010 and 2030. Consequently, navigating the competitive selection process to enlist in the few available formal wage jobs is often a daunting challenge (Treichel, 2010, p. 183). Moreover, being the symbolic representation of good quality work, it remains uncommon to find workers already enlisted in these few jobs voluntarily quitting to take up informal self-employment, which is considered more vulnerable to socioeconomic deprivations (Folawewo & Orija, 2020, p. 15; see also Danquah et al., 2019, pp. 4, 19; Fields, 2019, p. 4; Natarajan et al., 2020, p. 26; Nunez, 2017, p. 84).

Yet, an increasing number of Nigerian workers are taking to this route for reasons not necessarily related to human capital deficiencies (see Folawewo & Orija, 2020, pp. 8, 22), contrary to theoretical predictions (La Porta & Shleifer, 2014, pp. 109, 114; Todaro & Smith, 2012, p. 328). Indeed, a recent government report entitled: *Public Service Reforms in Nigeria 1999-2014: A Comprehensive Review* alluded to the deteriorating quality of work in Nigeria's formal wage employment despite targeted reforms embarked upon since 1999 (see Office of the Secretary to the Government of the Federation [OSGF], 2015, pp. 7, 70). Decent work challenges in the country's formal wage employment were further worsened by the 2008 global economic crisis, as many employers were compelled to reduce employees' salaries and other benefits. Many formal wage workers experienced delays in the payments of their salaries, while some employment-linked benefits were completely halted due to various cost-saving measures introduced by their employers. The cumulative effects of the global economic crisis eventually plunged Nigeria's economy into a recession in 2016, further stifling the prospects of decent work in the country (National Bureau of Statistics & Small & Medium Scale Enterprise Development Agency of Nigeria [NBS & SMEDAN], 2017, p. 35; Central Bank of Nigeria [CBN], 2016, p. 173; World Bank, 2016a, p. 9).

Despite these transformations, studies assessing workers' perceptions about the quality of

their work, their reasons for voluntarily quitting formal wage employment to take up informal self-employment and their post-transitioning well-being in developing countries, including Nigeria remain scarce (see Fields, 2019, pp. 4, 8). Therefore, this dissertation aims to bridge this gap. By exploring the perceptions of workers about their work quality, I intend to situate their stories within the macroeconomic, institutional and sociocultural contexts that govern how work is experienced rather than relying on mere labour regulatory frameworks, as is often the case in dominant discourses. This perspective is very useful for assessing and comparing employment regulatory frameworks with workers' lived experiences (see UNDP, 2016a, p. 13).

The study proceeds with the understanding that there are various factors that affect how workers perceive the quality of their work. These factors could be personal, such as the extent to which work allows workers to achieve agency goals (for example, personal development and career mobility aspirations) or instrumental objectives (for example, meeting household consumption and human capital development needs). They could also be organisational (for example, relationship with colleagues at work and degree of fairness in reward allocations). Others could be institutional (for example, structural reforms and management of employment-linked social protection such as minimum wage, pension and health insurance). While this study acknowledges the different influences of these various aspects and indeed, draws insights from them, it is a micro-level study, which relies on the perspective of workers themselves to assess their work quality. This chapter lays the foundation for subsequent chapters of this dissertation. The chapter proceeds with the problem statement and definitions of key terms used in the study. It goes on to present the study's objectives and research questions. Also covered in this chapter are the significance of the study, a brief description of the analytical and methodological approaches as well as the study's scope and limitations. Finally, the chapter presents the outline of the dissertation.

1.2 Problem Statement

There is substantial evidence that the quality of work that people do, and the extent to which they are able to convert work-related resources to valuable functionings and capabilities are important determinants of their quality of life, and to a considerable extent, that of their family members (European Commission, 2018; OECD, 2013; UNDP, 2015; World Bank, 2012). Unfortunately for many workers in developed and developing countries, the last four decades have witnessed less predictable connection between work and socioeconomic emancipation (ILO, 2015a; UNDP, 2015; World Bank, 2012; 2013). More puzzling is the fact that despite its inherent legal entitlement to benefits and resources, formal wage employment is becoming more like informal employment in many respects, particularly workers' vulnerability to socioeconomic insecurity (Miles, 2014; Shapland & Heyes, 2017). Yet, compared to formal wage employment, informal employment has often been the focus of research and social protection policy advocacy (Williams & Round, 2008). While this is understandable given the fact that most working poor are found in informal employment, including self-employment (ILO, 2002; 2014c), the quest to achieve the decent work agenda rests on addressing decent work deficits in both formal employment and informal employment (Perry et al., 2007, p. 48; UNDP, 2015; United Nations, 2016; World Bank, 2012). This reality prompts us to ask new questions about the ideal-typical conception of formal wage employment and the lived experiences of workers, particularly in developing countries.

Therefore, as I argue in this dissertation, legal entitlement to employment-linked benefits/resources neither says much about workers effective access to these ideal-typical benefits nor does it adequately account for the process through which they convert work-related resources to well-being outcomes. There is a possibility that legal prescriptions of entitlements enshrined in workers employment contracts detach from work quality and workers' well-being

that are being targeted by such prescriptions. This contradiction is worth investigating because, as some scholars have argued, in the absence of effective implementation of employment and labour regulations, the distinction between formal employment and informal employment in terms of protecting workers and their families from socioeconomic vulnerabilities risks losing its practical significance (Castells & Portes, 1989, p. 13; Portes, 2010, p. 141; Sassen, 1998, p. 156).

In view of the foregoing, this dissertation emphasises the need for a shift in the analytical focus on legal entitlement to benefits and resources that supposedly embodies formal wage employment, to an assessment of the extent to which it translates to good quality work, with appreciable well-being prospects for workers and their families. This implies that we must not stop at knowing what legal prescriptions are intended to do, but most importantly, we must assess what they actually do to make work decent for workers in developing countries. As a prerequisite to the development of policies to achieve decent work, we must also seek to know how possible disconnect in this regard affect the labour market transition decisions of workers. Consistent with Fields (2019, p. 8), we must be able to assess how such transitions (for example, from formal wage employment to informal self-employment) affect workers' well-being. Finally, questions about the interactions between gender and the well-being outcomes of such transitions must be asked to ensure that we do not intentionally or unintentionally reproduce disadvantages for some workers. These are the issues that have been taken up in this dissertation.

1.3 Definition of Key Terms

1.3.1 Formal Wage Employment

Employment types are often classified in terms of their conformity or deviation from the "Fordist model" of a standard and permanent contract, with workers' legal entitlement to social security benefits as its key distinguishing feature (Tansel & Ozdemir, 2015, p. 9; Treichel, 2010,

p. 30). Formal wage employment, often used synonymously as decent work, is widely believed to fulfill this requirement (Monteith & Giesbert, 2016, p. 817; Perry et al., 2007, p. 46; Shapland & Heyes, 2017, p. 375). Thus, Vosko (2010, p. 51) describes the standard employment relationship as "…a regulatory architecture built upon employee status (i.e. the bilateral employment relationship), standardized working time (normal daily, weekly, and annual hours), and continuous employment (permanency)…". The standard employment relationship forms the cornerstone upon which the extension of labour protection, social benefits, adequate wages and social wages to workers and their family members is predicated (Vosko, 2010, pp. 51-52).

Corroborating the above definition, the ILO (2016a, pp. xxi, 7) describes the standard employment as "…work that is full time, indefinite, as well as part of a sub-ordinate and bilateral employment relationship between an employee and an employer". The definitions above suggest that formal employment represents jobs in enterprises that are legally protected, with capacity for contract enforcement because they operate in compliance with enterprise registration, labour and environmental standards as well as tax regulations of a state (World Bank, 2013b, pp. 168, 176-177). Moreover, formal wage employment symbolises good quality jobs, which pays adequate wages and protects workers from socioeconomic vulnerabilities (Canagarajah & Sethuraman, 2001, pp. 2, 46; Folawewo & Orija, 2020, p. 3; ILO, 2017, p. 8). It is thus distinguished from other forms of employment by its explicit or implicit employment contract that guarantees a basic salary or wage independent of the financial fortunes of the enterprises where work is undertaken (ILO, 2016a, p. 17; UNDP, 2015, p. 51). Therefore, formal employees are workers who work in a standard, dependent and bilateral employment relationship, with legal entitlements to a permanent full-time tenure, salaries or wages and other fringe benefits (ILO, 2015a, p. 13; World Bank, 2015a, p. 6).

In view of the definitions above, formal wage employment is conceived in this study as the

provision of mental, emotional and physical labour for a legally registered organisation as integral parts of a standard and permanent contract in return for salaries/wages, social security benefits, such as pensions and/or health insurance/healthcare delivery services and other psychosocial benefits. Similarly, workers who carry out jobs on behalf of legally registered and labour regulatory compliant enterprises in return for salaries/wages, social security benefits, such as pensions and/or health insurance/healthcare delivery services and other psychosocial benefits are referred to as formal wage workers or employees in this study.

1.3.2 Informal Employment and Self-employment

Although controversies persist regarding the conceptualisation of informal employment (World Bank, 2012, p. 64), the phenomenon has undoubtedly received greater clarity since the early 1990s, thus facilitating a clearer delineation of its boundaries (Meagher, 2013, p. 4). Consequently, the term is now increasingly understood as the whole range of employment types (variously described as non-standard, contingent, vulnerable, atypical and precarious employment, which often includes self-employment) which do not or partially conform to the legal and social protection prototype associated with formal wage employment (Arnold & Bongiovi, 2013, p. 289; ILO, 2015b, p. 1; 2016a, p. 2). Informal employment is also envisioned by the 17th International Conference of Labour Statisticians as the totality of jobs in formal and informal enterprises (own-account workers, employers in their own informal sector enterprises, contributing family workers, members of informal producers' cooperatives) that are in law or practice not subject to labour, income taxation and social protection regulations of the state, especially pension and health insurance (ILO, 2003, Paragraph 3 [1 and 5], pp. 13-14; see also Chen, 2007, p. 1; Fields, 2007, p. 29; World Bank, 2012, p. 49). The above definition implies that mere enterprise registration constitutes an insufficient precondition to be considered formal unless the actual operations of the enterprise are consistent with the labour and enterprise

regulatory laws of the state.

On the other hand, self-employment refers to "…jobs where the remuneration is directly dependent on the profits (or the potential for profits) derived from the goods and services produced (where own consumption is considered to be part of profits)" (ILO, 2015a, p. 32). The self-employed takes important decisions or delegate responsibilities to others, as may be necessary for the daily operations, transactions and general well-being and performance of the enterprise (UNDP, 2015, p. 51). The self-employed mainly operates in the informal economy, which is believed to be characterised by socioeconomic vulnerability, lack of effective representations and weak bargaining powers to negotiate decent wages and better conditions of work (ILO, 2002). The majority of the self-employed are engaged in tertiary production, particularly petty trading and equipment repair/servicing, which are direct consequences of the challenges they face at engaging in more productive activities because of their low human capital endowments and the poor's quest to insure against deficient state-led social protection policies and institution-induced risks (Chen, 2012; La Porta & Shleifer, 2014).

The self-employed predominantly operate small and micro enterprises, which are owned and managed by single individuals, often employing household labour (La Porta & Shleifer, 2014). Workers in the informal economy often earn below national minimum wages and constitute the most deprived for whom social protection interventions are required to stabilise (Chen, 2007, pp. 3, 7; ILO, 2002; Temkin, 2009, p. 150). As a result of these disadvantages, assisting self-employed informal workers to transition to formal employment is considered a key strategy for alleviating poverty, addressing inequality and promoting social cohesion in contemporary development discourse (ILO, 2002; 2014b; UNDP, 2015; Vanek et al., 2014; World Bank, 2012).

However, although most workers and enterprises operating in the informal economy might

do so under undesirable conditions, some do demonstrate a great deal of initiatives, dynamism, and entrepreneurial prowess (see Hart, 1973, pp. 68, 88), phenomena which heighten the debates on their definitional characteristics. While some engage in informal work for immediate consumption smoothening, others strive towards long term objectives of enterprise expansion and assets accumulation (Chen, 2007, p. 1; Chen, 2012). Indeed, a few workers in the informal economy earn more (Chen, 2007) and report similar or better well-being outcomes than their counterparts in formal wage employment (Monteith & Giesbert, 2016, p. 830; Perry et al., 2007, p. 126). This may have influenced the recent assertion by the World Bank (2012a, p. xiii) that, given appropriate state regulations and guided incentives, informal employment could be as transformational as formal wage employment.

1.3.3. Conceptualisation of Informal Enterprises in Nigeria

The formal sector in Nigeria comprises public and large private enterprises that are subjected to stricter enterprise and labour regulations (Folawewo & Orija, 2020, p. 2). On the other hand, the informal sector is characterised by micro, small and medium-scale enterprises. These enterprises are often engaged in a variety of businesses, including: agro-based enterprises (crops and livestock production), trading (conventional and online), hairdressing salon, fashion designs or tailoring, information and communication technology firms engaged in the sale of computer or mobile phone accessories or software development, mechanics, vehicle spare parts and electrical/electronics, operators of minibuses and taxicabs, private clinics and pharmaceutical shops. They may not be registered or registered, but do not comply with enterprise or tax regulations due to their low visibility to the agencies of the state, poor documentation of business transactions, among others (Civil Society Legislative Advocacy Centre [CISLAC], 2013, p. 5; Monye & Abang, 2020). In particular, the Nigerian National Bureau of Statistics (2010, p. 50) defines an informal sector activity as “that which operates

without binding official regulations (but it may or may not regulate itself internally) as well as one that operates under official regulations that do not compel rendition of official returns on its operations or production process". From the definition above, it is imperative to highlight the fact that despite operating under official regulations, some enterprises are not compelled to render returns on their activities and transactions, thus departing from the conventional understanding that informal enterprises are those operating only outside official regulations.

Also implicit in the definition and consistent with the 15th ICLS (see Hussmanns, 2004, p. 3; Vanek et al., 2014, p. 21) is that, mere registration of enterprises with the Corporate Affairs Commission (CAC), the agency responsible for enterprises registration and incorporation in Nigeria, does not sufficiently make it formal until they become incorporated at the CAC for the purpose of rendition of returns. The definition delineates between a registered enterprise and an enterprise incorporated as a limited liability company, the latter being subjected to stricter official regulations and monitoring being a separate legal entity (Adike, 2018, pp. 38-39). Indeed, contrary to the widely held belief (see La Porta & Shleifer, 2014, p. 111), most informal enterprises in Nigeria are registered and pay various forms of taxes, albeit haphazard (Adike, 2018, p. 38; NBS & SMEDAN, 2017, p. 26; see also Oxfam International, 2017, p. 20), but their lack of incorporation preclude them from the more stringent regulations that incorporated enterprises are subjected to. This regulatory laxity explains why non-compliance with regulations, including labour-related legislations, tax evasion and avoidance is widespread among these enterprises (Monye & Abang, 2020). Thus, employment in these enterprises are often characterised by unwritten contracts, poor compliance with minimum wage legislations, inadequate social protection and job insecurity. Consequently, workers' exploitation, casualisation and poor working conditions are prevalent in these enterprises (Folawewo, 2016; Folawewo & Orija, 2020; Nwaka, 2016; Oxfam International, 2017, p. 19).

In view of the foregoing, self-employed informal workers are conceived in this study as individuals who engage in economic productions and transactions for themselves whether in registered or unregistered enterprises, provided that they and/or their employees are not entitled to employment-linked social security, such as pensions and/or health insurance or access to healthcare delivery services, which are characteristics of standard and permanent employment.

1.4 Objectives of the Study

The main objective of this dissertation is to explore workers' perceptions about the quality of work in Nigeria's formal wage employment, reflect on how such perceptions drive voluntary transition to informal self-employment and assess subsequent well-being.

The specific objectives include to:

1. Explore workers' perception about the quality of work in Nigeria's formal wage employment;
2. Examine the perceptions of workers who voluntarily quit Nigeria's formal wage employment about their well-being in informal self-employment;
3. Assess the effects of timing, education and formal wage employment experiences on workers' well-being following voluntary transition to informal self-employment; and
4. Ascertain if there is a gender difference in well-being perceptions of workers who voluntarily transitioned from Nigeria's formal wage employment to informal self-employment.

1.5 Research Questions

At the end of this study, the author hopes to answer the following questions:

1. How do workers perceive the quality of work in Nigeria's formal wage employment?
2. How do workers who voluntarily quit Nigeria's formal wage employment perceive their well-being in informal self-employment?

3. Is the well-being of workers who voluntarily transition to informal self-employment affected by timing, education and formal wage employment experiences?
4. Is there a gender difference in well-being perceptions of workers who voluntarily transitioned from Nigeria's formal wage employment to informal self-employment?

1.6 Significance of the Study

Unlike the developed countries, studies on the quality of work in formal wage employment of developing countries remain scarce (Burchell et al., 2014, p. 460; de Bustillo et al., 2011, p. 247; OECD, 2014, p. 122; World Bank, 2012, p. 85). With the exception of Hart's (1973) study in Ghana, which reported that economic insecurity arising from macroeconomic instability increasingly compelled many formal wage employees to seek alternative income earning opportunities in the informal sector as a coping strategy, the few studies on work quality in formal wage employment in Sub-Saharan African countries focused on the transformations associated with the structural adjustment programmes (SAPs). These studies were nevertheless united in their findings that there has been a gradual deterioration in the quality of formal wage employment due to structural reforms-induced economic instability, particularly hyperinflation across the countries studied (see Barchiesi, 2008; Lourenço-Lindell, 2002; Meagher & Yunusa, 1996 for evidences from South Africa, Guinea Bissau and Nigeria, respectively).

However, with the acceleration of globalisation, intermittent global economic crises and subsequent dynamism in the world of work, especially since the 1980s, there has been more profound transformations in the work quality of formal wage workers that require further studies (see de Bustillo et al, 2009, p. 22; 2011, p. 247). Moreover, contrary to the findings reported in this dissertation, most studies that have examined transition across Nigeria's labour market sectors have tended to over emphasise the predominance of involuntary motives (see Meagher & Yunusa, 1996; Meagher, 2009; Treichel, 2010; World Bank, 2015a) without paying

attention to voluntary transition from formal wage employment to informal self-employment. Yet, this narrative is contradicted by the recent findings that Africans rank highest (75 percent) among regions of the world in terms of having a positive perception about entrepreneuring, while 76 percent believe it is an enviable career choice (Global Entrepreneurship Research Association, 2018, p. 11). In particular, the narrative also departs from the findings of the Global Entrepreneurship Monitor 2013 that 81.2 percent of Nigerians perceived entrepreneurship as a good career choice, with opportunity-driven and necessity-driven entrepreneurship accounting for 52.3 and 25.4 percent, respectively of total entrepreneurial activities (Amoros & Bosma, 2014, pp. 26, 30). However, to enrich the literature on labour market transition and for policy purposes, there is a need to complement the narratives on workers drawn into self-employment by exclusion factors with those motivated by voluntary factors. Describing the gaps in this area of knowledge, Fields (2019, p. 8) asserts:

> The largest gap in understanding self-employment in developing countries is knowing why so many people are self-employed. How many self-employed people came to self-employment after wage employment? Could their wage employment have continued, or were they in casual employment that ended? Are people choosing self-employment because of such non-wage benefits as being one's own boss and enjoying greater flexibility between work and family responsibilities? What are the roles of family, personal preference, and health status? How do workers' net earnings in self-employment compare with what they might have earned in wage employment? How do the answers to these questions differ by gender?

Corroborating Field's (2019) assertion, Danquah et al. (2019, p. 4) observed that transition across labour market states in Sub-Saharan African countries remains understudied compared to other regions of the world. Moreover, the few recent studies that have been conducted on labour market transition in developing countries have often used panel data to estimate transition probabilities across various labour market states (see Folawewo & Orija, 2020; Danquah et al., 2019; Natarajan et al., 2020; Nunez, 2017. To my understanding, the only

exception to this is a recent study by Otchia (2021) which used a cross-sectional data to estimate transition across four labour market states in Ghana. However, these studies merely relied on individual-specific, households, group-based and spatial attributes to estimate workers' transition probabilities without incorporating the narratives of workers making these transitions, perhaps due to the difficulty in identifying a handful of them for more in-depth probing of their motives. This is where the snowball sampling adopted for this study comes handy as a technique for accessing difficult to reach populations (see Ellard-Gray et al., 2015; Huck et al., 2010; Kirchherr & Charles, 2018; Sadler et al., 2010) like self-employed informal workers with formal wage employment experiences.

This dissertation, therefore, contributes to this literature by highlighting the process and mechanism through which transition from formal wage employment to informal self-employment occurs. In particular, the dissertation demonstrates how perceived deterioration of work quality in Nigeria's formal wage employment fuels the voluntary transition of highly educated workers to informal self-employment. The study extends the frontiers of the empirical evidence from Latin American, Caribbean and Asian countries, challenging the attempts to explain the complex manifestations of informality in the 21st century to solely exclusion factors (see Maloney, 2004; Perry et al., 2007; Gutierrez et al. 2019). However, while these studies provided a more comprehensive perspective on the routes to informality, their conclusions may have minimal policy relevance in Nigeria due to differences in historical, sociocultural and institutional peculiarities (see ILO, 2014b; 2015a; Perry et al, 2007, pp. 43; 47). For example, Latin American countries are reputed for having more developed employment-supportive infrastructure and social protection interventions, unlike less developed countries (Kucera & Roncolato, 2008, pp. 325-326; Perry et al. 2007, p. 180).

Therefore, understanding the micro-level drivers of voluntary informality to which this

study contributes is central to the development of policies aimed at improving the labour market outcomes of workers in Nigeria and indeed other developing countries. Specifically, the findings of this study could provide assessment tools for organisations and other stakeholders interested in promoting decent work and workers' well-being, in line with the ideals of the Sustainable Development Goals (SDGs), goals 5, 8 and 10.

1.7 Research Focus and Limitations

This study relied on the experiences and perceptions of workers who worked in Nigeria's formal wage employment before quitting voluntarily to take up informal self-employment and those currently in formal wage employment. Therefore, comparing the perceptions and experiences of both categories of workers may be distorted by the peculiarities of different times and contexts. For example, the first phase of data collection for this study, which involved a survey and in-depth interviews with ex-formal wage workers was conducted between June and September 2017, during a period of economic recession in Nigeria. On the other hand, the second phase of the fieldwork, involving workers in formal wage employment took place during a post-recession period between November and December, 2019.

In the absence of panel data, which tracks workers' transition across labour market states in Nigeria[1] (see World Bank, 2015a, p. xv), the study relied on workers' perceptions and experiences about their work, as well as extensive review of articles, publications and documents related to the quality of work and workers' well-being from various reputable sources. However, since people tend to rationally justify their decision or what is often referred to as "adaptive attitudes" or "mental conditioning" (see de Bustillo et al., 2011, p. 11; Dawson et al., 2009, p. 6; Phipps et al., 2001, p. 5; Sen, 1999, p. 62) about particular social states of

[1] However, there are indications that panel data on labour market transition in Nigeria now exist for a few years (see Folawewo & Orija, 2020).

beings and doings, it may be difficult to separate positional biases that may have influenced the responses provided by the two categories of respondents interviewed in this study. Nevertheless, Comim (2008, pp. 170-171) argues that although adaptive preference constitutes a challenge to most survey research, it could be minimised by employing triangulation and asking questions that further clarifies responses to reduce inconsistencies. Thus, apart from the use of in-depth interviews, secondary data and personal observations to minimise this challenge, some of the questions in the two questionnaires were intentionally repetitive to ensure that there is consistency in the responses given during the surveys (see Appendices 2 and 4).

Due to the constraints of time and resources, this study was not able to explore the perceptions and experiences of workers involuntarily driven into informal self-employment, paid workers in informal employment and workers without formal wage employment experiences to compare their well-being with those who quit voluntarily. In addition, although Lagos is often considered a microcosm of Nigeria, the restriction of the fieldwork to the state out of the 36 states (excluding the Federal Capital Territory) in the country may limit the generalisability of the study (see Babbie, 2014). However, the author believes that the representation of workers who gained formal wage employment experiences in Lagos and other major states in Nigeria may increase its generalisability prospects. Similarly, although the author took some empirically informed steps (see Box 1.1) to improve the validity of the data upon which the findings reported in this study were predicated, caution should be exercised in the interpretation of the findings due to the non-random attribute of the snowball sampling technique.

Furthermore, the author acknowledges that work quality may vary across sectors. For example, federal, state-owned and private sector enterprises might offer different work incentives which make generalising about conditions specific to a particular sector difficult (see

Damant & Jenkins, 2011). Similarly, projecting work quality through the assessments of workers across sectors as varied as construction, manufacturing and services characterised by different work conditions and constraints could misrepresent the uniqueness of the experiences of workers in particular sectors. However, the author only aims to provide a general overview of work quality in Nigeria's formal wage employment by focusing on the common experiences of workers without going into the nitty-gritty of each sector. Above all, the smallness of the sample limits its disaggregation prospects. Therefore, further studies covering more locations and involving larger random samples will be required to address this generalisability challenge in the future.

Box 1.1: Measures Taken to Enhance the Diversity of Snowball Sampling

I.	The author leveraged prior personal and professional contacts to access the field for data collection purposes. This strategy has been reported to facilitate the diversity of snowball samples in previous studies (see Ellard-Gray et al., 2015, p. 7; Kirchherr & Charles, 2018, p. 10; Waters, 2015, p. 372).
II.	In addition, multiple entry points were used to vary the chains of referrals, as suggested in the literature (see Cohen & Arieli, 2011, pp. 427, 428; Ellard-Gray et al., 2015, p.7; Kowald & Axhausen, 2012, p. 1097; Sulaiman-Hill & Thompson, 2011).
III.	Following Faugier and Sargeant (1997, p. 796), the author established through triangulation that respondents' sociodemographic characteristics such as gender, education, age and the kinds of enterprises undertaken aligned with those previously reported on the sociodemographic attribues of the self-employed in Nigeria (see Folawewo & Orija, 2020, pp. 8, 22; NBS/SMEDAN, 2012, p. 13; NBS/SMEDAN; 2017, pp. 22-25, 46; NBS, 2020c, p. 12).
IV.	Finally, consistent with Cohen and Arieli (2011, p. 11) and Sadler et al. (2010, p. 370), persistence in soliciting respondents' willingness to participate in the study through various means, including repeat calls and flexibility in the location of interviews helped to enhance the diversity of the sample used for this study.

Source: Author's Compilations.

1.8 Outline of the Dissertation

The dissertation is organised into eight chapters. This chapter laid the foundation for subsequent chapters. It discussed the background to the study, its justification and the research objectives. It also highlights the study's focus and the limitations of the analytical and

methodological approaches adopted. Chapter two discusses the theoretical and empirical literature related to the quality of work, the neoclassical economic discourse on labour market dualism, drivers of labour market transition decisions and workers' well-being. The chapter argues that the capability approach extends the frontiers of the quality of work literature by emphasising that work quality should be assessed in terms of its well-being prospects, that is, the extent to which work expands the functionings and capabilities of workers and their families. This departs from studies projecting work quality and workers' well-being based on legal entitlement to employment-linked resources without accounting for the influence of personal, social and environmental conversional factors.

Chapter three introduces the social, economic and political peculiarities of the research context to shed light on the factors shaping workers' experiences and perceptions about their work quality and well-being. The chapter proceeds with the understanding that work quality does not exist in a vacuum, but reflects the macroeconomic, social and institutional environments where work is undertaken. Chapter four presents the analytical and methodological perspectives that guided the collection, analysis and interpretation of the data to answer the research questions. Specifically, the capability approach was adopted for the study due to its comprehensive reach and significance for evaluating different labour market states, as they impact workers' functioning and capabilities. The chapter also provides justification for the choice of the mixed-methods approach, a triangulation technique for addressing multidimensional concepts like the quality of work and well-being to provide more comprehensive insights. Chapter five is the first empirical chapter. It highlights the gaps between theoretical propositions related to the quality of work and workers' well-being on the one hand, and the lived experiences and perceptions of formal wage workers on the other. The chapter presents the sociodemographic characteristics of the respondents and reports on their

experiences and perceptions of work quality in Nigeria's formal wage employment. In light of the theoretical assumption that formal wage workers tend to enjoy a well-being premium over their counterparts in informal employment, chapter six examines this notion, based on the experiences and perceptions of respondents and highlights important contradictions.

Chapter seven challenges two dominant narratives in the literature on voluntary transition from formal wage employment to informal employment. The first is the assumption that women's transition from formal wage employment to self-employment reflects a voluntary choice aimed at balancing the demands of market and non-market work. The second notion, implicit in the first is that, since women voluntarily quit formal wage employment to take up self-employment, they probably derive greater well-being returns from such transition than men, particularly in terms of work-life balance. However, the chapter highlights some possible influences on women's revealed preferences and actual labour market experiences that make it contentious to sustain these dominant narratives in a developing country like Nigeria. Chapter eight concludes the dissertation and re-emphasises its major findings. The implications of the findings for the theoretical literature on employment types, work quality and workers' well-being were also discussed in the chapter. Finally, the implication for policies to improve the labour market outcomes of workers and promote gender equality, decent work and inclusive society, as encapsulated in the SDGs Goals 5, 8 and 10 were addressed in the chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter engages with the discourses on the quality of work, both as a basis for the demarcation between formal employment and informal employment in traditional labour economic literature, and as a driver of workers' transition within and across sectors of the labour market. The chapter also discusses how the transformations in work and employment relationships since the 1980s remain central to understanding the disconnect between the ideal-typical conception of formal wage employment and the lived experiences of workers and their families in many contexts, particularly in developing countries. The chapter notes further that these transformations highlight the need to go beyond legal prescription of benefits/resources that underpins the demarcation between formal employment and informal employment, to ascertain its practical relevance (in terms of work quality and well-being outcomes) to workers and their families. This understanding departs from the traditional focus on resources and draws attention to a broader range of factors, including the influences of personal preferences and circumstances, as well as the work context on the labour market transition decisions of workers (see Tausig, 2013, p. 433; Tausig & Fenwick, 2011, p. 162; UNDP, 2015, p. 34).

Following the arguments of scholars like Maloney (2004), Budig (2006a; 2006b); Perry et al. (2007) and many others, the chapter shows that exclusion factors are insufficient to capture the multifarious drivers of informal employment which are addressed in the literature on the quality of work and voluntary exit. The capability approach takes the debate further by stressing that work quality should be assessed in terms of its well-being outcomes, that is, workers' functionings and capabilities prospects. Finally, the chapter argues that to the extent that work quality constitutes a multidimensional concept, the capability approach offers a very useful

analytical framework due to its focus on multidimensional spaces for assessing well-being.

2.2 The Quality of Work

The quality of work literature originally developed along fragmented disciplinary lines, with early contributions from economists, sociologists, organisational psychologists and more recently, other social and medical sciences (de Bustillo et al. 2011; Dahl et al., 2009; Green, 2006). For example, economists have mainly viewed work quality from a utilitarian perspective, prioritising financial inducement, such as wages, the duration of work and other benefits, particularly healthcare services and pensions as proxies for good work quality (de Bustillo et al., 2009; Dahl et al., 2009; Green, 2006). Within the economic perspective, work is thought to be a necessary evil that, if possible, individuals would like to avoid, but for its positive economic benefits and instrumental link with other human material needs. However, the difficulty of completely avoiding work compels individuals to exchange some of their leisure time, mental, emotional and physical efforts for income needed to purchase these material needs (de Bustillo et al., 2011, p. 30; see Green, 2006, p. 8). The more unpleasant the work attributes, the more financial inducements will be required to offset these unpleasant attributes in order to retain workers on the job. Therefore, income and other economic gains from work are central to an economic analysis of work quality.

On the other hand, sociological inquest into the quality of work acknowledges the significance of economic incentives in the conception of good quality jobs, but further emphasises the intrinsic value of non-economic dimensions of work to workers (de Bustillo et al., 2011; Deranty & MacMillan, 2012; Green, 2006). Thus, unlike the instrumental focus of the neoclassical economists, sociologists stress the link between work and the fulfilment of other valuable human needs, such as personal efficacy, belongingness and social relationship goals, autonomy and functionings in other aspects of life (Gallie, 2012, p. 326; Ritzer, 2011, pp.

52-55).

The acceleration of industrialisation after WWII and the need to protect workers and their families from dehumanising working conditions aroused further academic and policy interests in the quality of work, especially between the 1960s and 1970s in Europe and North America (Dahl et al., 2009, p. 6). Contributing to this development was the quality of life movement that emerged during this period, as scholars and policymakers began to question the dominance of economic measures of well-being (Burchell et al., 2014, p. 461; World Bank, 2012, p. 77). For example, following the footprints of Karl Marx, Braverman (1974) criticised the "Fordist" organisation of production on the basis of the scientific management principles for depriving workers of the freedom to self-development through work. Like sociologists, organisational and industrial psychologists also emphasised the importance of discretion and confidence over work processes, assignment to physically and mentally stimulating tasks, as well as meaningful social relationship at work as measures of good work quality (Drobnic et al., 2010; Hackman & Oldham, 1975). The medical sciences were not left out of the debate, as they focused on how work environment and intensification affect physical and mental health of workers, particularly stress, cardiovascular diseases, disability, depression and death (Burchell et al., 2014; OECD, 2013).

Furthermore, globalisation and transformations in transport, information and communication technologies as well as the intensification of neoliberal reforms since the 1980s brought the issue of work-life balance (WLB) to the front burner of academic and policy discourses on work quality (Burchell et al., 2014, p. 462; see Green, 2006, p. 12). Although this could be traced to developments in the 1970s, the need to renegotiate the traditional gender roles segregation hindering women's labour force participation gained momentum during this period. Ester Boserup (1970) who highlighted how the process of structural transformations

and macroeconomic policies associated with the development process relegates women to the periphery was one of the foremost contributors to this debate (Willies, 2005, p. 128).

The traditional focus of medical sciences and occupational health researchers has not changed much, as they maintain their interest in how particular types of employment status, occupations and work conditions exacerbate health and safety risks, including exposure to physical injuries, harmful substances, disabilities and death for workers. More recent studies, particularly following the expansion of the service industry since the 1990s have focused on psychological issues such as motivation, social relationships in the work place, as well as degrees of control and autonomy, as they affect workers' objective and subjective health (de Bustillo et al., 2011, p. 57). Thanks to these contributions, it is now widely acknowledged that a good quality job comprises multiple dimensions that cannot be reduced to monetary incentives, but also, includes non-monetary aspects such as autonomy, opportunities for personal growth and development, work-life balance, safety at workplaces, the stress level and social relationships at work (Drobnic et al., 2010; Green, 2006; Lange, 2012).

Reflecting this understanding, the ILO's Decent Work Agenda (DWA) was launched in 1999 as a right-based comprehensive framework for addressing work quality challenges (Burchell et al., 2014, p. 462). The overarching goal of the DWA is, according to Somavia, (1999, as cited in ILO, 2013a, p. 2), "to promote opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity". Decent work is thus predicated on "...opportunities for work that is productive and delivers a fair income; security in the workplace and social protection for workers and their families, better prospects for personal development and social integration; freedom of people to express their concerns, to organise and participate in the decisions that affect their lives; and equality of opportunity and equal treatment for all men and women". (ILO, 2013a, p. 2). Therefore, for

the ILO (2013b, pp. 2-3), decent work encompasses four fundamental prerequisites, namely:

1. **Promoting jobs**: Supportive policy and programatic interventions that stimulate quality jobs creating economic growth on a sustainable basis are central to discussions on decent work and workers' well-being;
2. **Labour standards and fundamental principles and rights at work**: Decent work rests on giving adequate recognition to and prioritising the rights and interests of workers as bases for assessing progress towards human and societal development and as essential features of the social contract between governments and their citizens/workers;
3. **Extending social protection**: Work is considered decent when it provides a platform for social inclusion and enhancement of workers' productivity irrespective of gender, ethnic, racial, religious and other affiliations that are consistent with the United Nations Universal Declarations on Fundamental Human Rights 1946. It entails interventions to ensure that the working conditions of workers do not undermine their physical, mental and psychological health. It also involves working schedules that enable workers to seamlessly combine the demands of work with adequate time for rest and leisure as well as family life and other valuable aspirations. Also important is the protective security associated with being adequately and fairly compensated for one's work and in the event of income loss or decline. Finally, it encompasses access to employment-linked healthcare delivery services and income support during old age, disabilities or other circumstances that may adversely affect the income earning potentials of workers; and
4. **Promoting social dialogue**: Decent work entails the involvement of veritable and autonomous workers and employers' organisations as fundamental to raising

productivity, preventing work-related disputes and promoting peaceful resolution in the event of inevitable conflicts to enhance societal cohesiveness.

The ILO believes that when these four strategic preconditions become the cornerstone of employment and labour relationships in a country, the requirements for decent work would have been fulfilled (Deranty & Macmillan, 2012, p. 390; European Commission, 2018, pp. 14-15; OECD, 2013, p. 149). This suggests that the ILO's notion of decent work is predicated on the understanding that work is not merely a means of sustenance and upgrading standards of living, but also, it is a source of dignity, family stability, societal regeneration, inclusiveness and cohesiveness (European Commission, 2018, pp. 7-8; UNDP, 2015, p. 34). Therefore, under the decent work framework, being employed constitutes an insufficient gauge of workers' well-being (ILO, 2020, p. 18). We must also ask whether they earn fair and adequate wages or income from their jobs, whether they enjoy appropriate rights and have access to opportunities for the enforcement of their rights when violated and whether they work in safe conditions that enhance their productivity. Beyond legal prescriptions, we must also ask whether workers actually enjoy employment-linked social protection and whether the timing of their work provides opportunities for them to function in other domains of life, particularly fulfilling personal leisure and family life aspirations (European Commission, 2018, p. 59).

The ILO's decent work framework represents perhaps the first systematic and comprehensive approach to integrate the hitherto dispersed literature on the quality of work into a holistic framework for evaluating the relationship between work and workers' well-being. Despite this achievement, the ILO's DWA has received numerous criticisms not least because of its limited significance in academic and policy circles (Burchell et al, 2014, p. 460). In particular, the decent work framework rarely goes beyond the prescription of legal endorsement of workers' entitlement to employment-linked resources to understanding how workers'

personal circumstances and social, institutional and environmental factors interact with work characteristics and outcomes to produce desired capabilities (Burchell et al., 2014). Moreover, Deranty & Macmillan (2012, pp. 386, 403) argue that the emphasis of the DWA on employment promotion, prescription of legal terms and conditions as well as bargaining relations as preconditions for decent work has not been similarly matched with an unambiguous focus on the contents of work, that is, the extent to which the specific activities that constitute work unleash or undermine the physical, mental, social, psychological, and emotional potentials of workers. Indeed, the DWA rarely goes beyond the drivers of decent work, such as legal entitlement to employment-linked resources or benefits to examining the actual well-being outcomes that workers derive from their work (OECD, 2011a, p. 18; 2014, p. 122).

Scholars like Sehnbruch, (2008, p. 563) have also criticised the decent work agenda for focusing more on the quantitative dimension of work than the qualitative aspects. Yet, the demarcation between formal and informal employment based on their potentials to generate good quality work and expand workers' capabilities reflects more of these qualitative dimensions. Consequently, there has been a tendency to view decent work deficits through the prism of informal employment (ILO, 2013a, p. 27), although there is ample empirical evidence that formalisation and its proxies-enterprise registration, entitlement to social security, or a written employment contract-may not necessarily insulate workers from decent work deficits in many places (ILO, 2002; 2014c; World Bank, 2012, pp. 6, 49). Indeed, the overarching strategy of the decent work agenda is to first prioritise the upgrading of work quality in the informal sector before advancing further to the formal sector (ILO, 2002, p. 4). The need to simultaneously focus on decent work deficits in formal wage employment becomes even more imperative against the backdrop of the ILO's (2002, p. 47) acknowledgement that unlike formal wage employment, it is more cumbersome to enforce standards of decent work in the informal

economy. Moreover, as Monteith and Giesbert's (2016, p. 830) study in Uganda, Sri-Lanka and Burkina Faso has shown, without a marked difference in the way workers in informal employment perceive the quality of work and life enjoyed by their counterparts in formal wage employment, the chances of being persuaded to willfully transition across the border may be slim. Recall that it is the human development gains associated with the move from informal employment to formal wage employment that spurred its widespread appeal to workers, particularly since the 20th century (see World Bank, 2012; UNDP, 2015).

The impacts of the decent work framework have also been hindered by ideological differences about the trade-offs needed for the creation of decent work among global governance institutions. For example, while the ILO strives towards a standardisation of specific working conditions that would positively transform the quality of work, the World Bank tends to be more flexible in its approach, paying greater attention to differences in individuals' preferences for various dimensions of work quality, the context of work and the negative externalities that may result from unguided implementation of decent work prescriptions (European Commission, 2018, pp. 9,13). Closely related to the above is the difficulty in reaching agreements on what constitutes decent work not only among the tripartite parties to labour relations: the government, employers and workers' representative unions, but also, civil society organisations sympathetic to workers' interests (Senhbruch et al., 2015, p. 206).

In addition, the decent work agenda has been criticised for being too broad without suggesting adequate measurement criteria and how to aggregate the multiple dimensions that it encompasses (Senhbruch et al., 2015, p. 198). Finally, the decent work agenda has been derided for paying inadequate attention to the link between employment and the expansion of individuals and collective capabilities (Senhbruch et al., 2015, p. 210). However, the author

believes that this criticism is misplaced because the DWA is actually grounded on expanding the individual and collective well-being of workers although it is true that it's prescription of legal prerequisites and conditions may be insufficient to ensure compliance with these terms. This is an area where the state should ideally step in to bridge the gaps.

2.3 Work Quality and the Notion of the Dual Labour Market

In chapter one, the author notes that the notion of work quality was at the core of the dualistic conception of the labour market in traditional labour economic literature. This is evident in the works of Lewis (1954), Harris and Todaro (1970) and more recent scholars like La Porta and Shleifer (2014). According to this theoretical prediction, unlike informal employment (which often includes self-employment), formal wage employment symbolises decent work, with capacity to generate positive socioeconomic outcomes for workers and their family members (see Dahl et al., 2009, p. 7; Williams & Round, 2008, pp. 370-371). However, many scholars have questioned the use of legal entitlement to resources for crediting formal wage workers with work quality and well-being premium without paying attention to their personal circumstances and the contexts of their work (see Burchell et al., 2014; Deranty & Macmillan, 2012; Monteith & Giesbert, 2016; Sehnbruch, 2008). The inconclusive evidence regarding the link between employment types and workers' overall well-being gives further credence to the above skepticism (Dolan et al., 2008, p. 101; Carter, 2011, p. 40; Simoes et al., 2016, p. 800). This debate is also evident in the two broad theoretical perspectives: exclusion and voluntary exit, that seek to explain workers' participation in informal employment (Budig, 2006a; 2006b; Perry et al., 2007; Williams & Round, 2008). The sub-section that follows discusses their major arguments, beginning with the exclusion perspective, the oldest and most dominant of these perspectives.

2.3.1 The exclusion perspective

The exclusion perspective refers to those theoretical models that attribute the entry or presence of workers in informal employment to involuntary factors rather than out of their own freewill. The perspective is premised on the notion that formal wage employment is more lucrative, and preferred, but for the competitive entry requirements, workers with low human capital endowments who are unable to navigate through these rigidities are excluded and compelled to seek refuge in informal employment (see La Porta & Shleifer, 2014, p. 114; Todaro & Smith, 2012, p. 328). There are three broad lenses through which the exclusion perspective has been discussed in labour economic literature. The most dominant of this is the dualistic conception of the labour market, which derives from the works of Lewis (1954) and Harris and Todaro (1970). These scholars argue that the process of economic development has stimulated a differential clustering of jobs offering attractive compensation and working conditions (utility) in the formal sector, while those offering poor compensation and working conditions (disutility) are concentrated in the informal sector (see also Williams & Round, 2008, pp. 370-371; Fields, 2007, p. 26; ILO, 2014c).

The Dualists, as proponents of this perspective are called, believe that the informal sector consists of marginal and survalists income generating activities, which provide succor for the poor and lowly educated individuals who are less able to compete for formal sector jobs (La Porta & Shleifer, 2014; see also Chen, 2012, Temkin, 2009). These scholars argue that rapid population growth and expansion of the labour force, which are not matched with corresponding economic growth and creation of formal jobs push people into informal employment. Thus, the competition arising from the paucity of formal jobs amid technological displacement of ill-equipped workers from the more productive formal sector creates a condition favourable to informality (Singer, 1970). However, the dualists merely gloss over the

role of regulatory rigidity, the state's biased development strategies and the link between the city-ward migration it generates and the proliferation of informal economic activities (de Soto, 1989; La Porta & Shleifer, 2014, p. 121; Lipton, 1977). Indeed, the persistence of informal economy has been attributed to poor governance and inadequate link between employment generation and the state's economic development policies (Chen, 2012, p. 5; ILO, 2002, paragraphs 14-18; World Bank, 2013b, p. 168).

Another dimension of the exclusion perspective is the structuralist conception of the labour market. The proponents of this model include Bateman (2010), Bateman and Chang (2012), Castells and Portes (1989), Sassen, (1998), among others. These scholars attribute the proliferation of informal employment to globalisation and global corporations' quest for profit maximisation. Accordingly, the rigid regulation of the labour market increases the cost of formalisation and one way that firms seek to negotiate this is to conceal part or all of their operations in informality (Chen, 2012). Therefore, labour-related cost-rationalisation measures, using outsourcing, global value chains, contingency employment, and offloading workers least adaptable to economic and technological changes are aimed at achieving this objective (Castells & Portes, 1989, pp. 30-32; Meagher, 2016, p. 493; Sassen, 1998, p. 158-159). Structuralist scholars link informality to the preponderance of superordinate and subordinate relationships between large conglomerates and smaller firms, where the former thrives by exploiting the latter. Moreover, it is argued that the capitalists' quest for cost efficiency results in the avoidance of unionised workers, environmental regulations and workers' support services, such as pension, health insurance and maternity benefits (ILO, 2012a).

In a related version of the srtucturalists' argument, informal workers are depicted as those driven into informal employment by structural or economic crises, as experienced by Latin

American and Asian countries in the 1980s and late 1990s, respectively (Chen, 2012, p. 3; ILO, 2002, p. 30). Similar findings were reported in some African countries, following the implementation of the structural adjustment programmes (ILO, 2002; Chen, 2012). Confronted with the austerity measures associated with public sector reforms: wage freeze, privatisation of state-owned enterprises and shrinking social expenditures amid rapid inflationary trends, many formal employees sought alternative incomes in informal employment to supplement their earnings. Similarly, those who lost their jobs to restructuring and unable to secure other formal wage jobs also resorted to informal employment (Barchiesi, 2008; Lourenço-Lindell, 2002; Meagher & Yunusa, 1996; Overa, 2007). However, the structuralists tend to perceive informal workers as helpless victims of capitalists' exploitation. Consequently, they failed to acknowledge the possibility that employers and employees could connive to evade regulatory frameworks or reduce social benefits associated with work in favour of higher remuneration or other self-rated higher values such as flexibility, autonomy and social mobility prospects (Chavdarova, 2014; Maloney, 2004; Perry et al., 2007).

The third exclusion lens could be described as the Legalistic conception of the labour market, associated with scholars, such as de Soto (1989), but has also received widespread appeal in the World Bank. The legalists see transition to informal employment as workers' revolt against corrupt state bureaucracy, deficient administrative procedures, absence of property rights, and poor contract enforcement process that hinder their desire to operate formally (de Soto, 1989; ILO, 2002, pp. 5, 27-28). To these scholars, self-employed informal workers would gladly formalise in order to receive the benefits associated with it if efforts are made to address the rigid, cumbersome and costly registration requirements which make them decide against formalisation in the first instance (Gajigo & Hallward-Driemeier, 2012, pp. 5-6, 27; World Bank, 2016b, p. 13). These concerns in turn informed the World Bank's launch of its

"Ease of Doing Business Reports" in 2003 to address the cumbersome institutional barriers related to business and land registration, access to finance and other business development services that informal firms aspiring to formalise are believed to encounter (La Porta & Shleifer, 2014, p. 117; World Bank, 2017, p. 1).

Unlike the dualists which perceive workers in informal sector as survivalists, the legalists believe that they are 'rational actors', whose engagement in informality reflect the characteristics of the state that are inimical to formalisation (ILO, 2002, paragraphs 27-30). However, despite their different views on the drivers of exclusion, the notion that informal workers are disadvantaged individuals whose well-being improvement depends on transitioning to and remaining in formal employment unites proponents of this perspective (see Folawewo & Orija, 2020, p. 3; ILO, 2014c; Temkin, 2009, p. 137; Williams & Round, 2008). The legalists have been criticised for their excessive focus on informal enterprises and the regulatory environments where they operate at the expense of workers in formal firms (Chen, 2012, p. 5). The legalists are also criticised for not acknowledging the role played by capitalism in stimulating conditions favourable to informality (ILO, 2012a). Above all, as would be discussed in the voluntary exit perspective, the influence of personal preferences and circumstantial factors on the decision to operate informally are not appropriately acknowledged in the exclusion perspective.

2.3.3 The Voluntary Exit Perspective

Voluntary exit is used in this study synonymously with the status advancement thesis, by which formal wage workers faced with poor work quality, such as low or irregular pay, difficulty in combining work and other aspects of life and unsatisfactory effective entitlement to employment-linked benefits decide to quit and transition to self-employment as a better

strategy for socioeconomic mobility (see Budig, 2006a, p. 728; 2006b, p. 2224; Georgellis & Yusuf, 2016, p. 72). Although many scholars have contributed to the burgeoning literature on voluntary exit perspective, Maloney (2004) and Perry et al. (2007) are perhaps the most widely cited. These scholars argue that good quality jobs are not exclusive to formal employment, but that informal employment also provides valuable work quality experiences to workers (see also Alvarez & Sinde-Cantorna, 2014; Lange, 2012; Morris, 2012; Monteith & Giesbert, 2016). In particular, by highlighting the effects of transformations in the neoliberal conception of family and gender division of labour on workers' evaluation of good quality jobs (Teachman et al., 2013), these scholars demonstrate that work characteristics generate different capabilities for men and women (Drobnic et al., 2010; Drobnic & Guillen Rodrıguez, 2011; Monteith & Giesbert, 2016; World Bank, 2012).

Unlike the exclusion perspective, the voluntary exit perspective highlights the discrepancy between workers' legal entitlements and effective access to employment-linked benefits, thereby questioning the hypothetical link between formal employment and good quality work. These contradictions, some of which are discussed in the next section, constitute the key drivers of voluntary exit from formal wage employment to informal employment, including self-employment.

2.4 Drivers of Voluntary Exit Decision

The voluntary exit perspective shares a lot of similarities with Sen's capability approach in its emphasis on how individual-specific, organisation-based, sociocultural and institutional factors affect the evaluation of work quality and the conversion of legally enshrined employment-linked resources to valuable functionings and capabilities, as well as labour market transition decisions. These factors are discussed in turn below.

2.4.1 Individual-specific Factors

Among the individual-specific factors that drive voluntary transition from formal wage employment to informal self-employment are age, human capital endowments, gender, and personal preferences. A summary of some of the empirical debates in these aspects is apposite at this point. Some studies report that older workers are more likely to voluntarily transition into self-employment, having acquired considerable human, physical, financial and social capital consistent with entrepreneurship from formal wage employment (Kim et al. 2006, pp.16-17; Perry et al. 2007, p. 153; Vejsiu 2011, p. 393). Older workers' higher propensity to voluntarily transition to self-employment may be due to dissatisfaction with unpleasant work circumstances or the quest for a change from the fast pace of work in formal wage employment to a more flexible work schedule that meet their desire for improved health (Cahill et al., 2013; Simoes et al. 2016). Indeed, empirical evidence suggests that individuals, particularly older persons and women, desiring better control of their time, work pace and greater autonomy are more likely to self-select into informal employment to improve their well-being (Georgellis & Yusuf, 2016; Maloney 2004; Parasuraman & Simmers, 2001, p. 565).

However, some scholars believe that older persons are less likely to abandon formal wage employment for self-employment since they tend to be more averse to the risks associated with setting up and managing enterprises compared to younger persons (see Dohmen et al. 2011). Besides, the better monetary and non-monetary rewards (Angel-Urdinola & Tanabe 2012), the human capital advantage of older persons may confer on them certain values and attitudes that tend to privilege formal wage employment over informal employment (Gerxhani & Van de Werfhorst 2011). More so, older persons may find the mental and physical engagement associated with running enterprises too stressful (Simoes et al. 2016). On the other hand, some studies found that younger workers are more likely to enter self-employment for necessity-

related (exclusion) reasons (Perry et al, 2007, pp. 53, 58, 153; Gerxhani & van de Werfhorst, 2011; Angel-Urdinola & Tanabe, 2012, p. 16). Yet other studies report that the influence of age on labour market transition is insignificant, except for mobility between lower-tier informal employment to formal wage employment (Natarajan et al., 2020, p. 20).

With respect to education, some studies report that only intermediate level of educational attainment negatively correlates with informal employment entry while higher and lower levels are equally positively correlated with entry into informal employment (Poschke, 2013). On the other hand, several studies also suggest that higher levels of education correlate positively with formal wage employment career compared to alternative employment statuses (Danquah et al., 2019, p. 20; La Porta & Shleifer, 2014; Natarajan et al., 2020, p. 14; Otchia, 2021, p. 63; Nunez, 2017, p. 86). Yet some other studies did not find any relationship between self-employment entry and level of education (van der Sluis et al., 2008, p. 817; Williams & Horodnics, 2016, p. 4), suggesting that the debate on the link between education and transition to self-employment remains inconclusive (Simoes et al., 2016, p. 790; Diamond & Schaede, 2013, p. 9).

Finally, with respect to gender, compared to men, women are believed to disproportionately self-select into informal employment due to family-related reasons (Danquah et al., 2019, p. 19; Natarajan et al., 2020, p. 20; World Bank, 2011, pp. 222-223; 2015a, pp. 30-31) and lower risk-taking potentials (Croson & Gneezy, 2009; Dohmen et al., 2011, p. 535; Verheul et al., 2012). However, some studies indicate that women professionals are more likely to enter self-employment for better socioeconomic and career mobility reasons compared to non-professional women who tend to prioritise family-related considerations (Budig, 2006a; 2006b). Still, some studies found no relationship between women's career engagements and marital/family commitments (Tlaiss & Kauser, 2011), while others report no relationship between gender and the propensity to transition across labour market sectors (Gutierrez et al.

2019, p. 16).

2.4.2 Organisation-specific Factors

Organisation-specific factors relate to transition to informal self-employment due to a disconnect between workers' expectations and the benefits/resources offered by formal wage employment. Among these factors are concerns over remuneration, its adequacy and regularity, career mobility prospects, imbalance between work demands and resources, safety and inconsistency between work schedules and career aspirations. Others include: discrimination and harassment, disconnection between preference for initiatives and autonomy and the latitude for decision-making allowed in organisations and so on (Maloney, 2004, p. 1173; Perry et al, 2007, p. 7; see also Lange, 2012; Simoes et al. 2016, p. 796-797). Indeed, perceived injustice in the distribution of and access to employment-linked benefits, such as earnings, pension, promotion and health insurance have been found to diminish workers' motivation and incentivise them to quit formal employment voluntarily (see Wiley, 1997; D'Ambrosio et al., 2018; UNDP, 2015).

2.4.3 Institutional Factors

Institutional drivers of labour market transition decisions include: strict regulations of formal wage employment, incompatibility between tax deductions, personal circumstances and needs, as well as the quality of employment-linked social protection (Maloney, 2004, p. 1173; Perry et al, 2007, p. 7). Similarly, poor state of infrastructure may exacerbate work-life balance challenges for some workers, especially women, single mothers and pregnant women, making it difficult to enter or remain in formal wage employment (Drobnic & Guillen Rodrıguez, 2011; Hobson & Fahlen, 2009; Monteith & Giesbert, 2016; Robeyns, 2008; Robeyns, 2016; World Bank, 2012). Workers residing in rural locations may also voluntarily exit formal wage employment if they have to frequently travel long distances, paying exorbitant transport fares

to work or to access formal employment-linked social protection which is perceived to be of poor quality (Dougherty & Escobar, 2013, p. 19; Tansel & Ozdemir, 2015; Perry et al., 2007, pp. 47-8). On the other hand, some studies report that access to affordable formal child and elderly care facilities is positively related with greater participation in formal employment, including part-time work, which allows women the flexibility of combining reproductive work with productive ones (UNDP, 2015; World Bank, 2011; 2012; 2015a).

Finally, weak employment and labour regulatory capacity of the state may result in poor compliance with legally prescribed employment-linked benefits, create general distrust in public institutions and incentivise workers to quit formal wage employment (Aterido, et al., 2011, p. 26; ILO, 2014c; Perry et al. 2007, p. 124).

2.4.4 Sociocultural Factors

Sociocultural drivers include inter-generational enculturation and transfer of enterprise-related knowledge, skills and underlying philosophies from forebears that are more favourable to informal employment than formal wage employment (Meagher, 2009; 2010). Perhaps the most classic example of sociocultural influence on the decision to enlist in informal employment was articulated by Oscar Lewis in his works entitled: *Five Families: Mexican Case Studies in the Culture of Poverty (1959)* and *La Vida: A Puerto Rican Family in the Culture of Poverty* (1966). However, the culture of poverty thesis has been criticised by several scholars for ignoring the role of structural factors in the creation of conditions favourable to informality, among others (see for examples Gajdosikiene, 2004; Ryan, 1976; Small et al., 2010). The arguments on the link between culture and poverty nonetheless, the weight of evidence indicates that poor and marginalised individuals tend to be disproportionately represented in informal employment (see Canagarajah & Sethuraman, 2001; ILO, 2002, paragraphs 19-20).

Furthermore, in many societies, institutionalised labour market discrimination of minority

groups may result in their over representation in informal employment (ILO, 2012a; World Bank, 2011). In addition, widespread low expectation on the part of a society about the state's role in its economic and social life may stimulate a preference for informal employment relative to formal wage employment (Gerxhani & Van de Werfhorst, 2011). Finally, social norms, including widespread attitudes about being employed or self-employed, gender role segregation and the relative ease of substituting formal employment-linked social protection, such as unemployment benefits, health insurance and pensions with those provided by informal networks may reduce the opportunity cost of quitting formal employment to take up informal employment (Maloney, 2004; Perry et al. 2007).

2.5 Gender and Transition from Formal Wage Employment to Informal Self-employment

Arising from the debate on workers' mobility across labour market sectors is the link between gender and transitioning decision. This debate has been dominated by two streams of thoughts. The first comprises scholars who argue that women are less likely to enter self-employment compared to men for a variety of reasons (Koellinger et al., 2013; Leoni & Falk, 2010; Verheul et al., 2012). Thus, it is argued that unlike women, men possess certain social and psychological attributes, which seem compatible with self-employment career. These attributes include: greater willingness to take risks, exuding more confidence, being more competitive, having higher achievement drive, among others (Croson & Gneezy, 2009; Dohmen et al., 2011, p. 535; Simoes et al., 2016, p. 790; Verheul et al., 2012; World Bank, 2019, p. 88).

In addition, due to various constraints on women's labour market activities and structural positioning within formal wage employment (Folbre, 1994; Simoes et al., 2016, p. 787), they tend to have lower endowments in human, physical, financial and social capitals needed to succeed in self-employment career (Budig, 2006b; Kabeer, 2012, p. 52). For example, access

to enterprise finance and social networks to leverage for enterprise success may affect men and women differently, with women more likely to be disadvantaged (Nwaka et al., 2016; World Bank, 2011; 2019a, p. 92). Women also tend to express greater uncertainty about receiving administrative support required for success in self-employment compared to men (ILO, 2016b, p. 40; Verheul et al., 2012). Besides, men's and women's transition to self-employment are often conditioned by their disciplinary specialisations, with women more likely to enlist in occupations and industries less compatible with self-employment careers, such as service-based disciplines, while men are more likely to enter STEM-based disciplines (Arbache et al., 2010; Charles & Bradley, 2002; Georgellis & Wall, 2005; Koellinger et al., 2013; Leoni & Falk, 2010; World Bank, 2011).

At the other extreme of the debate are scholars who argue that women are more likely to enter self-employment for a variety of reasons (Maloney, 2004; Perry et al., 2007; Natarajan et al., 2020). Within this debate, a stylised fact has been that workers whose human capital endowments fall short of the standards required for enlisting in more lucrative and preferable formal sector jobs have a higher likelihood of entering informal employment (La Porta & Shleifer, 2014; Todaro & Smith, 2012). Women tend to be more disadvantaged in this attribute due to normative prescriptions about the use of time and efforts (see Arbarche et al., 2010; Folbre, 1994; ILO, 2002; World Bank, 2011). Moreover, as evidence in the last 25 years has shown (ILO, 2016b, p. 1; World Bank, 2019a, p. 83), improvements in women's human capital endowments may not be enough to guarantee them places in formal wage employment, which offers arguably better socioeconomic emancipation prospects (Kabeer, 2012, p. 18; Kabeer et al., 2011, pp. 38-39).

Therefore, one strategy that has been reported to help women seamlessly combine market work with non-market responsibilities is to transition to informal self-employment (Georgellis

& Yusuf, 2016; Lange, 2012; Parasuraman & Simmers, 2001; World Bank, 2011). On the other hand, a few studies have challenged the notion that self-employment necessarily affords women better opportunity to combine market work with family-related activities than formal wage employment (Hildebrand & Williams, 2003; Nordenmark et al., 2012; Seva & Oun, 2015). Indeed, feminist scholars have criticised the rational or voluntary exit model for not paying adequate attention to the historical process through which unpaid care and domestic work have been organised. This has resulted in overlooking the influence of socialisation on the formation of gender roles and how the internalised self-image that emanates from this process affects the choices and preferences that men and women activate (Folbre, 1994, p. 20; Robeyns, 2008, pp. 85, 99; see also Arbache et al., 2010; World Bank, 2011, p. 21). In addition, the belief that women may devote more time and energies to unpaid work rather than paid work may lead formal wage employers to underestimate their performance and place a lower earning premium on them (Folbre, 1994, p. 3; ILO, 2019a, p. 57). For example, Kabeer et al., (2011) found that despite the empowerment potentials of formal wage jobs, Bangladeshi women engaged in them were more likely to experience gender-targeted harassments and abuses, which undermined their health. Thus, women confronted with gender discrimination and harassment in formal wage employment may be left with no option than to enter self-employment (see Budig, 2006b; UNDP, 2015; World Bank, 2011; 2012).

Furthermore, contrary to studies which attribute gender inequality in labour market outcomes to differences in preferences (see Maloney, 2004; Perry et al., 2007), in their cohort study on men and women in Sweden, Nilsson et al. (2016, p. 11) report that women do not necessarily differ in their preference for work and family, suggesting that other factors may be responsible. This finding was also corroborated by Gallup & ILO's (2017, p. 15) study which report that 70 percent of women across the world considers being able to combine formal wage

work and family responsibilities as valuable capabilities (see also Drobnic & Guillen Rodriguez, 2011; Hobson & Fahlen, 2009).

However, realising this capability is conditional on the extent to which social and institutional norms are in tandem with work-friendly interventions, as well as the legal and moral obligations of men and women within and outside marital unions that are supportive of these goals (ILO, 2019a; 2019b; Nilsson et al., 2016; World Bank, 2012). Particularly important is the level of institutional interventions in the provision of daycare and after school services, as well as the state of infrastructure that could cushion potential conflicts between the demands of formal wage jobs and other domains of life. In the absence of these interventions, women may be compelled to choose less efficient options by enlisting in informal self-employment (Drobnic & Guillen Rodrıguez, 2011; Hobson & Fahlen, 2009; Robeyns, 2008; World Bank, 2012). Unfortunately, despite the higher likelihood of market failures, state intervention in providing these services in developing countries remains limited (World Bank, 2011, p. 297).

In conclusion, at the core of the debates regarding the demarcation between formal employment and informal employment is the well-being of workers enlisting in these two sectors of the labour market. The underlying question is: “Do formal wage workers enjoy a well-being premium over their counterparts in informal employment?” The evidence so far is at best mixed (Carter, 2011, p. 40; Dolan et al., 2008, p. 101; Seva & Oun, 2015, pp. 256-257; Simoes et al., 2016, p. 800). For the proponents of the exclusion perspective, particularly the dualists and the structuralists, this would be an unquestionable yes. However, for voluntary exit scholars, such a straightforward answer could be misleading without reference to the context of work, personal preferences, experiences and circumstances of workers. Obviously, the latter perspective provides a broader space for the assessment of the interactions between work and other domains of life, a fundamental prerequisite for any meaningful analysis of individuals’

well-being. This focus on broader evaluative space also resonates with Sen's capability approach. However, before examining the major arguments of the capability approach, I shall discuss the concept of well-being and its link with employment types in the next section.

2.6 The Concept of Well-being

The search for a more encompassing measure of standard of living and life satisfaction precedes the emergence of the GDP (Sen 1999, p. 73; World Bank, 2012, p. 77). It is therefore surprising that despite increased advocacy for indicators beyond economic conception of well-being and life satisfaction, especially since the 1970s, the use of the GDP continues to dominate in development discourse (Fleche et al., 2011, p. 5; Haybron, 2013, p. 218; OECD 2011a, p. 16). Thankfully, in recent years, the initial skepticisms about measures of well-being are gradually being displaced by optimism arising from the emergence of a more diverse range of non-economic variables, such as social inequality, health, education, housing, childcare and domestic work, security, hygiene and freedom that have been used to capture the multidimensionality of well-being (Dolan & Metcalfe, 2012, p. 409; OECD, 2011a, pp. 16-17). These multiple dimensions of well-being are however, not mutually exclusive, but are interwoven in complex ways. For example, higher education often correlates positively with greater life satisfaction due to its convertibility to better employment opportunities, higher incomes, better health-seeking behaviour, greater participation in sociopolitical activities and other human development outcomes (Dolan et al., 2008; Fleche et al., 2011). Similarly, income is considered a fundamental economic resource for building capability to overcome socioeconomic insecurity and improving other well-being dimensions (Evans & Gibb, 2009; OECD, 2011a; 2011b). Therefore, it is not surprising that researchers and policy makers often disagree about definitional adequacy and where to draw the limits regarding the multiplicity of variables that constitute the core elements in the measurement of well-being (World Bank, 2012,

p. 77). Yet for policy purposes and proper targeting, identifying variables that exert the greatest possible influence on well-being within particular context of research and policy constitutes a fundamental step.

In view of the above, well-being is conceived here as the totality of an individual's psychological evaluation of her/his access to and/or chances of accessing tangible and intangible desirables of an ideal life prescribed by a society to which she/he belongs or identifies. This definition rests on the assumption that gauging people's well-being based on their objective realities alone could be misleading. The evaluation that people assign to such realities and their positioning on life-satisfaction scales, taking both material living conditions and non-material aspects into consideration vis-à-vis other people or particular reference groups are no less important in understanding their well-being (OECD, 2011a, p. 19; 2013, p. 23; Rojas, 2013, p 173). Thus, following Dolan et al. (2008, p. 106) and Dolan and Metcalfe (2012, p. 411), the definition incorporates individuals' objective realities and the subjective evaluations that reflect personal desires, values and preferences as well as how they cognitively evaluate or perceive their access to and/or chances of achieving generally prescribed and cherished goals of the society to which they belong or identify. The indicators used for measuring workers' well-being in this study resonate largely with the material living conditions, quality of life and socioeconomic and natural systems' sustainability dimensions of well-being spelt out in the OECD Compendium of Well-being Indicators (OECD, 2011b, pp. 5-6).

2.6.1 Employment Types and Workers' Well-being: Theoretical and Empirical Links

Despite seeming agreement among scholars and policy makers on the distinguishing characteristics of different employment types, the debate on how they relate to workers' well-being remains inconclusive (Carter, 2011, 40; Dolan et al., 2008, p. 101; Seva & Oun, 2015, pp.

256-257; Simoes et al., 2016, p. 800). The dominant narrative holds that informal workers are disproportionately vulnerable to well-being deficits. Underlying this vulnerability are low and irregular earnings, limited or no access to employment-linked social security, such as pensions and health insurance as well as greater uncertainty about their work (Gatti et al., 2014; ILO, 2002, p. 55; 2015a, pp. 26-27).

On the other hand, some scholars have cautioned against simple generalisations based on employment statuses, earnings and working conditions (Maloney, 2004; Perry et al, 2007). Thus, the fact that workers still opt for informal self-employment despite the assumed primacy of benefits offered by formal wage employment and the risks involved in enterprise management should inspire us to look beyond etic perspective to understand how workers themselves evaluate the contributions of their jobs to their overall well-being (Maloney, 2004, pp. 1159-60; Perry et al. 2007, pp. 48, 81). In this regard, the self-employed are believed to have better control of their time and work pace, which make it easier for them to balance the demands of work and other domains of life, especially family (Beutell, 2007; Gimenez-Nadal et al., 2012). Unlike formal wage employment, self-employment offers greater room for personal autonomy, creativity and flexibility which translate to improved mental and physical health outcomes as well as higher job and life satisfaction scores (Gatti et al., 2014; Lange, 2012; Monteith & Giesbert, 2016).

In addition, the self-employed enjoy greater job quality and satisfaction from being able to use their talents, skills, knowledge and experiences for the performance of multifaceted tasks compared to formal wage employees who may be restricted to routine tasks (Meager, 2015; Parasuraman & Simmers, 2001). Consequently, the self-employed tend to experience work-related exhaustion arising from more intense mental, physical and emotional engagement with

their work. This in turn increases the frequency of experiencing conflicts with family responsibilities and leisure time, thus undermining their health and well-being (Blanchflower, 2004; Jones-Rounds et al., 2014; Parasuraman & Simmers, 2001; Seva & Oun, 2015, p. 268). Similarly, with respect to job security and access to social security, the self-employed have been found to be more disadvantaged (Gatti et al., 2014; Millan et al., 2013). Despite these shortcomings, the self-employed generally report greater satisfaction with their jobs and life compared to formal wage employees (Blanchflower, 2004).

A third group of scholars opted for a more moderate position. These scholars argue that most studies linking informal employment with lower job satisfaction were narrowly conceived because they focused on job satisfaction only at the expense of life satisfaction and well-being in general. For example, Tausig (2013) argued that job-related experiences do not adequately explain whether other domains of life compensate for perceived dissatisfaction with work or combines with job-related experiences to worsen or strengthen workers' quality of life and well-being. Incorporating this perspective into his analysis, Rojas (2013) concluded that self-employed informal workers do not differ significantly from their counterparts in formal wage employment in terms of satisfaction with multiple domains of life. Warr and Inceoglu (2018) took the debate further by arguing that the tendency of most studies to credit the self-employed with higher job satisfaction and well-being scores compared to formal wage workers derives from the disproportionate focus on lower level rather than higher level formal wage workers. To address this bias, the authors incorporated workers at different levels of decision-making in their organisations into their study. They found that with the exception of managerial level workers, the self-employed experienced significantly higher level of job satisfaction and well-being than lower level formal wage workers. Like many other studies (Benach et al., 2014; Blanchflower, 2004; Jones-Rounds et al., 2014; Parasuraman & Simmers, 2001; Seva & Oun,

2015, p. 268), they also found that the self-employed were more engaged with their jobs than all categories of formal wage employees, except those in senior management positions.

It is important to note that most of the studies linking informal employment with well-being deficits have often focused on workers in atypical employment, broadly conceived rather than the self-employed. Others have simply lumped informal employment together, linking them with well-being deficits despite their acknowledged heterogeneity (17th ICLS Resolution Paragraph 3 sub-section 2) and differences in their levels of vulnerability to employment status-related well-being deficits (Chen, 2012, p. 4; ILO, 2014c, p. 9). For example, the self-employed often report better well-being outcomes than other informal workers (Chen, 2012; Maloney, 2004; Perry et al., 2007). Another factor that may have influenced the outcomes of previous studies is the fact that most of these studies have been conducted in developed countries where effective enforcement of relatively generous employment-linked social security raises the well-being premium of workers in formal wage employment relative to those in informal employment (ILO, 2015a, pp. 13-14; World Bank, 2013b, pp. 26-27). Therefore, it will be interesting to explore the experiences of workers in less developed countries where the state's capacity to enforce regulations governing labour relations and employment-related social security continue to cast doubts on the welfare premium assumed to be enjoyed by formal wage workers (see Adewumi & Adenugba, 2010; FGN & ILO, 2015). This study contributes to filling this gap. The next section discusses the capability approach as a framework for the assessments of well-being.

2.7 The Capability Approach (CA)

Amartya Sen, an economists and philosopher is credited with pioneering the capability approach as a normative framework for assessing social phenomena, human development and well-being (Alkire, 2015, p. 4; Miles, 2014, p. 1043). However, the CA has also received inputs

from many scholars, particularly Nussbaum, Robeyns, Alkire and many others (Robeyns, 2016). The central argument of the CA is that social arrangements should be evaluated in terms of the opportunities (or constraints they impose on) they provide for individuals to pursue and achieve the various combinations of functionings that they have reasons to value. In a critique of utilitarian and right-based approaches, the capability approach contends that development must be measured in terms of expansion of human functionings and capabilities (the ends) rather than resources (the means), taking into consideration the personal, social and environmental conversion factors that may mediate between means and ends (Sen, 1999, p. 70-71).

According to Sen (1999, p. xii), the "…removal of various types of unfreedoms that leave people with little choice and little opportunity of exercising their reasoned agency constitutes both the means to achieving development and the ends of development". The CA argues that analysing multiple dimensions of functionings offers broader spaces for the evaluation of well-being than other measures, such as income, resources or utility, which do not account for the process (the internal and external constraints on individuals' freedom to live valued lives) through which people convert given resources to valuable well-being goals (Miles, 2014, p. 1044; Sen, 1999, p. 62). Sen also criticised any attempt to measure well-being in terms of utility without taking into consideration potential contradictions between revealed preferences or psychological adaptations and people's objective realities (Sen, 1999, p. 62; see also Alkire, 2005, pp. 120, 122; Robeyns, 2003, p. 63; Robeyns, 2016).

The basic concepts that distinguish the CA from other approaches include: "functionings", "capabilities", "freedoms", "conversion factors" and "agency". Functionings denote states of multiple beings and doings that an individual reasonably value, while capabilities refer to the various combinations of functionings that individuals could aspire to achieve given unrestrained freedoms and opportunities. The former assesses the well-being of individuals in

terms of their current state of beings and doings, while the latter assesses well-being in terms of the effective (in contrast to theoretical or prescriptive legal entitlement to) freedoms and opportunities for the achievement of these valuable anticipatory states of beings and doings (Alkire, 2005, p. 121; Robeyns, 2005, p. 95; Sen, 1999, p. 75). In addition, Sen describes an agent as "someone who acts and brings about change, and whose achievements can be judged in terms of her own values and objectives…" (Sen, 1999, p. 19). Therefore, the term "agency" refers to one's ability to decide and follow through on a particular course of action rather than others in pursuit of the goals that one has reasons to value. The idea of agency implies that individuals are active agents in defining what kinds of development they intend to pursue and how best to achieve their valued and prioritised goals.

Sen (1999, pp. 70-71) also identified a number of conversional factors: personal, social and environmental that could affect the link between given resources and the capabilities that could be derived from them. Within the evaluative framework of the capability approach, conversional factors could be internal (such as individual abilities, gender, age etc) or external (such as institutions, infrastructure, social norms and value systems, spatial factors etc) or both. These factors determine the well-being outcomes (functioning and capabilities) that individuals could aspire to and actually achieve.

2.7.1 The Capability Approach, Quality of Work and Well-being

Work is an important space for evaluating individuals' functioning and capabilities because of its instrumental and intrinsic value to the conception of well-being (OECD, 2011a, 2013; UNDP, 2015). Therefore, the capability approach's focus on multiple human achievements or functionings (Alkire, 2015, p. 4) implies that experiences at work and other domains of life are significant to the conception of well-being (Robeyns, 2003, p. 66; Robeyns, 2008, pp. 87-88). Even though Sen did not explicitly apply the CA to the quality of work, he was cognisance of

the significance of work and employment to the conception of human development and well-being. Indeed, Sen, (1999, pp. 21, 63, 94) demonstrated that income earned from work, important as it may be, is only instrumental to fulfilling intrinsic human needs and that the benefits of employment transcend the income it provides (see also Lessmann, 2012; World Bank, 2013b, p. 167). Thus, work quality should be measured not only by the resources that it offers, but also the extent to which these resources expand workers' functionings and capabilities across multiple dimensions of life. These capabilities may include freedom to earn wages commensurate with skills, upgrade education and acquire experiences as well as have effective access to pension and health insurance/quality healthcare services. Similarly, the ability to achieve work-life balance, and exercise autonomy, work in environments that do not undermine health and engage in labour union activities may be considered valuable capabilities due to their link with well-being (Drobnic et al., 2010; Green, 2006, p. 12; Miles, 2014, p. 1044; Robeyns, 2016, p. 5).

Furthermore, jobs that provide opportunities for workers to pursue and achieve their agency goals, such as helping others, bolster autonomous decision-making capabilities and networking may be thought of as meeting workers' desire for personal fulfilment (Tausig, 2013, p. 437; UNDP, 2015; World Bank, 2012). Good quality jobs can also be evaluated in terms of its compatibility with other life's aspirations and the extent to which incomes earned from jobs expands workers' capability to satisfy instrumental and intrinsic needs (Wiley, 1997, p. 277). A capability approach would seek to know the conditions under which work is likely to expand these functionings and capabilities and the factors that might facilitate or constrain their achievements. These are valuable information that could be relied on in any attempt to evaluate the relationship between people's work and their well-being, so that appropriate interventions could be envisaged. Therefore, from a capability perspective, a good quality job

> affords the worker a certain capability-the ability and the flexibility to perform a range of tasks (including the necessary sense of personal control), to draw on the comradeship of others working in cooperation, to choose from and pursue a range of agency goals, and to command an income that delivers high capability for consumption. (Green, 2006, p. 14-15)

However, workers' themselves must be responsible for deciding the kinds of functionings they desire from their work and whether they are being met or not rather than any analytical framework, such as the Decent Work Agenda, which is merely prescriptive (Wiley, 1997, p. 266; Burchell et al., 2014; Deranty & Macmillan, 2012). This individual-centred approach is often used in studies focusing on quality of work and drivers of occupational choices among workers (see Gatti et al. 2014, p. 216; Gutierrez et al., 2019, p. 2; Maloney, 2004, p. 1164; Perry et al., 2007, pp. 62, 92; Senhbruch, 2008). Evidence from the sociological and psychological literature provides further justification for the reliance on workers themselves to ascertain the features of jobs that they value along with the compromises they make in return for monetary and other fringe benefits. Indeed, analysing such compromises is central to understanding how workers evaluate their work quality (Green, 2006, p. 16). In this regard, the capability approach reinforces the sociological and psychological emphasis on autonomy, skills enhancement and personal development opportunities, as well as social relationships and material sufficiency goals attainable through work as fundamental well-being goals (de Bustillo et. al. 2011; Green, 2006; Robeyns 2016).

The increasing number of scholars who have extended the theoretical reach of the CA to the quality of work gives credence to its relevance for evaluating the contributions of work to the well-being of workers and their families (see Miles, 2014; Monteith & Giesbert, 2016; Sehnbruch, 2008). Sehnbruch (2008), for example, studied the quality of work in Chile, using a survey questionnaire, which incorporated five dimensions of functionings and capabilities (income, social security coverage, contractual status, employment stability and professional

training received). On the basis of these dimensions, he used a multivariate data analytical technique to create a composite quality of employment indicator and demonstrated that the CA revealed greater deprivations in functionings and capabilities than would have been possible using employment data only.

Similarly, Monteith and Giesbert (2016) applied the CA to the perceptions of work quality among self-employed informal workers in three developing countries (Bukina Faso, Uganda and Sri Lanka), using focus group discussions. The authors used indicators such as income, health and survival, freedom and independence, trust and relationships at work and social recognition and respect to ascertain their work quality perceptions. Interestingly, the authors found that the respondents' perceptions and experiences across the above-mentioned dimensions contradict the stereotypical denigration of informal employment as synonymous with socioeconomic deprivations in the resource and right-based literature. In the same vein, Hobson and Fahlén (2009) used the CA to analyse the desire for work-family balance among working male parents in selected European countries. Using indicators such as working hours and willingness to take a pay cut in return for having more time for care and family obligations, the authors found that although most of the respondents tended to prioritise the latter, the realisation of these capabilities was constrained by concern about economic and job insecurity (see also Hobson, 2011). These studies demonstrate that the CA is as relevant to the assessment of work quality, as poverty analysis, well-being, human rights, gender equality and human development progress, to mention just a few.

Most importantly, the CA provides a framework for juxtaposing objective work characteristics and outcomes against workers' functionings and capabilities, considering their personal, social and institutional conversion factors, such as infrastructure, discrimination and harassment, social norms governing gender relationships, family support, geographical location

and cost of living (de Bustillo et al 2011; Miles, 2014; Monteith & Giesbert, 2016; Robeyns, 2016). Finally, the CA enables the evaluation of people's functionings and capabilities across different times (Alkire, 2008, pp. 28-29; Robeyns, 2016, pp. 3, 6), thereby allowing for the capturing of workers' experiences in formal employment and informal self-employment, as is done in the present study.

2.8 Chapter Summary

In this chapter, the author examined how work quality was conceptualised prior to the launching of the ILO's Decent Work Agenda in 1999. The chapter emphasised that the Decent Work Agenda arguably offers a more comprehensive framework for the assessment of decent work than the hitherto dispersed discussions of work quality along narrow disciplinary lines. However, scholars have continued to debate the practical relevance of the Decent Work prescriptions to a meaningful assessment of work quality without incorporating workers' perceptions and lived experiences at work. The author therefore argued that the CA goes beyond the decent work parameters by insisting that the assessment of work quality must include an analysis of the impacts of personal, social and environmental conversion factors on the functionings and capabilities that could be derived from work. With the CA, analysis of work quality transcends the theoretical or prescriptive legal entitlement to employment-linked resources to an assessment of how these resources translate to effective functionings and capabilities for workers and their families. However, the chapter noted that this broader reach of the CA also imposes additional burden of identifying, selecting, collecting and measuring data across multiple dimensions of capabilities to evaluate their contributions to overall well-being. Thankfully, insights could be drawn from the applications of the CA to a variety of social phenomena and contexts by scholars to navigate these challenges.

CHAPTER THREE

POST-INDEPENDENCE POLITICAL, ECONOMIC AND SOCIAL DEVELOPMENT IN NIGERIA

3.1 Introduction

The labour market experiences of workers, bargaining powers, quality of work and well-being are largely influenced by the broader social, economic and political contexts in which they work (de Bustillo, 2009, p. 15; 2011, p. 77; Tausig, 2013, p. 433; Tausig & Fenwick, 2011, p. 162). Therefore, any analysis of the drivers of and impediments to decent work must be situated within this understanding (European Commission 2018, pp. 2-3; ILO, 2008, p. 10). Consequently, this section explores the characteristics of the Nigerian economy and labour market which the author believes are important to understanding the quality of work and workers' well-being in the country.

3.2 Socioeconomic and Political Profile of Nigeria

Since gaining independence from Britain in 1960, there has been mixed feelings about the political, economic and social realities of Nigeria and its citizens. During the past 60 years, about thirty of which were spent under military dictatorship, the country had experimented with the parliamentary and presidential systems of government, before returning to sustained democratic governance in 1999 (see Iyoha, 2008, pp. 2-4, 20; UNDP, 2016a, p. 25). Like the United States of America, Nigeria currently operates the federal system of government with a bicameral legislature. The upper chamber, the Senate, comprises 109 representative members, while the lower chamber, the House of Representatives, has 360 members drawn from the 36 states of the federation (see Figure 3.1), respectively. Elections into these positions, including those of the president and governors at the sub-national level are held every four years (Blanchard & Husted, 2019, p. 3; Ploch, 2012, p. 2).

Figure 3.1: Map of Nigeria Showing the 36 States and the Federal Capital Territory

Source: United Nations, 2014 (https://www.un.org/Depts/Cartographic/map/profile/nigeria.pdf).

Nigeria is endowed with abundant natural and human resources, particularly oil and gas, vast agricultural land and a population, which was estimated at 201 million in 2019 (World Bank, 2021a). The country is ranked as a lower-middle-income country and the largest economy in Africa with a GDP (constant 2010 US$) of US$477.2 billion and a gross national income (GNI) per capita of US$4,910 (UNDP, 2020, p. 345; World Bank, 2021b). The country's post-independence development has been marred by intermittent political, economic and social instability arising from prolonged military dictatorship and poor governance, as well as inter-ethnic and religious rivalries over the control of state resources (Iyoha, 2008).

Unlike the period between 1960 and 2000 when Nigeria's real per capita income (constant domestic prices) grew at less than one percent per year (Iyoha, 2008, p. 6), the country witnessed sustained economic growth following its transition to democratic governance in 1999.

Its Gross Domestic Product (GDP) grew for an average of 8 percent between 2000 and 2014 (World Bank, 2016a, pp. 9-11; see also Treichel, 2010, p. 23; World Bank, 2016b, pp. 8, 87; 2019b). This remarkable economic growth performance has been attributed to a number of factors. These include the country's successful debt restructuring, better management of its macroeconomic policies, privatisation, banking consolidation, and establishment of anti-corruption agencies to address the wastefulness and socioeconomic stagnation that the country has been ingloriously renowned for (Oxfam International, 2017; Treichel, 2010, p. 16; World Bank, 2016a, pp. 8-9; 2016b, pp. 6, 9, 87).

Despite this impressive economic growth, Nigeria's socioeconomic development index remains worrisome (see Table 3.1). Some estimates suggest that between 60 and 70 percent of its population live below the poverty line of US$1.90 per day (Blanchard & Husted, 2019, p. 5; Evoh & Agu, 2016, p. 20; UNDP, 2016b, p. 11). However, a more recent report by the Nigerian National Bureau of Statistics, using annual household expenditures on food and non-food basic needs and a threshold of ₦137,430 per household indicates a conservative figure of 40 percent (NBS, 2020a, p. 5). Although, the country's GDP per capita (PPP) increased by approximately 70 percent between 1992 and 2009, its impact on poverty reduction was at best an abysmal 6 percent, whereas the population grew by about 54 percent during the same period (Lawrence et al., 2016, p. 1). Consequently, the proportion of its population that experienced transient poverty increased from 41 percent between 1980 and 1992 to 56 percent between 1996 and 2010. Similarly, chronic poverty increased from 19 percent to 53 percent during the same period (Dapel, 2018, pp. 19, 26). It is therefore not surprising that the UNDP recently ranked Nigeria 161 out of 189 countries and territories, with a Human Development Index of 0.539 in 2019 (UNDP, 2020, p. 345). Life expectancy at birth and adult literacy rates currently stand at 54.7 years and 61 percent, respectively (UNDP, 2016b, p. 1; UNDP, 2020, p. 345).

This dismal performance of the Nigerian economy has been attributed to a number of factors. First, the discovering of oil and gas resources in 1953 and subsequent exploration and exportation brought mixed blessings to the country, as it led to the neglect of other sectors of the economy, particularly agriculture and manufacturing (Iyoha, 2008, p. 4; National Population Commission & ICF International, 2014, p. 2; Obadan, 2008). Oil resources accounted for over 75 percent of the federal government's earnings, almost 97 percent of aggregate export and 35 percent of GDP between 1980 and 2010 (World Bank, 2016b, p. 1). In recent times, oil resources account for approximately 67-80 percent of the government's revenue and 93-95 percent of Nigeria's foreign exchange earnings (Ploch, 2012; United Nations Economic Commission for Africa, 2017, pp. 1, 4). Yet, its contributions to the country's GDP is only 9 percent compared to non-oil sector, which contributes 91 percent (NBS, 2020b, pp. 4-5).

Table 3.1: Trends in Selected Socioeconomic Indicators for Nigeria Between 2006 and 2019

Selected Socioeconomic Indicators	***Trends in Socioeconomic Performance between 2006 and 2019***													
	2006	*2007*	*2008*	*2009*	*2010*	*2011*	*2012*	*2013*	*2014*	*2015*	*2016*	*2017*	*2018*	*2019*
Population (Total in millions)	143	146	150	154	159	163	167	172	176	181	186	191	196	201
Population growth (annual %)	2.6	2.6	2.6	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.6	2.6	2.6	2.6
Urban population (% of total)	40	41	42	43	43	44	45	46	47	48	49	50	50	51.2
Mortality rate, infant (per 1,000 live births)	92.8	90.2	87.9	85.9	84.1	82.7	81.5	80.5	79.6	78.7	77.9	76.9	75.7	74.2
Life expectancy at birth	48.8	49.4	49.9	50.4	50.9	51.3	51.8	52.2	52.7	53.1	53.5	54	54.3	54.7
Adult Literacy Rate	-	-	51	-	-	-	-	-	-	-	-	-	62	-
GDP (constant 2010 Billion US$)	272.2	290.1	309.8	334.7	361.5	380.6	396.7	423.2	449.9	461.9	454.4	458.0	466.9	477.2
Gross national income (GNI) per capita		1,969			2,156	2,069	2,102	5,353	5,341	5,443	5,326	5,231	5,086	4,910
Inflation Rate	8.2	5.4	11.6	12.6	13.7	10.8	12.2	8.5	8.1	9.0	15.7	16.5	12.1	11.4
Official exchange rate (LCU per US$, period average)	127	116	131	148	149	156	155	155	168	197	305	306	307	307
Human Development Index Value	0.47	0.511	0.483	0.419	0.484	0.499	0.505	0.520	0.514	0.527	0.528	0.533	0.534	0.539
Labor force, total (Millions)	44	45	46	47	49	50	51	53	54	56	57	59	61	80.3
Labor force participation rate, total (% of total population ages 15-64)	54.7	54.8	54.8	54.9	54.9	55	55.1	55.1	55.1	55.1	55.2	55.2	55.2	68.7
Underemployment Rate	-	-	-	-	16.3	17.9	16.8	14.8	17.9	18.7	21	20.5	20.1	28.6
Unemployment Rate	12.3	12.7	14.9	19.7	21.4 (5.1)[2]	23.9 (6.0)	27.4 (10.6)	24.7 (10.0)	24.3 (6.4)	29.2 (10.4)	35.2 (14.2)	40.9 (20.4)	43.3 (23.1)	55.7 (27.1)

Source: Author's Compilations from Central Bank of Nigeria, 2021; NBS, 2012; 2014; 2017; 2018; 2020c; UNDP, 2015; 2019; 2020; World Bank, 2019b; 2021a; 2021b; 2021c

[2] Figures in parentheses are based on the new computation system which considers people who worked 20 hours or less in a week as unemployed instead of the previous benchmark of less than 40 hours (see FRN, 2017, p. 16; NBS, 2014).

The disproportionate focus on oil and gas despite its low capacity to absorb labour, at the expense of non-oil sectors, such as agriculture, manufacturing and tourism has been at the core of the country's rising unemployment rates and budget finance sustainability challenges (Lawrence et al., 2016; Obadan, 2008, p. 97; UNECA, 2017, p. 12; see also European Commission, 2018, p. 53). While manufacturing's share of GDP was above 10 percent in 1984, by 2009, it declined to a mere 2.5 percent, contributing only a negligible 5 percent of total output growth between 1990 and 2010 (World Bank, 2016a, p. 12). Oil wealth and its distribution are also central to understanding many of Nigeria's development challenges, including: ethno-religious crises, policy inconsistencies, endemic corruption, and misallocation of development projects (Iyoha, 2008, pp. 5, 20, 28). The EFCC reportedly disclosed recently that successive Nigerian leaders looted about US$20 Trillion from the national treasury between 1960 and 2005 (Ajayi & Ifegbayi, 2015). This is beside the outrageous salaries, wages and other benefits that political office holders allocate to themselves and the large retinue of appointees they maintain for political patronage. Yet, most workers who directly execute government policies and programmes continue to struggle for a minimum wage that is out of tune with inflationary trends and the fulfilment of basic necessities that are taken for granted by citizens of other oil producing countries (OSGF, 2015; Oxfam International, 2017).

Due to the abysmal performance of the manufacturing sector over the years, its job creation prospects have not kept pace with labour force expansion (World Bank, 2016b). Private enterprises, particularly those with high employment generating potentials, such as agriculture, textiles and construction continue to struggle with the devastating effects of poorly managed trade liberalisation policies and infrastructural challenges, which constrain their employment generation prospects (Treichel, 2010; see also Obadan, 2008, p. 42). The textile industry alone saw its workforce decline from around 350,000 in the mid-1980s to about 40,000 in 2004

(Treichel, 2010, p. 52; see also Obadan, 2008, p. 38). Access to reliable electricity supply is perhaps the most binding of these infrastructural challenges hindering the productivity of industries and households (UNECA, 2017; World Bank, 2016a; 2016b). While Nigeria's energy demand is estimated at 6,000 megawatts, the country only manages to generate around 3,500 megawatts (World Bank, 2016a, p. 58; 2016b, p. 15). The result is that only 40 percent of the country's total population has access to electricity. The situation is even worse in the rural areas with an access of below 20 percent. Nigeria was reportedly ranked 187th out of 189 countries in terms of its citizens' access to electricity in 2016 (UNDP, 2016b, p. 1). Furthermore, it is estimated that the country loses an average of 8 hours of industrial productivity time daily to erratic power supply. About 88 percent of firms often generate their own electricity, using private industrial plants, generating set, solar energy and inverters (World Bank, 2016b, p. 15; see also Leke et al., 2014, p. 35).

Besides the challenges of energy generation and distribution, the poor development of transport and communication infrastructure in the country constitutes another serious drag on productivity and individual effectiveness. The World Bank (2016b, p. 20) reports that approximately 40, 65 and 85 percent of roads owned and managed by the federal, state and local government, respectively are in deplorable conditions. Consequently, traffic congestion cost in the 14 largest urban centres in Nigeria is estimated at approximately US$5.51 billion yearly (World Bank, 2016b, p. 16). The challenges of poor road infrastructure, volatile oil prices and persistent inflation raise the cost of doing business in the country and make it difficult for many private enterprises to sustain various formal employment-linked benefits and expand their workforce. Indeed, since the 1990s, there has been a trend among some key industries and investments to relocate to neighboring countries to escape from the country's infrastructural challenges (Treichel, 2010; World Bank, 2015a; 2016b). The deplorable infrastructural

situation in the country also undermine the standard of living of many Nigerians, particularly poor households which spend between 30 and 60 percent of their monthly earnings on transport fares. Moreover, traffic congestions have been found to exacerbate work-life balance and public health challenges, limit citizens' employment options, hinder access to public services and undermine spatial and social mobility prospects (World Bank, 2011; 2016a; 2016b).

Added to the above is the country's rapid population growth and fertility rates of 2.6 and 5.5 percent, respectively. Yet, this represents an improvement compared to the past decades of economic growth stagnation (World Bank, 2019b; National Population Commission (NPC) & ICF International, 2014, p. 65). Consequently, creating decent jobs for the multitudes of school leavers who enter the labour force annually remains a daunting challenge for the country (Federal Republic of Nigeria [FRN], 2017, pp. 1, 14; NBS, 2014, p. 13). The situation has been exacerbated by the progressive decline in public sector employment since the 1980s, following the implementation of the structural adjustment programmes and intensive drive towards privatisation of public enterprises. Indeed, public sector employment accounted for 20 percent of the total labour force in 1999, but by 2006, it had dropped to approximately 14 percent (Treichel, 2010, p. 74). While this figure does not capture the actual conditions under which workers who remain in formal wage employment carry out their jobs, there are indications that Nigeria's job challenge relates more to the scarcity of jobs that guarantee US$30 per month than to an outright lack of jobs (Treichel, 2010, p. 65; see also UNDP, 2016a, p. 36).

On the other hand, many workers hitherto on government pay rolls who were retrenched following the privatisation exercise continue to agitate for the payment of their severance allowances and gratuities several years after (Okpanachi & Obutte, 2015, p. 262-263). Consequently, transition to informal employment has become a key strategy for socioeconomic

mobility (World Bank, 2016b, p. 13). Some recent estimates suggest that the informal sector accounts for between 80 and 85 percent of Nigeria's total industrial employment and contributes between 50 and 65 percent of the country's GDP (see CISLAC, 2013, p. 5; Folawewo & Orija, 2020, p. 12; Medina et al. 2017, p. 13; NBS/SMEDAN, 2017, pp. 5, 8).

Nigeria's persistent unemployment and underemployment rates, recently estimated at 27.1 and 28.6 percent, respectively (NBS, 2020c, p. 82) are fundamental to understanding the level of inequality in the country, which has been adjudged one of the highest in the world (Oxfam International, 2017; World Bank, 2019b). The country's Gini coefficient rose from 0.430 in 2004 to 0.447 in 2010, representing an increase of 4.1 percent (UNECA, 2017, p. 20). Ten percent of its richest individuals currently holds 32.7 percent of the country's wealth, leaving the poorest 40 percent with a mere 15.1 percent. The divergence of Nigeria's Human Development Index from the country's GNI per capita by minus 19 points reflects the fact that the gains from increasing average income have not translated to an appreciable improvement in the quality of life of most citizens (UNDP, 2020, p. 345; see also Oxfam International, 2017). Some of the factors driving inequality in Nigeria include: the unjustifiable earnings of the country's political and economic elites, widespread corruption, retrogressive tax system and deficient development-supportive physical and social infrastructure, such as roads, electricity, deteriorating quality of health and education facilities, as well as limited social protection targeting vulnerable populations (Oxfam International, 2017, pp. 4-5; Hagen-Zanker & Holmes, 2012).

Another factor that have undermined the poverty reduction prospects of economic growth in the country is the perennial inflationary trend, particularly since the 1980s. The real value of salaries and wages continue to lag behind the inflation rates, while there has been limited state

support to cushion the effects of inflation on the purchasing powers of vulnerable households, which is estimated to be about 50 percent of the population (Treichel, 2010; World Bank, 2013a; 2016a). In particular, inflation rates averaged 11 percent between 1996 and 2015, undermining the redistributive prospects of economic growth (Federal Ministry of Power, Works & Housing [FMPWH], 2016, p. 10). Similarly, the recession experienced by the country between the second quarter of 2016 and 2017 further exacerbated the effects of inflation on households (CBN, 2017, p. 216; UNDP, 2016b, p. 6; UNECA, 2017, p. 1). The recession was largely attributed to the prolonged decline in the global price of crude oil, the country's major export earner, particularly between 2014 and 2016. Added to this was the reduction in domestic production capacity due to intermittent vandalisation of oil production and distribution infrastructure as well as the activities of sea pirates in the Niger-Delta region of the country (CBN, 2016, p. 185; Evoh & Agu, 2016). Indeed, total oil production output dropped from 2.12 million to 1.62 million barrels per day between 2015 and 2016, representing a shortfall of 35.8 percent (Central Bank of Nigeria, 2016, p. 202).

The decline in crude oil export earnings in turn, resulted in the paucity of foreign exchange required for importation of capital goods and industrial inputs. This escalated the inflation rate and led to the contraction of foreign direct investments. Indeed, the country's currency, the Naira, rapidly lost an estimated 50 percent of its value between 2014 and December 2016 (UNDP, 2016b, p. 1; see also CBN, 2016, p. 41; UNECA, 2017, pp. 1, 13). Cumulatively, these factors plummeted the GDP growth rate to a mere 2.7 percent in 2015 and by the second quarter of 2016, the country's economy officially entered into a recession, after contracting by 1.6 percent (CBN, 2016, p. xxxvi; World Bank, 2019b). The recession adversely affected the federal government's earnings and revenue allocations to state governments, estimated at approximately 85 percent of the latter's revenue. In particular, crude oil prices crashed by

approximately 72 percent between 2010 and 2015 (UNECA, 2017, pp. 1, 18). Oil and gas as a proportion of total exports also decreased from 88 percent in 2014 to 45 percent, while imports declined by 16 percent in 2015 (UNECA, 2017, p. ix). Similarly, the country's foreign reserves nosedived by 17.4 percent from USD$44 billion to USD$28 billion, making it difficult for it to function as a shock absorber against declining oil earnings during the period (World Bank, 2015b, p. 1; UNECA, 2017, p. 18).

In addition, while foreign direct investments stood at USD$4.7 billion in 2014, in 2015, it declined by 34.7 percent to USD$3.1 billion (UNECA, 2017, p. 18). Consequently, the total revenue of the federal government declined by approximately USD$5.5 billion between 2011 and 2014 (UNECA, 2017, p. 12). Expectedly, the total revenue distributed to the state governments also declined by 13.7 percent (₦2, 468 billion) in 2016 compared to ₦2, 856 billion in 2015. This was in a context when most of the state governments were already struggling with several months of unfulfilled expenditure obligations towards debt servicing, payment of salaries/wages to workers and private sector contractors for completed capital projects (CBN, 2016, p. 173; World Bank, 2016a, p. 9). In view of these macroeconomic distortions, inflation rose from 9 percent in June 2015 (UNECA, 2017, p. 15) to 18.7 percent at the end of January 2017 (CBN, 2017, p. 216), further undermining the standard of living of Nigerians.

3.3 Economic Reforms and Workers' Well-being in Nigeria

The Nigerian state and society have not been immune to the all-pervading effects of globalisation and global governance institutions. In response to the conditionality of the World Bank and the International Monetary Fund, the country began the implementation of SAPs in 1986 (Meagher & Yunusa, 1996). The implementation of SAPs was characterised by aggressive

public sector reforms initiatives-privatisation, deregulation and fiscal consolidation, which resulted in dwindling budgetary allocations to the social sector, especially health, education, housing and pensions (Samuels, et al., 2011; Treichel, 2010, p. 21; World Bank, 2015b, p. 9). For example, about 122 public enterprises were privatised between 1999 and 2015 (OSGF, 2015, p. 88).

While SAPs marked the beginning of pro-market reforms in Nigeria, the need for accelerated reforms to reduce the cost of governance, curb widespread wastages and mismanagement of public resources became even more imperative on return to democratic rule in 1999 (Okpanachi & Obutte, 2015, pp. 256, 261). This initiative diminished many incentives historically enjoyed by public sector workers and limited the flow of credit facilities to private enterprises. For example, the government discontinued spending on certain employment-linked incentives, such as the provision and maintenance of government residential apartments and payment for household utilities like telephone and electricity bills for senior public officials. Instead, the government auctioned these public apartments to workers, giving preference to those who were already residing in them. Payments for the purchase of these apartments were deducted in installments directly from beneficiaries' monthly salaries/wages until the total sums were completely recovered. Relatedly, the historical practice of buying and servicing vehicles and paying the salaries and other benefits of domestic support staff of senior public officials was halted. In response, the government monetised these incentives and consolidated them into total salary/wage packages. While this initiative initially raised the salaries/wages of public servants, the benefits were shortly overtaken by the rapid inflation trends in the country (OSGF, 2015).

However, many workers who were not fortunate to purchase these government residential apartments were compelled to live on the outskirts of major cities, paying exorbitant

transportation fares to work in the city centres and enduring excruciating traffic gridlocks. The alternative was to pay high accommodation costs in cities which also undermined their standards of living. Meanwhile, those who were fortunate to purchase government residential apartments were confronted with the dilemma of sustaining their standards of living and servicing the loans procured to purchase these apartments (OSGF, 2015). Indeed, a government report notes that although the monetisation policy may have enabled the government to check wastages of public funds, it has had less significant positive impacts on the quality of work in the public service (OSGF, 2015, p. 102).

To worsen the plight of workers, the government disclosed that subsidies on petroleum products were no longer sustainable because they were crowding out resources for physical and other social infrastructure. Indeed, the fiscal cost of subsidies to petroleum products ranges from US$4 to USD$6 billion per year. This represents about one-quarter of the total budgetary expenditure of the federal government, and is higher than the total capital expenditures or the combined expenditure on education and public health in the country (World Bank, 2015b, pp. 16-17). Each episode of subsidies removal often led to increases in the prices of petroleum products. For example, on 1st January, 2012, the price of a litre of petrol was increased from ₦65 to ₦145 (US$ 0.41 to USD 0.91) (International Institute for Sustainable Development [IISD] 2016, p. 1), resulting in a nationwide protest that lasted for ten days. Although the protests eventually compelled the government to reduce the price of petrol to ₦97 (US$ 0.61) per litre, it had less significant effects on inflationary trends in the country, as costs of transportation, food and other essential consumables soared, further undermining the living standards of workers and their families (IISD, 2016; Samuels et al., 2011; UNDP, 2016a, p. 39; World Bank, 2013a).

Despite the potential gains associated with the removal of petroleum subsidies (IISD, 2016),

doubts persist whether poor households actually benefit from the resources generated from it, which was estimated at USD$35 billion between 2010 and 2014. Moreover, against the backdrop of weak enforcement of stipulated prices of petroleum products (petrol, diesel and kerosene), citizens are often at the mercy of middlemen and those who trade in these products. There are also doubts that even with effective enforcement of established pump prices, the benefits are likely to be appropriated by only 20 percent of the population (World Bank, 2015b, pp. 13-14). Therefore, protests over the removal of subsidies are often informed by citizens' distrust about the government's sincerity in utilising savings generated therefrom judiciously, and providing appropriate palliatives to cushion the effects of subsidies removal on low- and middle-income households (IISD, 2016, p. 11; Onyejeli, 2011, p. 9; OSGF, 2015, p. 48; World Bank, 2015b, p. 13).

Furthermore, the 2008 global financial turbulence and the subsequent sharp decline in the prices of crude oil weakened the capacity of public and private enterprises to fulfill many institutionalised employment-linked benefits, such as salaries/wages, healthcare services, pensions, and housing (CBN, 2016, 2017). For example, the price of a barrel of crude oil crashed from USD$147 in July 2008 to USD$47 by January 2009, compelling the government to further cut social spending (Ajakaiye & Fakiyesi, 2009, p. 7). The cumulative effects of the macroeconomic instability arising from the global financial crisis mostly explained the economic recession that Nigeria experienced in the second quarter of 2016. Although the country is officially out of the recession (NBS, 2017, p. 9), many formal employers and employees have yet to recover from the shock, as the former's quest for cost-efficiency continues to erode the benefits traditionally associated with formal employment (UNDP, 2016a, p. 36; World Bank, 2015a, pp. 41-42; 2016b).

Perhaps the most significant factor that have contributed to the deterioration in formal

employment-linked social security relates to the state's incapacity to enforce appropriate labour and employment legislations. Although the country is a signatory to a number of International Labour Organisation (ILO)'s conventions related to decent work and social protection for workers, there is much to be desired in terms of effectively implementing the ideals of these conventions. A recent government policy paper alludes to the deterioration of work quality in Nigeria's formal labour market, particularly with respect to labour rights, entitlements and systems for assessing and promoting decent work in general (FRN, 2017, pp. 1, 8).

This situation is largely attributable to weak institutional capacities, ambiguity in the country's labour laws, undue delay in justice administration system, poor budgetary allocations to relevant ministries, departments and agencies (MDAs) as well as the low human capital endowments of public officials charged with monitoring and enforcing labour legislations, and inter-ministerial coordination deficiencies. Other factors contributing to the deterioration of work quality in Nigeria's formal wage employment include employers' resistance of workers' unions, especially in the banking and oil and gas sectors, fragmentations and factions within labour unions, conflict of interests regarding whether the government should prioritise foreign direct investments (FDIs) or workers' protection, among others (Adewumi & Adenugba, 2010; FGN & ILO, 2015; Folawewo, 2016; Houeland, 2018; Meagher, 2015, p. 850). These factors whittle down the historical link between formal wage work and workers' socioeconomic emancipation.

3.4 Gender Norms, Changing Family Structure and Women's Labour Force Participation in Nigeria

Social norms are prescribed standards of behaviourial expectations that regulate the conducts of individuals and groups, as well as their relationships with others in a given society or social situation, deviation from which attracts some forms of sanctions or punishments

(Giddens et al., 2017, p. 158). Like most societies in Sub-Saharan Africa, relationships within the family and other spheres of life in most Nigerian societies are governed by patriarchal norms and ideologies, which differentiate men's spheres of activities from those of women, including the rewards and prestige associated with these activities (Aina, 2001, p. 3). These ideologies, reinforced by dominant religious ethics, also form the basis of women's subordination to men's authority in household decision-making, particularly their husbands (Akanle et al., 2018, pp. 109-110; Oluwagbemiga et al., 2016, p. 81).

The family plays a crucial role in legitimating and transmitting these patriarchal norms and ideologies across generations to ensure that individual members' thoughts and behaviours align with the values, ideals and practices that define their genders and societies (Olutayo & Omobowale, 2006, p. 87; van Stavenren & Odebode, 2007, pp. 906-907; World Bank, 2011). The concept of the family is used broadly here to refer to a group of individuals related by blood, marriage or by adoption. This includes parents, grandparents, siblings, in-laws, uncles, aunts, cousins and other relations up to the fourth generation with shared rights and obligations, irrespective of their residences (Amah, 2021; Olutayo & Omobowale, 2006; Ugiagbe & Edegbe, 2017). However, this system of extended family has historically been premised on the principle of patrilocality where co-residing generations of kins share the financial and non-financial burdens associated with child care, domestics chores and other communal engagements (Amah, 2021; Olutayo & Omobowale, 2006; Wusu & Isiugo-Abanihe, 2006). Large family sizes were normatively preferred due to their potentials to generate economic and non-economic benefits, as children and multiple wives often helped in family agriculture and non-farm enterprises. Large numbers of children were also associated with status enhancement, emotional fulfilment and greater assurance of old-age socioeconomic security. For this reason, polygynous marriages were often the norm (Aina, 2001, p. 7; Isiugo-Abanihe, 1994, p. 160).

Within the extended family system, patriarchal rules and men's breadwinner role bestow on them the power to make key decisions about the use of productive assets, such as land, labour and capital in the household while women merely contributed to decisions on food-related expenditures, clothing, health and education (British Council Nigeria, 2012; Olutayo & Omobowale, 2006; Angel-Urdinola & Wodon, 2010; van Stavenren & Odebode, 2007, pp. 914, 921). However, women may access these productive assets through men as wives or daughters (Aina, 2001; van Staveren & Odebode, 2007, p. 917). Generally, women were primarily engaged in activities that facilitated the sustenance of household consumption like light farm work (gathering, growing and processing food crops), livestock keeping, cooking, cleaning, fetching water, craft work, petty trading and other housekeeping responsibilities usually within their neighbourhoods due to the need for flexibility to perform child care responsibilities (Aina, 2001; Akanle et al., 2018; Olutayo & Omobowale, 2006; van Stavenren & Odebode, 2007, pp. 914, 916). Therefore, complementarity best describes the relationship between men and women under this family arrangement. This does not suggest that women enjoyed equal status with men, as the latter's spheres of activities were considered more valuable and prestigious (Aina, 2001, p. 6; Akanle et al., 2018, p. 101; van Stavenren & Odebode, 2007, p. 913). Indeed, women often derived their social statuses from three primary roles: wife, mother, particularly having male children, and care giver (Aina, 2001, p. 6; van Stavenren & Odebode, 2007, p. 923).

However, due to modernisation and transformations in the neoclassical conception of the family, many traditional norms governing gender division of labour are being renegotiated, to the extent that Nigerian women's paid work is increasingly being acknowledged for its socioeconomic mobility and development prospects (Adisa et al., 2018; Akanle et al., 2018; Olutayo & Omobowale, 2006; Wusu & Isiugo-Abanihe, 2006; see also Folbre, 1994; Teachman et al., 2013; Massey et al., 1993). Consequently, women's labour force participation has

continued to increase, especially since the 1990s due to several factors (Baridam, 1996; Afolabi et al., 2018; Akanle et al., 2018; Adisa et al., 2018). First, credit must be given to the sustained efforts and resilience of women's grassroots mobilisation movements, civil society organisations and feminist scholars at ensuring that gender and women's empowerment issues were brought to the front burner of development (Folbre, 1994; Kabeer, 2012). These movements were further spurred by the incipient global consensus on the need for gender equality, which gained momentum, especially since the 1960s. The multitude of international conventions and protocols, such as the Convention on the Elimination of All Forms of Discrimination (CEDAW) 1979, Beijing Women's Conference of 1995, the Millennium Development Goals (MDGs) and more recently, the Sustainable Development Goals (SDGs) are pointers to this consensus (Aina, 2001, pp. 17-25; United Nations, 2016; World Bank, 2011, pp. 57-58, 265-266).

Another major driver of women's labour force participation in many developing countries, including Nigeria was the austerity measures foisted on households by neoliberal economic policies, particularly the implementation of the structural adjustment programmes (SAPs) and cutbacks in the welfare state since the 1980s (Meagher & Yunusa, 1996, p. 39; Ugiagbe & Edegbe, 2017, p. 136; see also ILO, 2019a, p. 7; Massey et. al., 1993, p. 443; Willies, 2005, p. 129). The pervasiveness of neolocal residence and single parents` households, improvements in women`s education and falling birth rates, advances in information, communication and transport technologies/infrastructure and subsequent reduction in the cost of migration have been no less important (ILO, 2016b, p. 70; Massey et al., 1993, p. 443; Teachman et al., 2013; World Bank, 2011).

Like their counterparts across the world (see ILO, 2019a, pp. 84-85; ILO, 2019b, p. 12), despite appreciable progress, the labour force participation rates of women in Nigeria still lag

behind those of men (NBS, 2019, pp. 30-33; 2020c, pp. 12, 31-32). This is largely because women`s increased participation in market work has neither been matched with a corresponding decline in their responsibilities in non-market domains of care and domestic work, nor has traditional attitudes towards gender division of labour, which place greater emphasis on women`s success in the latter domain changed satisfactorily over the years (Adisa et al., 2018; Amah, 2021; see also Kabeer, 2012, p. 15; World Bank, 2012, p. 53). Unfortunately, the prospects of drawing support from the extended family system, as in the past, has become less certain due to the weakening of the bond that hitherto ties members together by the forces of modernisation (urbanisation, migration and urbanism) and more intense economic pressure on individuals and households (Wusu & Isiugo-Abanihe 2006; Olutayo & Omobowale, 2006, pp. 86-87; Ugiagbe & Edegbe, 2017; see also Folbre, 1994, p. 91). Consequently, the financial and non-financial costs associated with child custody, care and socialisation hitherto shared among extended family members and indeed, entire communities are gradually being shifted to biological parents solely (Folbre, 1994, pp. 91, 248; Gbadegesin, 2018, p. 62; Wusu & Isiugo-Abanihe, 2006, p. 147). This leaves many workers, particularly women with limited options for managing the conflicts between engaging in paid work outside the home and performing normative responsibilities of care and domestic chores (Afolabi et al., 2018; Gbadegesin & Alabi, 2014; Wusu & Isiugo-Abanihe, 2006).

Regrettably also, unlike the developed countries (see Becker, 1993; Folbre, 1994, p. 116), in most developing countries, the shift from the extended family system and collective/communal responsibility for childcare to the nuclear family system has not been matched with corresponding state and market interventions that meet the needs of parents, particularly working mothers (Amah, 2021; Olutayo & Omobowale, 2006; World Bank, 2011; 2014; Wusu & Isiugo-Abanihe, 2006). Moreover, access to modern infrastructure that could

cushion the effects of market work on women's functioning in other dimensions of life is grossly limited in these countries (Arbarche et al. 2010, p. 9).

Consequently, women continue to bear the brunt of domestic chores and care responsibilities, even at the expense of their leisure and overall well-being, while men remain dominant in income earning activities (see World Bank, 2011, p. 80). This difference in time use has largely been responsible for the greater likelihood that women rather than men will give up opportunities to be engaged or remain in formal wage employment, which arguably offers better socioeconomic and political mobility prospects (Kabeer, 2012; Kabeer et al., 2011; ILO, 2019b). Indeed, Baridam (1996, pp. 204-205) reports that an increasing number of women are either quitting Nigeria's formal wage jobs or completely barred from entering the labour market by their spouses to enable them give optimum attention to reproductive, caring and housekeeping responsibilities (see also Gbadegesin & Alabi, 2014, p. 100). The foregoing describes the context in which many women in Nigeria seek to navigate the challenges imposed on them by cultural and institutional norms and the necessity for economic, political and social empowerment needed to unlock their potentials through the labour market.

3.5 Administration of Employment-linked Social Protection in Nigeria

How individuals manage and cope with vulnerabilities are key determinants of their well-being and ability to sustain already attained human development levels (UNDP, 2014; 2015a; World Bank, 2013b). These vulnerabilities often derive from economic insecurity, which undermines people's ability to adopt effective strategies to prevent, mitigate and cope with social and natural risks in a manner that expand their functioning and capabilities or at least ensures that they sustain already attained levels of functionings (UNDP, 2014; 2015; World Bank, 2013b). Formal wage employment is widely believed to insulate workers against some measures of socioeconomic risks, especially old age income insecurity, homelessness and ill-

health since these benefits are legally enshrined in their employment contracts (ILO, 2014c, p. 39; 2014c; 2015a; Maloney, 2004, p. 1164).

Therefore, it is counter effective to discuss work quality without analysing the role of social contexts and institutional arrangements for the provision of employment-supportive services such as childcare and after school facilities due to their role in mitigating or exacerbating the challenges that work may generate, particularly for women. Also included in such analyses are the reliability and density of social networks, the efficiency of public transport, to mention just a few. Studies suggest that effective state interventions in these areas bolster workers' capability to manage work-life balance challenges (Drobnic & Guillen Rodrıguez, 2011; Hobson & Fahlen, 2009; ILO, 2016b; 2019b; Leke et al., 2014; Robeyns, 2008; UNDP, 2015a; World Bank, 2012). For example, the provision of social housing may reduce the economic pressure on household income, thereby freeing up more resources for investment in the human capital of children and accumulation of household and productive assets (de Bustillo et al., 2011, p. 77; ILO, 2014b, pp. 14, 74). Indeed, specific aspects of work quality experienced by workers, such as work-life balance, pension efficacy and housing affordability cannot be detached from labour market regulatory institutions and the dynamic social, political and economic contexts of work (Green, 2006, p. 15).

The foregoing suggests that the redistributive and protective functions of formal wage employment is enhanced through effective employment and labour regulations (ILO, 2015a, p. 83). However, when the state fails to fulfill its regulatory function, the ideal-typical differences between formal wage employment and informal employment risk losing its practical significance (Castells & Portes, 1989, p. 13; Portes, 2010, p. 141). The consequence could be a decline in workers' opportunity cost of voluntary exit from the protective security associated with formal wage employment. Indeed, beyond the ideal-typical legal entitlement to resources

that supposedly underpins formal wage employment, it is the state norms that determine whether or not legal entitlement translates to a minimum level of social protection against socioeconomic insecurity for workers and their families in practice (World Bank, 2012, p. 297; 2013b, pp. 26-27). Against this background, and given the emphasis of the CA on the role of institutional characteristics on work quality and workers' functionings and capabilities, this chapter sheds light on the administration of formal wage employment-linked benefits in Nigeria to reveal the link between regulatory fractures' in these aspects and the findings reported in this study.

3.5.1 Minimum Wage

Minimum wage setting emerged over 124 years ago as a policy instrument for addressing inequality and promoting social justice (Soares, 2018, p. 6). However, the Minimum Wage Fixing Convention, 1970 (No. 131) and Recommendation No. 135 of the ILO are often cited as the global frameworks on minimum wage setting. These documents obligate states to institutionalise a minimum wage floor that is sensitive to the needs of workers and their families, as well as changes in the cost of living, as an essential prerequisite for reducing workers' socioeconomic vulnerability and promoting societal inclusiveness (ILO, 2014d, pp. 27, 121; 2016c, p. 127).

Despite initial skepticisms, two basic factors have rekindled interest in minimum wage legislations since the 1990s (Belser & Xu, 2018, p. 7). First, structural reforms and rapid inflationary trends excluded many workers from the benefits of economic growth, diminished their purchasing powers and increased inequality (ILO, 2014d, pp. 9-10). Second, increased optimism resulting from more robust empirical evidence on the social protection, income redistribution and poverty reduction effects of appropriately managed minimum wage legislations (ILO, 2014a, p. 88; 2016c; OECD, 2014, p. 46; Rani et al., 2013). In particular,

Article 3(a) of the Minimum Wage Fixing Convention, 1970 (No. 131) and paragraph 3 of the Recommendation No. 135 stipulate that, rather than establishing minimum wage on an ad-hoc basis, it should be regularly updated in line with the needs of workers and their families, as well as the cost of living and other economic dynamics (ILO, 2014d, p. 121). Therefore, in determining an appropriate minimum wage, emphasis should be placed on remuneration that is fair, enabling workers and their families to live above poverty and enjoy a standard of living that is considered decent and acceptable within particular contexts (ILO, 2014d, pp. 27, 123). However, in most countries of the world where minimum wage legislations exist, it is usual to find a discrepancy between the legal/policy prescriptions and the effective dimension of protecting workers from the exploitative grips of employers (Benassi, 2011; ILO, 2014b). Globalisation, intermittent economic crises and global enterprises' quest to achieve cost efficiency are often at the core of this disconnect (Castells & Portes, 1989; Sassen, 1998).

Nigeria presents one example of countries with contradictions between the ideals of minimum wage legislations (MWLs) and its effectiveness as a tool for checking inequality, reducing poverty and improving the well-being of workers. Although minimum wage policies have a long history in the country, dating to the colonial period (Aminu, 2011, p. 1), its impact on workers' standard of living has been negligible due to its incompatibility with inflationary trends over the years (FMPWH, 2016; Onyejeli, 2011; World Bank, 2013a). For example, general wages and in particular, minimum wage in Nigeria's public sector stagnated between 1981 and 1990 due to fiscal tightening measures of the SAPs. Despite escalating inflation rates, public sector wages remained unchanged between 1993 and 1998, resulting in private sector wage premium (Aminu, 2011, p. 9; Meagher & Yunusa, 1996, pp. 7, 21). Indeed, inflation rate in Nigeria averaged 50 percent annually between 1992 and 1995, declining only to 12 percent between 2003 and 2010 (World Bank, 2013a, p. 4; see also FMPWH, 2016, p. 10; OSGF, 2015,

p. 99). Other factors hindering the effectiveness of MWLs include high unemployment which reduces the ability of workers and their representative unions to negotiate decent wages, weak enforcement capacity of the federal government, particularly with respect to non-complying state-owned and private enterprises. Added to the above is the high cost of enterprise operations in the country which undermines employers' capacity to adopt initiatives that promote workers' welfare (Fapohunda et al., 2012, pp. 29-30)

Following the return to democratic rule in 1999, the government embarked on fiscal, financial, infrastructural, and institutional reforms to address previous governance shortcomings at improving workers' welfare (OSGF, 2015, p. 96; Treichel, 2010, p. 1; World Bank, 2015b, p. 1; 2016b, pp. 2-3). A major highlight of the reform was the setting up of two panels (the Wages, Salaries and Emoluments Relativity Panel and the Presidential Committee on the Consolidation of Emoluments in the Public Sector) in 2004 to look into the perennial agitations of labour. Amongst the recommendations of the panels was that wages in the public sector should be raised by 25 percent, beginning in 2007, with subsequent annual increases of 10 percent until 2017. However, instead of the recommended 25 percent by the latter panel, the government only approved 15 percent and reneged on the recommended annual 10 percent, which was envisaged to last for 10 years (Onyejeli, 2011, p. 3; OSGF, 2015, pp. 28, 96).

In addition, the effectiveness of minimum wage legislations in fulfilling its income redistribution goals and improving workers' well-being depends on effective compliance and the regularity of its adjustments (Rani et. al., 2013, p. 403). The National Minimum Wage Act, 2004 was passed by the Nigerian National Assembly, with subsequent amendment in 2011 (Federal Republic of Nigeria [FRN], 2011). Chapter 2(1) of the Act obligates every employer of labour, employing more than 50 workers to pay a wage not lower than ₦18,000 monthly to every employed worker in Nigeria (FRN, 2011). However, contrary to the prescription of the

Act that minimum wage should be reviewed at least once every five years, the current minimum wage of ₦30,000 (US$ 83) only received legislative backing on March 19, 2019, after about 8 years (John, 2019). The approval and subsequent implementation in April 2019 followed series of agitations, protests and strikes by labour and trade unions, challenging the non-compliance of the government with the periodic review prescribed by legislation (Houeland, 2018; John, 2019). Yet, from ₦125 (US$200) in 1981 and ₦18,000 (US$110) in 2011 (Houeland, 2018), the value of the current minimum wage (₦30,000) approved on April 18, 2019 deprecated further to a mere US$83. This is paltry in light of the evidence that an average family of two adults and two children requires an estimated minimum monthly income of ₦113,300 for subsistence[3] (WageIndicator, 2018, as cited in Ojekunle, 2019; see also NBS, 2020a, p. 5).

As with previous reviews, the approved minimum wage received mixed reactions among the governors of the 36 states of Nigeria, with many complaining about its affordability despite being fully represented in the series of negotiations leading to its final approval. The governors justified their complaints on the ground that states have different resource capabilities. They also argued that many states were still struggling to pay the ₦18,000 approved in 2011, as evident in the large number of states that were owing several months of salary arears (Houeland, 2018; Punch Newspaper, 2017; see also CBN, 2016, p. 173; World Bank, 2016a, p. 9). Paradoxically, the gap between the wages and allowances paid to political office holders and workers who devote the greater part of their most productive years to the service of the country continues to widens (OSGF, 2015, pp. 96-98). For example, the average annual expenditure on each federal legislator was reported to be ₦294.375 million (US$1.962million). This amount translates to 2500 times the average earnings of 92 percent of Nigerians (Oxfam International,

[3] Based on a comparative analysis of wages around the world vis-a-vis the average cost of living in each country conducted by WageIndicator.

2017, pp. 32-33). Therefore, confronted with rising prices of household consumables, accommodation and transportation, many formal wage workers, especially those in the public sector engage in alternative income generating activities to cope.

3.5.2 Pensions

Like minimum wage legislations, Nigeria has an inglorious history of uncoordinated and ineffective pension funds management (Ikeanyibe & Osadebe, 2014; Cole, 2017). Until 2004, the country operated two separately managed pension schemes: the "pay-as-you-go" (PAYG), which was based on defined benefits for workers in public service and a contributory scheme for workers in private sector employment. The former, premised on annual budgetary appropriation was managed directly by the central and sub-national governments, while the latter was managed by the Nigeria Social Insurance Trust Fund, (NSITF) on behalf of the federal government. However, both schemes excluded workers in informal employment (OSGF, 2015).

Unfortunately, during periods of dwindling government revenue, as has become common in Nigeria due to crude oil prices volatility, pension allocation usually becomes the first victim. Even when funds are appropriated for payment of pension entitlements, it does not often guarantee that pensioners will be paid promptly because of competition from numerous projects for funding, poor employees' record management, mismanagement of pension resources and corruption (EFInA & PENCOM, 2014; Economic & Financial Crimes Commission, 2015; OSGF, 2015, p. 70; see also Popoola, 2018). The process of accessing pension entitlements is also very cumbersome, as many retirees periodically travel long distances, sometimes outside their states of residences for physical verification exercises. Many pensioners have reportedly collapsed under excruciating weather conditions while waiting for their service records to be verified (Ahiuma-Young, 2018; Ikeanyibe & Osadebe, 2014).

Exacerbating the plights of pensioners is the fact that inflationary trends in the country over the years continue to outpace the real value of pension, leaving them with earnings that are often inadequate for a decent living (FMPWH, 2016, p. 10; World Bank, 2013a, p. 4). Indeed, the UNDP (2016a, p. 36) reports that the discrepancy between inflationary trends and old age earning potentials is a major factor fueling personal insecurity among 38 percent of Nigerians. Yet, the value of pensions depends largely on the frequency and extent of its adjustments, taking into consideration the cost of living and other economic dynamics (ILO, 2014b, pp. 91-92).

Other factors that hampered the old pension system included political instability and infrastructural deficits in the country which increased business operating cost to astronomical levels. These factors have contributed to the exodus of many businesses out of Nigeria, particularly since the 1990s, while some others have gone bankrupt, leaving behind huge gaps in workers' entitlements (OSGF, 2015; Treichel, 2010, p. 21). As of 2003, pension liabilities across the nation was estimated at ₦2 trillion, thus casting doubts on the sustainability of the defined benefits scheme (OSGF, 2015, p. 70). For example, it was reported recently that the pension liabilities owed ex-employees of the defunct Nigeria Airways, 900 of whom died between September, 2004 and 2017, currently stands at ₦78 billion (Ahiuma-Young, 2018). In addition, following the privatisation of public enterprises since 1999, ex-workers' agitations and protests over unpaid salaries and pensions have become widespread in Nigeria because of the shoddy manner in which the exercise was conducted (see Okpanachi & Obutte, 2015, pp. 262-263).

To address the challenges associated with the old pensions scheme, the Pension Reform Act (PRA 2004), subsequently amended in 2014, came into force. This marked the beginning of a unified (private and public sectors) pension scheme in Nigeria. The new scheme was based on defined contributions from employers and employees, as opposed to the defunct PAYG which

was based on defined benefits (Iwelumo & Olanipekun, 2016). Despite this initiative, the administration of pension in Nigeria continues to generate a lot of concern due to poor governance of pension resources. There is evidence that the Nigerian Pension Commission (PENCOM), which is responsible for managing pension funds has not measured up to expectations in its regulatory compliance function. For example, pensions fund administrators (PFAs) are required by the Pension Reforms Act (2014) to periodically update stakeholders on the performance of retirement savings accounts to stimulate competition among the available PFAs (FRN-Pensions Reform Act, 2014, Sections 55-57). However, compliance with this directive has been less desirable (Abdulazeez, 2015, p. 5). Many private sector and state-owned enterprises have also been found to flout the stipulations of the Pension Reform Act by not remitting deductions from workers' salaries/wages promptly to the relevant PFAs (Iwelumo & Olanipekun, 2016). Regular remittance of pension contributions by employers to PFAs have also been hampered by the macroeconomic instability created by the 2008 global financial crises, fluctuation in oil prices, the country's poor investment climate and shrinking demands for goods and services that followed the 2016 economic recession (Ajakaiye & Fakiyesi, 2009; CBN, 2016; NBS, 2017).

As with the old scheme, perhaps the most worrisome dimension relates to lack of transparency, poor accountability and subsequent uncertainty about the efficacy of pensions in Nigeria. Under the new pension scheme, there have been reported cases of large-scale embezzlement and theft of pension funds by those charged with managing these assets (Adepegba, 2020; Agency Reporter., 2019; EFInA & PENCOM, 2014; Economic & Financial Crimes Commission, 2015; Ikeanyibe & Osadebe, 2014). Recently, it was reported that 5,535 families of employees of the Federal government who died between April 2018 and July 2019 have not received their death benefit entitlements, as stipulated by Section 5(1) of the Pension

Reform Act 2014. This was attributed to the government's failure to pay workers' group life insurance premiums, estimated at ₦15 billion per annum within a period of 22 months. This brings the total liability to ₦27.5 billion for the referenced period (Popoola, 2020a; see also Popoola, 2020b). Thus, Nigeria's inglorious history of pension funds mismanagement has instilled widespread uncertainty in many formal wage workers about future socioeconomic security. This perhaps explains why many public sector workers now engage in various fraudulent practices, such as age falsification, inflation of contracts and embezzlement of public resources to enhance their future socioeconomic well-being (Kama et al., 2013; Okonjo-Iweala, 2014). Private sector workers, particularly those in the banking and construction sectors are not left out, as they often also conspire with their public sector counterparts to fleece the state of valuable resources through tax evasion, money laundering, and shoddy execution of development projects (see Oxfam International, 2017, pp. 27-28).

3.5.3 Social Housing Scheme

Housing not only contributes to individuals' wealth and capabilities to overcome socioeconomic shock, but also nations could reap socioeconomic benefits from investing in decent and affordable housing (FMPWH, 2016; Kama et al., 2013; Okonjo-Iweala, 2014). In view of this, the National Housing Policy and the National Urban Development Policy were developed in 1991and 1997, respectively, with subsequent amendments in 2012. Similarly, the National Housing Fund was established in 1992 to mobilise long-term mandatory contributions through statutory deductions from the salaries/wages of workers earning a minimum of ₦3,000 per annum in public and private sector enterprises. The government is obliged to contribute at least 2.5 percent of its total revenue to the funds annually. These funds are meant to be given to contributors as soft loans at a concessional interest rate of 6 percent to purchase or build their own houses. Depending on their age, applicants are entitled to access a maximum amount of

₦15 million and pay back within 30 years (Kama, et al., 2013).

However, the NHF has not been able to meet workers' demands for housing, largely because of the discrepancy between the rate of population growth and housing provision. Thus, from a housing deficit of 7 million in 1991, 12 million in 2007 and 14 million in 2010 (Kama et al., 2013, p. 27), Nigeria's housing deficit in 2016 was estimated at between 16 and 18 million units (FMPWH, 2016, p. 18; Kama et al., 2013, p. 40; see also Centre for Affordable Housing Finance in Africa, 2016, p. 1; World Bank, 2016c, p. 6). Some estimates suggest that housing demand in the major cities of Nigeria-Abuja, Ibadan, Kano and Lagos grows at around 20 percent yearly (World Bank, 2016c, p. 11). In fact, in 2012, about 3.8 million eligible formal wage workers applied for housing loans. However, the NHF succeeded in providing loans for only 12,000 housing units (Okonjo-Iweala, 2014, p. 7). Factors militating against the objectives of the NHF include poor management of funds, escalating prices of land, poor coordination among various tiers of government and MDAs, poorly developed mortgage finance system, and low affordability of the NHF loans to low- and middle-income earners (FMPWH, 2016).

Consequently, majority of Nigerian workers rely on personal savings, inheritance, cooperative societies and *Esusu*[4] to buy their personal houses (Centre for Affordable Housing Finance in Africa, 2016, p. 3; Kama et al, 2013; World Bank, 2016c, p. 32). The situation is made worse by the persistently high inflationary rates in the country which raised interest on private housing loans to between 17 and 22 percent within a maturation period of between 5 and 10 years. In view of this, 93 percent of Nigeria's urban dwellers cannot afford a mortgage loan of ₦2 million (US$13,000) to buy a house costing ₦2.4 million (US$15,000), particularly

[4] Esusu is a kind of rotational savings scheme usually organised by people connected by biological and/or social ties such as family members, friends and professional/occupational colleagues in Nigeria where agreed upon time-and-amount specific financial contributions of all the members are collected and transferred to a particular person until it reaches every member of the scheme.

if they depend on earnings from their formal wage jobs only (World Bank, 2016c, pp. 32, 38; see also OSGF, 2015, p. 45). This primarily explains why 69 percent of urban residents in Nigeria live in sub-standard housing while those living in rented properties often have to part with as high as 60 percent of their incomes, against the 20-30 percent global benchmark (Kama, et al., 2013, p. 27).

Ample evidence suggests that the ability to earn enough to purchase a house or other landed property during one's active years of working constitute important safeguards against socioeconomic insecurity during older ages (Morris, 2012, p. 224; United Nations Population Fund & HelpAge International, 2012, pp. 40, 47, 52). Unfortunately, the poor development of Nigeria's mortgage finance market amid insufficient labour-related earnings continue to deprive many honest Nigerian workers the opportunity of purchasing their own houses (Centre for Affordable Housing Finance in Africa, 2016; Kama, et al. 2013; World Bank, 2016c). While this existential need has pushed a sizeable number of workers to engage in bureaucratic corruption (Okonjo-Iweala, 2014, OSGF, 2015, p. 103), many more workers completely resign to fate, hoping that investing in the earning potentials (human capital) of their children will better insure them against housing-related insecurity (see also Folbre, 1994, p. 108; World Bank, 2013b, p. 111-112; 2016d, p. 50).

3.5.4 Health Insurance Scheme

The health sector in Nigeria particularly took a downward trend in response to the reforms that followed the implementation of the structural adjustment programmes. The reforms led to a decline in public expenditure on healthcare delivery services and a move towards increased user fees through the drug revolving scheme. This was geared towards cost recovery to ensure sustainability rather than direct government subventions. Available statistics indicates that the government's average expenditure on the health sector stood at 3.5 percent of the budget during

the early 1970s, but between 1980s and 1990s, it declined to 2 percent. However, the initiative led to widespread scarcity of important drugs in public hospitals, decay in hospital infrastructure and high exodus of medical personnel out of the country to countries offering better conditions of work. The period also witnessed increased patronage of more expensive private sector hospitals by those who could afford the cost, whereas poor and middle-income households continued to endure the low-quality healthcare services in public hospitals (Akinyoade, 2019, pp. 33-35; Anaemene, 2016, p. 56).

The idea of a National Health Insurance Scheme (NHIS) was therefore conceived as an employment-linked healthcare delivery services to address emergency and quality healthcare needs of workers and their family members at relatively affordable costs (Adewole et al., 2015). The enactment of the NHIS Act in 1999 and its subsequent launching in 2005 were in furtherance of these objectives (OSGF, 2015). However, it remains an open question whether the objectives of the NHIS have been achieved, as many private and sub-national government-owned enterprises have been reluctant to enlist in the scheme (Onyedibe et al., 2012; OSGF, 2015). The objectives of the NHIS have also been hampered by rigid bureaucratic procedures and long waiting time to access services (Iloh et al., 2012). Other impediments to the NHIS include: ineffective monitoring framework to check the excesses of healthcare service providers (Ibiwoye & Adeleke, 2008; Mohammed et al., 2014), reliance on less qualified health personnel, deficient referral system and limited coverage of frequently required healthcare services (Onyedibe et al., 2012). Above all, poor funding of the health sector remains a major challenge hindering quality healthcare service delivery in Nigeria. This is evident in the expenditure on health, which accounted for less than five percent in the 2020 budget of the country. Although this represents an increase in health-related expenditure compared to the preceding five years, it is still lower than the 15 percent recommended by the World Health

Organisation at the Abuja Declaration of 2001 (BudgIT, 2020, p. 31).

3.6 Chapter Summary

This chapter examined the political, economic and social developments in Nigeria in recent decades to deepen the understanding of the social and institutional contexts shaping the quality of work in the country's formal wage employment and workers' well-being. The chapter highlights the role of poor governance and mismanagement of the country's resources over the years in generating negative development outcomes. In particular, the over-dependence on crude oil resources at the expense of non-oil sectors and the unbridled corruption associated with it largely explain the intermittent macroeconomic instability, persistent unemployment, and escalating inequality in the country. Consequently, two categories of Nigerians are now emerging: the political and economic elites with access to oil resources on the one hand and formal wage workers, the unemployed, pensioners and those locked in vulnerable employment, on the other hand. The major theme that runs through the chapter is that the protective value of formal wage employment rests on adequate state regulations of labour and employment relationships. However, when the state itself fails to fulfill its employment contracts' obligations, as the chapter has demonstrated, it loses the moral justification to compel private enterprises to fulfill theirs (see Aye, 2017, p. 30). Either ways, it is the workers whose hopes of socioeconomic emancipation through formal wage work that will be dashed.

CHAPTER FOUR

ANALYTICAL PERSPECTIVE AND RESEARCH METHODOLOGY

4.1 Introduction

This chapter describes the methodology adopted to address the research questions outlined in chapter one. The study is a micro-level analysis of the perceptions of workers about the quality of work in Nigeria's formal wage employment, its influence on voluntary transition to informal self-employment and subsequent well-being. However, the study proceeds with the understanding that workers' perceptions about the quality of work and subsequent responses are significantly shaped by factors within and outside their immediate work environment. This informed the choice of the mixed-methods approach to explore the link between contextual factors and quality of work experiences of formal wage workers in Nigeria. Amartya Sen's capability approach was chosen to provide the theoretical guide for the study due to its emphasis on the link between social phenomena (work quality and workers' well-being) and the conversional factors peculiar to workers and the research context. Thus, the CA is better suited for the evaluative and prospective analysis of different states of affairs compared to resources and right-based approaches (Alkire, 2008, pp. 30-31; Robeyns, 2016, pp. 3, 6). The chapter also provides justification for the choice of Lagos as the study's location, and the mixed method research design as the methodological approach adopted for this study.

4.2 Rationale for the Research Approach

"Research approaches are plans and procedures that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation" (Creswell, 2014, p. 3; Creswell & Creswell, 2018, p. 40). The selection of a research approach is predicated on the researcher's idea of the strategy(ies) that is/are best suited to generate robust data to answer the

research questions being investigated, the philosophical inclinations associated with her/his academic background and the audience that is being targeted by the research. The philosophical assumption of the researcher, in turn provides guides for the research design and methods of collecting, analysing and interpreting the data that have been collected (Creswell, 2014, p. 20; Creswell & Creswell, 2018, p. 56). In view of our argument that good quality jobs generate capabilities that enhance the quality of life of workers (see Green, 2006, pp. 14-15; Sehnbruch, 2008, p. 567-568) and the understanding that personal, social and environmental "conversional factors" interact with work to generate different capabilities and quality of life for workers and their family members (Robeyns, 2008; Robeyns, 2016; Sen, 1999), the study adopted Amartya Sen's capability approach. The major arguments of the capability approach had been discussed in chapter two. Therefore, the next section sheds light on how the approach is applied in this study.

4.3 Application of the Capability Approach to the Quality of Work

Although Sen has yet refrained from endorsing a comprehensive list of capabilities, Robeyns (2006, pp. 360-361) has identified about nine empirical applications of the CA as follows:

> [G]eneral assessments of the human development of a country; the assessment of small scale development projects; identification of the poor in developing countries; poverty and well-being assessments in advanced economies; an analysis of deprivation of disabled people; the assessment of gender inequalities; theoretical and empirical analyses of policies; critiques on social norms, practices and discourses; and finally, the use of functionings and capabilities as concepts in non-normative research.

Similarly, Alkire (2008, pp. 30-31) discussed two possible uses of the CA: evaluative and prospective applications. As an evaluative framework, the CA enables the comparison of capabilities across two states of affairs or two time periods. This gives insights into the

differences/similarities between the two states of affairs in terms of capabilities or freedoms enjoyed by individuals.

On the other hand, as a prospective framework, the CA deepens our understanding of the process through which policies, interventions and recommendations that are believed to be best suited to bring about desired changes emanates. A prospective evaluation would also take into consideration, the different levels of analyses that the selection of good quality work attributes require. This may be individual-centred such as workers' attitudes and perceptions or context-based like the immediate work or organisational environment (Alkire, 2008). It could also include macro-level variables such as legally enshrined employment-linked social protection, availability of infrastructure and other social interventions that may help to cushion the demands of work and ensure optimal functioning of the labour market (Burchell et al., 2014, pp. 464). Thus, prospective application of the CA enables us to ascertain the kinds of policy engagements with institutions, social norms, traditions and other influences which Sen refers to as "conversional factors" in particular contexts that need to be undertaken to expand workers' capabilities and freedoms (Alkire, 2008, pp. 34, 45; see also Robeyns, 2008, p. 84; Sen 1999, p. 142).

Given the disagreements that may arise in determining the constituents of a good quality job and the capabilities desired by workers from their work (Burchell et al., 2014, p. 464; Clark, 2015, p. 8; Green, 2006, p. 8), Sen (1999, p. 31) advocates that the subject's valuation and preferences should provide the relevant guide. However, the quality of work literature has demonstrated that most workers value continuity and predictability in their employment relationships and earnings (OECD, 2013; 2014, p. 84; ILO, 2014b, p. 26; 2016a, p. 1). There is also evidence that work that offers opportunity to function across multiple domains of life along

with adequate remuneration are valued by workers (Hobson & Fahlen, 2009). Similarly, being treated equally and fairly in the allocation of rewards such as wages and other fringe benefits as well as working in safe environments also constitute important measures of good quality work by workers (United Nations Economic Commission for Europe [UNECE], 2010; see also D'Ambrosio et al., 2018).

However, researchers have often used three basic approaches to assess good quality jobs. In the first approach, workers are asked to evaluate their level of satisfaction with particular jobs to proxy their quality. A major justification for this approach is that since we are not merely interested in work quality per se (means), but how work quality impacts the functionings and capabilities of workers (ends), it would be more appropriate to evaluate it, using reported satisfaction levels as proxies for well-being. This obviously simplifies a rather complex and multidimensional concept, thereby saving the researcher the valuable time and resources needed for collating, aggregating and interpreting data on the multiple dimensions that comprise work quality. It also respects workers' agency in deciding the dimensions that are considered good or bad based on their personal values, needs and circumstances rather than the researcher's preconceived notions (de Bustillo et al., 2011, p. 9). However, as Sen (1999, p. 62) and other scholars (see de Bustillo et al. 2011, pp. 22-23; Phipps et al., 2001, p. 5) have observed, the use of satisfaction scores as measures of work quality is amenable to the problem of adaptive preferences and attitudes. This is because workers could become accustomed to certain features of their work (psychological adaptation) and report positive satisfaction levels despite objective evidence to the contrary.

Alternatively, workers are asked to identify and rank their preferences for various aspects of work based on how they affect their functionings and capabilities across multiple domains of life or to list out the features of work that they value. This approach allows the researcher to

assess the relationship between attributes reportedly desired from work and the experiences of workers across these attributes. In this approach, a good quality job is established when there is a congruence between desired attributes and experiences, while the quality is evaluated poor if there are discrepancies. The significance of this approach is its emphasis on workers agency in deciding what is considered good or bad quality jobs, given differences in their personal interests, lifecycle positionings or circumstances and contexts (Wiley, 1997, pp. 263, 266). However, like the previous approach, this approach may also be limited by poor selection or omission of relevant dimensions. More so, relying exclusively on workers to select desired/preferred work attributes could be misleading due to normative influences, personal biases and mental conditioning on the decision-making process (de Bustillo et al., 2011, pp. 27-28; Green, 2006, p. 10).

A third approach is to draw from the wealth of accumulated knowledge in the theoretical literature on quality of work advanced by economists, sociologists, psychologists and other social sciences, as well as medical sciences over the years to assess the work dimensions that workers value (de Bustillo et al., 2011, p. 8). In this case, rather than relying solely on subjective measurements, a broader set of factors, such as workers' personal interests, lifecycle positionings and circumstances, as well as the opportunity cost of prioritising certain dimensions over others are considered (Wiley, 1997, p. 278). However, in reality, and very often, using this approach to select work quality measures may be influenced by bias arising from the researcher's background and its philosophical inclinations about human behaviour (de Bustillo et al., 2011, p. 29). Therefore, as suggested by de Bustillo et al. (2011, p. 59) and Green (2006), the measures of work quality adopted for this study emanate from a combination of the theoretical literature and workers' self-reported correlates of good quality work.

Specifically, this study adopted the measures of work quality proposed by the United Nations Economic Commission for Europe (UNECE, 2010, p. 4). Although, the measures addressed 7 areas of work quality (see Box 4.1), due to data limitations, this study reports on four dimensions. These include economic security from work, opportunities for multiple functionings and capabilities enhancement, work-linked social protection and opportunities for fulfilment of personal growth and development goals.

Box 4.1: Dimensions of Work Quality

1	**Safety and Ethics of Employment**
	i. Safety at work
	ii. Child Labour and Forced Labour
	iii. Fair Treatment in Employment
2	**Income and Benefits from Employment**
	i. Income
	ii. Non-wage Pecuniary Benefits
3	**Working Hours and Balancing Work and Non-working Life**
	i. Working Hours
	ii. Working Time Arrangements
	iii. Balancing work and Non-working Life
4	**Security of Employment and Social Protection**
	i. Security of Employment
	ii. Social Protection
5	**Social Dialogue**
6	**Skills Development and Training**
7	**Workplace Relationships and Work Motivation**
	i. Workplace Relationships
	ii. Work Motivation

Source: United Nations Economic Commission for Europe [UNECE], 2010, p. 4)

4.4 Research Methodology: The Mixed-Methods Approach

A research methodology spells out the research design that guides the implementation of a research plan. It often includes the selection of a theoretical framework and strategies for measuring variables and collecting data from respondents. It comprises decisions about appropriate samples for the study, how to access respondents, analyse, interpret and report the collected data (DeForge, 2010; Marvasti, 2004). The choice of a research methodology depends

on a number of factors. The major considerations include: the ontological [5] and the epistemological[6] beliefs of the researcher, the objectives of the research, the peculiarity of the research context, the researcher's professional experiences and the amount of resources that could be accessed to undertake the study (Creswell, 2014, p. 20; Creswell & Creswell, 2018, pp. 56-59; Kumar, 2011; Neuman, 2014a, p. 93). Another important consideration is the ethical implications of adopting a particular research design rather than others (Leavy, 2017).

In particular, research methods have traditionally been classified as quantitative or qualitative, each with its own peculiar strengths and weaknesses (Creswell 2014, p. 4; Kumar, 2011; Schwartz-Shea & Yanow, 2012, p. 5). Quantitative research approach derives its roots from empiricism and the positivist philosophical school of thought (PPST). It aims to replicate the rigid and structured procedures of the natural sciences in social sciences research by "propounding causal laws on human behaviours and social phenomena through meticulous empirical observations and analysis of facts, replication and value-free research" (Neuman, 2014a, pp. 97, 121). Quantitative research employs deductive approaches to research and seeks to prove, disprove or lend credence to theoretical assertions and hypotheses. Therefore, it is distinguished by its emphasis on statistical measurement and testing of association or differences between variables to uncover regular patterns, correlations and causal relationships (Babbie, 2013; Leavy, 2017).

On the other hand, qualitative research approaches originate from the interpretive philosophical school of thought (IPST), which believes that what we know about particular social phenomena and our understanding of social life are often influenced by our subjectivity, sociocultural peculiarities and ideological viewpoints (Marvasti, 2004). Qualitative research

[5] Ideas about what things exist and their characteristics

[6] Ideas about how things that are said to exist and their characteristics could be known or verified

encompasses a wide range of methods and methodologies reputed for its ability to provide a holistic and in-depth account of the "complicated, contextual, interactive, and interpretive nature of [the] social world" (Staller, 2010, p. 1158). The research design for a qualitative study is often geared towards exploring, understanding, explaining and clarifying social realities as they are experienced, felt, perceived, constructed and interpreted by respondents in contexts distinguished by different norms, values, beliefs and customs (Kumar, 2011). Consequently, the research design is more flexible and follows a deductive logic, unlike the research design in a quantitative study which is oriented towards inductive logic and rigid adherence to standardised procedures (Neuman, 2014a). Unlike quantitative research, which privileges the use of methodological techniques that ascribe numerical values to human experiences and relationships, qualitative research focuses on detailed description and in-depth analysis of the quality and substance of such experiences (Marvasti, 2004).

However, since Campbell and Fisk employed the mixed-methods approach in studying psychological attributes in 1959 (Creswell, 2014, p. 14-15), many researchers began to appreciate the uniqueness of the approach for harnessing the combined strengths of quantitative and qualitative methodologies, while minimising their potential weaknesses (Kumar, 2011). Therefore, the mixed-methods approach was adopted for this study due to its suitability for gathering data from multiple sources to provide more detailed insights about the research questions. The "[m]ixed methods research is an approach to inquiry involving collecting both quantitative and qualitative data, integrating the two data, and using distinct designs that may involve philosophical assumptions and theoretical frameworks" (Creswell, 2014, p. 4). Kumar (2011, p. 104) argues that study designs in qualitative and quantitative research are geared towards achieving different purposes, with the former better suited for studying people's subjective orientations such as values, beliefs, perceptions and interpretations of social realities,

while the latter complements it by facilitating the measurement of the extent of variation in these attributes.

In a mixed-methods research (MMR), the researcher collects, analyses, and integrates data from two or more sources, for example, quantitative data from survey and qualitative data from in-depth interviews or focus group discussions to provide a more comprehensive picture of the social phenomena under investigation than either of the approaches could solely provide (Creswell, 2014, p. 19; Creswell & Creswell, 2018, pp. 41-42, 54-55; Neuman, 2014a; Neuman, 2014b; Leavy, 2017). Most researchers inclined to using the mixed-methods approach tend to prioritise the research problem under investigation and merely use methods and theories for instrumental purposes, so long as they are applicable and add value to the study. MMR is very useful for describing, explaining and evaluating, as well as studying complex research problems, such as clandestine activities and relationships that may not be comprehensively addressed by adopting a single approach due to differences in ontological and epistemological limitations (Leavy, 2017; Leedy & Ormrod, 2016, p. 312). MMR particularly resonates with the capability approach's emphasis on multiple spaces for the assessment of well-being or any social arrangement, by compelling researchers to prioritise the research objectives and go beyond the comfort of their narrow disciplinary or paradigmatic inclinations to elicit different kinds of data required for a comprehensive assessment. Indeed, the multidimensionality of work quality and well-being, the central issues explored in this study gives credence to the choice of the mixed-methods approach.

4.5 Fieldwork Procedures and Data Collection

This section describes the major activities undertaken in the field from the recruitment of respondents, data collection and analysis to reporting.

4.5.1 A Brief Description of the Study Location

The study was conducted in Lagos state (see Figure 4.1), South West, Nigeria. The state shares boundaries with Ogun state on the east and north; the Republic of Benin on the west and the Atlantic Ocean on the south (Agbabiaka, 2016). A recent estimate puts the state's population at approximately 13. 5 million, making it the 18th most populous city in the world (United Nations Department of Economic & Social Affairs, 2019, p. 77). The state is divided into 20 local government areas (LGAs) and 37 local council development areas (LCDAs). Although the latter is not recognised by the Nigerian Constitution, it became necessary for decentralisation purposes and ease of administration (Filani, 2012, p. 11).

Figure 4.1: Map of Lagos State Highlighting Major Industrial Estates and the Study Locations

Notes: The red dots highlighting the study locations were modified by the author.
Source: The unmodified map could be accessed at https://fluswikien.hfwu.de/index.php/Group_B_-_Collaborative_Climate_Adaption_Project.

Lagos was chosen for the study due to its historical relevance as the defunct federal capital territory until 1986, as well as for its industrial and commercial attributes. The then governor of Lagos State, Akinwunmi Ambode, reportedly disclosed in 2017 that the state accounts for

over 90 percent of Nigeria's foreign trade and contributes 30 percent of the country's GDP (Adebayo, 2017; see also Filani 2012, p. 5). Lagos State also offers enormous opportunities for the maximisation of agglomeration economies, which provide primary motivation for investments inflow and massive migration of people, not only from within Nigeria, but also, neighbouring countries of West Africa and beyond. The state is indeed a melting pot and a miniature Nigeria (Filani, 2012, p. 8; see also World Bank, 2009, pp. 48-49). Lagos state generates 65 percent of total Value Added Tax (VAT), accounts for 90 percent of international trade, 70 percent of industrial investments and 50 percent of total revenue from seaports and terminals in Nigeria. It also houses the busiest local and international airports in the country, and accounts for 82 percent of international flights between West Africa and other parts of the world. Lagos houses the two busiest and most financially rewarding ports in Nigeria, the Apapa and the Tin Can Island Port. In addition, a deep-water port is being constructed in Lekki, Lagos (World Bank, 2016a, p. 69). Consequently, the economy of the state is highly diversified with agriculture contributing less to its GDP, compared to manufacturing and services. The state is also blessed with natural resources such as crude oil, clay, silica, bitumen and timber (Filani, 2012, p. 15).

However, the strategic advantages of the state also impose enormous development challenges on it, including poor infrastructure and sanitation, shortages of housing, traffic congestion, insecurity, flooding and gully erosion (de Gramont, 2015, p. 8; Filani, 2012;). Therefore, there is no better place to undertake a study like this, which seeks to tell the Nigerian story. Second, the study's focus on ex-workers in Nigeria's public and private sectors' employment who voluntarily transitioned to informal self-employment, most of whom are engaged in microenterprises makes Lagos a suitable site for the study. Statistics indicate that the state has the highest concentration of micro (3,329,156 out of a national total of 41,469,947

entities), small and medium (8, 395 out of a national total of 73,081 entities) enterprises in Nigeria (NBS/SMEDAN, 2017, pp. 21, 43; see also NBS/SMEDAN, 2012, p. 13). Third, as an emerging megacity, which is characterised by urban impersonality and rapid disintegration of the extended family system (Abdul, 2014), it is believed that the challenges of striking a balance between productive and reproductive work, a major line of inquiry in this study, will be more profound in Lagos than any other city in Nigeria. This is particularly so given the limited state interventions in childcare services, particularly for children between 0-3 years and other maternal stress relieving initiatives in the country (FRN & World Bank, 2013, pp. 6, 11).

Finally, due to the importance attached to contextual interpretation of meanings in this study, the researcher's understanding of the study location, having previously lived and worked in Lagos for over four years, adds further value to the findings reported in this dissertation.

4.5.2 Gaining Access to the Field

To gain access to the field, the researcher leveraged informal networks, including four local research assistants who assisted in identifying, recruiting and interviewing informal self-employed persons based on having previously worked in institutionalised enterprises offering benefits such as pensions and/or access to healthcare services[7], but voluntarily resigned to establish their enterprises.

4.5.3 Ethical Considerations

Ethical issues are important in any scientific inquiry to ensure adherence to acceptable standards of conducts within the scientific community or professional organisations to which the researcher belong (Babbie, 2014, pp. 63-64; Babbie, 2016, p. 62; Marvasti, 2004, p. 133; Neuman, 2014b). Research ethics compel a researcher to maintain the highest possible degree

[7] This is based on labour protection definitional criteria spelt out in the 17th International Conference of Labour Statisticians of the ILO, 2003, pp. 13-14.

of morality and integrity throughout the entire process of any scientific inquiry, including the choice of topic, the design of the data collection tool, selection of respondents, collection of data, analysis and reporting of findings (Leavy, 2017, p. 24).

It is particularly important to consider ethical issues in studies involving human subjects due to the unintentional harm that may arise from the research process. Therefore, social researchers are morally and professionally bound to strike a balance between seeking knowledge and respecting the rights and value systems of their subjects. They are to refrain from acts that may be intentionally or unintentionally detrimental to the self-esteem, beliefs and personal dignity of their subjects (Neuman, 2014b, p. 69). This is important because social research often involves eliciting intimate information from respondents, which if not managed appropriately, could undermine their reputation, expose them to victimisation and threaten their safety (Rubin & Babbie, 2017, p. 83). Indeed, in this study, the understanding that many of the respondents remain connected to their previous employers as comrades, subcontractors and suppliers of various services compelled the author to adopt measures to minimise potential risks to them.

First, in order to comply with the principle of non-deception, the author and his research assistants introduced themselves (see letter of introduction in appendix 1) to respondents and explained the goals of the research to them, with a view to eliciting their consent to participate (see Babbie, 2014, p. 66; Rubin & Babbie, 2017, p. 90). Social research often intrudes on respondent's privacy and places unanticipated demands on them beyond their usual daily activities. Therefore, it is necessary to respect their decision to either participate or decline participation where such demands become unbearable (Rubin & Babbie, 2017, p. 85). Indeed, due to the study's purposive identification and recruitment of respondents with specific experiences in formal wage employment, it would have been impossible to elicit information

from them without adequately explaining the purposes of the study to them and soliciting their consent to participate.

Second, respondents were informed that participation in the study was voluntary. They were also assured that they could decline responses to questions considered too invasive or discontinue participation at any point in the research process (see Leavy, 2017, p. 35). Indeed, a few of the respondents actually declined information regarding their earnings, while others tactfully avoided responding to questions on how their households cope with financial emergencies, claiming that their religious beliefs insured them against such emergencies (see also CBN & EFInA, 2019, p. 9). Moreover, among the Yorubas, the predominant ethnic group in Lagos, income disclosure is often perceived as a cultural aberration, that even couples in a marital union seldom disclose their earnings to each other (van Stavenren & Odebode, 2007, p. 912). Finally, to ensure the confidentiality and anonymity of the information provided by the respondents, their real identities were concealed. Instead, all respondents were assigned numbers from 1 to 80, but the researcher kept the original data containing the real identities of respondents for verification purposes when necessary (see Rubin & Babbie, 2017, p. 87).

4.5.4 Data Collection Procedures

The data collection for the study was done in two staggered phases between June 2017 and December 2019. The first phase, which took place between June and September 2017, comprised two stages. In the first stage, due to the absence of panel data tracking transition across employment sectors in Nigeria (see World Bank, 2015a, p. xv) from which a representative sample could be drawn, the author relied on informal networks, trusted qualitative research recruiters, and referrals to identify and purposively select qualified and willing respondents (see Babbie, 2013, p. 129; Kucera & Roncolato, 2008, p. 325). The study proceeded with the assumption that only workers who have transitioned from formal wage

employment to informal self-employment could adequately provide useful insights about the underlying factors and their experiences in both sectors compared to those who have yet to transition (see Hancock & Algozzine, 2006, p. 40). Therefore, a snowball sampling technique was used to select respondents who met this and other criteria for participating in the study.

The snowball sampling is "a nonrandom sample in which the researcher begins with one case and then, based on information about interrelationships from that case, identifies other cases and repeats the process again and again" (Neuman, 2014a, p. 275). The technique has been used in various disciplines, particularly in medical and sociological studies for collecting data from otherwise difficult to reach populations, marginalised groups, discreet associations and people whose ideological and behaviourial dispositions fall outside mainstream society (Ellard-Gray et al., 2015; Huck et al., 2010; Kirchherr & Charles, 2018; Sadler et al., 2010). For example, Metz and Tharenou (2001) used the snowball sampling in their study which examined the influence of social and human capital on the career advancement of women occupying different positions in Australian banks. The authors analysed their data, using various inferential statistical techniques, including chi-square, multivariate analysis of variance (MANOVA), principal component analysis (PCA) and regression.

4.5.5 Respondents' Recruitment and Data Collection

The recruitment process involved eliciting information on the characteristics of respondents' formal wage jobs and informal self-employment to determine their suitability for subsequent stages. Questions asked included their registration status, compliance with tax payments, number of employees and their social security standing (staff enrollment or not in pension and healthcare delivery services). Respondents were also asked about the time they have spent in self-employment, which enabled the author to exclude those with less than 6 Months experience from the sample based on the assumption that their experiences may be insufficient for our

analysis.

The second stage involved face-to-face administration of semi-structured questionnaires to the recruited respondents in July, 2017. Based on the respondents' preferred locations for the interviews, a total of 100 questionnaires were administered to them in their business premises or houses around Apapa, Ikeja, Ilupeju and Lagos Island. Workers' perceptions and lived experiences or self-reported explanations have often been used by scholars to make sense of the extent to which possible differences in formal wage employment and informal employment benefits and resources reflect actual differences in well-being (see Gatti et al. 2014, p. 216; Gutierrez et al., 2019, p. 2; Maloney, 2004, p. 1164; Perry et al., 2007, p. 92). Therefore, the questionnaires focused on assessing respondents' perceptions about the quality of work in Nigeria's formal wage employment and informal self-employment as well as their well-being across multiple dimensions.

The next stage of the fieldwork involved the selection of 80 respondents from the 100 recruited respondents for further in-depth interviews on the research topic[8]. A semi-structured interview guide was used for this purpose. Responses to the interview questions were captured, using an audio recording device, after soliciting and receiving respondents' consent. Interviews are primary instruments of data collection, which involve purposefully asking and receiving responses (data) on a topic of interest to the researcher (Marvasti 2004, p. 14). This sequential approach to data collection, using a survey followed by in-depth interviews is very useful for further clarifications and elaboration of initial responses collected during fieldwork. The approach was reportedly used by Lara to study the correlates of college success among American-Latino students in her doctoral dissertation in educational psychology at the University of Northern Colorado (Leedy & Ormrod, 2016, p. 324). The major strengths of the

[8] A brief summary of the profiles of these respondents is presented in Appendix 5.

face-to-face interview is that it gives the researcher the opportunity to probe the deeper meanings of responses to sensitive questions directly, and facilitate the validation of these responses through observation of respondents' non-verbal expressions and the interview environment. The researcher also has opportunity to phrase questions in a manner that is easy for respondents to understand and provide appropriate responses, thereby increasing the rates of valid responses, unlike other instruments of data collection (Neuman, 2014b, p. 117).

In the second phase of the fieldwork, another 100 questionnaires were administered to workers who were in Nigeria's formal wage employment between November and December 2019 across the four study locations to facilitate a comparative analysis of the assessments/perceptions of their work quality with those who voluntarily quit formal wage employment to take up informal self-employment. A quota sampling technique mirroring the initial survey was adopted for this purpose. The questionnaire was divided into two, with section one focusing on the respondents' sociodemographic characteristics. Section two had 22 questions which elicited information on factors considered important to respondents when deciding on a job, perceptions of work quality in Nigeria's formal wage employment, strategies for coping with financial emergencies and assessments of their well-being across multiple dimensions.

4.5.6 Data Analysis

The survey data was analysed, using a combination of statistical techniques, including frequency distribution, charts, cross-tabulations and t-tests. Estimates of GDP deflators were obtained from the World Development Indicators to reconcile inflationary trends with earnings from 1990. Each respondent's year of exit from formal wage employment was used as the base year to estimate 2017 earnings. In addition, where it was necessary to generate composite

indexes of work quality and well-being, the principal component analysis, a multivariate statistical technique was used. The principal component analysis has often been used by scholars inclined to the capability approach to select relevant dimensions of capabilities for the assessment of well-being and quality of life (see Lessmann, 2012, p. 106). Finally, work quality and workers' well-being were regressed against variables of interest, such as gender, period of exit from formal wage employment and educational attainments of the respondents. On the other hand, in-depth interviews were transcribed, analysed for their contents, and organised into themes related to the research objectives. The analysis of the in-depth interviews proceeded with transcription, content analysis of responses, coding and development of code frames, categorisation of responses into themes and identification of meaningful patterns. Next was linking of the analysed data with the theoretical framework, the debates in the literature and the research context to keep it focused on the stated objectives in chapter one (see Baxter & Jack, 2008, p. 555).

4.6 Chapter Summary

The focus of this chapter has been to describe the analytical and methodological frameworks that informed the collection, analysis and interpretation of data to answer the research questions. It demonstrated that the mixed-methods approach's emphasis on triangulation and the CA's concern with workers' own evaluation of the link between their work quality and capabilities prospects offer valuable insights to address the research questions. These emphases align with the multidimensional attributes of work quality and well-being emphasised in the literature on the quality of work. This approach allows the researcher to incorporate workers' experiences across multiple spheres of life. The chapter also described the specific steps taken by the author to access the respondents for the purpose of data collection. Finally, the chapter provided justification for the choice of Lagos State as the study's location.

CHAPTER FIVE

PERCEPTIONS OF WORK QUALITY IN NIGERIA'S FORMAL WAGE EMPLOYMENT

5.1 Introduction

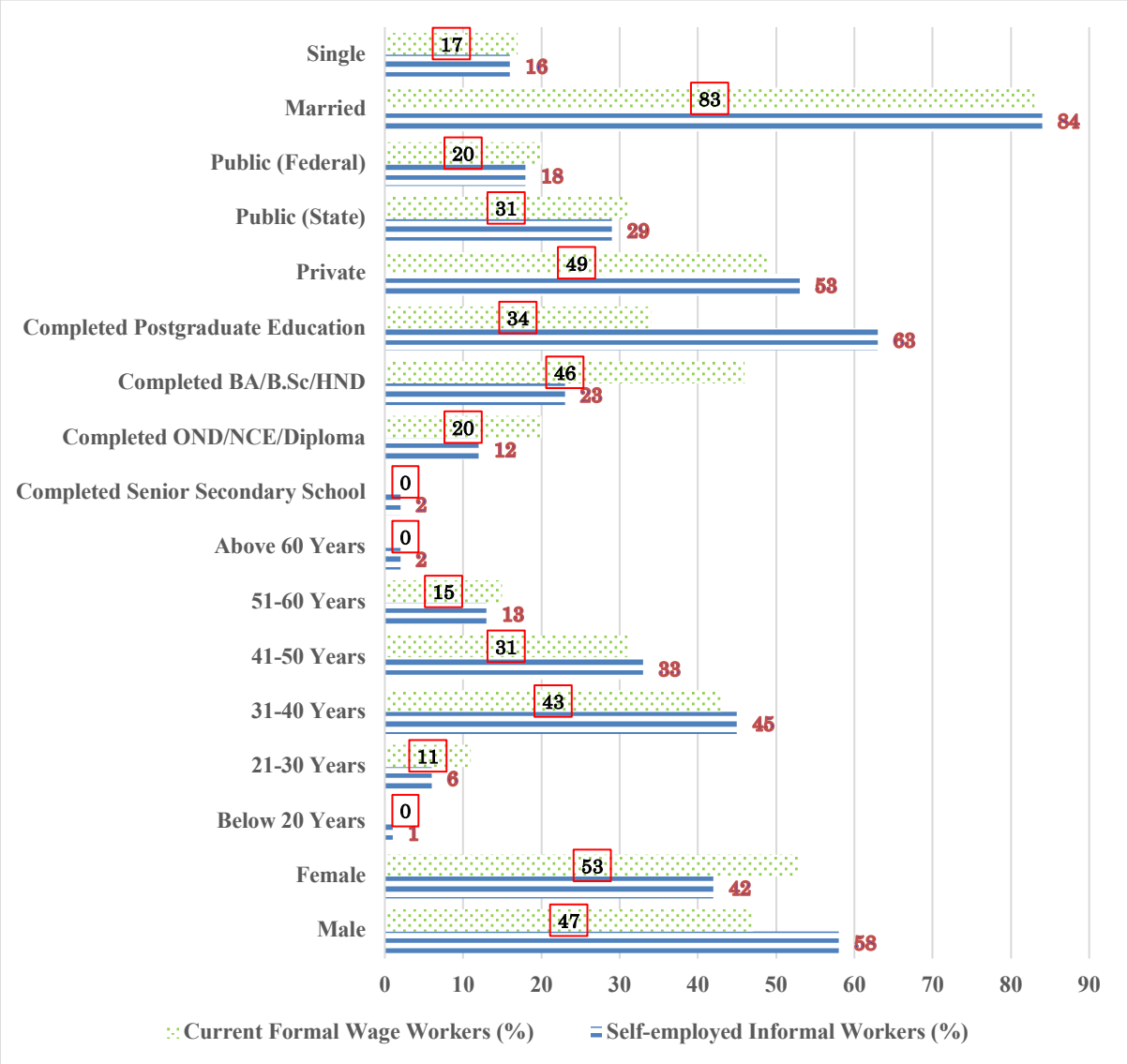
Formal wage employment historically symbolises legally secured good quality work with greater potentials to expand workers' functionings and capabilities. Consequently, transitioning from informal employment to formal wage employment is being advocated as a strategy for the socioeconomic emancipation of informal workers in dominant discourses. However, assuming a straightforward link between formal wage employment and work quality without considering workers' personal circumstances, as well as social and environmental conversion factors circumvents the process of translating work characteristics and outcomes into valuable functionings and capabilities. Against this background, this chapter examines the quality of work experiences of workers who voluntarily transitioned from Nigeria's formal wage employment to informal self-employment and those currently in formal wage employment. In light of the contradictory experiences of workers in Nigeria, the chapter questions the continued reliance on legal entitlement to formal wage employment-linked benefits and resources as an autonomous proxy for work quality in the labour markets of developing countries. The chapter contributes to the debates on formalisation and the quality of work, by highlighting the influence of workers' personal circumstances and contextual factors on the conversion of formal wage employment to valuable functionings and capabilities.

5.2 Sociodemographic Characteristics of Respondents

Figure 5.1 presents the sociodemographic characteristics of the respondents who participated in the surveys for this study. As discussed in chapter four, the first survey involved a total of 100 respondents who voluntarily quit formal wage employment between 1990 and

2017 to set up their own enterprises in and around Apapa (13 percent), Ikeja (53 percent), Ilupeju (15 percent) and Lagos Island Business District (19 percent) of Lagos State, Nigeria. The respondents mainly operate wholesale and retail micro and small-scale enterprises of predominantly less than 10 employees (see Appendix 5). Most (69 percent) respondents resigned voluntarily from formal wage employment between 2010 and 2017, while the remaining 31 resigned between 1990 and 2009 after spending an average of 7.3 years in formal wage employment.

Figure 5.1: Sociodemographic Characteristics of Respondents

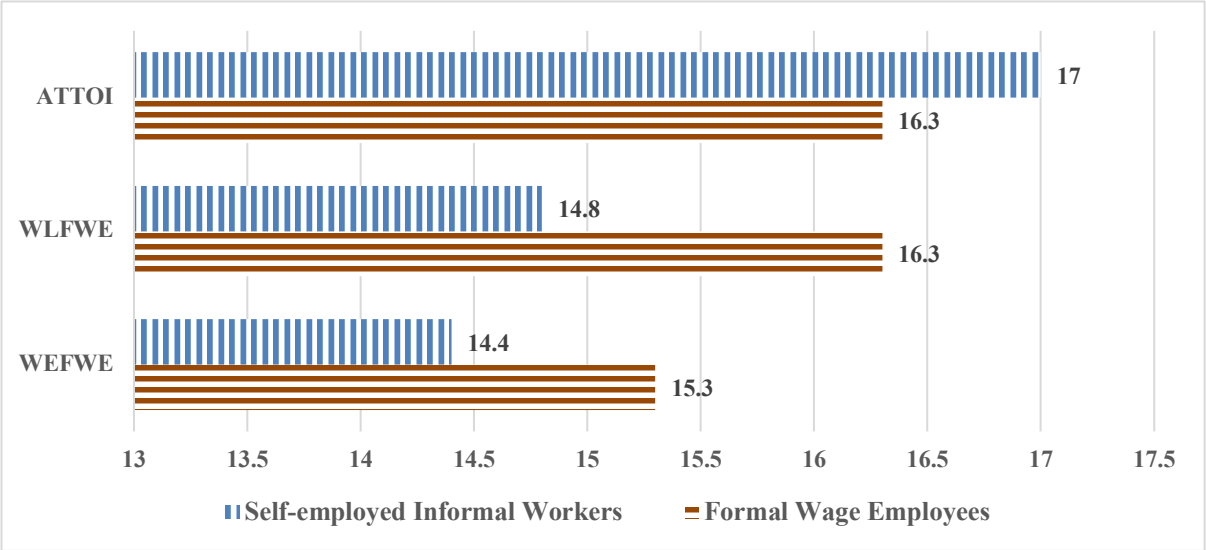


Sources: Fieldwork, 2017; 2019

The sample comprised 52 males and 48 females, spread across private enterprises (53 percent), state-owned enterprises (29 percent) and enterprises owned by the federal government of Nigeria (18 percent). The average years of schooling attained by the respondents was 16.9 years. However, it is probable that the criterion (those with formal wage employment experiences) used in selecting respondents for this study may have influenced the large percentage of highly educated respondents in the sample. Similar to the self-employed informal workers described above, the second survey comprised 100 workers currently in Nigeria's formal wage employment. Surprisingly, females accounted for 53 percent of the respondents, while males represented 47 percent. Most respondents (83 percent) were married, while 17 percent were unmarried. Like their counterparts who quit formal wage employment between 1990 and 2017, they have also attained considerable levels of education, averaging 16.3 years.

However, the average educational attainments of workers currently in formal wage employment was found to be higher than those of workers who transitioned to informal self-employment between 1990 and 2017 at the point when the latter left formal wage employment (see Figure 5.2). The average educational attainments of workers currently in formal wage employment was also found to be higher than those of self-employed informal workers at the point of entering formal wage employment. However, when the average level of education of workers who transitioned to informal self-employment between 1990 and 2017 was compared with that of workers currently in formal wage employment at the time of interviews, the former reported higher average level of educational attainments than the latter. The fact that the educational attainments of workers who transitioned to informal self-employment between 1990 and 2017 increased along different transition paths may reflect their desire for higher educational qualifications in anticipation of future labour market opportunities, as reported previously (see van der Sluis et al., 2008, p. 798; Nunez, 2017, p. 87).

Figure 5.2: Educational Attainments of Current Formal Wage Employees vs Self-employed Informal Workers



Notes: 1. WLFWE: While leaving formal wage employment; 2. WEFWE: While entering formal wage employment; 3. ATTOI: At the time of interviews.
Source: Fieldworks, 2017; 2019

Nevertheless, the result seems consistent with a recently reported evidence on the educational characteristics of workers in Nigeria's informal self-employment (see Folawewo & Orija, 2020, pp. 8, 22). In addition, 72 percent of workers currently in formal wage employment had spent between 6 to 20 years as formal wage employees, suggesting that apart from educational attainments, they have also gained considerable professional experiences. Most respondents (52 percent) began their working careers in formal wage employment while the remaining 48 percent joined the labour market through the informal sector before transitioning to formal wage employment.

5.3 Perceptions of Work Quality in Nigeria's Formal Wage Employment

Consistent with the capability approach's emphasis on the selection of relevant capabilities by subjects themselves, the researcher presented a theoretically-informed list of quality of work indicators to the respondents to allow them indicate their desired capabilities from work (see question 3 of the attached questionnaire in Appendix 2). This is important because, as Phipps

et al. (2001, p. 4) argues, workers' perceptions of their capability to realise or actually realise their personal aspirations cannot be detached from any meaningful assessment of their work quality, satisfaction, motivation levels and indeed, overall well-being. Therefore, Table 5.1 presents a compilation of responses across the various dimensions considered in the study and the assessments of the extent to which the respondents perceived that their capabilities across them were being realised or not.

5.3.1 Work and Economic Security

Work provides a means of economic security, which is measured by the extent to which earnings and its regularity enable workers and their families to meet their material needs and expand higher level capabilities (ILO, 2014b, p. 26; OECD, 2013; 2014, p. 84).

Table 5.1: Assessment of Work Quality in Nigeria's Formal Wage Employment

Selected Work Quality Indicators	*Desired Capabilities*	*Assessments of Work Quality (Failure to Achieve Desired Capabilities)*
Economic security		
Salaries/wages	78	77
Regular payment of salaries/wages	78	35
Opportunities to function across multiple domains of life		
Work-life balance opportunities	32	28
Distance/proximity between work and residence	-	13
Personal growth and development opportunities		
Recognition of performance	35	34
High status mobility/promotion prospects	24	25
Study/training leave opportunities	23	9
Social protection from work		
Pensions	43	9
Quality healthcare services/insurance	40	10

Source: Fieldwork, 2017

In line with the literature on the quality of work (OECD, 2011a; 2011b; World Bank, 2013b) and the capability approach (see Green, 2006), respondents valued earnings from their jobs for

its instrumental link with the capability to afford nutritional foods, good accommodation, quality healthcare delivery services as well as providing children's educational needs and achieving financial independence goals. However, most respondents (77 percent) felt constrained in these capabilities due to poor earnings (see Table 5.1). For example, respondent 29[9] (personal communication, August 21, 2017) described the dilemma between expected capabilities from work and workers' realities thus:

> You know the primary motive of working is to make ends meet and be comfortable. When you start working in a place where you are not meeting up and demands are staring at you, responsibilities are waking up on a daily basis, you begin to look for other means of livelihood just to meet up your responsibilities.

Another respondent, a graduate of sociology was glad to have found a teaching job at a federal university staff secondary school in Lagos two years after searching for a job. Although she reportedly applied for a position below her academic qualification, she was hopeful that in no distant time, she would be right-placed and subsequently enjoy benefits commensurate with her qualifications. However, after waiting in vain for five years, her job motivation started to wane. She complained that the job neither improved her financial situation nor gave her adequate time to perform other responsibilities. Her situation was made worse by the series of reports from her son's teachers, complaining about his poor performance at school. Her spouse also complained that she neither earned enough to support their household expenditures nor had time to perform her responsibilities at home. Consequently, she felt bad that she was putting in so much effort at bringing out the best in other people's children, while her children's needs were not being met. To salvage the situation, the couple decided that it was better to quit the job and try self-employment. From her personal savings and support from her spouse, she was able to set up a creche and after school care facility, using one part of the family residential

[9] Worked in a local government area for about 5 years before venturing into DJ and music recording enterprise.

apartment. She explained the circumstances leading to her decision to quit in the excerpt below:

> What I don't like about it [the job] is that the pay is too poor and not commensurate with the stress. I remember a particular year, we needed to urgently pay school fees for our son. It was the beginning of the year and my husband just paid the house rent. He was looking up to me. That was when I knew what I was doing was not sufficient and that I was putting in so much effort that was not yielding expected returns. (Respondent 1[10], personal communication, August 21, 2017)

The narratives above highlight the fact that workers' well-being, motivation and quitting decision are influenced by the extent to which they perceive that their earnings and other benefits are commensurate with efforts and the fulfilment of other valuable goals (D'Ambrosio et al., 2018; Falk et al., 2018; World Bank, 2012). More so, as the experience of respondent 1 shows, the tendency for workers to enlist in formal wage jobs for which they are overqualified due to the widespread unemployment in the country has been linked with low job satisfaction and motivation levels among this category of workers (see Treichel, 2010, p. 97). Indeed, the class mobility theory suggests that a discrepancy between the signaling effects of higher education and uncertainty about formal employment socioeconomic mobility prospects may actually heighten the frustration of more educated workers and compel them to seek other avenues to achieve their aspirations (Gerxhani & Werfhorst, 2011; UNDP, 2014).

Similarly, respondent 4[11] (personal communication, August 22, 2017) related formal wage employment earnings to the capability of meeting personal and household needs. He disclosed that as an unmarried employee, his earnings barely enabled him to get by. The situation, however, got worse after he got married and started having children, as he became more worried about his financial capability prospects. He asserted that he did not see a link between the

[10] Worked previously as a class teacher at a federal university secondary school in Lagos for five years before resigning to establish a creche and after school centre.

[11] Worked in a private mechanical engineering company as a site supervisor for 15 years before resigning to set-up his enterprise in the same industry in 1991.

earnings from his formal wage job and his aspirations of supporting his children through school and meeting other financial obligations. Therefore, since he could "…not ask to be paid beyond the company's prescribed salary for his level of education", his only option was to seek alternative means of achieving his financial empowerment goals. This made him set up a mechanical engineering and construction company in the 1990s. He excitedly informed the author that his financial capability has greatly improved as a self-employed informal worker, making it possible for him to see four of his children through the university. This is a feat he claimed would not have been possible if he stayed back in formal wage employment. Indeed, respondent 4's narrative highlights the fact that the achievement of children's developmental aspirations depends largely on the employment status and work quality of their parents, as previously reported (World Bank, 2012, pp. 13, 137).

The importance attached to children's education by the respondents is premised on the widely shared belief that educated and well-trained children are more likely to help overcome potential socioeconomic insecurity during older ages (see also Folbre, 1994, p. 108; Isiugo-Abanihe, 1994, p. 160; Perry et al. 2007, p. 72; World Bank, 2013b, pp. 111-112). In fact, concerns about the link between parents' jobs and children's developmental goals are particularly heightened in a context like Nigeria, where earnings volatility and subsequent anxiety about food security and inability to afford costs of education for children, healthcare services and accommodation constitute major sources of household insecurity (UNDP, 2016a, p. 36). The excerpt below gives further credence to the above assertion:

> My biggest worry is the future of my children. Being a single mother, it has not been easy. Two heads are better than one. So, my worry is their future because once their future stands, my future will be okay. Once they are okay, and their future is bright, even at my old age, they will take

care of me. (Respondent 75[12], personal communication, August 23, 2017)

In addition, consistent with previous studies (see Georgellis & Wall, 2005, p. 332), many respondents complained that despite the poor earnings, the expenses on food during office hours, daycare/after school services for children and transport as well as corporate and social clothing[13] further undermined their financial capabilities and imposed psychological and physical stress on them. These narratives stand in contrast to the arguments of scholars like Vosko (2010, pp. 51-52) that payment of sufficient wages to support workers and their families constitutes a major distinguishing feature of formal wage employment.

Similarly, contrary to the ideal-typical notion of earnings predictability in formal wage employment (Sehnbruch, 2008, p. 565), a significant number (35 percent) of respondents identified irregularity of earnings from their formal wage jobs as another factor that hindered their ability to plan their finances. Respondent 73[14], (personal communication, August 23, 2017) opines:

> Then it [salary] was not really enough because of your transportation, your feeding, your upkeep, you have problems, you have family to help. Sometimes, they also delay your salary. When we will expect salary at the end of the month, they kept on telling us to wait for two weeks and we will be spending the little we have saved and before we know, it it's another month. By the time they pay, you will have to use it to settle your debt.

Although engaging in multiple jobs after official work hours and during weekends to augment their earnings was a widespread coping strategy, this usually involved working for extended hours, with possible risks to their health and functionings in other domains of life (see Hobson

[12] A widow with two children. She worked in a multinational oil company for seven years before resigning due to difficulty in combining family responsibilities with work after her spouse died. She now sells beverages in wholesale and retail quantities.

[13] Clothes, shoes, and bags bought to express solidarity with colleagues during funerals, weddings of family members, and other sociocultural events.

[14] Worked in a private insurance company for 7 years before leaving to set up a catering outlet.

& Fahlén, 2009, p. 221; Samuels et al., 2011, p. 4). Indeed, there is evidence that intermittent macroeconomic instabilities such as the triple F (Food, Fuel and Finance) crisis have intensified "parental time poverty" and the challenges of nurturing children in Nigeria since parents are often compelled to engage in multiple jobs to cope with the declining real value of formal wage earnings (see Samuels et al., 2011, p. 4). The situation was worsened by the 2016-2017 economic recession in the country (see CBN, 2016; FRN, 2017). Table 5.2 provides insights into the strategies adopted by formal wage workers to cope with financial challenges, such as payment of children's school fees, medical bills and accommodation.

Table 5.2: Strategies Adopted by Formal Wage Workers in Nigeria to Manage Financial Challenges

Variables	***Assistance from Family/friends***	***Company Loan/salary advance***	***Personal Savings***	***Assistance from Spouse***	***Borrowing Esusu & Coop***
			Gender		
Male	58 (20)	58 (17)	58 (14)	58 (6)	58 (9)
Female	42 (14)	42 (9)	42 (7)	42 (12)	42 (6)
			Age		
21-30 Years	6 (3)	6 (1)	6 (1)	6 (1)	6 (1)
31-40 Years	45 (18)	45 (9)	45 (11)	45 (8)	45 (6)
41-50 Years	33 (10)	33 (9)	33 (8)	33 (6)	33 (4)
51-60 Years	13 (3)	13 (5)	13 (1)	13 (3)	13 (4)
60 Years +	2 (0)	2 (2)	2 (0)	2 (0)	2 (0)
			Education		
Snr. Sec	2 (0)	2 (0)	2 (0)	2 (0)	2 (2)
OND/NCE	12 (2)	12 (4)	12 (2)	12 (2)	12 (3)
B.Sc/BA	23 (9)	23 (4)	23 (4)	23 (5)	23 (3)
Postgraduate	63 (23)	23 (18)	23 (15)	23 (11)	23 (7)
			Sector		
Private	53 (15)	53 (13)	53 (11)	53 (12)	53 (7)
Public-State	29 (18)	29 (5)	29 (7)	29 (3)	29 (2)
Public-Federal	18 (1)	18 (8)	18 (3)	18 (3)	18 (6)
Total	**34**	**26**	**21**	**18**	**15**

Notes: 1. Figures on the left represent total number of respondents in each category
2. Frequencies in parenthesis may be over 100 as a result of multiple responses

Source: Fieldwork 2017

Prominent among the strategies for coping with poor and irregular earnings were requesting for assistance from family members and friends (52 percent with the addition of spousal

support), taking loans and salary advance from employers (26 percent), drawing from personal savings (21 percent) and borrowing money from *Esusu* or rotational saving groups and informal co-operative associations (15 percent). In-depth interviews revealed that buying goods on credit from neighborhood grocery shops and making payments when salaries/wages were paid or grants received from friends and family members were also widespread practices among the respondents. However, while this latter strategy was greatly valued for its cushioning effects, a few respondents disclosed that buying goods on credit could possibly lead to loss of personal dignity, particularly following a default in agreed payment schedules. This view was most succinctly expressed by respondent 32[15] (personal communication, September 18, 2017) thus: "When I was in formal employment, I will say [please], give me this [item] and that [item] on credit. When they pay salary, I will pay back, but buying on credit reduces one's self-esteem".

The narrative above reminds us of Sen's (1999, p. 71) notion of being able to appear in public without shame as a capability to which every individual attaches a considerable importance. The relatively low percentage (21) of workers who depend on personal savings to cope with financial emergencies in Table 5.2 may have been informed by the fact that salaries were inadequate and irregular to meet workers' immediate consumption and saving needs. Yet, work is supposed to empower workers to afford their household immediate consumption needs, bolster their propensity to save towards a variety of goals, including old-age income security and enhance their personal dignity (Karnani, 2011, p. 75; World Bank, 2012; see also Sen 1999, pp. 72, 88-89; UNDP, 2015, p. 34). Despite being formally employed, most workers still frequently relied on informal support systems such as spouses, extended family members and friends as well as *Esusu* and informal cooperatives to manage financial emergencies. This

[15] Now operates a private pharmacy shop, having previously worked as a Nurse/Midwife in public/community hospital for over 10 years.

suggests that vulnerability to socioeconomic insecurity is not just a function of employment formality, but most importantly, it is often a consequence of low and irregular earnings which make it difficult for workers to maintain certain minimum standards of decent living (see Evans & Gibb, 2009, p. 18; ILO, 2014e, p. 12).

From a capability perspective, the general negative assessment of work quality in Nigeria's formal wage employment cannot be divorced from the following factors. First, institutionalised provision of employment supportive facilities, such as educational assistance, health insurance, housing, pension and childcare facilities go a long way in cushioning the effects of poor earnings on workers and their families (Drobnic & Guillen Rodriguez, 2011; OECD, 2014, p. 122; Robeyns, 2016, p. 6). However, the provision of these services in Nigeria leaves much to be desired (Hagen-Zanker & Holmes, 2012; Samuel et. al., 2011). For example, although the National Housing Fund (NHF) was established in 1992 to mobilise long-term mandatory statutory deductions from salaries/wages of formal wage workers as contributions towards purchasing personal houses (Kama, et al., 2013), access to housing loans remains largely out of the reach of low- and middle-income earners (FMPWH, 2016). As a result, many formal wage workers now believe that the NHF is a ploy used by the government to swindle them (see Kolawole, 2011). Expressing her frustration with the operations of the NHF, respondent 52[16] (personal communication, August 21, 2017) asserts:

> Like this our mortgage now [referring to her contributions to the NHF], I know how much I have because they said if you save money with the federal government, they will build houses for civil servants. House, I didn't see and money, I didn't see.

The poor management of employment-linked mortgage finance system and the difficulty of

[16] Worked as a front desk officer in a federal postal service enterprise for 26 years before resigning to start a boutique.

saving enough from the meager salaries/wages not only undermine workers' capability to afford the huge cost of the advance payments required to purchase their personal houses, but also leave them at the mercy of private property owners who often require upfront payments for rents covering a period of between one and two years, particularly in Nigeria's major cities (Kama et al. 2013; World Bank, 2016c).

Second, the implementation of the structural adjustment programmes in 1986 rationalised many benefits traditionally associated with formal wage employment in Nigeria (Meagher & Yunusa, 1996, pp. 7, 21). SAPs manifested in public sector reforms targeting privatisation, salaries/wages freeze and petroleum subsidies removal (OSGF, 2015; World Bank, 2015b, p. 1; 2016b, pp. 2-3). The situation was further worsened by the country's rapid inflationary trends, which averaged 50 percent annually from 1992 to 1995 and 12 percent between 2003 and 2010 (World Bank, 2013a, p. 4; FMPWH, 2016, p. 10). Consequently, many formal wage workers saw a rapid decline in their purchasing powers, resulting in persistent agitations for minimum wage reviews and more effective enforcement of legislations related to formal wage employment benefits, especially in private and state-owned enterprises (Iwelumo & Olanipekun, 2016; Onyejeli, 2011; Samuels et al., 2011).

Furthermore, the macroeconomic instability resulting from the 2008 global financial turbulence and the attendant decline in the prices of crude oil and low demands for goods and services also constrained employers' capacity to provide benefits usually taken for granted by formal wage workers (Ajakaiye & Fakiyesi, 2009, p. 7; CBN, 2016; Saget & Yao, 2011, p. 75). Similarly, the widespread job insecurity arising from the huge employment deficits in the country remains an impediment to labour unions' ability to negotiate decent work conditions (Adewumi & Adenugba, 2010; World Bank, 2012; see also Tausig & Fenwick, 2011, pp. 129-

130). Many state governments continue to struggle to pay salaries/wages due to macroeconomic instabilities-induced dwindling allocation of resources from the central government (Ahiuma-Young et al., 2017; Samuels et al., 2011; Sunday et al., 2018; World Bank, 2015b, pp. 1, 9-10). Therefore, formal wage workers who have seen gradual deterioration in their work quality, increased job insecurity and rising stress levels have been at the receiving end of Nigeria's intermittent economic instabilities over the years. For example, Samuels et al. (2011, p. 6) reports that the dilemma between the shrinking purchasing powers of workers and rising cost of healthcare delivery services has compelled many Nigerian households to resort to self-diagnosis, self-medication and patronage of traditional healthcare practitioners despite the potential adverse effects of such health-seeking behaviours (see also Meagher & Yunusa, 1996, p. 34; UNDP, 2016a, p. 65).

Added to the above is the dependence of many private enterprises in Nigeria on political patronage for contracts amid governance continuity challenge (see ActionAid Nigeria, 2015; Meagher, 2009; 2010; 2011). This may have adversely affected the quality of work in some private enterprises which depend on patronage politics to survive and fulfill workers' benefits obligations. Respondent 25 (personal communication, August 23, 2017) who worked in a private construction company alluded to this.

> There are no lots of jobs coming anymore due to change of government. During Fashola's administration[17], he really recognised the company, but now that Ambode[18] is there, the company is not being recognised…Jobs are not coming in as usual. The company is indebted to a lot of organisations, including banks, so every month end, it's usually a tug of war for them to squeeze out money and pay salaries. So, because of all these challenges, I left.

Closely related to the above are the anti-corruption campaigns and stringent financial regulations introduced by the current administration, especially the treasury single account

[17] Referring to Babatunde Raji Fashola (SAN) who governed Lagos State between 2007 and May 2015.
[18] Akinwunmi Ambode who took over from Fashola as Lagos State Governor between May 2015 and May 2019.

system. These initiatives were aimed at compelling all federal government ministries, departments and agencies to remit all monies to the federation's coffers in order to check misappropriation of public funds. Indeed, it seems these initiatives curtailed the flow of illicit funds to many private enterprises which are dependent on patronage politics, making it difficult for them to fulfill their contractual obligations to workers (see CISLAC, 2013, p. 10; Olorunmola, 2017; Oxfam International, 2017). Relatedly, recurrent macroeconomic instabilities were also reported to have hindered the disbursement of legitimate funds to private sector contractors for completed capital projects, which further constrained their ability to fulfill their contractual obligations to employees (CBN, 2016, p. 173; World Bank, 2016a, p. 9).

5.3.2 Opportunities for Multiple Functionings and Capabilities Expansion

Work represents an important domain of life where almost everyone spends one-third of their lives. Not working enough could hinder the ability to improve one's socioeconomic status. Conversely, working too much can also result in health deterioration and undermine functioning in other spheres of life (OECD, 2013, p. 50; UNDP, 2015). This concern is often phrased as work-life balance to denote the desire to achieve equilibrium between the demands of work and other spheres of life in a manner that enhances the optimum functioning of workers as family members, employees of organisations and members of society. Therefore, work-life balance has become an important constituent of good quality work through which an individual's capability to function seamlessly across multiple domains of life and overall well-being can be assessed (Drobnic & Guillen Rodrıguez, 2011, p. 235; Robeyns, 2008; UNDP, 2015, p. 13).

However, despite being reportedly desired by 32 percent of the respondents, as high as 28 percent (see Table 5.1) of them attributed their exit from Nigeria's formal employment to inability to cope with the challenges posed by work to functionings in other domains of life,

including having adequate time for oneself, family members, religious activities and exploring other income earning opportunities. Consistent with previous findings (see Dawson et al., 2009, p. 21; Georgellis & Wall, 2005, p. 337), while most male respondents were more concerned about the constraint imposed by inflexible work schedules on their time to explore other income earning opportunities, females were mainly worried about its adverse effects on the stability of their marriages, relationships with significant others and performance of domestic responsibilities. Respondent 15 (personal communication, August 23, 2017) alluded to this.

> You can return from work to see that your child's temperature is extremely high and you did not take permission from the office. Before the next morning, the temperature can increase and you have to take the child to the hospital. So, you will be having queries. [In that case], you either go with your child and leave work or go to work and leave your child. You cannot take a sick child to a nanny.

Recalling her ordeal of combining paid employment with family-related responsibilities, respondent 73 (personal communication, August 23, 2017) asserts:

> It was terrible…That was one major point that made me to resign because I had to take them [the children] early to school. Then leave the office when it was not closing time to pick them up or pay for extra lessons to keep them until 6 PM. It was so tight for me and I was beginning to have issues with my husband.

In addition, some female respondents, particularly those who worked previously in federal government-owned enterprises decried being deployed outside their family residences, following the relocation of corporate head offices from Lagos to Abuja. These respondents disclosed that the failure of their employers to make adequate accommodation arrangements for them on arriving Abuja was a major source of discomfort for them. Despite the uneasiness, they were compelled to endure the situation since salaries/wages were too poor to afford better alternatives. Respondent 44 (personal communication, August 28, 2017) narrates her experience in this regard:

> When offices were moved [from Lagos] to Abuja. We found it very difficult. They paired about four or five people in a flat. If you say you want to get an apartment of your own, you have to pay from your salary and you can't meet up. Flying from Lagos to Abuja, at times weekly or biweekly because of the children and you know leaving a man behind and going over there. So, at times, I will come home on Friday and on Sunday evening or Monday morning, I will go back mainly by road since flight was very expensive.

Similarly, many respondents also complained about spending a large fraction of their earnings, travelling between work locations in Abuja and their family residences in Lagos. Indeed, 13 percent of the respondents attributed their exit from formal wage employment to long commuting distances between work and their homes, although this includes intra-state distances. Most respondents were also not comfortable with waking up very early and returning home late because of traffic congestion (see also de Gramont, 2015, p. 8; World Bank, 2016a; 2016b, pp. 16, 29-30). Besides, commuting during these odd periods was linked with vulnerability to various risks, including accidents and health complications by respondents. Indeed, some previous studies have shown that extended work hours and long commuting time intensify work-life balance challenges, undermine workers' functionings and capabilities across other domains of life and increase their cost of living. Cumulatively, this generates adverse sociopsychological outcomes (Drobnic et al., 2010, p. 223; Drobnic & Guillen Rodriguez, 2011; Samuels et al., 2011). Moreover, many respondents complained about their personal safety, as hoodlums often took advantage of these periods to dispossess unsuspecting commuters of their valuables, if they were fortunate enough to escape from more damning consequences. Respondent 24[19], (personal communication, August 21, 2017) recalls one of such encounters:

> I only thank God that I left there alive because a lot of people lost their lives waking up early. I know of a friend who was gunned down. He was always coming from Okoko-Maiko at 5:30AM.

[19] Worked in a federal government of Nigeria-owned security printing and minting enterprise, but he now manages an industrial cleaning enterprise.

> That time, we had the issue of bike robbery. It happened to me too. I was robbed. They collected my phones and everything I had on me.

Evidence suggests that work organisation that encourage workers to function seamlessly across multiple dimensions, particularly work and family are better suited to enhance their capabilities and quality of life than social arrangements which compel them to make a compromise among different sets of legally accessible, but effectively inaccessible functionings (Robeyns, 2016, p. 6). Unfortunately, given the limited state-led intervention in pre-school and after school services in Nigeria (Education International, 2010, p. 67; FRN & World Bank, 2013, pp. 6, 11; Gbadegesin, 2018, pp. 28, 61), most respondents relied on informal arrangements to perform a number of tasks, including domestic chores (38 percent), caring for aged or sick family members (20 percent), child care assistance or babysitting (19 percent), children's transit to and from school (19 percent) and take home office work (12 percent).

However, many respondents complained that this may not always be feasible for a number of reasons. First, the reliance on informal assistance comes with additional costs for households in terms of feeding, healthcare services, school supplies and tuition fees for housemaids and sometimes, other extended family members in return for these services (see also Maloney, 2004, p. 1164; World Bank, 2012, p. 200). These expenses overstretch the already constrained financial capability of respondents due to poor earnings from their jobs. In addition, many female respondents disclosed that there was a limit to what housemaids or extended family members could be expected to assist with. The most recurring areas of concern from the qualitative data were cooking of their spouses' food, washing their clothes and inculcating appropriate moral values in their children. The experience of respondent 65[20] (personal communication, August 22, 2017) illustrates the above dilemma:

[20] Worked in a multinational trading company for 15 years, rising to the position of a personnel manager before quitting to set up her enterprise (wholesale and retailing of kerosene).

> When I was younger, it was easier, but now that I am older, my children need my attention. So, I had to resign even if it was a good job. Then for Indians, you have to work very hard. One thing they didn't reckon with was lateness to work. As a personnel manager, I had to show good example, but with my kids, I had to wake up early in the morning. Coping with work and family was not really easy. [Although] I had a maid then, these maids come and go. So, it got to a stage, I couldn't get one and my mother died. This made me to leave.

Many female respondents who received support from their spouses also disclosed that such assistance often came with complaints that their domestic responsibilities were being neglected and that the burden of assisting with household chores was becoming intolerable.

> When your children are young, you have to create time for them. It's not all the time you will be leaving home early, but when you are working for somebody, you must complete your time. If you are a family woman, you have husband and children. Some men complain that you don't have time for their homes and if you look at it, a woman must be serving home and children. [Otherwise], he will get angry. When I come back home, I will be begging him. (Respondent 39[21], personal communication, September 14, 2017)

Another respondent[22] (personal communication, August 22, 2017) disclosed that she was placed on night shifts at work despite the fact that she was seven months pregnant. She recalled having to contend with high blood pressure due to the challenge of coping with her job demands and household responsibilities. Consequently, she quit the job in deference to her spouse's wish. Although, poor and irregular earnings tended to worsen the WLB challenges experienced by many female respondents, restricting their options for managing the situation, a few respondents who reported being well-paid also quit their formal wage jobs due to inflexibility in work schedules. This suggests that better earnings may not always compensate for the inability to function in other aspects of life, as previously reported (see Georgellis & Wall, 2005, p. 337; Weidel, 2018, p. 71). No other case illustrates this better than that of respondent 75

[21] Worked as a caterer in three different hotels for a cumulatively period of 8 years before resigning to establish her catering enterprise.

[22] Respondent 62. She worked as a cashier in a hotel for five years before leaving to set up a catering outfit.

(personal communication, August 23, 2017). She worked in one of the multinational oil companies in Nigeria as a customer care officer for seven years. She fondly recalled the cordial working relationship she had with her colleagues and clients while in paid employment. However, she had to quit the job following the death of her spouse due to difficulty in combining her job demands and domestics responsibilities. She recalls:

> My boy was barely two years old then and my girl was six months. I thought I could cope with the office work and taking care of them alone, but I kept receiving calls from my son's school that he wasn't concentrating anymore because I had to wake up early, do the house chores and take them to school as early as 7AM. I won't be back until 9 or 10PM and I believe making ends meets is for the kids as well. So that was why I resigned, so that I will be able to have my own business and take care of them. Their [her children] foundation and upbringing are my job. I am the only one they look up to and once I fail that responsibility, I know God Almighty will not forgive me.

Furthermore, respondent 20[23], (personal communication, August 23, 2017) had a formal job which involved driving between 8 and 9 hours daily to supply her company's products and recruit new customers across the length and breadth of Lagos state. She disclosed that as a single lady, she enjoyed the job because it gave her opportunity to visit new places and interact with people from diverse backgrounds. However, the fun shortly became a nightmare after she got married. She stated: *I was pregnant and very weak, so it was difficult for me to continue with the job as a Van Sales Representative, which entails driving around town for up to 8-9 hours sometimes. So, my husband asked me to stop*.

Similarly, respondent 3[24] (personal communication, August 23, 2017) had to quit a job she felt passionate about when it became obvious that she could no longer cope with moving from one place to another, sometimes during odd hours. Like respondent 20, she also claimed to have

[23] Worked as a van sales representative in one of the fast-moving consumer goods companies in Lagos before quitting to set up a neighborhood grocery shop.

[24] She enlisted in event management company during her undergraduate study as an apprentice before being employed in another event management company where she worked for 10 years before quitting to set up a hair dressing salon around her neighborhood.

enjoyed the adventuring opportunities offered by her events management job until she had her first pregnancy. She disclosed that her efforts to combine the job with other responsibilities took a toll on her health, as she became hypertensive. As a result, she had to quit the job. The foregoing highlights the challenges faced by many workers, particularly women in combining productive and domestic responsibilities in contexts like Nigeria, which is characterised by poor infrastructure such as transport, limited state involvement in the provision of daycare and after school services, as well as other work-life balance supportive interventions. It also highlights the shortcomings of staff deployment policies in organisations that are not sensitive to how the life stages of men and women are differently affected by work pressure, placements and schedules.

5.3.3 Personal Growth and Development Opportunities

Work provide a link to resources for meeting material needs and contributes to workers' quality of life by offering opportunities for personal autonomy, recognition, networking, skills enhancement and status mobility (OECD, 2013; UNDP, 2014; 2015; World Bank, 2012). However, the experiences of 34 percent of the respondents (see Table 5.1) who reportedly quit their jobs due to non-recognition of performance/poor rewards suggest that Nigeria's formal wage employment may not meet the quality of work aspirations of workers who attach significance to these capabilities.

Similarly, 25 percent of the respondents identified low status mobility/promotion prospects as a major disincentive in Nigeria's formal wage employment. These respondents complained that the adherence to rigid bureaucratic procedures and regulations impedes their desire for jobs that provide opportunities for personal initiatives, innovativeness and performance-based reward system. These work attributes are well established in the sociological literature as key prerequisites for rapid career mobility and fulfilment through work (see Gallie, 2012, p. 339).

They are also central to Marx analysis of the potential disconnect between the transformative prospects of work and increased compartmentalisation of work processes in institutionalised organisations (see Ritzer, 2011, pp. 52-55). Respondent 27[25] (personal communication, August 21, 2017) was one of such persons who felt his performance as a formal wage employee would have yielded better reward and promotion prospects. He disclosed that he decided to quit his job because the returns to his skills, knowledge and talents fell short of his expectations in the excerpt below:

> You are restricted because it is a regimented bureaucracy. You cannot grow based on your performance. It's like level by level, step by step. So, you can't move from 0 to 10 tomorrow unlike in private business. Even if you are brilliant, it does not encourage healthy rivalries, effectiveness and personal initiatives because you have to follow laid down rules, some of which are archaic rules that are not in tune with the dynamics of contemporary society. I know I could give more, but there was no encouragement to do so. You might be doing better than your colleagues, but because they were employed a year earlier than you, they will always be ahead.

Indeed, individuals with high ambitions and high human capital endowments may find the opportunities for upward socioeconomic mobility offered by formal wage employment unsatisfactory, preferring alternative routes to achieving this goal (Budig, 2006a, p. 728; 2006b, 2224; Vejsiu, 2011, p. 391; Joona & Wadensjo, 2013, p. 157). Motivational studies have also shown that job stagnation and discrimination reduce employees' commitment and raise their likelihood of quitting their organisations (Wiley, 1997; Smart & Chamberlain, 2017). Another respondent[26] expressed dissatisfaction for not being able to make important changes to the educational curriculum of the private school where she taught. She asserts:

> There are three domains of education, which are psychomotor, affective and cognitive, but there, the children hardly exercise themselves. They hardly did handiwork, so I didn't like that. Even sport, there should be a day set aside for it, but they are always in class. So, in my own spare

[25] He taught at a public secondary school in Lagos for four years before leaving to establish a private school.
[26] She taught at a private secondary school in Lagos for five years before partnering with a colleague who is based abroad to establish the primary school she currently manages.

> time during the break, I bring them out for sporting activities. You see them very happy and excited about it. I shouldn't be the one to create that. It should be part of their curriculum. Even affective is not being practiced. When you use rod on children, you are not implementing that affective-ness. When a child is in school and he/she is afraid, I dislike such. (Respondent 5, personal communication, August 22, 2017)

The desire for personal discretion, initiative and autonomy are well established in the sociological and psychological discourses on the quality of work as well as the capability approach's emphasis on agency freedom (Drobnic et al., 2010, pp. 221, 222; Lange, 2012; Maloney, 2004; Monteith & Giesbert, 2016; Perry et al., 2007; Robeyns, 2016). Therefore, it is not surprising that these respondents decided to quit formal wage employment and transitioned to self-employment where they believe they could better launch their ideas and receive the benefits associated with autonomy in making their own decisions. However, a few respondents felt comfortable with not being able to take personal initiatives while in formal wage employment because it allowed them to avoid taking responsibilities, unlike the self-employed who take responsibility for every aspect of their enterprises and the outcomes of their decisions. This view was most succinctly described by respondent 9[27] (personal communication, August 22, 2017) in the excerpt below:

> *Oga ta Oga o tan, owo a bere*[28]. You will feel relaxed, no challenge, after all, I have done my work. but here it is a little bit different, you have targets and you have to meet your targets because you have people under you that you need to settle [pay salaries/wages]. So, you have to think round the clock even while at home unlike formal wage employment where work ends in the office.

Notably, non-recognition of performance and low promotion prospects were often attributed to the prevalence of office politics, discrimination and injustice in formal wage

[27] Worked for 12 years as a teacher at a public secondary school in Lagos before establishing his primary and secondary school.

[28] This is translated as "the salary is fixed, therefore, irrespective of the fortunes of the organisation, the workers are worthy of their salaries/wages" in Yoruba, the predominant language spoken in south-west Nigeria.

employment. Many respondents who worked in public enterprises reported that the process of selecting individuals to benefit from on-the-job training opportunities, deployment within and across departments and units, as well as promotion and discipline were usually premised on ethnicity, religion and other subjective considerations. Respondent 70 [29] , (personal communication, August 22, 2017) bares his mind on this issue:

> If you have no godfather, you will not progress. Most people retired voluntarily because they were stagnant in one position for so many years. We should be treated equally, but that's not the case. Some people were treated better because of the region they came from. If you are from the South, somebody who supposed to be your subordinate from the North will be brought to supersede you. So, these are parts of the frustrations I am talking about.

Perceptions of discrimination was not restricted to respondents who worked in public enterprises, as ex-workers of private enterprises also shared similar experiences. For example, respondent 11[30], (personal communication, August 22, 2017) disclosed that:

> During appraisal, someone might give you any mark because he does not like your face. If someone goes to Lokoja, visits two places and comes back to write a report, I will visit 10 places and come back to write a report and you still prefer that person [though] he is not doing enough by all standards. If I am supposed to be entitled to ₦10 and for any reason, you are giving me ₦8… So, the circumstances were no longer favourable to old staffers...They started treating us like second-class citizens in an organisation we worked to develop.

In view of the narratives above, Nigeria's formal wage employment was perceived to be characterised by backbiting, nonchalance towards official duties, ineffective performance management system, favoritism, mutual exclusivity of workers from workplace opportunities,

[29] Worked in one of the national security formations in the country for 15 years before establishing a real estate and property enterprise.

[30] Worked as a manager in one of Nigeria's foremost commercial bank for 17 years before venturing into animal farming (Piggery) and returned to acting, after a long break due to his sojourn in formal wage employment.

personalisation of official procedures and mismanagement of resources. Respondent 16[31] (personal communication, August 23, 2017) sums it up thus:

> We had personal issues, bigotries. You know now, it's normal, but we were representing a department and that department comes first. Sometimes, those personal issues can be heated, because everybody wants to grow and you cannot remove the fact that there are some people who would want to use people to climb. So, by force, you have to learn boardroom politics. You have to learn workplace politics. So, it helps you to really know how to deal with people, and to be able to in a way foretell what will happen to you if this person toes this line, so you begin to align yourself with some people that matter.

Although multinational companies were generally perceived to be fairer in the allocation of rewards and discipline, some respondents also reported unfair treatment, discrimination and inequality in access to workplace opportunities. For example, after working for 14 years in a multinational enterprise as a technician, respondent 76[32], (personal communication, August 23, 2017) complained that the company refused to provide some welfare packages, particularly housing facilities to their Nigerian employees despite granting same to their foreign counterparts.

> There are some things we were fighting for, but the owner refused to give. But newly employed Indians, they will give them two-bedroom flat, cook and a wash person. And they even pay some of their wives for not doing anything. They use all sorts of [indecent] languages. If you report them to the superiors, they will speak their language and *kill* that matter.

He disclosed further that they initially endured the situation until the company decided to convert their Nigerian workers who were previously on permanent employment contracts to temporary ones. The conversion from permanent employment to temporary contracts resulted

[31] Worked in a fast-moving consumer goods company for six years before resigning. He is currently engaged in various income generating activities including catering services, online marketing of published books and household items, as well as management of a business centre.

[32] Had 14 years formal employment experience in a multinational company as a technician in charge of repair and servicing of generating set and other electrical equipment before quitting to establish an electrical/electronic sales and repair shop

in the loss of additional benefits previously enjoyed as permanent staff. This, he claimed, eventually compelled him to quit the company. These narratives are consistent with the evidence from some previous studies suggesting that social mobility in the Nigerian labour market is often predicated on circumstances of birth and other subjective considerations than objective criteria (see Oxfam International, 2017; World Bank, 2015a, p. 27). However, the systemic entrenchment of discriminatory practices in the country's formal wage employment could heighten rivalries among workers, as the excerpts above suggest. Such practices are also in tension with two essential pillars of the decent work agenda: labour standards and fundamental principles and rights at work and commitment to workers' social protection (see ILO, 2013a, pp. 2-3).

Furthermore, while male and female respondents experienced discrimination in formal wage employment, women's situation was exacerbated by sexual harassment experiences. Many women reported that the refusal to yield to sexual advances from male superior officers often led to needless official work pressure, extended work hours and sometimes, deployment outside family residential locations. Respondent 42[33], (personal communication, August 29, 2017) shares her experience in this regard.

> Unfortunately, what I expected was not what I saw there because of sexual harassment. They [work] have separated me from my family, children and husband. As a confidential secretary, if you don't have the fear of God, you will become a victim of sexual harassment. Your boss can be talking to you in a way that is against your religion and marriage since you are far away from your children and husband. Nobody told me what to do. I decided to voluntarily retire so that I can have the little token [gratuity] I have worked for over the years and start something else.

Another respondent corroborated the narrative:

> We married women, what we dislike most is separating us from our families. Some *Ogas* [bosses], they have their eyes on you. You may not know and maybe you are not the one who should have been posted/redeployed, but because they are *Ogas* and want to do something with

[33] Worked in a federal government ministry rise for 26 years before quitting to establish a boutique.

> you. Since you are not cooperating, they will try to push you out to see if they can easily get you there. (Respondent 44[34], personal communication, August 28, 2017)

These women disclosed that the decision to quit paid employment was not easy. However, due to the intensity of these harassments, they considered it better to quit voluntarily to avoid being unduly dismissed from service, after receiving multiple queries from their male superior officers for flimsy reasons. The fear that dismissal could deprive them of their gratuity and other employment-related entitlements they have accumulated over several years was the major driver of their decision to quit formal wage jobs. This finding is consistent with the previous evidence that discrimination constitutes a major factor driving women's exit from formal wage employment to take up informal employment, including self-employment (see Budig, 2006a; Georgellis & Wall, 2005; ILO, 2019a; Maloney, 2004; UNDP, 2015).

5.4 Employment-linked Social Protection

How individuals cope with and manage vulnerability are key determinants of their well-being and potential to sustain gains in human development (World Bank, 2013b; UNDP, 2014; 2015). Vulnerabilities are often rooted in economic insecurity which undermines people's ability to adopt effective strategies to manage social and natural risks in a manner that expand their functionings and capabilities or at least enable them retain already attained well-being levels (UNDP, 2014; 2015; World Bank, 2013b). Formal wage employment is widely believed to insulate workers against some degree of socioeconomic risks, especially poor wages/salaries, old age income insecurity and burdensome healthcare expenditures because these benefits are enshrined in their employment contracts (ILO, 2014b; 2015a; Perry et al. 2007, p. 180; Vosko, 2010, pp. 51-52).

[34] She worked as an administrative staff in federal-government ministry for 27 years before resigning to set up a furniture sales enterprise.

However, this notion does not adequately account for the process of translating employment-linked resources to effective expansion of functioning and capabilities, particularly in developing countries. Indeed, anecdotal and empirical evidence reveals that access to employment-linked social protection, particularly pensions and health insurance remain a nightmare to many formal wage workers in Nigeria. These experiences raise salient questions about their work quality. The discussion in the sub-section that follows rely on primary and secondary data on workers' experiences in accessing formal wage employment-linked pension and healthcare services in Nigeria to substantiate this assertion.

5.4. 1 Pension

In principle, every worker is entitled to pension after putting in the stipulated years[35] in Nigeria's formal wage employment. Table 5.1 revealed that 43 percent of the respondents considered access to formal wage employment-linked pensions as an important job quality dimension. However, 9 percent of them expressed uncertainty about access to pensions and its reliability for old age income security. The reasons for this skepticism are not far-fetched. As discussed in chapter three, over the years, pension administration in the country has been marred by numerous challenges. These include: poor management of employees record, diversion of pensions resources to other projects, widespread mismanagement and corruption (Ikeanyibe & Osadebe, 2014; OSGF, 2015; see also EFInA & PENCOM, 2014; Economic & Financial Crimes Commission, 2015; Popoola, 2018). Reflecting on these concerns, respondent 54[36] (personal communication, August 21 2017) asserts:

> What is the pension of today? When Obasanjo came in and brought all these companies that are ready to *chop* [embezzle] people's money, they said its pension. Is that pension? I don't believe

[35] For most organisations, it is usually 35 years of service or the attainments of 6o years, whichever comes first. However, recently, some categories of workers such as Teachers, Professors and Judges are allowed by law to work beyond this threshold before retirement.

[36] Worked in one of Nigeria's public security organisation for 10 years before leaving to set up a grocery shop, which combines as a business centre.

> in it. We don't do things the way we supposed to. Even you can see it on the television; how even the Military…These are people who fought for their own country. They will still be begging because they did not pay their pension. Is that life**?**

As a result of the uncertainty surrounding formal wage employment-linked pensions, most respondents tended to prioritise having opportunities to earn higher incomes that would meet their household immediate consumption and accommodation needs as well as payment of tuition fees for their children. In particular, investment in children's human capital was perceived as a better guaranty of old age income security than pensions (see also Isiugo-Abanihe, 1994, p. 160). This finding is consistent with the evidence from the economic and sociological literature that altruistic and normative considerations often incentivise parents to invest in their children's human capital development with the expectation that at some point in the future, they will be able to reciprocate this gesture (Becker, 1993; Folbre, 1994, p. 108; World Bank, 2013b, pp. 111-112). In addition, investments in real estate and property were also widely believed to be important private strategies that could mitigate old age income insecurity instead of waiting for pensions, which was considered unreliable.

5.4. 2 Healthcare Services/Health Insurance

As shown in Table 5.1, like pensions, 40 percent of the respondents considered access to quality healthcare services as a valuable job attribute. However, 10 percent complained that the monthly deductions from their formal wage salaries to finance healthcare services were not commensurate with the benefits received. The fact that such deductions were not refunded irrespective of the quality of services or whether workers made use of dedicated health facilities within particular reference period or not was a major issue that unsettled the respondents. For example, one respondent reported that he was frequently exposed to harmful chemical substances used for printing currencies and other sensitive materials in his job. Therefore, he could not fathom why workers were left to finance their healthcare-related costs alone since the

government was already deducting a large proportion of their salaries for the same purpose. He described his disappointment in the excerpt below:

> It got to a point they started having issues like poor services in the sense that when staff were sick and they go to the hospital, they no longer get good treatment and we were having cases of kidney and heart problems due to exposure to chemicals. Even to tidy up wounds was difficult. I thank God I left there alive because a lot of people died. (Respondent 24[37], personal communication, August 21, 2017)

Another respondent also shared his experience:

> My brother, if you wait for that, you will even die with the sickness if you don't want to spend your own money. Even when they take you to police hospital, when you get there, they would tell you that you have to pay certain amount before [treatment]. That time there was no NHIS, which was introduced by Obasanjo[38]. So, if by luck, you work with an officer who is a good person, he will know how to go about it, but you could work with some others and they will tell you, you are on your own. What if you don't have money? (Respondent 54[39], personal communication, August 21, 2017)

While the narratives of respondents 24 and 54 described the situation of formal wage employment-linked healthcare delivery services prior to the commencement of the NHIS in 2005, respondent 1[40] (personal communication, August 21, 2017) also questioned the reliability of the NHIS in the excerpt below:

> I needed to attend anti-natal, there was no provision. The hospital assigned [by the NHIS] only gave paracetamol and other basic drugs like vitamin C, but the doctor gives you a prescription for more expensive drugs to be purchased at the pharmacy and when I got to the pharmacy, the drugs were over ₦2,000.

[37] Worked in a federal government-owned security printing and minting enterprise for five years before quitting to establish an industrial laundry enterprise.

[38] The National Health Insurance Scheme (NHIS) was launched in 2005 during the administration of President Olusegun Obasanjo who governed Nigeria between 1999 and 2007.

[39] Worked in one of Nigeria's public security organisation for 10 years before leaving to set up a grocery shop, which combines as a business centre.

[40] Worked previously as a class teacher at a federal university secondary school in Lagos for five years before resigning to establish a creche and after school centre.

The experiences of respondent 1 and many others indicate that the NHIS has also not met workers' expectations, as they were still compelled to make huge out-of-pocket payment for healthcare services that the scheme was intended to address. This finding resonates with some previous report that many Nigerian households often rely on borrowing money or taking loans and deferring payments to cope with the pressure of out-of-pocket payments for healthcare services (see also Adewole et al., 2015, pp. 650-651). Yet others resort to self-diagnosis and self-medication to cope with huge healthcare cost despite being enrolled in the NHIS (see Samuels et al., 2011, p. 6; UNDP, 2016a, p. 65).

5.5 Aspects of Formal Wage Employment Work Quality Perceived to be Attractive by Respondents

The previous section focused solely on aspects of formal wage employment perceived to be unsatisfactory to the respondents. However, most respondents also held some good memories about formal wage jobs that were believed to remain useful to them as self-employed persons. Specific areas of attraction included the discipline associated with time management practices, diligence and acquisition of administrative and organisational skills. These were believed to have positively impacted their self-employment career. They also cherished the opportunities offered by formal wage employment to acquire job-based skills in the process of undertaking a variety of projects, as well as client relationships management and marketing strategies.

In addition, the cross-cultural and social diversity experiences gained in formal wage employment were cherished for strengthening their interpersonal relationships and networking skills. Indeed, separation from their colleagues in formal wage employment and networks was found to be a major regret of many respondents, particularly women. Indeed, the sociological and psychological literature has shown that social relationships at work exert significant influence on how workers perceive their work quality and overall well-being (see Tausig, 2013,

p. 437; UNDP, 2015, p. 33). Furthermore, the relative predictability of earnings in formal wage employment and access to soft loans either from their employers or staff cooperatives as well as salary advance in times of emergencies were cherished by many respondents. Finally, many respondents reminisced the prestige and respect that being employees of reputable organisations conferred on them. Respondent 42, (personal communication, August 29, 2017) reminisces:

> Being a civil servant in those days comes with some kind of respect. If you say your father is a civil servant, people respect you, knowing that these are the people in government. But now, anybody working in the civil service, they will say, *go joor*[41] They don't have anything and people look down on them.

This finding is consistent with the conventional understanding that work provides not only access to resources for meeting material needs, but also serves as a means of personal identity and dignity to workers (see OECD, 2011a; World Bank, 2012; UNDP, 2015).

5.6 Work Quality in Nigeria's Formal Wage Employment from the Perspective of Current Workers

In another survey, which was conducted between November and December 2019, the author administered questionnaires to 100 workers in Nigeria's formal wage employment to ascertain whether their perceptions about the various dimensions of their work quality resonate with those of workers who voluntarily quit between 1990 and 2017. Respondents were asked about their perceptions of the work quality in Nigeria's formal wage employment since the last 10 years in terms of providing opportunities for them and their family members to achieve a decent standard of living. Most (66 percent) respondents reported that the work quality in Nigeria's formal wage employment has deteriorated while 34 percent thought otherwise.

Qualitative analysis revealed several factors why they thought that the work quality has deteriorated. The most prominent were discrimination in the allocation of rewards,

[41] Translated as "get away" in English language.

inconsistency between salary/wages earned and work demands amid persistent high inflation rate, delay in the payment of salaries/wages, infrastructural challenges as well as uncertainty about career mobility prospects. There was also a widely shared concern that many companies have reduced their salaries and other benefits, such as training for workers because of the 2008 global economic crisis and the 2016 economic recession in Nigeria. These factors were believed to have increased job insecurity in the country. The listing of aspects of work disliked by the respondents also aligned with the factors highlighted above. The most recurring were inadequate time to do other things/time inflexibility (40 percent). This was followed by Poor/irregular salary (26 percent), poor reward/performance management system (17 percent), limited opportunities for personal initiatives, creativity and autonomy (8 percent), among others.

Furthermore, to ensure consistency, respondents were asked about their worries as formal wage workers. Accordingly, most respondents (30 percent) were worried about poor/irregular salaries/wages. Other issues that seemed to unsettle the respondents included dissatisfaction with their career mobility prospects and poor performance management system (26 percent). In addition, 20 percent were worried about job insecurity arising from low business profitability and the fear that the enterprises where they work might wind up. Not having enough time to do the things that they would have loved to do and uncertainty about pensions and future health statuses accounted for 14 percent, respectively of the sources of apprehension to respondents. Many respondents disclosed that due to poor and irregular earnings, they were constantly struggling to pay bills and take care of their families. To cope with this reality, about one-third of them (32 percent) were engaged in other income earning activities, such as crop and livestock production, car hiring services/leasing of buses for transportation to private companies and running taxicabs during weekends and after official closing hours. Others were engaged in retail trading (online businesses/marketing, jewelries, grocery shops), beauty shops (hairdressing and

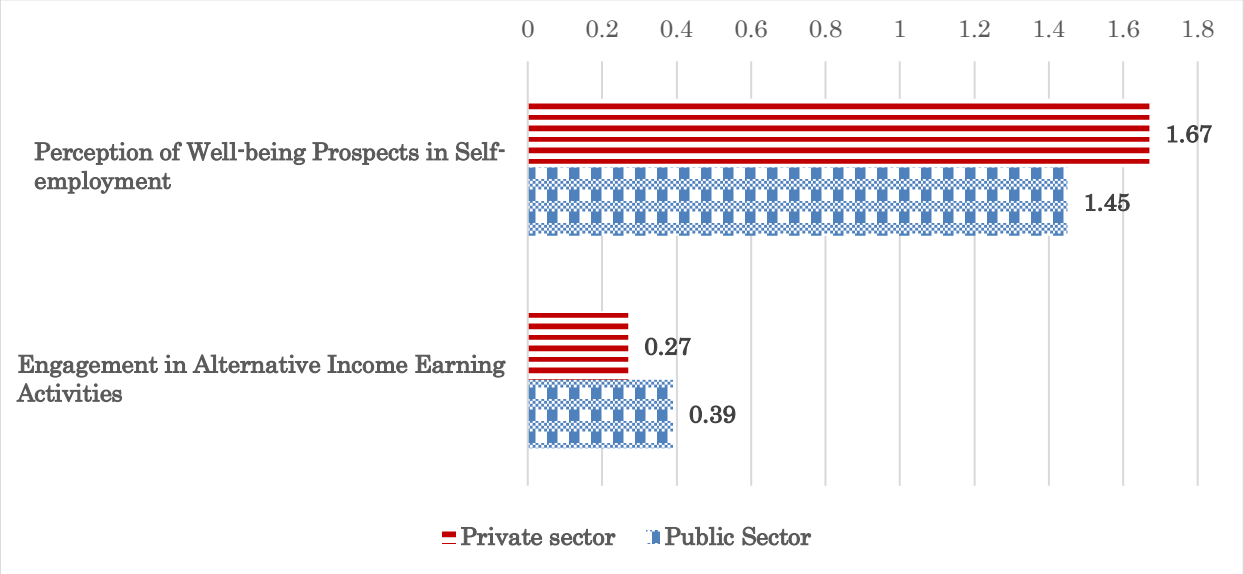
fashion designs/tailoring), private technical practices (e.g dredging, auditing, photography, authoring books) as strategies for coping with inadequate and irregular earnings from paid employment.

In addition, respondents were asked if they felt that people in self-employment have better opportunities to improve their standards of living/well-being and that of their family members than workers in formal wage employment. The results indicate that 44 percent believed that people in self-employment have better opportunities to improve their standards of living/well-being and that of their family members than workers in paid employment. The reasons given for this optimism about self-employment include the beliefs that: 1) self-employed people have more time to do the things they desire to do (55 percent); 2) they earn better and live more comfortable lives (41 percent); 3) they take decision about how to manage their businesses and resources (9 percent). Finally, 2 percent of the respondents felt they would have been better at what they were doing in self-employment. While this may suggest that given the opportunity, this category of workers will also opt for self-employment sometimes in the future if current uncertainty about formal wage employment social mobility prospects persists, there is evidence that self-employment intensions may not necessarily lead to eventual entry (Baluku et al., 2019, p. 24; Pauceanu et al., 2019, p. 17).

Interestingly, respondents in private sector employment were on the average more likely to perceive self-employment as offering better opportunities to improve the standard of living/well-being of workers and their family members than those in public sector employment (see Figure 5. 3). However, contrary to some previous studies (Vejsiu, 2011, p. 394), workers in private enterprises were less likely to be engaged in other income earning activities than their counterparts in public enterprises. This may reflect the fact that public enterprises tend to offer better flexibility to manage the demands of work and other spheres of life compared to private

sector employment (Angel-Urdinola & Tanabe, 2012, p. 1; Treichel, 2010, p. 96; World Bank, 2015a, p. 20).

Figure 5.3: Perceptions of Self-employment Well-being Prospects vs Engagement in Alternative Income Earning Activities



Source: Fieldwork, 2019

The greater engagement of public sector workers in alternative income earning activities may also be explained by the low level of monitoring and accountability that are believed to predominate in public sector employment of most developing countries (see CISLAC, 2013, p. 10; Nigerian National Planning Commission, 2004; OSGF, 2015). Indeed, some respondents alluded to this reality:

> [In] private enterprises, if you are not in the office constantly, they will deduct some money from your salary, but being a public servant, you will have one of your colleagues that can cover up for you. Sometimes, [that] colleague can sign in your place that you are around in the office whereas you are not there. (Respondent 42, personal communication, August 29, 2017).

On the other hand, 56 percent of the respondents reported that self-employment does not provide better opportunities for workers and their family members to improve their standards of living/well-being than formal wage employment. The main reason for this is the belief that

formal wage employment provides better economic and job security (75 percent) due to the predictability and regularity of income. Indeed, most respondents considered these attributes to be very useful for financial planning purposes. Finally, formal wage employment was considered less stressful (27 percent), with various opportunities for career growth and personal development (9 percent).

5.7 Assessment of Work Quality in Nigeria's Formal Wage Employment by Current Workers

The analysis shows that workers currently in formal wage employment had more divided opinions about the quality of their work across the 28 dimensions considered compared to the self-employed respondents. While work quality was rated as unsatisfactory in 11 dimensions, including earnings and its instrumental links with other dimensions of well-being, it was perceived as satisfactory in 17 other dimensions (see Table 5.3). The author, however, notes that the survey of self-employed informal workers was conducted in 2017 during a period of economic recession and a prolonged decline in the prices of crude oil, Nigeria's major foreign exchange earner. This possibly affected respondents' assessments of the quality of their work and well-being since revenue from crude oil remains central to the fulfilment of many employment-linked benefits in Nigeria. Conversely, the survey of current formal wage workers was conducted in 2019, after the recession when crude oil prices were gradually rebounding.

Table 5.3: Current Wage Workers' Assessments of their Work Quality

Selected Work Quality Indicators	Satisfied	Not Satisfied	Total (%)
Earnings/salary compared to level of education, experience and efforts.	64	36	100
Fairness of earnings/salary compared to workers with the same level of education and experience	67	33	100
Fairness of earnings/salary compared to workers in higher positions	64	36	100
Level of recognition/prestige derived from your job compared to expectations	77	23	100
The quality of healthcare services/Health insurance service delivery (NHIS) compared to expectations	85	15	100
Study leave/training opportunities compared to needs	88	12	100
Promotion/career and social mobility prospects compared to expectations	67	33	100
Networking opportunities/Harmonious relationships with colleagues at work	84	16	100
The level of autonomy/ability to take personal initiatives/decisions at work	63	37	100
Worry about receiving the pension after retirement	69	31	100
Your background (religious, ethnicity and gender) is more important than your education, experience and efforts for promotion and allocation of rewards and other benefits in my work place	80	20	100
Your education, experience and efforts are more important than your background (religious, ethnicity and gender) for promotion and allocation of rewards and other benefits in my work place	69	31	100
Regularity and promptness of being paid wages/salaries	85	15	100
Feeling safe from work-related hazards/risks like injury, exposure to chemicals and other harmful substances	81	19	100
Level of financial support for children`s education	49	51	100
Feeling safe from sexual harassment at work	86	14	100
Fairness of earnings/salary compared to earnings of political office holders (Governors, SSAs, Legislators etc)	12	88	100
Earnings/salary compared to household consumption needs	38	62	100
Earnings/salary compared to children`s education needs	44	56	100
Earnings/salary compared to family accommodation/housing needs	40	60	100
Savings from monthly earnings/salary compared to financial capability expansion goals	35	65	100
Ability to fight for improved benefits and decent working conditions through labour union/professional membership activities	45	55	100
The level of physical efforts required by my job and ability to do other things at home	60	40	100
The level of thinking/mental/intellectual efforts required by my job and ability to do other things at home	62	38	100
The cost of transportation between work and house compared to monthly earnings/salary	46	54	100
Tight work schedules and ability to create time for other engagements such as family life, domestic responsibilities, leisure at home	37	63	100
Tight work schedules and ability to create time for other engagements such as socialising: religious activities, parties, leisure etc outside home	39	61	100
Commuting (Distance) between my work and house	49	51	100

Source: Fieldwork, 2019

However, since the demarcation between the dimensions of work quality that were adjudged satisfactory and unsatisfactory by the respondents does not say much about the weight attached to each dimension, it was necessary to take the analysis a step further. Therefore, a principal component analysis (PCA) was conducted to ascertain the clustering of 20 quality of work indicators[42] in Table 5.4. The inspection of the correlation matrix, the overall Kaiser-Meyer-Olkin (KMO) measure of 0.737, which is considered good enough according to Kaiser (1974, p. 35) and a statistically significant Bartlett's test of sphericity, $p<.001$ provided justifications for conducting the PCA. The analysis revealed that six components had eigenvalues of one and above, explaining 22.05, 11.977, 11.385, 9.518, 9.275 and 6.114 percent, respectively of the total variance of 70.3 percent. The varimax orthogonal rotation was used to achieve a simple structure and aid the interpretation of the results.

The interpretation of the data aligned with the quality of work indicators that the questionnaire was intended to measure. The first factor loaded strongly on satisfaction with earnings relative to work demands and perception about fairness of earnings, as well as career mobility. The second factor loaded strongly on the extent of flexibility offered by paid employment as well as the physical and mental stress therefrom. The third factor loaded strongly on the perception that earnings were unfair compared to the earnings of political office holders. The fourth factor loaded strongly on the extent of autonomy offered by paid employment and opportunities for the fulfilment of social relationship goals. The fifth factor loaded strongly on the level of satisfaction with the distance and commuting time between work and respondents' residences. The final factor loaded strongly on perception about being discriminated against and harassed at work. The component loadings and communalities are presented in Table 5.4. Following this analysis, a composite work quality index was derived,

[42] After excluding dimensions with correlation scores of less than 5.

using the percentages of variance explained by the six component factors highlighted at the bottom of Table 5.4.

Table 5.4: Principal Component Analysis with Varimax Rotated Structure Matrix Showing Coefficients of Components (Current Wage Workers)

	Coefficients of Rotated Components						
Selected Work Quality Indicators	**Fac. 1**	**Fac. 2**	**Fac. 3**	**Fac. 4**	**Fac. 5**	**Fac. 6**	**Communalities**
Earnings/salary compared to your level of education, experience and efforts	**0.85**	-0.08	-0.18	0.03	0.04	0.19	0.79
Fairness of your earnings/salary compared to workers with the same level of education and experience	**0.82**	-0.04	-0.32	0.00	0.14	0.16	0.82
Fairness of your earnings/salary compared to workers in higher positions in your work place	**0.82**	0.08	-0.13	0.13	0.18	0.20	0.78
Earnings/salary compared to your household consumption needs	**0.77**	0.01	0.05	0.18	-0.15	-0.34	0.76
Earnings/salary compared to your children's education needs	**0.76**	-0.12	0.26	0.30	-0.12	-0.18	0.79
Earnings/salary compared to your family accommodation/housing needs	**0.75**	-0.08	0.11	0.27	-0.05	-0.08	0.66
Promotion/career and social mobility prospects at work	**0.57**	-0.12	-0.33	0.20	0.39	-0.08	0.65
Tight work schedules make it difficult to create time for other engagements outside home	0.01	**0.84**	-0.13	0.20	0.10	0.10	0.79
Tight work schedules make it difficult to create time for other engagements at home	-0.19	**0.74**	-0.22	0.19	0.17	0.08	0.70
Work requires too much thinking/mental/intellectual efforts that make me too tired to do other things when I get home	0.02	**0.73**	0.11	-0.29	0.05	0.07	0.64
Work requires too much physical efforts that make me too tired to do other things when I get home	-0.08	**0.66**	0.32	-0.02	0.14	-0.05	0.57
Worry about receiving the pension attached to my job after retirement	-0.11	0.13	**0.72**	-0.12	0.03	0.13	0.58
Fairness of your earnings/salary compared to those of political office holders (Governors, SSAs, Legislators etc)	0.30	-0.15	**0.64**	-0.07	0.11	-0.26	0.61
Level of autonomy/ability to take personal initiatives/decisions at work	0.31	0.12	-0.18	**0.78**	0.08	-0.08	0.76
Ability to fight for improved benefits and decent working conditions through labour union/professional membership activities	0.29	-0.02	0.00	**0.71**	-0.17	0.23	0.68
The networking opportunities/Harmonious relationship that you have with your colleagues at work	0.22	0.05	-0.23	**0.57**	0.44	-0.20	0.66
Transportation between work and house consumes a large part of my monthly earnings/salary	-0.13	0.19	0.19	0.08	**0.84**	0.09	0.80
Commuting (Distance) between my work and house is too stressful	0.15	0.22	-0.04	-0.10	**0.83**	0.07	0.78
Experiences with sexual harassment in the course of performing my duties as an employee	0.16	0.25	0.00	-0.07	0.10	**0.69**	0.59
Your background (religious, ethnicity and gender) is more important than your education, experience and efforts for promotion and allocation of rewards	-0.21	-0.20	0.41	0.31	0.01	**0.56**	0.66
Eigenvalues	5.42	3.09	2.20	1.48	1.40	1.18	
% of Variance Explained	**22.1**	**12.0**	**11.4**	**9.52**	**9.28**	**6.11**	

Note: Components loadings of 5 and above are highlighted in bold
Source: Fieldwork, 2019

The composite work quality index was subsequently used for a multiple regression analysis to ascertain the influence of sector of employment, level of education, gender and age on perceptions of work quality. The regression model statistically significantly explained 13 percent of work quality, F (4, 82) =3.05, p =0.02, with R^2 =0.13 (see Table 5.5).

Table 5.5: Summary of Regression Analysis on Factors Influencing Work Quality Assessments

Explanatory Variables	***B***	***SEB***	***β***
Intercept	-2.06*	1.22	
Sector of Employment (Public=2)	-0.41*	0.21	-0.21
Level of Education	0.13*	0.07	0.19
Gender (Female=2)	-0.22	0.21	-0.11
Age	0.25**	0.13	0.21

Notes: B=Unstandardised coefficients; SEB=Standard error of B; **β**=Standardised coefficients
** Statistical Significance at p < 0.05 and * p < 0.1, respectively
Source: Fieldwork, 2019

The regression results indicate that being a female in paid employment increases the probability of having a negative perception about the quality of work in Nigeria's formal wage employment by 22 percent compared to being a male, although the difference was not statistically significant. However, there was no evidence that the difference in reported work quality assessments between males and females derived from differences in educational attainments, as both genders reported similar average years of schooling. Specifically, women's average years of schooling while entering formal wage employment and at the time of the interviews were 15.2 and 16.3 years, respectively. On the other hand, men's average years of schooling for the corresponding periods were 15.3 and 16.3 years, respectively. As would be elaborated in chapter seven, a more plausible explanation could be the established fact that women tend to be more burdened by work-life balance challenges that may come with formal wage jobs than to men.

Also, contrary to the findings reported in some previous studies (see Treichel, 2010, p. 96; World Bank, 2012, p. 58; 2015a, pp. 20, 37-38), workers in public sector employment were 41

percent more likely to perceive their work quality as poor than their counterparts in private sector employment. As reported in Figure 5.3, the author notes that this may have informed the former's higher engagement in multiple jobs despite the potential adverse effects on their health and functionings in other domains of life. Finally, each additional year lived by respondents increased the probability of having a positive disposition towards the quality of formal wage job by 25 percent. This is probably because human capital tends to accumulate with age to a considerable extent and with it, comes greater prospects of socioeconomic mobility and ownership of capital assets (see Bussolo et al., 2015; Dolan et al., 2008, p. 100; OECD, 2014, pp. 117).

5.8 Chapter Summary

This chapter has argued for a re-consideration of the continued reliance on legal entitlement to employment-linked benefits and resources as an autonomous proxy for work quality in the labour markets of developing countries due to its tendency to misrepresent workers experiences and perceptions. Based on workers' perceptions, self-assessments and ample secondary evidence, this chapter described the quality of work in Nigeria's formal wage employment and suggested possible explanations for its perceived disconnect from workers' work quality and well-being aspirations. The chapter extends the quality of work debate by providing a framework through which the quality of work in Nigeria's formal wage employment could be empirically analysed. Sen's capability approach was adopted to question the continued reliance on resources and right-based approaches, which do not consider the influence of workers' personal circumstances and work characteristics on the functionings and capabilities that could be attained from work. The chapter demonstrated that, like their counterparts in vulnerable employment (see Camacho et al., 2013, p. 447; Evans & Gibb, 2009, p. 18; ILO, 2014a, p. 9), many formal wage workers in Nigeria also contend with poor work quality, which manifests in

economic insecurity, increased work-life-balance challenges, limited social mobility prospects and uncertainty about employment-linked social protection, particularly healthcare services and pensions.

Although the overwhelming majority of the self-employed had pessimistic view of their work quality while in paid employment, current formal wage workers had more divided opinions about their work quality. However, both categories of respondents were united in their perceptions that salaries/wages were not increasing as expected. Added to this were concern over irregularity of salaries/wages, career mobility prospects, discrimination, inflexibility in the use of time and inadequate autonomy at work. The author believes that this poor assessment of work quality in Nigeria's formal wage employment cannot be divorced from a number of factors. Prominent amongst these are the declining purchasing powers of formal wage earnings amid persistent high inflationary trends since the last three decades. Other factors are deficient human resources management practices; intermittent macroeconomic instabilities such as SAPs, the 2008 global financial turbulence and the 2016 economic recession in Nigeria, which continue to bolster fiscal consolidation measures. Also contributing to the deterioration in the quality of work is weak regulations of employment and labour relationships in many private and public enterprises.

Similarly, gender role expectations and the intensification of work-life balance challenges for women arising from limited state support for daycare and after school facilities are also explanatory factors. In addition, infrastructural deficits, particularly transportation; poor management of employment-supportive interventions, such as social housing scheme also contribute to frame workers' perceptions about their work quality. Cumulatively, these factors deprive workers of the protective security that is believed to be constitutive of formal wage employment. The chapter thus concludes that the objectives of the current drive towards

formalisation may not be achieved unless the legal entitlement that underpins formal wage employment is complemented by effective implementation that meets workers' aspiration for capabilities' expansion through work. Neither, will it provide assurances of socioeconomic emancipation to workers in informal employment who may be contemplating a move to formal wage employment.

CHAPTER SIX

PERCEPTIONS OF WELL-BEING IN NIGERIA'S FORMAL WAGE EMPLOYMENT AND INFORMAL SELF-EMPLOYMENT

6.1 Introduction

In chapter five, the author argued that the experiences of many workers in Nigeria is increasingly raising questions about the ideal-typical link between formal wage employment and socioeconomic security. The result has been a lowering of the opportunity cost of voluntary exit from formal wage employment to informal self-employment. However, unlike workers involuntarily driven into informal self-employment from formal wage employment (see Meagher & Yinusa, 1996; Treichel, 2010; World Bank, 2015a), this phenomenon remains understudied in developing countries, including Nigeria (Danquah et al., 2019, p. 4; Fields, 2019, pp. 4, 8). Therefore, this chapter contributes to bridging this gap. Specifically, the chapter seeks to achieve two objectives, namely: 1) ascertain whether voluntary exit from formal wage employment to informal self-employment necessarily correlates with improved workers' well-being; and 2) examine the effects of timing, education and formal wage employment experiences on the well-being returns to voluntary transition to informal self-employment.

As previously reported by scholars like Maloney (2004) and Perry et al. (2007), the findings indicate that voluntary exit from formal wage employment to informal self-employment indeed correlates positively with well-being improvement. However, the author cautions against assuming a straightforward link between voluntary transition and better earnings, although general well-being may improve. Moreover, the well-being gain from voluntary transition is mediated by timing and education, with respondents who transitioned before 2010 reporting a statistically significant better improvement in their well-being than those who transitioned after 2010. This implies that the well-being potentials of voluntary transition and education in self-

employment vary with the timing and the social, economic and political contexts under which transition occurs. Therefore, these factors must be taken into consideration to avoid overestimating or underestimating the well-being benefits associated with voluntary transition to self-employment. Notably, while years spent in formal wage employment seemed to negatively explain self-employment well-being, the narratives of respondents suggest that the quality of training and exposures gained positively impacted their self-employment careers. This implies that studies that rely on years spent rather than the quality of experiences garnered in formal wage employment to estimate self-employment performance and well-being could be misleading.

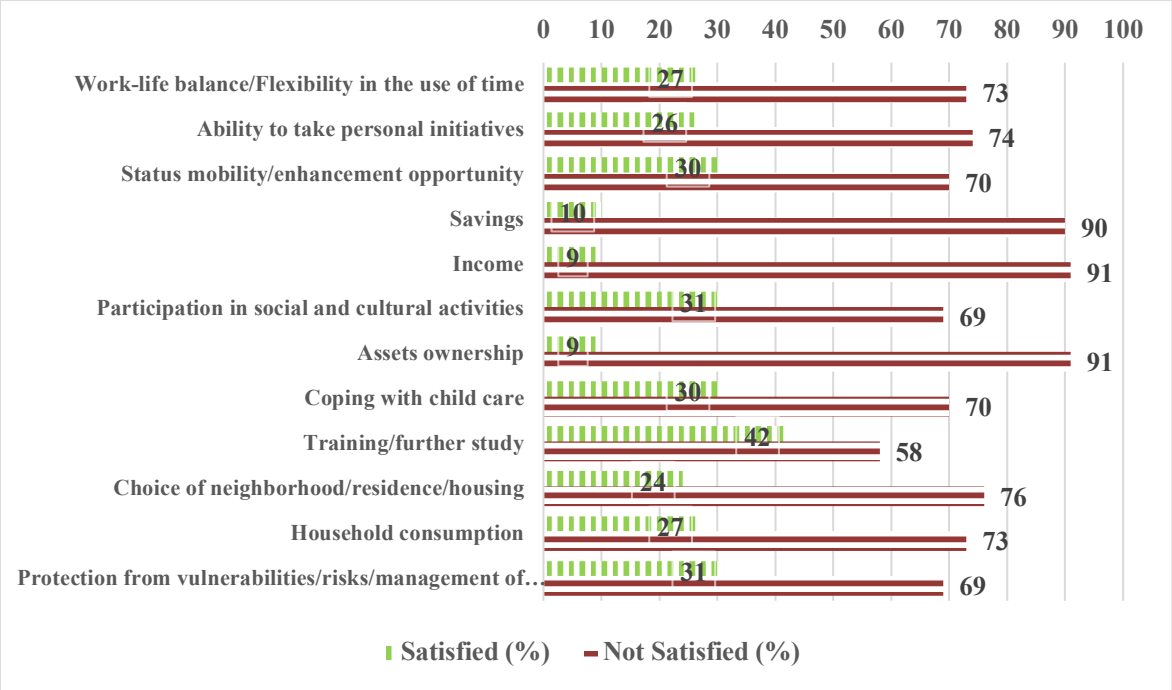
6.2 Perceptions of Well-being in Informal Self-employment

We have earlier noted that the capability approach offers a useful analytical tool for evaluating different states of affairs to ascertain their respective influences on human capabilities (Alkire, 2008, pp. 30-31; Robeyns, 2016, pp. 3, 6). Therefore, to understand whether respondents' well-being as self-employed informal workers has improved, it was necessary to first examine how they assessed their well-being while in formal wage employment. The results of this assessment (in terms of satisfaction or dissatisfaction levels) across multidimensional well-being indicators are presented in Figure 6.1.

On the other hand, Figure 6.2 shows how respondents assessed their well-being across multiple dimensions as self-employed informal workers. Accordingly, while most respondents felt dissatisfied with the dimensions of well-being considered in the study as formal wage workers (see Figure 6.1), the overwhelming majority reported improvement in their well-being as informal self-employed workers compared to formal wage employees. The evidence in Figure 6.2 clearly shows that the perceived positive link between informal self-employment and well-being were explained by monetary (earnings and savings) and non-monetary factors

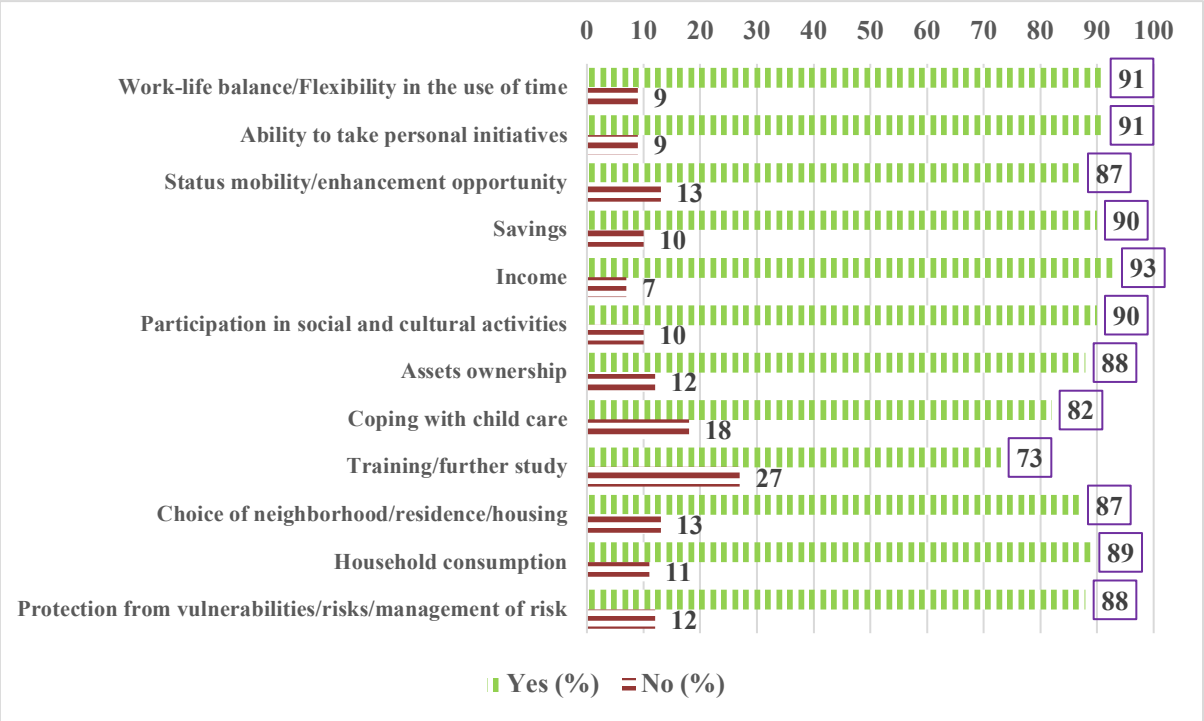
like education, better ability to manage the demands of work and other aspects of life, as well as more intrinsic dimensions of work quality.

Figure 6.1: Perceptions of Well-being While in Formal Wage Employment



Source: Fieldwork, 2017

Figure 6.2: Perceptions of Well-being in Informal Self-employment



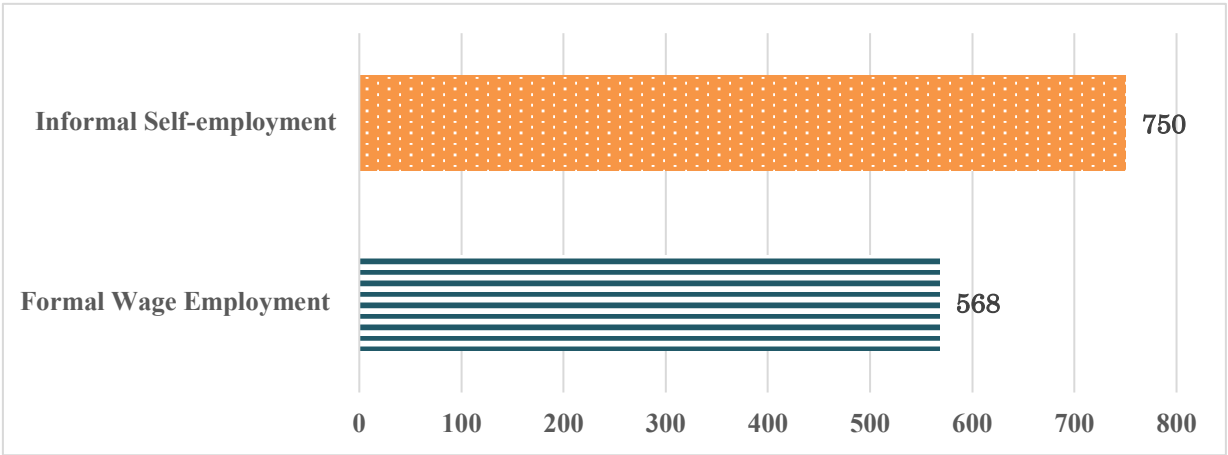
Source: Fieldwork, 2017

However, due to the centrality of earnings to the expansion of capabilities in other well-being dimensions (Evans & Gibb, 2009; OECD, 2011a; 2011b; Sen, 1999) and the fact that poor earning was the most recurring disincentive to a longer career in Nigeria's formal wage employment, the discussion in the next section shall proceed with earnings, and snowball into other dimensions of well-being.

6.2.1 Well-being: Beyond Differences in Formal Wage Employment and Informal Self-employment Earnings

This section begins by examining if indeed the reported improvement in informal self-employment income in Figure 6.2 is consistent with the data on reported earnings in formal wage employment and informal self-employment. While the author acknowledges the current debate, as to whether ownership of capital assets should be included in the assessment of the overall well-being of the self-employed in comparison with formal wage employees (Carter, 2011, p. p. 46), due to data limitation, the analysis of earnings presented here is based only on reported take-home pay after deducting profits, business capital and enterprise running costs, including payments to employees.

Figure 6.3: Average Earnings (₦) in Formal Wage Employment Versus Informal Self-employment



Note: Official exchange rates during as at the time of fieldwork was USD$1=₦306 (Central Bank of Nigeria-https://www.cbn.gov.ng/rates/ExchangeArchives.asp).
Source: Imade, (2020, p. 10)

Also, the influence of inflationary trends on earnings was addressed, using estimates of Nigeria's GDP deflators between 1990 and 2017. The result indicates that earnings increased for 75 percent of the respondents, but decreased for the remaining 25 percent. In general, average earnings in formal wage employment was ₦568 compared to ₦750 in informal self-employment (see Figure 6.3). The result resonates with the finding of Folawewo and Orija (2020, p. 13) who reported a greater positive impact of informal self-employment on workers' livelihood and earnings than formal wage employment in Nigeria. The finding also aligns with a recent study in Ghana which reports that transition from formal wage employment to informal self-employment is rewarded with a premium in earnings compared with transition to other employment states and those who remain in formal wage employment (Otchia, 2021, p. 59). However, the finding differs from the evidence reported by Danquah et al. (2019, p. 21) from Uganda, Tanzania, South Africa and Ghana.

Furthermore, a multiple regression analysis was conducted to ascertain factors that may have contributed to earnings in informal self-employment, using the period of exit from formal wage employment, age, gender, education, time spent in formal wage employment and informal self-employment as independent variables (see Table 6.1).

Table 6.1: Summary of Regression Analysis on Selected Explanatory Factors of Earnings (₦) in Informal Self-employment

Explanatory Variables	*B*	*SEB*	*β*
Intercept	-610	439	
Period of Exit from Formal Employment (Before 2010=1)	50	117	0.05
Age	19	79	0.04
Gender (Male=1)	203**	98	0.22
Marital Status (Married=1)	324**	141	0.26
Education	165***	58	0.28
Years Spent in Formal Wage Employment	-71	51	0.74
Years Spent in Informal Self-employment	101**	47	0.26

Notes: 1. B=Unstandardised coefficients; SEB=Standard error of B; **β**=Standardised coefficients; 2. *** Statistical Significance at $p < 0.01$ and ** $p < 0.05$, respectively; 3. Official Exchange Rates on 29/09/2017 was USD1=₦306. *Sources:* 1. Imade, (2020, p. 11); 2. Central Bank of Nigeria-https://www.cbn.gov.ng/rates/ExchangeArchives.asp.

The model statistically significantly explained 26 percent of earnings in self-employment, F (7,

84) = 4.124, $p < .05$, R^2 =0.26. Gender, marital status, education and years spent in informal self-employment statistically significantly explained earnings. Surprisingly, longer years in formal wage employment negatively correlated with self-employment earnings, although the result was not statistically significant at the conventional level. While the data did not allow the author to compare earnings with work hours, there is evidence that the self-employed in developing countries work fewer hours compared to their counterparts in developed countries (Burchell et al., 2015, p. 35). Indeed, most respondents reported having better control of their time and pace of work as self-employed persons.

Remarkably, the fact that earnings in self-employment declined for one-quarter of the respondents suggests contrary to the dominant narrative, that voluntary transition from formal wage employment to informal self-employment may not always lead to higher earnings, although most respondents reported improvement in multidimensional well-being. This implies that other aspects of their jobs could be compensating for the decline in earnings, as previously reported (see Carter, 2011; Danquah et al. 2019; Maloney, 2004; Perry et al., 2007). Indeed, most respondents reported better health outcomes, harmonious family relationships and personal fulfilment from their jobs since entering self-employment. Almost all the respondents disclosed that self-employment gives them rest of mind since they were no longer under pressure to meet official targets and contend with traffic congestion in their quest to resume work early or pressured to close late. Describing how some workers navigate the early morning traffic congestions in Lagos in a bid to avoid being late to work, respondent 11[43] (personal communication, August 22, 2017) asserts: *I have seen some people brushing their teeth on their way to work*. However, being self-employed, respondents disclosed that they are able to work

[43] Worked as a manager in one of Nigeria's foremost commercial bank for 17 years before venturing into animal farming (Piggery) and returned to acting, after a long break due to his sojourn in formal wage employment.

from home, partake in religious activities during weekdays and weekends as well as set priorities about the use of their time. For example, respondent 4[44] (personal communication, August 22, 2017) opines:

> My well-being is 100 percent better. Despite my age, my health is better now. If I were still in formal employment, every morning at 6 AM, I would have to wake up to bath and struggle to catch a bus to go to work. But now, some days when I wake up, if I feel too tired to go out, I relax and take some rest. Maybe I would have been dead [by now].

Another respondent puts it somewhat differently:

> They can be paying my friend in formal employment ₦1 million, but he doesn't have time for himself and his family at all, and that's what I cherish. My time is for my children and family because they are my tomorrow. What is the essence of having billions of Naira and your children are wayward because you are not there to train them? But when you are self-employed, you let them know the principles of life. They will not be flamboyant. (Respondent 40[45], personal communication, September 19, 2017)

The excerpts above clearly show that apart from earnings, respondents also attach importance to non-monetary aspects of work quality, such as jobs with reduced stress level that do not undermine personal health and harmonious family relationships, as has been documented in the literature on the quality of work (see Burchell et al., 2014; Drobnic et al., 2010; Green, 2006; OECD, 2013). In addition, some respondents particularly cherished the fulfilment and goodwill derived from rendering valuable services, such as providing employment for others and meeting specific needs in their neighborhoods, which were believed to be unquantifiable in monetary terms. One school proprietor asserted that because his school contributes to the academic and moral development of children in the society, it has earned the goodwill of parents within and outside its host communities. He added that such goodwill translates to financial and

[44] Worked in a private mechanical engineering company as a site supervisor for 15 years before resigning to set-up his enterprise in the same industry in 1991.

[45] Worked in a private microfinance bank as a marketer for four years before resigning to establish a laundry and dry-cleaning enterprise in 2012.

non-financial support for the school in times of need.[46] The importance attached to such goodwill by the self-employed was corroborated by respondent 60[47] (personal communication, August 23, 2017):

> I am better off now because my drive is not money. My drive is the impact I have made on people. You don't report to anybody and your decision is not just based on your financial returns. If something is going for ₦1mllion and you bought it for ₦800, 000, but see somebody who is desperately in need of it, you can say okay give me ₦900, 000. It is your decision. The person knows that it is ₦1million because he has gone around. There is joy in helping. Goodwill, you cannot quantify in financial terms!

The foregoing underscores the fact that workers' transitioning decisions may also be motivated by a desire for jobs that come with opportunity to exercise autonomy in decision-making about rendering services that meet the personal and social or altruistic needs of the self-employed. Moreover, comparing earnings in formal wage employment and informal self-employment without considering the psychological and physical stress, as well as financial expenses on food, daycare services, transport and corporate clothing, that respondents perceived as additional costs in the former could be misleading (see Budig, 2006a, pp. 729-730; Georgellis & Wall, 2005, p. 332; Maloney, 2004, p. 1164). Indeed, Sen (1999, pp. 70-71) reminds us of the shortcomings of merely relying on earnings to predict well-being without considering these "conversional factors". Women in particular reportedly had their expenditures on after school childcare services and office-type personal, and social clothing[48], bags, and shoes reduced significantly since corporate dressing was often not 'required' in self-

[46] This view was expressed by respondent 9 who worked as a teacher in a public secondary school for 12 years before establishing his school.

[47] Worked previously in a leading commercial bank and construction company for a cumulative period of 25 years, rising to the position of a general manager in the latter before quitting to set up his enterprise, selling building materials and telecommunication appliances.

[48] Clothes, shoes, bags and related items bought to express solidarity with colleagues during funerals, weddings of family members, and other sociocultural events such as conferment of chieftaincy titles and coronation of a new Oba, King or Emir.

employment, unlike formal wage employment. This was a recurring theme during the in-depth interviews, as the excerpts below elucidate:

> I spent a large proportion of my salary on transportation, but now I don't. My salary then was a little above ₦40, 000, but just two children here fetch me ₦30,000 monthly and I don't have only two children. I have after school pupils too. I see that the future is brighter through self-employment. (Respondent 1[49], personal communication, August 21, 2017)

The narrative above was also echoed by respondent 38[50] (personal communication, September 18, 2017) who worked in a postal services enterprise.

> Since I started this *pure water*[51] and Coca-Cola business [beverage/grocery shop], for the past 11 years, I have not worn shoes except when going to parties, but when I was in service, every morning, I had different shoes. I bought different shoes all the time. All the shoes are useless now. I can't wear them. I just wear ordinary slippers. I say where am I going? When I am not going to serve anybody.

Despite earning more in informal self-employment, many respondents reported reduced expenses on transport, after school lessons and food due to the proximity between their enterprises and residences.[52] Notably, many of the female respondents felt guilty about not being able to perform their family and other domestic responsibilities due to the demands of formal wage jobs. The fact that women tend to be more under public scrutiny when the physical hygiene of family members and household dwellings deviates from normative expectations may be at the core of this behavioural disposition (see also Phipps et al., 2001, p. 4; Tlaiss & Kauser, 2011, p. 22-23). However, transition to self-employment availed them the opportunity to remedy the situation. This feeling was aptly described by respondent 1 (personal

[49] Worked previously as a class teacher at a federal university secondary school in Lagos for five years before resigning to establish a creche and after school centre.

[50] Worked as a front desk officer in a public postal service enterprise for 16 years before leaving to set up a retailing (snacks and drinks) enterprises.

[51] Pure water is widely used in Nigeria to describe drinking water packaged in sachets.

[52] This view was also very well-articulated by respondent 36 who worked in a multinational clearing and forwarding company for 8 years before quitting to set up an electrical and electronic sales enterprise.

communication, August 21, 2017):

> Self-employment is the best thing that has ever happened to me after my salvation.[53] Ever since I pulled out, I noticed a drastic change in my son because now I have time for him because all he needed was extra attention. Unlike before, when my children will be asking ah mummy you are going out again. Why do you like going out every day? They see me now. I attend PTA meetings. I ask their teachers questions. I know their weak points. So, I work on them. I go for open days and I see them doing better in their exams. Now I have time for my husband. I can bump into his office any time and when he invites me for functions now, he knows I will be there unlike before. I have more time for religious activities too.

This tendency of women to feel guilty about not being able to seamlessly combine market work with non-market responsibilities suggests that many of them might have tolerated a slight reduction in their formal wage employment earnings in insofar as their work schedules were compatible with the performance of these latter roles (see also Budig, 2006a, p. 729; 2006b, p. 2235; Hobson & Fahlén, 2009, p. 220). The previous finding[54] that women tend to perceive their earnings as merely supportive rather than being the primary source of household incomes allows the author to assume this potential compromise (see Massey et al., 1993, p. 443; Georgellis & Wall, 2005, p. 333; Budig, 2006a, p. 748; Monteith & Giesbert, 2016, p. 825; Warr & Inceoglu, 2018, p. 293; World Bank, 2019a, p. 126). For example, we could envisage that respondent 75[55] (personal communication, August 23, 2017) might have reconsidered her decision to quit her formal wage job if she had the option of earning a little lower in return for a more flexible work schedule that allows her the opportunity of attending to her family needs. She claimed that her decision to quit paid employment was informed by frequent reports from her son's teachers that he was losing concentration at school due to the trauma associated with

[53] Within the context of the Christian religious belief, salvation is used to describe one's relationship with God after redemption from sin.

[54] See Budig, 2006a, p. 748; Georgellis & Wall, 2005, p. 333; Massey et al., 1993, p. 443; Monteith & Giesbert, 2016, p. 825; Warr & Inceoglu, 2018, p. 293; World Bank, 2019a, p. 126.

[55] A widow with two children who previously worked in a multinational oil company for seven years before resigning following difficulty in combining family responsibilities with work after her spouse died. She now sells beverages in wholesale and retail quantities.

the death of his father. She compared her circumstances as a single mother in formal wage job with her experiences in informal self-employment thus:

> Unlike the office work that will take too much of my time to check their homework, to supervise them. Now, my boy is performing well. Unlike taking much of my time working without knowing the abilities of my children. When I was working at Mobil, I have to take my clothes to the laundry and that made me lazy. I felt that if I continued like that, my children might not even know how to do house chores. But being self-employed, my daughter can now cook. She can wash and tidy the house even when I am down [sick]. When my daughter entered Junior Secondary School, there were a lot of challenges, being a girl, forces from men, boys, and girls. I now compared, what if I was still at Mobil, will I notice all these in her? I believe they [children] are my future. Their foundation and upbringing are my [responsibilities]. I am the only one they look up to, and once I fail that responsibility, I know God will not forgive me!

Consistent with the literature on the quality of work and the capability approach, many respondents also expressed satisfaction with the opportunities offered by self-employment to harness their talents and maximise the use of their skills. The multi-tasking opportunities offered by self-employment were particularly cherished for their link with creativity, talent sharpening, and knowledge enhancement, unlike formal wage employees who may be confined to routine schedules associated with strict division of labour. Simultaneous engagements in multiple activities were also linked with confidence building and belief in personal ability to do things never imagined while in formal wage employment. For example, comparing formal wage employment to self-employment, respondent 16[56], (personal communication, August 23, 2017) asserts:

> Being on your own [self-employed] helps you develop your creative ability if you give yourself to it because you can't keep doing one thing. On the other hand, if you are working for somebody, you can end up doing one thing until you retire or resign, but that doesn't give you an opportunity to diversify or explore other avenues to make more money. As I am now, I sell online, I am an author, I am a chef, I design software and I

[56] He worked previously in a private fast-moving consumer goods company for 6 years before venturing into self-employment (Catering services, online marketing of own books and others, business centre).

operate a business centre.

On the other hand, the strict adherence to the division of labour in formal wage employment was perceived as stifling the creative abilities of workers, enabling them to avoid going beyond their usual schedules and taking personal initiatives to salvage a situation that may require urgent attention otherwise it deteriorates.[57] Respondent 9[58] (personal communication, August 22, 2017) describes this disposition thus:

> Formal employment is sometimes enjoyable oh, but in the long-run, it is not very good. There is an adage that says: *Oga ta Oga o tan, owo a bere*. You will feel relaxed, no challenge, after all, I have done my work. But here it is a little bit different. You have targets and you have to meet them because you have people under you that you need to settle [pay salaries/wages]. So, you have to think round the clock even while at home unlike formal wage employment where work ends in the office.

The foregoing gives further credence to previous finding that the self-employed attach more importance to having opportunities to confront challenges with creativity, innovativeness and courage compared to workers in organisational employment (Warr & Incleoglu, 2018, p. 292). Furthermore, most respondents reportedly derived pleasure from being able to determine their own pace of socioeconomic mobility through their efforts, abilities, skills, experiences and knowledge, as opposed to the widely shared belief that promotion in formal wage employment was often influenced by subjective considerations. Therefore, earnings and promotions in self-employment were believed to relate directly to these factors. One respondent[59] compared the socioeconomic mobility prospects in formal wage employment and self-employment thus:

> My salary is fixed. It does not go up or come down except I get another promotion and it takes about four years. [But here], I promote myself. Anytime I launch a new book, it is a

[57] This disposition was most clearly articulated by respondents 9, 12, 16 and 40.

[58] Taught at a public secondary school in Lagos for 12 years before becoming a proprietor of a primary and secondary school.

[59] Worked in one of the security formations in Nigeria for 18 years before resigning. He is now into printing, book publishing and organisation of social empowerment conferences.

> new promotion for me. Anytime, I hold my conference successfully, it is a promotion for me. When people ask me to speak at conferences or do anything, it is a promotion for me because it is a recognition of my talents. And when I do that work well and they pay me money, it is a promotion for me. Secondly, when I was in the army, I was just an ordinary soldier. Your commander looks at you as a nobody, but today, if I hold a conference, sometimes, professors and PhD holders who own schools will sit down and listen and at the end of the day they will come and shake hands with me. You can't compare that [the impacts] with being an ordinary soldier carrying gun. (Respondent 51, personal communication, August 21, 2017)

The narratives above suggest that the absence of legal entitlement to employment-linked resources may not be the only basis of assessing work quality, as is often the case because ample evidence suggests that self-employment also holds specific value for workers that needs to be taken into consideration in the conception of good quality or decent work.

Finally, some respondents[60] cherished the opportunity offered by self-employment to use their personal discretion in determining the level of risks to engage in, unlike formal wage employees whose refusal to comply with official directives from superior officers may attract severe consequences. Respondent 35[61] (personal communication, August 21, 2017) shares his experiences in this regard:

> At times your boss will send you on an errand that is not convenient for you and there is nothing you can do about it. For example, if I was told to come to this street and that anybody who has not paid for a shop permit, the shop should be locked. At times you get to a shop where you know the people that are there, but there is nothing you can do about it because there is a directive that all the shop on the street without a permit should be locked and a policeman will follow you…There was a time we wanted to close a shop and a lady came out and said: 'Why do you want to lock my shop? That girl brought out a scissors and stabbed one of our staff in the eye. Till date, that guy is blind.

[60] This view was widely shared among respondents 16, 19, 35, 51, 54, 58, 60, 70 and 72 who worked in construction, electrical installation and repairs and law enforcement-related formal wage enterprises.

[61] An employee in one of the local government areas of Lagos State before venturing into real estate management and property business.

Similarly, respondent 60[62] (personal communication, August 23, 2017) attributed his asthmatic condition to the poor working conditions he had to endure while in the construction sector. He disclosed further that working in some project sites around the Niger-Delta region and south-eastern part of Nigeria, which were characterised by insecurity posed constant threats to the safety of workers and the company's equipment. The narratives above underscore the sociological and psychological emphasis on autonomy and discretionary abilities, as fundamental elements in the conception of good quality work (see Lange, 2012; Parasuraman & Simmers, 2001; Warr & Inceoglu, 2018). It is also in tandem with the notion of safety at work, which represents an essential dimension of work quality (ILO, 2016a, p. 1; UNECE, 2010, p. 4). These work attributes are often juxtaposed against the standardisation of work processes, strict adherence to laid down rules and regulations and the surveillance systems that characterise work in institutionalised settings (see Green, 2006; Monteith & Giesbert, 2016; Morris, 2012). The findings also corroborate the capability approach's emphasis on personal agency and the ability to undertake a course of action in pursuit of the kind of life that one has reason to value (see Drobnic & Guillen Rodrıguez, 2011; Robeyns, 2008; Robeyns, 2016).

6.2.2 Education, Experience and Earnings in Informal Self-employment

This section provides further details on changes in the respondents' human capital endowments that may have contributed to the reported self-employment earnings in sub-section 6.2.1. In particular, the average years of schooling of the respondents while leaving formal wage employment was 14.8 compared to 16.9 at the time of the interviews. This improvement may

[62] Worked in a leading bank and construction company for a cumulative period of 25 years and rose to the position of a general manager before quitting to set up his enterprise, selling building materials and telecommunication appliances.

be attributed to respondents seeking to upgrade their academic qualifications in preparation for future labour market opportunities (van der Sluis et al., 2008, p. 798; Nunez, 2017, p. 87). We could also conjecture that most of the respondents (58 percent) who were dissatisfied with the opportunities for training/further studies in formal wage employment (see Figure 6.1) found better opportunities in self-employment to fulfill this aspiration, as corroborated by 73 percent (see Figure 6.2). Moreover, the increased self-employment earnings reported in Figure 6.3 may have also made higher education costs more affordable. Finally, unlike the strict regulations of official working time and limited flexibility in formal wage employment, respondents may have leveraged the greater autonomy and control over their time offered by self-employment to further their education (see Wiley, 1997; Lange, 2012; Warr & Inceoglu, 2018). Therefore, it is not surprising that self-employment earnings increased by ₦165 for each additional year of schooling (see Table 6.1)

Surprisingly, longer years in formal wage employment correlated negatively with earnings, with each additional year leading to a decline of ₦71 (see Table 6.1). However, contrary to the finding reported by Danquah et al. (2019, p. 19) and Natarajan et al. (2020, p. 27), qualitative evidence suggests that the quality of training and experiences gained from paid employment positively impacted respondents' human capital and overall well-being in self-employment, as reported in some studies (see Kim et al., 2006; Perry et al., 2007, p. 153; Poschke, 2013; Vejsiu, 2011, p. 393). This finding also aligns with previous evidence on the positive link between higher human capital endowments of workers and better formal wage employment and self-employment earnings in Nigeria (see Nwaka et al., 2016, p. 13; Folawewo & Orija, 2020, p. 13) and Ghana (see Otchia, 2021, p. 58). Indeed, many respondents reported being selective in their choice of formal sector enterprises to enlist in, preferring those offering opportunities for training/skills acquisition, networking, business and relationship management, as well as access

to modern technologies.

Notably, the knowledge, skills and experiences acquired from formal wage jobs were often used for 'moonlighting' during weekends and after official working hours prior to quitting formal wage employment to establish their enterprises. For example, respondent 31 (personal communication, September 18, 2017) reminisced the opportunities he had to attend important trainings related to insurance and safety management in the course of his 19 years career in a private insurance company. He disclosed that these empowered him to register a safety company, which organises training and seminars on safety issues, besides managing a roadside business centre. Respondent 21 (personal communication, August 23, 2017) also enlisted in a private multinational architectural company, which designs and produces beddings and roofing materials specifically to acquire knowledge about modern technologies and techniques of production and marketing before establishing his enterprise in the same industry. Similarly, respondent 1 (personal communication, August 21, 2017) attributed her decision to start a crèche and preschool to the skills and experiences acquired while teaching in a university staff secondary school in Lagos. Furthermore, equipped with a background in electrical/electronic engineering, respondent 16 (personal communication, August 23, 2017) who worked with a Pasta producing and marketing company as a switching engineer for 5 years, described how he transitioned from formal wage employment to being self-employed thus:

> While I was in Dangote, I went to school to diversify into software development because I read electrical/electronic with telecom bias. But I felt that was not it for me. I wanted something I could create with my hands. I did that for about a year. So, I started producing software and programmes. Some of them I sold, some I used to project myself. So, along the line, even after I left, Dangote Pasta plant recalled me to design and deploy a store management software for them.

Some other respondents[63] were engaged in joint implementation of electrical/electronic installation and construction contracts with their previous employers in the form of outsourcing. Many female respondents were also engaged in sales of various wares, including clothing, bags, and shoes while in paid employment to supplement their incomes. Some others were involved in the weaving of traditional clothes, making of customised souvenirs and traditional beads as well as demand-driven catering services for commercial purposes. One respondent described her process of transitioning from paid employment to informal self-employment thus:

> Before I left formal employment, there were some things I was doing. I was into bead making. I learned that before I left there. So, I make bead and sell that to people in the church. There is this thing they call wireworks, I do it too. I also learned how to make soap. I can make soap, liquid soap and air freshener. That's what I use at home. These were the things I started with. (Respondent 1, personal communication, August 22, 2017).

Moreover, the opportunity offered by formal wage employment to access soft loans and salary advance were considered valuable for not only emergency financial mediations, but also, for its roles in establishing their enterprises and expanding already existing businesses. The beauty of such loans, according to many of the respondents, is that salaries or future earnings could be used as collaterals, unlike loans from external sources which required more concrete collaterals that may be out of their reach. One respondent recalled obtaining a loan from her employer under the guise of using it to purchase a car, but eventually channeled it into her business. Indeed, many of the respondents disclosed that the decision to quit their formal wage jobs was bolstered by the attractive earnings from these moonlighting activities despite spending less time to undertake them. This was particularly true of respondents whose formal wage jobs involved installation and repair of electrical and telecommunication appliances, engineering

[63] The most notable of these was respondent 12 who worked in a multinational telecommunication company as a managerial level switching engineer before resigning to establish a telecommunication infrastructure installation and repair enterprise.

construction works, events management and teaching, as well as travelling/ticketing services and hospitality. This decisional process was aptly described by one respondent thus:

> While working, I invested in a catering business of my own and I did some trade too like the supply of pastries. I even supplied to my office. So, at the end of the day, the work was becoming too stressful…As I get more money and sometimes, loans from the office, I invest it into the business. So, when the business grew to a stage that I was making more from it, I had to leave because I felt if I devoted the time for office work to the business, it will grow faster. (Respondent 74, personal communication, September 18, 2017)

These findings highlight the fact that most respondents may have held unto their formal wage jobs while nurturing their businesses to some level of maturity before quitting to take up full time self-employment career. That way, they were able to cope with the teething challenges associated with enterprise start-ups. Moreover, a stint in paid employment sensitised respondents to opportunities within and outside their formal organisations that were eventually explored in self-employment. Therefore, these narratives pose a challenge to the conventional notion that workers in self-employment are those queuing up for more attractive formal wage jobs (see La Porta & Shleifer, 2014) rather than workers engaged in reverse transition, as the present study demonstrates. The discussions so far also underscore the potential shortcoming of studies that narrowly focus on years spent in formal wage employment as a proxy for human capital gains without incorporating the qualitative dimensions of formal wage employment training and exposures.

6.3 Timing of Voluntary Transition, Education and Well-being in Informal Self-employment

The analyses in chapter five indicate that most respondents linked formal wage employment with economic insecurity, limited opportunities for multiple functionings and capabilities enhancement, constrained personal development prospects, and inadequate employment-linked social protection. Thus, their decision to voluntarily quit formal wage employment and

transition to informal self-employment was informed by their desire for improved quality of life, as respondent 48[64] (personal communication, September 18, 2017) opines: *If you say you want to look for another formal wage job, you are still back in the rat race, so the best thing is to set up your own enterprise since your goal is to achieve financial independence.*

To address the effects of transition timing and education on well-being in informal self-employment, it was necessary to split the data into two different time periods: 1990-2009 and 2010 to 2017 based on the political and socioeconomic realities prevalent in Nigeria during these periods, as discussed in the introduction and chapter three. Table 6.2 shows that respondents who quit formal wage employment before 2010 reported statistically significant better improvements in multidimensional well-being as self-employed informal workers compared to those who left after 2010.

Table 6.2: Well-being Assessments in Self-employment Versus Timing of Transition from Formal Wage Employment to Informal Self-employment

Well-being Indicators (Informal Self-employment)	*Before 2010*			*After 2010*			
	N	***M***	***SD***	***N***	***M***	***SD***	***MD***
Work-life balance/Flexibility in the use of time	31	1.00	0.00	69	0.90	0.30	0.10**
Ability to take personal initiatives	31	0.97	0.18	69	0.88	0.32	0.09*
Status mobility/enhancement opportunity	31	0.97	0.18	68	0.94	0.24	0.03
Savings	31	0.97	0.18	69	0.83	0.38	0.14**
Income	31	1.00	0.00	69	0.86	0.35	0.14**
Participation in social and cultural activities	31	0.97	0.18	69	0.87	0.34	0.10*
Assets ownership	31	0.94	0.25	68	0.86	0.35	0.08
Coping with child care	31	0.77	0.43	59	0.84	0.37	-0.07
Training/further study	31	0.68	0.48	68	0.75	0.43	-0.07
Choice of neighborhood/residence/housing	31	1.00	0.00	68	0.81	0.39	0.19***
Household consumption	31	1.00	0.00	68	0.84	0.37	0.16***
Protection from vulnerabilities/risks/ management of risk	31	0.97	0.18	69	0.84	0.37	0.13**

Notes: 1. *** Statistical Significance at $p < 0.01$; ** < 0.05 and * < 0.1, respectively.
2. N=Number of Observations; M=Mean; SD=Standard Deviation; MD=Mean difference.
Source: Imade, (2020, p. 16)

Areas of statistically significant better improvements included: work-life balance/flexibility in time use, ability to take personal initiatives, income and savings. As reported previously (see

[64] Worked in a public enterprise for 9 years before setting up a graphic art studio.

Imade, 2020, p. 10), while the average self-employment earnings of respondents who quit formal wage employment before 2010 was ₦785, their counterparts who quit after 2010 earned ₦734. This earning premium in favour of respondents who left formal wage employment before 2010 is consistent with the results of the regression analysis reported in Table 6.1. Other areas of statistically significant differences in reported well-being, including choice of neighborhood/housing, household consumption and the ability to manage risks and cope with vulnerabilities are presented in Table 6.2 along with their corresponding *p* values.

Furthermore, a principal component analysis (PCA) was conducted to ascertain the clustering of the 12 measured well-being indicators in Table 6.3. An inspection of the correlation matrix, the overall Kaiser-Meyer-Olkin (KMO) measure of 0.748, considered good enough by Kaiser (1974, p. 35) and a statistically significant Bartlett's test of sphericity, $p < .001$ provided justifications for conducting a PCA.

Table 6.3: Principal Component Analysis with Varimax Rotated Structure Matrix Showing Components' Coefficients

	Rotated Components' Coefficients				
Well-being Indicators	***Factor 1***	***Factor 2***	***Factor 3***	***Factor 4***	***Communalities***
Work-life balance/Flexibility in the use of time	**0.77**	0.46	-0.01	-0.02	0.81
Ability to take personal initiatives	0.18	**0.87**	-0.01	0.15	0.81
Status mobility/enhancement opportunity	0.11	0.07	**0.76**	0.11	0.60
Savings	0.46	0.46	**0.50**	-0.24	0.73
Income	**0.82**	0.31	0.18	-0.02	0.81
Participation in social and cultural activities	0.36	0.27	-0.33	**0.60**	0.67
Assets ownership	0.39	-0.30	**0.56**	0.40	0.71
Coping with child care	0.03	-0.03	0.16	**0.66**	0.47
Training/further study	0.06	0.39	0.36	0.48	0.52
Choice of neighborhood/residence/housing	**0.75**	-0.09	0.37	0.13	0.73
Household consumption	**0.90**	0.02	0.04	0.20	0.84
Protection from vulnerabilities/risks/ management of risk	**0.63**	0.12	0.12	0.40	0.58
Eigenvalues	3.57	1.62	1.58	1.50	
% of Variance	**0.30**	**0.14**	**0.13**	**0.12**	

Note: Only factor loadings ≥ 0.5 are considered significant and highlighted.
Source: Imade, (2020, p. 17)

The analysis revealed that four components had eigenvalues of one and above, explaining 30, 14, 13, and 12 percent, respectively of the total variance of 69 percent. The varimax orthogonal

rotation was used to achieve a simple structure and aid the interpretation of the results. The interpretation of the data aligned with the well-being dimensions that the questionnaire was intended to assess, with strong loadings on income and the socioeconomic security that it provides, greater control of time, and expanded decisional latitude, as well as improved social mobility and social participation prospects. The component loadings and communalities are presented in Table 6.3. In view of the above, a composite well-being index was derived, using the percentages of variance explained by the four component factors highlighted also in Table 6.3. This index was subsequently used to conduct a multiple regression analysis to link well-being with selected explanatory variables (see Table 6.4).

Table 6.4: Summary of Multiple Regression Analysis on Variables Explaining Well-being in Self-employment

Explanatory Variables	***B***	***SE***	***β***
Intercept	-1.11	0.64*	
Period of Exit from Formal Employment (Before 2010=1)	0.22**	0.09	0.26
Employment Sector (Private Sector=1)	-0.01	0.08	-0.01
Gender (Male=1)	0.04	0.09	0.01
Marital Status (Married=1)	0.61	0.38	0.18
Education	0.10**	0.05	0.22
Family Size	-0.03	0.06	-0.06
Number of Children	0.06	0.05	0.16
Years Spent in Formal Employment			
3-5 Years	0.07	0.39	0.04
6-10 Years	0.00	0.36	0.01
11-15 Years	-0.29	0.36	-0.35
16-20 Years	-0.47	0.38	-0.40
Over 20 Years	-0.20	0.37	-0.02

Notes: B=Unstandardised coefficients; SEB=Standard error of B; **β**=Standardised coefficients

** Statistical Significance at $p < 0.05$

Source: Imade, (2020, p. 18)

The regression model statistically significantly explained 33.4 percent of well-being improvement in self-employment, F (12, 70) =2.92, p =0.003, with R^2 =0.334. The analysis also showed that respondents who quit formal wage employment before 2010 reported a statistically significant well-being return of 22 percent (p=0.020) above those who left after 2010. Several factors may explain the difference in the well-being of workers who entered informal self-

employment before and after 2010. First, respondents who transitioned before 2010 perhaps reaped positively from the remarkable growth of the Nigerian economy, which averaged 9.8 percent between 2001 and 2008 (Saget & Yao, 2011, p. 75; see also Diamond & Schaede, 2013, p. 8). The period was marked by intensive economic reforms geared towards cost-efficiency in the public sector through privatisation of state-owned enterprises, banking consolidation, among others, which created opportunities for many new businesses, especially outsourcing in both public and private enterprises (see Treichel, 2010, p. 14).

Second, these respondents may have gained more industry-specific enterprise stability, as well as human and asset-based capital over the years to better cope with the economic slump brought about by the 2008 global financial turbulence and the 2016 economic recession compared to those who entered self-employment after 2010. Indeed, the global financial crisis contributed to the crash of Nigeria's GDP from 6 percent in 2008 to only 3 percent in 2009 (see Saget & Yao, 2011, p. 75). The cumulative effect of this growth decline was the 2016 economic recession, which further contracted the demands for goods and services (NBS, 2017; NBS/SMEDAN, 2017, p. 35; CBN, 2016). For instance, respondent 44 [65] (personal communication, August 28, 2017) described the situation thus:

> Now, because of the recession, our profit has reduced. Due to the inflation, everything has gone down. Unlike before when you bring in this market [goods], you know what you will gain but today, before you get home, the price has changed. You can't get what you want to get again, but you cannot sell below your cost price too.

Respondents whose enterprises depended on imported inputs were mostly affected, as the prices of crude oil collapsed, contributing significantly to price inflation and scarcity of foreign exchange needed for imports (see CBN, 2016; Oxfam International, 2017, p. 46; UNDP, 2016a,

[65] She worked as an administrative staff at federal ministry of education for 27 years before quitting to set up a furniture sales enterprise.

p. 34). Third, given the longer duration of time that respondents who transitioned from formal wage employment before 2010 (an average of 3.2 years) have spent in informal self-employment, they may have developed more realistic expectations about the well-being gains from self-employment career compared to their counterparts who left after 2010 (with an average of 1.9 years) who may have envisaged a faster pace of socioeconomic mobility through self-employment. Indeed, qualitative evidence indicates that some new entrants into self-employment devised some strategies to reduce their business operating costs and personal well-being enhancing expenditures until their enterprises attain financial stability. One respondent alludes to this frugality:

> When we started, we put ourselves on a salary of ₦50,000 per month, but the production team was paid ₦70,000. We own the company, but we are earning less because we are learning from them [the production team]. (Respondent 19, personal communication, August 22, 2017).

This finding is consistent with the previous evidence on the frugal behaviour of owners of budding enterprises (see Carter 2011, p. 49).

Moreover, the uncertainties generated by the electioneering campaigns preceding the 2015 general elections and the post-election policy indifference of the newly elected President Muhammadu Buhari's administration were believed to have had adverse effects on the economy and enterprises' profitability. Finally, the government's anti-corruption campaigns and stricter financial regulatory reforms geared towards checking corruption, especially the introduction of the Treasury Single Account (TSA) in all federal ministries, departments and agencies may have curtailed the flow of illicit funds and resources that hitherto find their way into informal economic activities through patronage politics (see OSGF, 2015, p. 40; see also Meagher, 2009, pp. 414, 419; Meagher, 2010, pp. 301; Meagher, 2011, pp. 51-52; Onuba, 2018).

Furthermore, Table 6.4 indicates that although the period of exit from formal wage

employment, gender, marital status, and education had positive effects on well-being, only the period of exit from formal wage employment and education had statistically significant effects on well-being. Remarkably, longer years in formal wage employment seemed to correlate negatively with well-being in self-employment, although the result was not statistically significant. This is perhaps due to the fact that workers transitioning to informal self-employment expect low returns to longer years in formal wage employment (Maloney, 2004, pp. 1165-1166; Moore & Mueller, 2002, p. 795). Indeed, a few respondents regretted spending so much time in formal wage employment without seeking to know what it entails to manage their own enterprises and the opportunities that come with it. Respondent 11 (personal communication, August 22, 2017) who rose to a manager after working for 17 years in one of Nigeria's foremost commercial banks was one of such persons. He described his disappointment thus:

> When we finished primary school, my friend went to learn driving and I continued my schooling before eventually joining the corporate world. The last time I went to the *village*,[66] he already had three cars working for him. Meanwhile, I am still busy here knotting ties and rushing up and down to catch *Danfo*.[67]

Moreover, respondents who quit formal wage employment after 2010 reported slightly higher level of educational attainments (with an average of 14.9 years of schooling) while leaving formal employment than those who exited before 2010 (with an average of 14.4 years of schooling). However, the contribution of education to the well-being of the latter group was statistically more significant ($p < 0.05$), explaining 10 percent of the improvement. This suggests that the returns to education in self-employment may be affected by variation in social, economic, and political contexts. This is consistent with previous evidence that the returns to

[66] A village as used by Lagos residents and respondents refers to their state of origin rather than its literary meaning.

[67] Danfo is the localised name of a bus, which is predominantly used for public transport across the length and breadth of Lagos, Nigeria.

educational attainments often decline during periods of socioeconomic instability (see Vuolo et al., 2016). Indeed, following the privatisation of the telecommunication industry in Nigeria in 2001 (see Treichel, 2010, p. 14), the repair of ICT appliances, including laptops, phones and other accessories were dominated by university graduates who majored in engineering or computer science. This category of the self-employed were able to charge premium prices. However, increased unemployment and the need for survival have seen many workers with lower educational attainments saturate the market in recent years, forcing prices down (see Meagher & Yunusa, 1996, pp. 7-8; Treichel, 2010, pp. 84-86). As reported in chapter five, widespread unemployment is increasingly compelling many Nigerian graduates to enlist in jobs for which they are obviously overqualified as a survival strategy. Similarly, many more are taking to informal employment instead of waiting endlessly for formal wage jobs (Meagher & Yunusa, 1996, p. 26; Folawewo & Orija, 2020, p. 8). The result has been a decline in the returns to their educational qualifications (World Bank, 2015a, p. 27; Treichel, 2010, p. 97; see also Fields, 2007, p. 25).

6.4 Threats to the Sustainability of Well-being in Informal Self-employment and Worker's Responses

The discussion so far has focused on the factors that contributed to the well-being of self-employed informal workers. Does this imply that everything about informal self-employment is rosy? Far from it! Indeed, similar to their experiences in formal wage employment, concern about irregular earnings was also widely shared among the respondents. This was worsened by the macroeconomic instability created by the 2016 recession and the resultant rapid inflationary trends and dwindling demands for goods and services in the country (see CBN, 2016). Many respondents also complained about the effects of poor infrastructure and multiple taxation on the profitability of their businesses due to the conflicts between states and local government

areas regarding who should actually collect taxes from micro, small and medium-scale enterprises (see also Oxfam International, 2017; Treichel, 2010; World Bank, 2009).

In addition, some respondents decried the increasing number of customers who purchase goods and services on credit and default in their payment schedules. This inability of clients to fulfill their debt obligations was widely perceived as a threat to the sustainability of their businesses. Yet, the possibility of accessing finance for capital and business augmentation has become slimmer. Consequently, striking a balance between the desire to retain their customers and enduring the latter's excesses was a constant source of apprehension for the respondents.

Nevertheless, most respondents disclosed that although earnings in self-employment may be irregular, the fact that it often came in bulk, unlike formal wage earnings offered some consolation. Therefore, the difficulty of predicting when the next bulk earnings will come instills financial management discipline and compels them to save for future purposes and pay greater attention to investments diversification. This was contrasted with the perceived relative regularity of earnings and occasional access to soft loans and salary advances while in formal wage employment, which they believed promoted extravagant lifestyles. One respondent explained this investment-driven thinking thus:

> Self-employment teaches you discipline. You have to think ahead, plan and be investment-driven. There is this land they are selling in Ikorodu, so you go and buy like 3 plots at say ₦150, 000 because you know that in 20 years' time, the value will increase. So, you start thinking investment. (Respondent 48, personal communication, September 18, 2017)

Furthermore, unlike formal wage employment where workers may be complacent about cost reduction strategies because the organisation takes care of expenses incurred in the course of performing official duties, most respondents constantly devised strategies to reduce their cost of operations to increase profitability. Corroborating the excerpt above, respondent 60 (personal communication, August 23, 2017) describes the level of frugality in self-employment thus:

> [As a formal wage employee, for instance], I want to travel to maybe Kenya. I say I can't use economy. They buy business class ticket. You go to Port Harcourt because of business. You want to stay around the people, you stay in the biggest hotel. The company pays. You buy champagne, the company pays because you are meeting a client. But now, I will tell the client, please it's not company oh. It's me. If you can travel by road, you travel and then you try to cut costs. Indeed, you are stingier now. You may not have plenty of funds, but you are wiser now in your spending habit. Nobody will say come and buy me beer if I am not buying for myself. Because everything that comes in is made by you and then you are thinking of also growing and employing two, three or five people.

This tendency of the self-employed to exhibit financial discipline due to uncertainty about future earnings prospects and to achieve business expansion goals has been reported in some previous studies on entrepreneurial behaviour (see Carter, 2011, pp. 47-49).

Furthermore, unlike formal wage workers who are supposedly entitled to benefits such as pensions and healthcare services by virtue of their employment contracts (Gutierrez et al. 2019; Vosko, 2010), the vulnerability of the self-employed often manifests in limited prospects of old age income sustainability or pension and access to healthcare delivery service (Contreras et al., 2015; Gatti et al., 2014, p. 46; ILO, 2002; 2014b; Perry et al. 2007, p. 179). Almost all the respondents disclosed that this was indeed a source of worry for them. However, they were largely of the opinion that formal wage workers were not necessarily better due to the unpleasant experiences of pensioners in the country (see also EFInA & PENCOM, 2014, pp. 2, 9; Chavdarova, 2014, p. 2071). Thus, instead of waiting for pensions which was perceived to be inadequate and unreliable, many respondents were more inclined to enlisting in jobs offering better earning opportunities that will enhance their capability to meet immediate household consumption needs and plan for future income security themselves.

In-depth interviews also revealed that such immediate earning opportunities were valued because it enabled them to afford the cost of quality education for their children whose education and economic security were widely believed to provide better protection against old

age income insecurity than pensions (see also Aina, 2001; Isiugo-Abanihe, 1994, p. 160; Becker, 1993; Folbre, 1994, p. 108; World Bank, 2013b, pp. 111-112). Since formal wage employment could no longer be relied on to fulfill this objective, they sought opportunities to enhance their financial capability in informal self-employment. Asked how she plans for old age income security besides personal savings, respondent 61 (personal communication, August 22, 2017) asserts:

> …Thank God I have children now. I am investing in them too. They are part of my pensions because when that time comes, they are going to be there. That's why I am trying my best to make sure they get the best. They are going to one of the best schools in the city.

Women in particular cherished the opportunity to earn income daily as self-employed persons due to its role in urgently meeting children's education and emergency healthcare needs as well as for speculative investments in household assets (see also EFInA & PENCOM, 2014, p. 5). Consistent with previous studies, many women reported that they often take money from their businesses to cope with household emergencies until their spouses were able to refund it back to them (see also CBN & EFInA, 2019, p. 13; van Staveren & Odebode, 2007, pp. 914-915). Remarkably, Table 6.5 shows that the strategies adopted by self-employed informal workers to cope with old age income insecurity are more diversified than is often assumed in dominant discourses (see Gatti et al., 2014, p. 46). Accordingly, 42 percent of the respondents reported that they save part of their earnings in banks and participate in informal rotational saving schemes in preparation for old age socioeconomic security. For example, respondent 37[68] (personal communication, September 18, 2017) states:

> I do a weekly contribution of ₦3,000 and a monthly contribution of ₦10,000 with four other people. So, it is from the sales that I bring out this money. So, when it's my turn, I keep part of the money as savings in the bank. Then the remaining, I use it to buy some things at home

[68] Worked in a public service organisation for three years before quitting to set up her shop where she sells fashion and beauty goods.

or push it back into the business.

Similarly, 33 percent invested in companies' shares and fixed assets, such as land and houses for commercial and residential purposes; 20 percent purchased a life insurance policy from private insurance companies; 9 percent reported that they were expanding and diversifying their businesses. However, 9 percent reported that they were yet to make any substantive plans in preparation for old age income security.

Table 6.5: Strategies Adopted by the Self-employed in Preparation for Old Age Income Insecurity

Variables	*Personal Savings*	*Investment-shares & real estate*	*No plans Yet*	*Life Insurance scheme*	*Registered with a PFA*	*Investment-Business expansion*
			Gender			
Male	58 (24)	58 (17)	58 (5)	58 (10)	58 (4)	58 (6)
Female	42 (18)	42 (16)	42 (4)	42 (10)	42 (1)	42 (3)
			Age			
Below 20	1 (0)	1 (0)	1 (1)	1 (0)	1 (0)	1 (0)
21-30 Years	6 (3)	6 (4)	6 (0)	6 (0)	6 (0)	6 (1)
31-40 Years	45 (23)	45 (17)	45 (4)	45 (7)	45 (3)	45 (3)
41-50 Years	33 (12)	33 (9)	33 (1)	33 (12)	33 (0)	33 (2)
51-60 Years	13 (3)	13 (3)	13 (2)	13 (1)	13 (2)	13 (3)
60 Years +	2 (1)	2 (0)	2 (1)	2 (0)	2 (0)	2 (0)
			Education			
Snr. Sec	2 (1)	2 (0)	2 (0)	2 (0)	2 (0)	2 (1)
OND/NCE	12 (9)	12 (2)	12 (1)	12 (2)	12 (0)	12 (1)
B.Sc/BA	23 (5)	23 (9)	23 (3)	23 (5)	23 (0)	23 (2)
Postgraduate	63 (27)	63 (22)	63 (5)	63 (13)	63 (5)	63 (5)
			Sector			
Private	53 (19)	53 (13)	53 (6)	53 (16)	53 (2)	53 (4)
Public-State	29 (16)	29 (16)	29 (1)	29 (1)	29 (0)	29 (4)
Public-Federal	18 (7)	18 (4)	18 (2)	18 (3)	18 (3)	18 (1)
Total	**42**	**33**	**9**	**20**	**5**	**9**

Notes: 1. Figures on the left represent total number of respondents in each category
2. Frequencies in parenthesis may be over 100 as a result of multiple responses
3. PFA=Pensions Fund Administrator

Source: Fieldwork, 2017

Finally, 5 percent of the respondents either retained their formal employment retirement savings account or had accounts with pension funds administrators to which they make periodic contributions as preparations for old age financial needs. The survey results were largely consistent with the data from in-depth interviews on the diversity of strategies adopted by

respondents to prepare for old age socioeconomic security. For example, respondent 16 (personal communication, August 23, 2017) gave further insights into these strategies:

> I sell goods-household items and books online and they pay in foreign currency into an American account. I hardly touch that money. I am seeing that as my pension. I also have a personal savings account with Guaranty Trust Bank (GT Connect), but I want to get to a stage where even if I am not in the office, I will be making money from selling information online, that is, to have an online warehouse of books in Nigeria.

Indeed, the diversity of the strategies adopted by self-employed informal workers in Nigeria to cope with vulnerability has been reported previously (see EFInA & PENCOM, 2014, pp. 8-9). Another aspect of vulnerability often discussed in the literature relates to limited access to employment-linked healthcare delivery services (ILO, 2014a, pp. 11, 37). Therefore, Table 6.6 presents the strategies adopted by the respondents in this regard.

Table 6.6: Strategies Adopted by the Self-employed to Access Healthcare Services

Variables	*Personal Savings*	*Family Hospital*	*Out of Pocket Payment*	*Own FE-NHIS*	*Spouse's support*	*Spouse's NHIS*
			Gender			
Male	58 (11)	58 (10)	58 (27)	58 (2)	58 (4)	58 (5)
Female	42 (8)	42 (12)	42 (15)	42(0)	42 (5)	42 (10)
			Age			
Below 20	1 (0)	1 (0)	1 (1)	1 (0)	(1) 0	1 (0)
21-30 Years	6 (2)	6 (2)	6 (1)	6 (0)	(6) 1	6 (0)
31-40 Years	45 (9)	45 (13)	45 (20)	45 (1)	(45) 2	45 (7)
41-50 Years	33 (5)	33 (6)	33 (16)	33 (0)	(33) 2	33 (6)
51-60 Years	13 (3)	13 (1)	13 (2)	13 (1)	(13) 4	13 (2)
60 Years +	2 (0)	2 (0)	2 (2)	2 (0)	(2) 0	2 (0)
			Education			
Snr. Sec	2 (0)	2 (0)	2 (1)	2 (0)	2 (0)	2 (0)
OND/NCE	12 (1)	12 (4)	12 (4)	12 (0)	12 (2)	12 (1)
B.Sc/BA	23 (5)	23 (4)	23 (12)	23 (0)	23 (2)	23 (5)
Postgraduate	63 (13)	63 (14)	63 (25)	63 (2)	63 (5)	63 (9)
			Sector			
Private	53 (9)	53 (13)	53 (24)	53 (0)	53 (7)	53 (5)
Public-State	29 (7)	29 (7)	29 (11)	29 (1)	29 (1)	29 (5)
Public-Federal	18 (3)	18 (2)	18 (7)	18 (1)	18 (1)	18 (5)
Total	**19**	**22**	**42**	**2**	**9**	**15**

Notes: 1. Figures on the left represent total number of respondents in each category
2. Frequencies in parenthesis may be over 100 due to multiple responses

Source: Fieldwork, 2017

Expectedly, most respondents (61 percent inclusive of direct out-of-pocket payments) depended on their personal savings to access healthcare services. 22 percent enter a service provision agreement with private hospitals and clinics that provide family members with healthcare services whenever the need arises irrespective of their ability to pay immediately. Respondent 31 (personal communication, September 18, 2017), for example, avows: *Now I have a registered hospital that my wife and children use. They all have their cards. Once I get any report of ill-health, they will go to the family hospital.*

Consistent with some previous findings that access to formal wage employment-linked social protection through a spouse or other family member increases the likelihood of quitting formal wage employment and transitioning to informal employment (see Maloney, 2004; Perry et al., 2007), 15 percent of the respondents were found to rely on their spouse's employment-linked healthcare services, including the NHIS. On the other hand, 9 percent reported that their healthcare expenses were taken care of by their spouses, while only two percent retained their formal employment-linked NHIS. The foregoing analyses highlight the respondents' sensitivity to the vulnerabilities associated with old age income insecurity and limited access to healthcare services and their preparedness and willingness to confront them, using their own private strategies rather than state-managed alternatives. Although an assessment of the effectiveness of these private strategies is beyond the scope of this dissertation, in the meantime, most respondents expressed optimism in their potential to manage vulnerabilities, using these strategies. Therefore, further studies could elaborate on this.

6.5 The Well-being of Workers Currently in Nigeria's Formal Wage Employment

In Table 6.7, most respondents reported poor well-being outcomes in their ability to engage in domestic chores after work on a daily basis. Other areas of perceived poor well-being include: challenges with household economic sustainability and financial independence, coping

with financial challenges, such as being able to afford healthcare-related expenses, nutritional food and children's education. Unlike the self-employed respondents, most current formal wage workers reported being able to combine work and family responsibilities with minimal stress.

Table 6.7: Current Workers' Assessments of their Well-being Across Multiple Dimensions

Well-being Indicators	*Satisfied*	*Not Satisfied*	*Total (%)*
Work interference and relationship with spouse	54	46	100
Work interference with spending time with children/other family members	41	59	100
Work interference with household chores on return from work	31	69	100
Meeting household`s food consumption needs with your current earnings/salary	39	61	100
Financing children`s education needs with current earnings/salary	47	53	100
Providing family`s accommodation/housing needs with current earnings/salary	45	55	100
Saving towards financial independence goal from current monthly earnings/salary	39	61	100
Financing health/medical expenses from current earnings/salary when needed	47	53	100
Coping with emergency financial needs with earnings/salary	38	62	100
Contentment with spending ability based on current monthly earnings/salary	28	72	100
Earnings/salary compared to the job-related stress	53	47	100
Saving towards old age income needs/security from current earnings/salary	40	60	100
Socioeconomic positioning/status in career and society compared to expectations	43	57	100
Work interference with family, leisure and time for socialising	59	41	100
Participation in socially and culturally desired activities/events	47	53	100
Combining work, child care and other domestic responsibilities	50	50	100

Source: Fieldwork, 2019

However, the evidence in Table 6.7 does not capture the weight of each of the dimensions. Therefore, a principal component analysis (PCA) was conducted to ascertain the clustering of the 16 well-being variables in Table 6.8.

Table 6.8: Principal Component Analysis with Varimax Rotated Structure Matrix Showing Components' Coefficients

	Coefficients of Rotated Components			
Well-being Indicators	***Factor 1***	***Factor 2***	***Factor 3***	***Communalities***
Your ability to finance your children's education needs with your current earnings/salary (E)	**0.87**	0.12	-0.05	0.77
Your ability to save towards your financial independence goal from your current monthly earnings/salary	**0.86**	-0.04	-0.14	0.76
Your ability to provide your family's accommodation/housing needs with your current earnings/salary	**0.82**	0.24	0.01	0.72
Your ability to cope with emergency financial needs such as ill-health, payment of accommodation, children's school fees etc with your earnings/salary	**0.81**	0.27	-0.03	0.74
Your ability to provide your household's food consumption needs with your current earnings/salary	**0.78**	0.30	-0.01	0.70
Your ability to finance your health/medical expenses and those of your family members from your current earnings/salary when needed	**0.74**	0.27	-0.07	0.63
Your earnings/salary compared to the job-related stress	**0.74**	0.12	-0.23	0.61
Your ability to save towards old age income needs/security from your current earnings/salary aspects?	**0.74**	0.25	0.11	0.62
Your ability to do the things you like to do with money (buying assets, holidays, assisting others) with your current monthly earnings/salary	**0.60**	0.48	0.08	0.59
Your current level of socioeconomic positioning/status in your career and society compared to where you expected to be by now	**0.56**	0.32	-0.21	0.45
Your ability to participate in social and cultural activities that other people usually engage in such as wedding, funerals, parties etc due to your tight schedules and work demands	0.15	**0.87**	-0.13	0.79
Your ability to do other things such as spending time with your family, leisure, socialising because of your tight schedules and work demands	0.29	**0.80**	-0.05	0.73
Your ability to combine work, child care and other domestic responsibilities due to your tight schedules and work demands	0.31	**0.70**	-0.29	0.67
Work pressure and returning home late negatively affects my ability to spend time with my children and other family members	-0.05	-0.23	**0.83**	0.75
I feel too tired and stressed out to do any meaningful household chores when I return from work	-0.02	-0.01	**0.83**	0.69
Work pressure and returning home late attract complaints/quarrels from/with my spouse	-0.08	-0.08	**0.77**	0.61
Eigenvalues	45.3	13.8	8.60	
% of Variance	**37.2**	**16.58**	**13.9**	

Note: Components loadings of 5 and above are highlighted in bold
Source: Fieldwork, 2019

An inspection of the correlation matrix, the overall Kaiser-Meyer-Olkin (KMO) measure of 0.878, considered meritorious by Kaiser (1974, p. 35) and a statistically significant Bartlett's test of sphericity, $p < 0.001$ provided justification for conducting a PCA. The analysis revealed

that three components had eigenvalues of one and above and explained 37.2, 16.6 and 13.9 percent, respectively of the total variance of 67.7 percent. The varimax orthogonal rotation was used to achieve a simple structure and aid the interpretation of the results. The interpretation of the data resonated with the well-being attributes that the questionnaire was intended to measure with strong loadings on uncertainty about earnings and its socioeconomic security prospects, dissatisfaction with the interactions between work and other domains of life as well as social participation prospects. The component loadings and communalities are reported in Table 6.8.

In view of the above, a composite well-being index was developed and subsequently used to conduct a multiple regression analysis to ascertain the explanatory variables of well-being (see Table 6.9). The regression model statistically significantly explained 25 percent of well-being, F (8, 81) =3.31, p =0.03, with R^2 =0.25. The regression results also showed that workers in public sector employment were 43 percent more likely to report a general dissatisfaction with their well-being compared to those in private sector enterprises. This is perhaps because the politically contentious process of reaching agreements regarding increment in salaries/wages and benefits in public sector tends to make them less responsive to inflationary trends and workers' performance (Aminu, 2011; see also Lammam et al., 2015; Mueller, 1998). As reported in section 5.6 of chapter five, this may have also explained the greater engagement of workers in public sector employment in alternative income earning activities than their private sector counterparts.

Expectedly, higher levels of educational attainments increased the possibility of reporting improvements in well-being by 21 percent. This may be attributed to the previously reported positive relationship between higher education and better socioeconomic mobility prospects (see Contreras et al., 2015; Folawewo & Orija, 2020, p. 13; La Porta & Shleifer, 2014; Poschke, 2013; Vuolo et al., 2016).

Table 6.9: Summary of Multiple Regression Analysis on Variables Explaining the Well-being of Workers Currently in Formal Wage Employment

Well-being Explanatory Variables (Formal Wage Employment)	*B*	*SEB*	*β*
Intercept	-2.35	1.19*	
Employment Sector (Public Sector=1)	-0.43**	0.20	-0.22
Education	0.21***	0.07	0.31
Marital Status (Single=0)	-0.92**	0.44	-0.34
Age Group	-0.46**	0.20	-0.40
Years in Formal Wage Employment	0.25*	0.14	0.32
Household Size	0.39**	0.17	0.44
Gender (Female=2)	-0.09	0.20	-0.05
Moonlighting Experience (No=0)	-0.16	0.22	0.08

Notes: 1. B=Unstandardised coefficients; SEB=Standard error of B; **β**=Standardised coefficients

2. *** Statistical Significance at p <0.01; ** < 0.05 and * < 0.1, respectively.

Source: Fieldwork, 2019

Table 6.9 reveals contrary to expectations (see Dawson et al., 2014; Simoes et al., 2016) that, being single increased the probability (92 percent) of reporting deteriorating well-being outcomes compared to being married. This is surprising given the assumption that unmarried workers may have less financial burden and work-life balance challenges, unlike married workers (Budig, 2006a, p. 730; Dawson et al., 2009, pp. 22-23; Drobnic et al., 2010, pp. 207, 214; European Commission, 2018, p. 51). On the other hand, the finding may reflect the tendency of poor work quality to heighten economic insecurity and propensity for delayed marriages (Meagher & Yunusa, 1996, p. 35; Evans & Gibb, 2009, p. 5; ILO, 2013c; 2014c). Indeed, some studies have shown that being single correlates with poor subjective well-being scores (Dolan et al., 2008, p. 106).

Older respondents were 46 percent more likely to report negative well-being outcomes, perhaps due to greater discontent about the disconnect between their human capital endowments and socioeconomic mobility aspirations (see Treichel, 2010, p. 97; World Bank, 2012a, p. 137; 2015a, p. 27). Unlike self-employed informal workers (see Section 6.3, Table 6.4), longer years in formal wage employment increased the probability of reporting positive well-being outcomes by 25 percent. This may reflect the fact that the socioeconomic returns to

longer years in formal wage employment surpass those of alternative employment statuses, as some studies show (see Danquah et al. 2019, p. 20; Gutierrez et al. 2019, p. 13; Natarajan et al. 2020, p. 27). Indeed, the feelings generated by the assurance of greater socioeconomic mobility prospects may stimulate a positive perception of current well-being (see Georgellis & Wall, 2005, p. 333). This largely explains the reluctance of such workers to transition to alternative labour market states (Nunez, 2017, p. 86). Finally, contrary to expectations, larger household sizes correlated with higher well-being scores (39 percent) compared to smaller household sizes. The opportunity for the pooling of risks associated with larger household sizes may reduce possible adverse well-being outcomes for individual members, as some studies suggest (see Contreras et al., 2015; Simoes et al., 2016).

6.6 Chapter Summary

This paper has argued that workers' voluntary transition from formal wage employment to informal self-employment is indeed associated with well-being improvement. This indicates that the use of legal entitlement to employment-linked benefits and resources or absence thereof may grossly misrepresent the experiences and perceptions of self-employed informal workers about the capabilities and well-being returns from their work in comparison with alternative employment. While this represents a deviation from the norm in Nigeria (see Folawewo & Orija, 2020, p. 15), it does highlight the contradictions in Nigeria's formal wage employment that makes voluntary exit to informal self-employment a perceived better alternative for bolstering the socioeconomic security of some workers. This calls into question the assumption that voluntary exit is an exclusive preserve of workers in developed and more advanced developing countries (see Kucera & Roncolato, 2008, p. 326; Margolis, 2014, pp. 7-8; Williams & Round, 2008, p. 372).

Perhaps, the key message of this chapter is that, changing social, economic, and political

contexts may interact with the timing of voluntary transition and post-transitioning education to produce different well-being outcomes for workers. Consistent with previous studies (Treichel, 2010, pp. 84-86), the evidence that education contributed more to the well-being of workers who quit formal wage employment before 2010 suggests that the returns to higher education in Nigeria's labour market may be on the decline due to the intermittent macroeconomic instability in the country. This may have raised the work-related dissatisfaction levels of highly educated workers, incentivising them to seek other avenues for fulfilling their socioeconomic mobility aspirations, as reported in some previous studies (World Bank, 2015a, p. 27; Treichel, 2010, p. 97; see also Gerxhani & van de Werfhorst, 2011, p. 10). Therefore, consistent with the findings reported by Folawewo and Orija's (2020, pp. 8, 22) on the labour market transition of workers in Nigeria, the demographics of these workers tend to differ from those of workers conventionally thought to be represented in informal self-employment (see La Porta & Shleifer, 2014, p. 114; Todaro & Smith, 2012, p. 328). This suggests the need for greater sensitivity to the heterogeneity in the sociodemographic profiles of workers represented in informal self-employment of developing countries.

Understanding the influence of transition timing on well-being is important because workers lured into informal employment during periods of economic boom might need to re-adjust their expectations or seek alternative employment during periods of recession. The literature on informal employment documents that economic instability correlates with necessity-driven informality, as many formal wage workers are rationed out of their jobs (see Diamond & Schaede, 2013, p. 26). However, we do not know much about how workers who voluntarily transitioned from formal wage employment to informal self-employment respond to economic instability, although evidence suggests that their business profitability prospects and well-being may be adversely affected (see Dawson et al., 2009, p. 5; Cahill et al., 2013, p.

2). Do they consider returning to formal wage employment given their human capital endowments or remain in informal self-employment? This calls for further studies to isolate entrepreneurs whose enterprises may fail due to changes in the social, economic, and political dynamics of society from those that fit the conventional stereotype of low managerial capacity (see La Porta & Shleifer, 2014). Furthermore, this study found that although longer years in formal wage employment seemed to correlate negatively with well-being improvement in self-employment, the evidence from in-depth interviews indicates that the quality of training and experience received in formal wage employment had positive influence on the human capital and overall well-being of the self-employed. This implies that studies that rely narrowly on years spent in formal wage employment to estimate human capital gains without incorporating the qualitative dimensions of training and exposures may grossly underestimate this connection. Similarly, longer duration in self-employment statistically significantly explained workers' well-being better. This suggests that enterprise management training/experiences may be more suitable for strengthening the link between formal wage employment and self-employment well-being. Indeed, the evidence reported by Otchia (2021) from Ghana also underscores the need to pay greater attention to enterprise-specific trainings as a strategy for improving the labour market outcomes of workers in developing countries.

Finally, like the self-employed respondents, many workers currently in Nigeria's formal wage employment also expressed dissatisfaction with their well-being, especially in terms of earnings, socioeconomic mobility prospects, old age income security and the interactions between work and other domains of life. However, unlike the self-employed respondents, current workers who have spent longer years in Nigeria's formal wage employment reported better well-being outcomes, as evident in the positive and statistically significant correlation between years in service and perceived well-being discussed in section 6.5.

CHAPTER SEVEN

GENDER, "VOLUNTARY" TRANSITION FROM NIGERIA'S FORMAL WAGE EMPLOYMENT AND WELL-BEING IN INFORMAL SELF-EMPLOYMENT

7.1 Introduction

In dominant discourse, women's transition from formal wage employment to informal self-employment is often explained as the outcome of a voluntary cost-benefits analysis aimed at maintaining equilibrium between the demands of work and other domains of life, particularly the family. However, less discussed in the literature is whether women actually derive better capabilities and indeed, well-being gains from this transition than men. Therefore, the evidence presented in this chapter challenges two principal assumptions: 1) that women necessarily derive greater well-being returns by "voluntarily" transitioning from formal wage employment to informal self-employment; 2) that women's revealed preference for self-employment essentially reflects effective choice in a context characterised by gender discriminatory norms and limited institutional and infrastructural support that differently constrain men's and women's options for managing the demands of market and non-market responsibilities. The chapter argues that the differential constraints imposed on men and women by these various societal structures are fundamental to understanding the differences in their well-being gains from labour market activities. The implications of the findings for the theoretical literature and policies on gender equality in the labour market and the SDGs are discussed.

7.2 Gender and Well-being Assessments in Formal Wage Employment and Informal Self-employment

This section relies on respondents' assessments of their well-being while in formal wage employment and as self-employed informal workers. Recall that most respondents reported dissatisfaction with their well-being across the 12 measured dimensions while in formal wage

employment in chapter six (see Figure 6.1). However, Table 7.1 shows that the differences in the reported well-being of male and female respondents were not statistically significant across these dimensions.

Table 7.1: Gender Differences in Well-being While in Formal Wage Employment

	Males			*Females*			
Well-being Indicators (Formal Wage Employment)	***N***	***M***	***SD***	***N***	***M***	***SD***	***MD***
Work-life balance/Flexibility in the use of time	58	2.05	0.60	42	2.14	0.75	-0.09
Ability to take personal initiatives	58	2.05	0.69	42	2.19	0.67	-0.14
Status mobility/enhancement opportunity	58	1.98	0.69	41	2.10	0.86	-0.11
Savings	58	1.83	0.60	42	1.74	0.70	0.09
Income	58	1.84	1.74	42	1.74	0.66	0.11
Participation in social and cultural activities	58	2.21	0.59	42	2.29	0.64	-0.08
Assets ownership	58	1.78	0.56	41	1.80	0.68	-0.02
Coping with child care	50	2.00	0.53	32	2.09	0.59	-0.09
Training/further study	57	2.18	0.71	42	2.36	0.85	-0.18
Choice of neighborhood/residence/housing	58	2.05	0.60	41	2.17	0.67	-0.12
Household consumption	58	2.02	0.69	41	2.10	0.77	-0.08
Protection from vulnerabilities/risks/ management of risk	57	1.98	0.74	42	2.08	0.75	-0.23

Notes: N=Number of observations, M=Mean, SD=Standard Deviation, MD=Mean difference
Source: Fieldwork, 2017

On the other hand, most respondents reported improved well-being after transitioning to informal self-employment, as discussed also in chapter six (see Figure 6.2). In particular, males transitioning from formal wage employment to informal self-employment were rewarded with better improvements across most dimensions of well-being considered in the study than females, especially in income, ability to manage work-life balance challenges and opportunities for further studies/training where the differences were statistically significant (see asterisked values in Table 7.2). Income occupies a central role in the conception of well-being due to its instrumental link with other well-being dimensions (Dolan et al. 2008; Evans & Gibb, 2009; OECD, 2011a; 2011b; Sen, 1999; World Bank, 2013b; UNDP, 2014). Therefore, the discussion on formal wage employment and informal self-employment earnings offers a good starting point to explain the gender differences in well-being reported in Table 7.2. Specifically, Table 7.3 reveals that men and women reported increases in their average earnings in informal self-employment compared to formal wage employment, after adjusting for inflation between 1990

and 2017, using GDP deflators. However, the earnings of male respondents in formal wage employment (₦616 vs ₦427) and informal self-employment (₦862 vs ₦671) were statistically significantly higher than those of females.

Table 7.2: Gender Differences in Well-being While in Informal Self-employment

Well-being Indicators (Informal Self-employment)	*Males*			*Females*			
	N	***M***	***SD***	***N***	***M***	***SD***	***MD***
Work-life balance/Flexibility in the use of time	58	0.97	0.18	42	0.88	0.33	0.08*
Ability to take personal initiatives	58	0.91	0.28	42	0.90	0.30	0.01
Status mobility/enhancement opportunity	58	0.97	0.18	42	0.93	0.26	0.04
Savings	58	0.86	0.35	42	0.88	0.33	-0.02
Income	58	0.95	0.22	42	0.83	0.38	0.11**
Participation in social and cultural activities	58	0.90	0.31	42	0.90	0.30	-0.01
Assets ownership	58	0.91	0.28	42	0.83	0.38	0.08
Coping with child care	58	0.86	0.35	42	0.76	0.43	0.10
Training/further study	58	0.83	0.38	42	0.60	0.50	0.23***
Choice of neighborhood/residence/housing	58	0.90	0.31	42	0.83	0.38	0.06
Household consumption	58	0.91	0.28	42	0.86	0.35	0.06
Protection from vulnerabilities/risks/ management of risk	58	0.88	0.33	42	0.88	0.33	-0.00

Notes: 1. *** Statistical significance at $p < 0.01$, ** < 0.05 and * < 0.1, respectively.

2. N=Number of observations, M=Mean, SD=Standard Deviation, MD=Mean difference

Source: Fieldwork, 2017

Table 7.3: Gender and Average Earnings (₦) in Formal Wage Employment vs Informal Self-employment

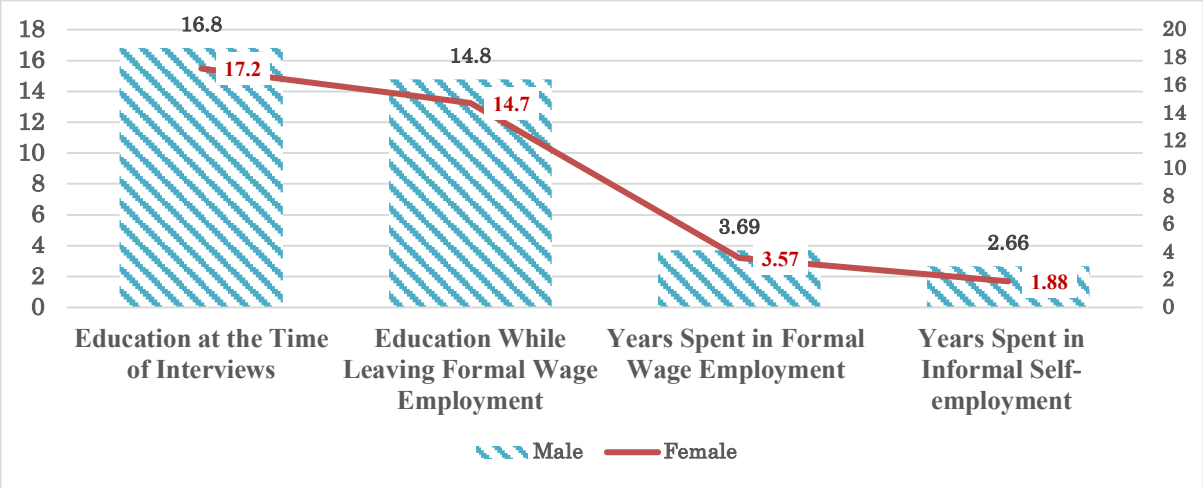
	Males			*Females*			
Employment Type	***N***	***M***	***SD***	***N***	***M***	***SD***	***MD***
Formal Wage Employment	57	671.4	499	42	426.6	216	245***
Informal Self-employment	50	862	531	42	616	351	246**

Notes: 1. Official exchange rates as at the time of fieldwork was USD$1=₦306. 2. *** Statistical significance at $p < 0.01$ and ** < 0.05; 3. N=Number of observations, M=Mean, SD=Standard Deviation, MD=Mean difference
Source: Fieldwork, 2017

Further analysis revealed that except differences in the years spent in informal self-employment, educational attainments and years spent in formal wage employment could not have explained the differences in reported earnings since both genders did not differ significantly on these attributes (see Figure 7.1). This finding contrasts with the evidence that the lower earnings of women relative to men in Nigeria's formal wage employment necessarily derives from the former's lower human capital endowments, as reported in some studies (see

Arbache et al., 2010; British Council Nigeria, 2012).

Figure 7.1: Gender, Educational Attainments and Experiences in Formal Wage Employment and Informal Self-employment



Source: Fieldwork, 2017

Corroborating the findings reported in Table 7.2 and Figure 7.1 is the evidence from a multiple regression analysis conducted in chapter six (see Table 6.1) to isolate possible explanatory factors of earnings in informal self-employment. Accordingly, being a male was found to increase the probability of earning ₦203 more than being a female. Similarly, being self-employed for longer years statistically significantly explained better earnings by ₦101. The fact that males were more likely to transition directly into self-employment due to their lower likelihood of being encumbered by childcare and other domestic responsibilities allows the author to assume a duration-influenced earning return premium for men relative to women. On the other hand, there was often a time lag between when women quit formal wage employment and actual entry into self-employment due to the circumstances surrounding their transitioning decision. Indeed, most female respondents quit their formal jobs due to family/pregnancy-related reasons, such as child bearing and nurturing. Women's disproportionate use of time for these activities compared to men may be one plausible reason for their late entry into self-employment and the subsequent earning penalty reported in Figure 7.1 (see also NBS, 2019, p.

30; OECD, 2013, p. 114).

Other feasible reasons for this difference in earnings may be the widely reported labour market-related discrimination (see Budig, 2006a, pp. 726-727; 2006b, p. 2236; ILO, 2019a, p. 57; Robeyns, 2008, p. 89) and the different motives that drive men and women's transition to informal self-employment (see Dawson et al., 2009, pp. 13, 21; Georgellis & Wall, 2005, p. 337; Vejsiu, 2011, p. 391). Specifically, unlike most male respondents whose major reason for transitioning to informal self-employment was to explore better earning opportunities, most female respondents took to informal self-employment as a strategy for maintaining work-life balance, coping with family responsibilities and health-related considerations, while earnings were often considered merely complementary to households' incomes (see also Akanle et al. 2018; OECD, 2011a, p. 22; 2011b, pp. 27, 123).

Besides, men were more often engaged in managing capital intensive and more lucrative enterprises related to education, consultancy and training, construction, sales and repairs of electrical, electronics and telecommunication infrastructure (see appendix 5). On the other hand, consistent with previous studies (see World Bank, 2011; Koellinger et al., 2013, p. 229; Vejsiu, 2011, p. 391), women were more likely to be engaged in running neighborhood provision or grocery and beauty shops with little or no added value and lower profits. This aligns with some recent studies that reported a preponderance of women in lower-tier informal self-employment compared to the dominance of men in upper-tier informal self-employment of developing countries, including Nigeria (Danquah et al. 2019, p. 12; Folawewo & Oriya, 2020, p. 7; Natarajan et al., 2020, p. 12). Moreover, women's tendency to confine themselves to low risk and low profitability sector because of low confidence, limitations in assets ownership and supportive networks may have collectively limited their access to capital for business expansion (see Dohmen et al., 2011; World Bank, 2011; 2019a).

This finding seems consistent with the neoclassical specialisation hypothesis, which assumes that couples in a marital union derive mutual benefits by investing their human capital in sectors where they have greater comparative advantage. Since women are biologically, historically and socially inclined to undertake care and household responsibilities, it is argued that they tend to receive higher returns on their investments in this sector while men receive greater rewards for specialising in market work (Adams, 2007, p. 2307; Becker, 1993; Shehan & Cody, 2007, p. 2301). Indeed, marriage and family formation have historically constituted a drag on women's labour market engagements and earnings, especially as married women's earnings were thought to be merely complementary to their spouses' earnings (World Bank, 2011; 2012). Besides, there is evidence that, typically, African women devote less time to business pursuit because of their disproportionate engagements in care and domestic responsibilities within the family compared to men (World Bank, 2019, pp. 15, 85). Therefore, the lower earnings of women seemed to be justified by this differential specialisation in time and efforts, insofar as engagement in market work do not significantly interfere with care and domestic responsibilities. The excerpt below sums up the major concerns expressed by virtually all the female respondents:

> My worry then was my family. It is a good job for a lady like me but it was taking too much from me. I wasn't really having time for my children. My son just started school then and I was getting reports from the teachers that he was not writing as much as he should do. So, if I come back home late, I stressed myself trying to teach him and I see myself dosing off. I won't be able to cope. The little time I have for myself, I had to rush to the market, cook, and do my chores. Even when he [her spouse] is discussing important family issues, I will be dosing off and sometimes I write lesson notes at night too. (Respondent 1, personal communication, August 21, 2017)

However, a closer scrutiny of the circumstances underlying these women's decision to transition to informal self-employment highlights the reality of household decision-making process that seems more complex than is often assumed in most dominant narratives which

explain women's transition to self-employment as an autonomous voluntary decision aimed at balancing the demands of work in market and non-market domains (see Budig, 2006a; 2006b; Danquah et al., 2019; Maloney, 2004; Natarajan et al., 2020; Perry et al., 2007). The next section discusses why it may be contentious to explain women's recourse to informal self-employment as a reflection of their preference or autonomous decision in a developing country context like Nigeria.

7.2.1 Sociocultural Norms and Gender Relationship

In many societies, the socialisation of women emphasises that they acknowledge their husbands' authority as a prerequisite for being good, faithful, supportive, respectful, and submissive wives and mothers. Conformity to these social norms, including those prohibiting work outside the home is often considered a cherished societal virtue, while deviance customarily attracts severe reprimands (Gallup & ILO, 2017; World Bank, 2011, p. 172), despite its potential to subvert women's agency, particularly in relation to the effective dimension of "power to" (Kabeer, 2005, p. 14; World Bank, 2011, p. 99; World Bank, 2014, p. 3). For example, the existence of social norms governing work within and outside home may impose some constraints on women's participation in formal wage jobs due to the greater intra-household time adjustment required to undertake such jobs (Phipps et al., 2001; UNDP, 2015a; World Bank, 2011, pp. 224, 239; 2012, p. 300). Therefore, women's self-image and their conception about the realm of career possibilities that they could aspire to pursue are deeply shaped by socialisation. Their ability to express agency in this regard is greatly dependent on whether they internalise social norms reinforcing or challenging these gender roles segregation (World Bank, 2019a, p. 84).

On the contrary, being assertive, firm, authoritative and resourceful (particularly economically) are historically considered masculine traits (World Bank, 2011; 2014). However,

recent developments such as the expansion of women's education, increase in dual earner households and feminisation of migration have necessitated that men also perform caring roles and share in household chores (Massey et al., 1993). In particular, this study found many instances where women voluntarily resigned from formal wage employment to take up informal self-employment not necessarily because they would have loved to, but at the instance of their spouses, sometimes immediately after marriage and during their first pregnancy. A few excerpts elucidate this point:

> It was not my doing leaving formal employment. It was my husband who asked me to leave when we were getting married. I felt bad but I am a Christian. It's whatever your husband wants, that you have to do because he is the head of your home. He actually established this [shop] for me. [Otherwise], If I were a full-time housewife, I would have been regretting, but I am not. (Respondent 10[69], personal communication, August 22, 2017)

Another respondent also narrated the circumstances leading to her decision to quit paid employment thus:

> At a point when I was not really forthcoming [financially], my husband said, 'if money is not coming from you and you don't have time for the family, choose one. It is either you are at home and I am paying you off or…`So when I checked it, I know I really needed to come down. (Respondent 1, personal communication, August 21, 2017)

A similar experience was shared by respondent 20[70] (personal communication, August 23, 2017): *I was pregnant and very weak, so it was difficult for me to continue with the job as a Van Sales Representative, which involved driving around town for up to 8-9 hours sometimes. So, my husband asked me to stop*. These narratives call into question the notion that women's transition to self-employment reflects their own freewill or autonomous decision. Indeed, such

[69] Previously worked at the federal psychiatric hospital as an administrative staff for four years before quitting to establish a hairdressing salon, where she also sells hair care products, in addition to on-line marketing of clothes and shoes.

[70] A former van sales representative at a fast-moving consumer products company in Lagos for three years before leaving to set up a neighbourhood grocery shop.

decisions often conceal the compromise that many women make to negotiate unequal household power relations in order to salvage their marriages and consolidate relationships with their spouses, children and extended family members in a society that tends to place a higher premium on their success in non-market domain (see Adams, 2007; Robeyns, 2008; Shehan & Cody, 2007; UNDP, 2015a). More so, women who opt to transition from formal wage employment to informal self-employment as a strategy for balancing market and non-market responsibilities may be incapable of adopting alternative behavioural patterns which contradict the acceptable normative possibilities in their societies (Hobson, 2011, p. 151; Kabeer, 2005, p. 14; World Bank, 2019, pp. 83-84). Baridam's (1996, p. 204-205) study on the experiences of many women who quit Nigeria's formal wage employment yearly in deference to their spouses' directive that priority attention be given to non-market responsibilities is a case in point.

Consequently, attempts to attribute women's low representation in the more productive sector of the labour market to individual choices and preferences have been criticised by feminist and capability scholars for not paying adequate attention to the influence of the 'structures of constraint' on women's revealed preferences (Folbre, 1994, p. 57; see also Heintz & Pickbourn, 2012, p. 185; Kabeer, 2012, pp. 22-23). Moreover, there is no reason to suggest that preferences for multiple spheres of life are mutually exclusive, except where personal incapacity, structural factors or a combination of both impede women's capability to undertake responsibilities across these spheres that are consistent with their preferences (Nilsson et al., 2016, p. 3). Indeed, a study by Gallup & ILO's (2017, p. 15) found that 70 percent of women across the world consider being able to combine formal wage work and family responsibilities as fundamental to their well-being conception. Besides, the notion of a consensus in household decision-making regarding specialisation in market and non-market work that benefits men and women equally, as suggested by some neoclassical scholars, such as Becker (1993), seems more

hypothetical than empirical evidence suggests (see Arbarche et al., 2010, p. 9; World Bank, 2011, p. 99; see also Enfield, 2019, p. 7). This is particularly true of many developing countries, including Nigeria where the authority for household decision-making predominantly resides with men (Angel-Urdinola & Wodon, 2010, pp. 387, 397; British Council Nigeria, 2012, p. 17). This deference to husbands' authority in decision-making is further reinforced by dominant religious ethics in the country that women find difficult to challenge (Akanle et al. 2018; Enfield, 2019, p. 9; Oluwagbemiga et al. 2016, p. 81).

However, Sen (1999, p. 192) has succinctly discussed the risks associated with glossing over the propensity for "cooperative conflict" in household decision-making and resources allocation process. Although almost all the female respondents in this study tended to rationalise their lower earnings status as being merely supportive of their spouses' earnings since the latter was considered the breadwinner of their households, the effects of such arrangements on their agency and bargaining powers in the household has been well documented in feminist and capability literature (see Angel-Urdinola & Wodon, 2010; Hobson & Fahelen, 2009, p. 13; Robeyns, 2008, p. 85). Therefore, understanding who has higher chances of gaining or losing in household bargaining process requires an analysis of how household power relations are shaped by a society's sociocultural and institutional norms. As Kabeer (1999, p. 437) and Robeyns (2008, p. 93) rightly argued, any analysis of effective choice must scrutinise these norms to distinguish between choices resulting from an independent cost-benefit analysis of alternative courses of action and those made amid constrained or complete absence of effective alternatives. The idea of effective choice also suggests that women are capable of selecting from various courses of actions, but decides in favour of some rather than others, even when the chosen course of action challenges the normative constraints on their empowerment and capabilities (Kabeer, 1999, pp. 460-461; Sen, 1999; World Bank, 2014).

However, the narratives of most female respondents in this study indicate that this has clearly not been the case.

7.2.2 Modernisation and Transformations in the Extended Family System

Apart from normative and intra-household asymmetric power relations that may constrain women's labour market choices, transformations in the role hitherto played by the extended family system and informal networks in child custody, care and socialisation continue to redefine how women engage with the labour market (Folbre, 1994, p. 91; Olutayo & Omobowale, 2006, pp. 86-87). One respondent who is now a grandmother described the nature of assistance she received from her co-wives while working in paid employment thus:

> I was married into a polygynous marriage. I was the only woman who was working at that time. So, when I am going to the office, the other wives will take care of my son. There was no much pressure. When I come back from the office, I will take care of my room only and cook before my husband decided that I should stop working. (Respondent 43, personal communication, August 25, 2017)

However, the trend towards the nuclear family system, single-parent households, as well as migration and urbanisation-induced neolocal residences are casting doubts on the sustainability of such extended family support systems (Becker, 1993; ILO, 2016b, p. 70; Massey et al., 1993, p. 443; Teachman et al., 2013). In the developed countries, the changes associated with the shift from patrilocal to neolocal residence were partially offset by increased provision of subsidised childcare services by the state solely or in partnership with the market (Becker, 1993; Folbre, 1994, p. 116). However, in most developing countries, the shift from the extended family system and collective/communal responsibility for childcare to the nuclear family system has not been similarly matched by corresponding state and market interventions that meet the needs of parents, particularly working mothers (Olutayo & Omobowale, 2006; World Bank, 2011; 2014; Wusu & Isiugo-Abanihe, 2006).

Consequently, the financial and non-financial costs associated with child custody, care and socialisation hitherto shared among extended family members and indeed, entire communities are gradually being shifted to biological parents solely (Folbre, 1994, pp. 91, 248; Gbadegesin, 2018, p. 62; Wusu & Isiugo-Abanihe, 2006, p. 147). This leaves many workers, particularly women with limited options for managing the conflicts between engaging in paid work outside the home and performing normative responsibilities of care and domestic chores (Afolabi et al., 2018; Gbadegesin & Alabi, 2014; Wusu & Isiugo-Abanihe, 2006). Indeed, some studies (see Adisa et al., 2016, p. 11) have linked the inability of working mothers to reconcile the demands of their jobs with family-related responsibilities to the rising incidences of marital instability, juvenile delinquency and job dissatisfaction in Nigeria.

Even the minimal gains from state intervention in family-friendly services that were expected to cushion household economic pressures following the decline of extended family support is being eroded by fiscal consolidation measures and cutbacks in state subsidised services (Arbache et al., 2010; ILO, 2016b; 2019b; Olutayo & Omobowale, 2006). It is incontrovertible that women's decisions to enlist in the labour market and the sector that they decide to enter are significantly influenced by the level of institutional commitment to work and family-friendly interventions (Drobnic & Guillen Rodrıguez, 2011; ILO, 2016b; 2019b; Robeyns, 2008; UNDP, 2015a; World Bank, 2012). However, where a substantial number of workers do not benefit from such work-family friendly interventions, as is currently the case in Nigeria, they may be constrained to choose less efficient options for managing the demands of work and family life. This situatedness of women's labour market engagement decision cannot be said to reflect effective choice.

7.2.3 The Limits of Institutional Interventions in Work and Family-friendly Services

Even when the state or/and market intervenes in providing childcare services, it may still

not be a perfect substitute for the trust in the altruistic care and symbolic moral development training that family members could provide, especially against the backdrop of urbanism-induced trust deficits, impersonality and individualism (Folbre, 1994; Gbadegesin, 2018; Gbadegesin & Alabi, 2014; Lewis & Giullari, 2005; Olutayo & Omobowale, 2006). Respondent 15, (personal communication, August 23, 2017) sums up this disposition thus:

> These housemaids of nowadays, you cannot leave two or three children with them alone at home. Your mind will not be at rest…But you will feel relaxed when you know your mother is at home. You can concentrate on your work. With the housemaids, your mind will not be at rest until you open the door [of your house] and see your children.

Respondent 55, (personal communication, August 21, 2017) also shares the above concern:

> My biggest worry then was about my kids. Though I had two of them then…, my worry was not really about the boy, but the girl because while working at the office, I will be thinking that, now she would have closed from school. Despite the fact that I kept them in the care of our co-tenant, I still felt: what if she goes out? Our children of nowadays, we have to be very careful with them.

Indeed, women's lack of trust in the moral values espoused by private care providers may limit their options for managing work-life balance challenges, compelling them to jobs that offer increased opportunities for personalised childcare, as the narratives above suggest. This distrust is worsened by the rising incidences of heinous crimes, including child kidnappings, trafficking, molestation and abuse committed by employed housemaids and even family members nowadays in many cities across Nigeria. These have instilled fear in many parents, particularly working mothers about the safety, moral development and overall well-being of their children when alternative arrangements are made for child custody, care and socialisation (see Leke et al., 2014; UNDP, 2015b; Usman, 2019; Wusu & Isiugo-Abanihe, 2006). Some respondents shared their thoughts about this issue in the excerpts below:

> You know that kids of nowadays are so smart that if you don't have time for them. You leave them with your house help or sister, there are things they will be doing, you won't be able to

> say it. Before you know it, things will get out of hand and you start regretting that it's because you don't have time for them. But once they know you are there. No matter how smart they are, being a mother, your eyes will come down. Even though they didn't communicate with you, when you look at their appearances, you should know that something is wrong. (Respondent 52[71], personal communication, August 21, 2017)

The above concern was also raised by respondent 44[72] (personal communication, August 28, 2017) in the excerpt below:

> My children are growing, so now, we have to be there for them, to watch over them and mold them. You can't leave your children for housemaids any longer because some housemaids that we have now are corrupt. So, that it will not be that I am putting my life into a basket, [and] once it falls down, everything is lost.

There are also indications that a significant number of parents do not feel comfortable with the fact that formal daycare and preschool agencies tend to emphasise the acquisition of modern attributes, such as technical skills, competitiveness, individuality and personal independence by children, unlike informal childcare arrangements, which are more inclined towards interdependence and development of cooperative and social skills. Critics of formal daycare and pre-school agencies often blame the detachment of children from many of the cherished cultural beliefs, practices and value systems of their societies on this perceived deviation from traditional notions of child socialisation (see Gbadegesin, 2018, p. 86; Olutayo & Omobowale, 2006, p. 90).

Furthermore, the Nigerian Federal Public Service Rule (PSR) 100218 prescribes a maximum of 16 weeks maternity leave, which includes 4 weeks of anti-natal and 12 weeks of post-natal care to cushion the challenges posed by the demands of paid employment on working mothers' time use and health (see Office of the Head of Service of the Federation, 2008, p. 80).

[71] Was a front desk officer at a federal postal service enterprise for 26 years before resigning to start a boutique.
[72] Worked in a public sector organisation for 27 years before leaving to set up her enterprise where she sells and supplies furniture items.

On resumption from the 16 weeks maternity leave, PSR 100219 entitles them to two hours off duty-posts daily to attend to the needs of their infant children until six months after resumption (OHSF, 2008, p. 81). However, most private sector organisations do not grant maternity leave to their employees and there is currently no national legislation or policy governing paternity leave, except in Lagos State (Akoni, 2014; FRN & World Bank, 2013, p. 6).

Moreover, despite the beneficial effects of an effective and efficient early childhood care and education (ECCE) to children's human capital development, women's labour force participation and societal development, it has yet to receive the kind of policy and implementation attention it deserves in many developing countries, including Nigeria (Folbre, 1994, p. 254; Gbadegesin & Alabi, 2014; ILO, 2012b, p. 59). ECCE targeted at children between 0 and 15 years is an integral component of Nigeria's educational system prescribed by the Universal Basic Education (UBE) Act (2004). Although the Act requires public primary schools to accommodate pre-primary component in their educational delivery services for children between the ages of 3 and 5 years, parents are not obliged to make use of these facilities (FRN & World Bank, 2013, p. 6).

However, while ECCE of children under 3 years represents a crucial period of childcare need for mothers in paid employment, the implementation of the Act excludes this category of pupils (FRN & World Bank, 2013, p. 11). Therefore, services such as child custody, health monitoring and educational activities provided as part of daycare, creche and kindergarten or nursery services remain dominated by the private sector (Education International, 2010, p. 67; ILO, 2012b, pp. 2, 59). This leaves working parents at the mercy of these private providers, although the use of informal arrangements remains widespread (FRN & World Bank, 2013, p. 11). Given limited state subsidies for these services, the financial burden on the incomes of poor and middle-income households can be overbearing, as have been reported in some previous

studies. Indeed, due to inadequate government funding of the ECCE scheme in public primary schools, parents often have to finance the costs of uniforms, meals, transport and other expenses themselves (Education International, 2010, pp. 67-68; Gbadegesin, 2018, pp. 28, 61; ILO, 2012b).

In addition, the state's implementation of ECCE for children between the ages of 3 and 5 years has also been marred by inadequate facilities, poor monitoring and evaluation of child development outcomes and inequality in access to available facilities. The disconnect between the required manpower needs of ECCE and available competences of teachers is another factor. Poor infrastructure and paucity of instructional materials suitable for this level of education are other hindrances (see Education International, 2010; FRN & World Bank, 2013; Gbadegesin, 2018; ILO, 2012b). The poor service delivery of private and informal childcare institutions also complicates the challenges of parents. For example, a study by Afolabi et al. (2018) found that the poor infection control practices in these daycare and early childhood education facilities constitute a major concern for parents. Therefore, widespread concerns about the quality of services, proximity and affordability of private childcare institutions further constrain the choices of women in Nigeria's formal wage employment and compel many of them to less desirable labour market options.

7.2.4 The Quality of Work and Family-friendly Infrastructure

A final constraint on Nigerian women's labour market options relates to the quality of work-life balance supportive infrastructure, the most prominent of which is the epileptic power supply in the country. While Nigeria's energy demand is estimated at 6,000 megawatts, the country only manages to generate around 3,500 megawatts (World Bank, 2016a, p. 58; see also NBS/SMEDAN, 2017, pp. 33-35; NBS & UNICEF, 2017, p. iii; World Bank, 2016b, p. 15). The UNDP (2016, p. 1) reports that only 40 percent of Nigeria's population has access to

electricity, while those living in the rural areas have below 20 percent. Actual figures on households' expenditure and man-hours loss due to poor electricity supply are not readily available. However, it is a stylised fact that women disproportionately bear the brunt of poor work-life balance supportive technologies (Drobnic & Guillen Rodrıguez, 2011; Hobson & Fahlen, 2009; ILO, 2016b; 2019b; Robeyns, 2008; UNDP, 2015a; World Bank, 2012). For example, the existence of functional facilities, such as refrigerators, lighting system, blending and washing machines, internet connectivity for teleworking and so on may significantly reduce the burden of domestic chores on women. Sadly, for most working women in Nigeria, leveraging these facilities for work-life balance purposes, even when available, remain a luxury as a result of incessant interruptions in electricity supply (see Adisa et al. 2016, pp. 15-16).

Similarly, the poor development of transport and communication infrastructure in the country constitutes another drag on women's ability to effectively manage the conflicts between work and functionings in other domains of life. The World Bank (2016b, p. 20) reports that approximately 40, 65 and 85 percent of roads owned and managed by the federal, state and local government, respectively, are in deplorable conditions. The combined effect of poor road infrastructure and the persistent inflation that often comes with it undermine the standard of living of many Nigerians, particularly poor households which spend between 30 and 60 percent of their monthly earnings on transport (World Bank, 2016b, p. 82). Studies have shown that traffic congestions exacerbate work-life balance and public health challenges, limit citizens' employment options, hinder access to public services and undermine social mobility prospects (British Council Nigeria, 2012, p. 19; Leke, et al., 2014, p. 21). Women are disproportionately affected by these infrastructural constraints because they are more likely to joggle work across multiple domains of life, which necessitates that they spend substantial amount of time commuting across destinations to take children to and from school, shop for their households

and attend to other daily exigencies (Arbarche et al., 2010, pp. 9; Phipps et al., 2001, p. 4; World Bank, 2011; 2016a; 2016b). In view of these constraints, the extent to which their recourse to informal self-employment could be said to reflect genuine choice needs further scrutiny.

The foregoing highlights the dilemma between female workers' aspirations for labour market policies that are compatible with caring and earning roles and the structures of constraint that they have to contend with in order to expand their capabilities across multiple domains of life (Folbre, 1994; Hobson, 2011). Thus, Sen (1999) admonishes us to not only focus on the choices that individuals and in particular, women are making, but also, the range of opportunities or alternatives that are effectively possible and accessible from which such choices are made. By so doing, we are able to understand how woman's preferences and labour market options are mediated by personal, sociocultural and institutional factors. However, when women are compelled to quit paid employment due to a greater preference for unpaid work amid limited employment-supportive facilities, they often have to make a painful compromise on their career aspirations, the prospect of developing supportive formal networks as well as upgrading their skills and knowledge. Cumulatively, these constrain their earning capability and potential for autonomous decision-making (see Robeyns, 2008, p. 89; Tausig, 2013, p. 437; Simoes et. al., 2016, p. 785; UNDP, 2015, pp. 13, 29, 119). Indeed, some previous studies have found a greater positive correlation between formal wage jobs outside the home and better outcomes in the human, financial and social capital endowments of women than alternative forms of employment (Kabeer, 2012, p. 18; Kabeer et al., 2011, pp. 38-39; UNDP, 2015a, p. 115).

Notably, some female respondents regretted quitting formal wage employment despite reporting improved relationship with their spouses, children and other family members as self-

employed persons. Respondent 43[73] (personal communication, August 25, 2017), for instance, disclosed that her spouse persuaded her to resign from her public service job, promising to set up an enterprise for her. Sadly, her spouse died before he could fulfil the promise, leaving her to shoulder the responsibility of raising their children alone. Many female respondents also felt disconnected from their formal wage employment networks, important channels for nurturing social capital and navigating empowerment drawbacks. This perhaps partially explains the fact that women tend to have less diversified and influential work-based networks that could be relied on to navigate opportunities and challenges in the course of life compared to men (see Koellinger et al., 2013, p. 220; Simoes et. al., 2016, p. 785).

Expressing her regrets about the demise of such networks after quitting paid employment, respondent 80 asserts: *when I was in formal employment, I see people I talk to everyday, play and you know…but now, from house to the shop and back to the house. I don't have anybody I am talking to or playing with*. Some other respondents complained that the quality of interactions they have with clients in informal self-employment was not as robust as those they had with colleagues and clients while in formal wage employment. The usefulness of such networks was further highlighted by respondent 43 (personal communication, August 25, 2017)

> Even if there is any problem in the house before you get to the office, you will [interact] with your colleagues. You will talk. That problem will ease a little. If you have a colleague that you [often] talk to, he/she will advise you about what is bothering your mind if he/she is an elderly person.

Although not explored in this study, the narratives of these respondents tend to align with Magdol's (2002) study, which reports that women who sacrifice their careers for family-related

[73] Worked as a secretariat officer in one of Nigeria's paramilitary enterprises before leaving formal wage employment. She now operates a neighborhood grocery shop, selling food items and beverages.

reasons are more likely to experience depressive symptoms due to the loss of supportive social relationships. The foregoing highlights the fact that the decision to quit formal wage employment seems more a compromise to lose certain privileges and gain in some others rather than total compensation, as suggested in the theory of differential compensation.

7.3 Chapter Summary

This chapter has argued that women may not necessarily derive better well-being returns than men by transitioning from formal wage employment to informal self-employment, as is often suggested in the literature on labour market transition (see Danquah et al., 2019; Maloney, 2004; Natarajan et al., 2020; Perry et al., 2007). The chapter demonstrated that men statistically significantly gained more in multidimensional well-being compared to women, particularly in terms of income, flexibility in the use of time/work-life balance and opportunities for further studies/training as self-employed informal workers. Specifically, although men and women earned more on the average in informal self-employment compared to formal wage employment, the earnings of male respondents were statistically significantly higher than those of females. The author found no evidence that educational attainments and years spent in formal wage employment accounted for this difference. However, differences in the years spent in informal self-employment seemed to better explain gender differences in self-employment earnings, returning a statistical significance at the conventional level. In addition, while men and women experienced improvement in their work-life balance situation following their transition from formal wage employment to informal self-employment, the former reported a statistically significant better ability to manage work-life balance challenges, contrary to theoretical predictions.

Apart from the differences in the years spent in informal self-employment, the author believes that differences in the motives driving the self-employment entry of men and women

may be another contributory factor to the reported differences in earnings and indeed multidimensional well-being, as previously reported (see Dawson et al., 2009, pp. 13, 21; Georgellis & Wall, 2005, p. 337; Vejsiu, 2011, p. 391). Indeed, while the need to increase earnings was the major motive behind males' informal self-employment entry decision, females were primarily motivated by work-life balance and health-related concerns. In particular, it appeared that most female respondents derived greater satisfaction from their enhanced functionings in the family and domestic domains as well as religious engagements, which resulted in improved social relationships than financial success. One possible reason for the above is the previous finding that women, particularly in Nigeria tend to perceive their earnings as merely supportive rather than being the main source of their households' incomes (EFInA & PENCOM, 2014, p. 6; see also Warr & Inceoglu, 2018, p. 293; World Bank, 2019, p. 127).

Perhaps, one of the most important findings of this chapter is the fact that many females actually opted out of their formal wage employment careers in deference to their spouses' authority in order to foster harmonious family relationships. Giving credence to this is the fact that Nigeria is a highly patriarchal society where norms governing gender relationships often derive legitimacy from traditional customs and religious ethics that women find difficult to challenge (see Arbache et al., 2010; Enfield, 2019, p. 9; Oluwagbemiga et al. 2016, p. 81).

Therefore, the circumstances surrounding women's decision to quit formal wage employment call into question the notion that their transition to informal self-employment reflects personal agency and autonomy geared towards balancing the demands of formal wage jobs and multiple role expectations outside the workplace. In particular, it is contentious to describe women's "voluntary" exit from formal wage employment to informal self-employment as an expression of effective choice in a context characterised by deep-seated gender discriminatory sociocultural norms, limited institutional interventions in work-family-friendly

initiatives as well as poor infrastructure that differentially constrain men's and women's options for managing the demands of market and non-market work. By glossing over the influence of these 'structures of constraint' (Folbre, 1994, p. 57) on women's revealed preferences, the notion is in tension with the ample evidence on household bargaining and decision-making process and, in particular, Sen's (1999, p. 192) idea of "cooperative conflict", which is inherent in most households.

The findings also have implications for how we think about the quest to achieve the decent work for all agenda and promote societal inclusiveness in line with goals 5, 8 and 10 of the Sustainable Development Goals (SDGs). Therefore, we must pay greater attention to the effects of sociocultural norms, institutional disposition towards work-family-friendly initiatives and infrastructure on women's labour market options and well-being. Rather than credulously assuming that women's recourse to informal self-employment reflects their autonomous decision, this dissertation emphasises the need for greater scrutiny of the circumstances under which such decisions are made to unravel the underlying constraints. Finally, it is crucial to analyse the long-term opportunity costs to women who "voluntarily" quit formal wage jobs under such circumstances vis-à-vis their counterparts who remain.

CHAPTER EIGHT

CONCLUSIONS AND RECOMMENDATIONS

8.1 Summary of the Dissertation

Transformations in work and employment relationships in the last four decades are increasingly casting doubts on the sustainability of the human development gains from the institutionalisation of workers' rights since the 20th century (UNDP, 2015, p. 179; World Bank, 2012, p. 8). Driving these transformations are the proliferation of informal employment and the failure of formal wage employment to meet many workers' aspirations for decent work and socioeconomic emancipation in several contexts (Burchell et al., 2014, p. 464; Clark, 2015, p. 2; Deranty & Macmillan, 2012, pp. 386, 403; Sehnbruch et al., 2015, p. 206). Surprisingly, while the quality of work in informal employment has often been the focus of research and policy advocacy, the quality of work in formal wage employment has received by far less empirical scrutiny, particularly in developing countries (Burchell et al., 2014, p. 460; Organisation for Economic Co-operation & Development [OECD], 2014, p. 122; World Bank, 2012, p. 85). This disproportionate focus presupposes that an inextricable link exists between the legal entitlement to benefits that underpins formal employment contracts and effective access that meets workers' aspirations for decent work and socioeconomic security (see Canagarajah & Sethuraman, 2001, pp. 2, 46; European Commission, 2018, p. 53; ILO, 2014a, p. 47; 2017, p. 8; Perry et al., p. 180).

However, this assumption has created a void in our understanding of voluntary transition from formal wage employment to alternative employment in developing countries, particularly self-employment (see Duaquah at al. 2019, p. 4; Fields, 2019, p. 8), unlike involuntary transition (see Barchiesi, 2008; Lourenço-Lindell, 2002; Meagher & Yunusa, 1996; Treichel, 2010, World Bank 2015). Therefore, this dissertation explored workers' experiences and perceptions of the

quality of work in Nigeria's formal wage employment, reflected on how these experiences and perceptions drive voluntary transition to informal self-employment and assessed subsequent well-being prospects.

In view of the findings, the author argued that the predominant use of legal entitlement to benefits and resources as an autonomous proxy for work quality in the labour market of developing countries despite its tendency to misrepresent the lived experiences and perceptions of workers should be re-examined. How this contradiction influences the transition of workers from formal wage employment to informal self-employment as well as the processes and mechanisms involved have been the focus of this dissertation. The study demonstrated that, not only does the use of legal entitlement to employment-linked benefits and resources to proxy work quality misrepresent the experiences and perceptions of many formal wage workers, a significant number of self-employed informal workers interviewed in this study do not necessarily consider their work quality to be inferior (compared to their formal wage jobs) due to the absence of such legal entitlement. Indeed, only three and one percent of the respondents expressed regrets about losing their formal wage employment-linked healthcare services and pensions, respectively. The dissertation also provides new evidence on the demographics of workers transitioning from Nigeria's formal wage employment to informal employment. Notably, the finding that the educational attainments of workers have been rising across different transition paths suggests that a new trend may be emerging in the labour market of developing countries, which does not fit neatly into the stereotypic notion of workers in informal employment (see La Porta & Shleifer, 2014, p. 114; Todaro & Smith, 2012, p. 328).

In chapter five, the author compared the experiences and perceptions of formal wage workers in Nigeria against the ideal-typical conception of formal wage employment as the harbinger of decent work with unrivaled capacity for socioeconomic emancipation. Important

contradictions in the ideal-typical conception of work quality in Nigeria's formal wage employment, which make it analogous to the characterisation of vulnerable employment in dominant discourse were highlighted (see ILO, 2014a, pp. 11, 37). Prominent among these contradictions were low and irregular salaries/wages, intensification of work-life balance challenges, widespread discrimination and low socioeconomic mobility prospects. Indeed, most respondents in this study reported that formal wage employment has not met their capability aspirations regarding households' consumption and other higher-level needs, such as assets acquisition, children's human capital development as well as financial planning and independence. This largely explained the engagement of most respondents in alternative income earning activities in the informal sector to cope with households' financial pressure and as a step-wise strategy to eventual transition (see Vejsiu, 2011, p. 380). However, the rigid time schedules associated with formal wage employment was perceived to have not only constrained their functionings in valuable domains of life, especially the family, religious and other personal engagements, but also, limited the time devoted to these alternative income earning activities. In fact, the realisation that the financial returns from these alternative income earning activities were higher, despite spending less time on them bolstered the respondent's decision to voluntarily quit formal wage employment to take up full-time self-employment.

Formal wage employment was also linked with low socioeconomic mobility prospects due to poor performance management system, discrimination, insensibility to the effects of work demands and schedules on the life-cycle positioning of men and women, among others. In addition, some respondents decried the poor management of pensions, employee housing scheme and healthcare delivery services/health insurance linked to their formal wage jobs despite deductions from their salaries/wages to finance such social protection interventions. These experiences created widespread uncertainty about the protective security that historically

symbolised formal wage employment among a sizeable number of the respondents. Moreover, the belief that informal networks and private alternatives provided better assurance of socioeconomic security tend to reduce the opportunity cost of quitting formal wage employment-linked social protection, as reported in section 6.4 of chapter six. In view of these findings, the author argues for a shift beyond the analytical focus on legal entitlement to employment-linked benefits and resources to the functionings and capabilities that workers and their families derive from work.

On the other hand, qualitative evidence indicates that some aspects of the work quality in Nigeria's formal wage employment received positive assessments from most respondents. First, despite the potentials for disharmony arising from the widely shared experiences of office politics and discrimination in the allocation of rewards, most respondents reported having robust relationships with their colleagues. The opportunities to interact with people from diverse sociocultural backgrounds in the course of their jobs were believed to have strengthened their interpersonal relationships and networking skills, which remained useful even after quitting formal wage employment. Other aspects of work quality considered valuable by the respondents included the discipline associated with time management practices, diligence and acquisition of administrative and organisational skills. In addition, the opportunity offered by formal wage employment to access soft loans and salary advance during financial emergencies were also cherished by most respondents. Indeed, qualitative evidence revealed that such loans and salary advances facilitated the establishment of new enterprises or expansion of already existing ones. This is particularly important given the challenges of accessing enterprise financing in developing countries, unlike in developed countries. As reported in chapter six, these formal employment gains were believed to have contributed immensely to their performances as self-employed persons, particularly in terms of nurturing their enterprises to

maturity before quitting paid employment. This strategy also helped to diminish the risks and uncertainties associated with enterprise start-ups. Finally, many respondents reminisced the prestige and respect that came with being employees of reputable formal enterprises, particularly those engaged in hands-on technical services due to the opportunities it opened for them as self-employed persons.

Chapter six was aimed at extending the analytical frontiers of the voluntary exit perspective associated with scholars like Maloney (2004) and Perry et al. (2007) who reported that voluntary exit from formal wage employment is often rewarded with improvements in workers' well-being. This study indeed found a positive correlation between voluntary transition and improved well-being of the self-employed. However, the finding that earnings increased for 75 percent of the respondents, but declined for 25 percent of them highlights the need to be more circumspect about the potential returns to voluntary transition from formal wage employment to informal self-employment. The difference in earnings notwithstanding, almost all the respondents reported improvements in multidimensional well-being, including educational attainments, autonomy, as well as improved family and social relationships due to the more flexible work schedules offered by informal self-employment. Other contributors to the well-being of the self-employed were the satisfaction and feelings of fulfilment derived from the goodwill associated with self-employment and being largely in control of one's pace of socioeconomic mobility through personal efforts, knowledge, skills and creativity.

The chapter also revealed that voluntary transition from formal wage employment to informal self-employment may not yield appreciable well-being outcomes if not properly timed. Indeed, respondents who transitioned to informal self-employment before 2010 reported better well-being outcomes than those who entered after 2010. This difference was largely explained by a greater return to the educational attainments of respondents who transitioned before 2010

than those who entered after 2010. Another factor suggested by the author is the fact that respondents who transitioned before 2010 may have reaped positively from the remarkable growth of the Nigerian economy, which averaged 9.8 percent between 2001 and 2008, unlike the less impressive growth performance witnessed between 2009 and 2017 (see Saget & Yao, 2011, p. 75; CBN, 2016; 2017). Moreover, it would be recalled that longer years in informal self-employment statistically raised earnings by ₦101 in Table 6.1. Therefore, respondents who transitioned before 2010 may have gained more industry-specific enterprise stability, as well as human and asset-based capital over the years to cope with the economic slump arising from the 2008 global financial turbulence and the 2016 economic recession compared to the relatively new entrants into self-employment after 2010. These findings indicate that incorporating time-based analyses into studies on the well-being returns to voluntary transition to self-employment may better account for fluctuations in well-being caused by changing social, economic and political contexts (see also Temkin, 2009, p. 150). The findings thus underscore the need for workers contemplating transition from formal wage employment to informal self-employment to be more strategic about its timing and subsequent well-being expectations.

As expected, current formal wage employees were more divided in their perceptions about their well-being compared to self-employed informal workers who voluntarily left formal wage employment between 1990 and 2017. Perhaps this explains why they remained in formal wage employment, although as high as 32 percent of them were engaged in alternative income earning activities in the informal sector to cope with poor earnings. Moreover, it seemed that these alternative income activities were being used as step-wise transition strategies to informal employment, as the experiences of the self-employed reported previously suggest. Nevertheless, the author believes that the numbers of current formal wage workers reporting dissatisfaction with their work quality and well-being across multiple dimensions represent a dent on the

protective security that formal wage employment is often thought to provide.

In view of these findings, chapter six made a number of contributions to the literature. First, contrary to theoretical prediction, voluntary transition from formal wage employment to informal self-employment may not always lead to higher earnings, although overall well-being may improve, as the experiences of 25 percent of the respondents indicate. Second, the chapter demonstrated that the well-being returns to voluntary transition from formal wage employment to informal self-employment is significantly influenced by the educational attainments of the self-employed. However, it seemed that changing macroeconomic contexts also mediated the contributions of education to the overall well-being of the self-employed, giving a premium to those who transitioned before 2010, a period of relative macroeconomic stability in Nigeria. These findings are in accord with some previous studies which report that persistent macroeconomic instability and widespread unemployment account for the increased representation of highly educated workers in Nigeria's informal employment in recent decades, resulting in earnings decline (see Meagher & Yunusa, 1996, pp. 7-8; Treichel, 2010, pp. 84-86).

Third, by highlighting how informal self-employment helps to cushion dissatisfaction with formal wage employment and serves as a testing ground for entrepreneurship, the study provided new evidence on the process and mechanism through which workers' transition from formal wage employment to informal self-employment occur. Specifically, this enriches the literature on moonlighting and formal wage workers' strategies for managing poor work quality-induced vulnerabilities, particularly during periods of macroeconomic instability, as have become common in Nigeria since the 1990s. Fourth, the chapter highlights the limits of using years spent rather than the quality of experiences garnered in formal wage employment to estimate self-employment performance and well-being. Finally, by documenting the experiences of workers who voluntarily transitioned from Nigeria's formal wage employment

to informal self-employment, the chapter provided contradictory evidence against the notion that voluntary transition is an exclusive preserve of more developed countries, as scholars like Kucera and Roncolato (2008, p. 326) and Margolis (2014, p. 8-9) hypothsised.

Chapter seven engaged with the dominant narrative in the literature on voluntary exit that tends to explain women's transition from formal wage employment to informal self-employment as the outcome of a voluntary cost-benefit analysis aimed at maintaining equilibrium between the demands of work and other domains of life, particularly the family (see Budig, 2006a; 2006b; Maloney, 2004; Perry et al., 2007). This assumption in turn suggests that women will necessarily derive greater well-being gains than men by "voluntarily" transitioning from formal wage employment to informal self-employment. However, contrary to theoretical predictions, the chapter found no evidence in support of the hypothesis that women derive better well-being returns than men by "voluntarily" transitioning from formal wage employment to informal self-employment, particularly in terms of income, flexibility in the use of time/work-life balance and opportunities for further studies/training.

Generally, although the transitioning of men and women from formal wage employment to informal self-employment was rewarded with better average earnings, the earnings of male respondents were statistically significantly higher than those of females. Apart from the years spent in informal self-employment, there was no evidence that educational attainments and years spent in formal wage employment by men and women accounted for this difference. The author therefore, suggests that factors related to the different motives driving men's and women's voluntary transition from formal wage employment to informal self-employment may have contributed to the observed differences in well-being outcomes, as previously reported (see Dawson et al., 2009, pp. 13, 21; Georgellis & Wall, 2005, p. 337; Vejsiu, 2011, p. 391). While men were more likely to enter self-employment to enhance their socioeconomic mobility

prospects, women were more likely to be compelled into self-employment as a strategy for coping with family-related (family formation, pregnancy and childcare) and domestic responsibilities as well as stress-related health complications. Consequently, there was often a time lag between when they quit formal wage jobs and eventual transition to self-employment as a result of the circumstances surrounding their exit decision. Most of these women only managed to return to labour market activities after child birth or following improved health conditions.

Moreover, women's decision to transition to self-employment was often premised on the need to foster harmonious family relationships since their earnings from labour market activities were widely believed to be merely supportive of their households' expenditures, while their spouses were seen as the breadwinners. Consequently, the author cautioned against attempts to credulously explain women's transition from formal wage employment to informal-self-employment as a reflection of their autonomous decision without considering the influences of social norms, institutions and the availability and quality of work-life balance infrastructure on their revealed preferences. The fact that women are often at the receiving end of the shortcomings in these aspects in terms of constrained capability to make effective labour market choices gives further credence to this assertion.

8.2 Implications of the Research Findings and Recommendations

The major message that runs through this dissertation is that beyond legal entitlement to employment-linked benefits and resources, we must examine the actual work conditions offered by formal wage employment and the extent to which it provides opportunities for workers to expand the functionings and capabilities that they aspire to achieve through their jobs. Therefore, this dissertation is a call to re-think the universalistic conception of formal wage employment which does not take into consideration that states differ in their institutional

capacities to align the ideal-typical legal entitlement to benefits and resources that it evokes with workers' experiences. In view of this shortcoming, this study makes the case that workers' perceptions and assessments of their work quality be at least added to give a more accurate view of the situation in developing countries. This will shed light on how personal, social and environmental factors interact with expected, realised and foregone functionings and capabilities. It will also reveal the kinds of normative and policy engagements required to achieve desired outcomes. Moreover, the focus on the compensatory potential of resources, such as wages and other fringe benefits in dominant discourses as proxies for good quality work constitute limitations to the utility of current approach. There is therefore, a need to pay greater attention to other valuable dimensions of work quality, such as autonomy, the interaction between work and other domains of life, fulfilment of personal development or agency goals as well as the potential effects of the standardisation of work processes and schedules on individuals and their potentialities.

The study also highlights the shortcomings of standardised and static conceptions of decent or good quality work that are insensitive to changing workers' circumstances (such as life-cycle positionings), sociocultural norms and institutional peculiarities that may influence the value attached to various dimensions of work quality (see also Wiley, 1997, p. 278; Nilsson et al., 2016, p. 11). Indeed, studies exploring the job outcomes that formal wage workers value and the level of importance they attach to the attainment or non-attainment of particular outcomes across various life-cycles are highly required to bridge this gap. For example, the standardisation of working time and schedules may generate different capabilities for workers encumbered by family, care and domestic responsibilities and those unencumbered by these responsibilities (Drobnic et al., 2010, p. 207; Robeyns, 2008, p. 88). This is particularly so in societies like Nigeria which tend to place a higher premium on the success of women in non-

market domains amid deficient institutional and infrastructural support. If indeed, women prioritise non-market work over market work, how do we quantify the benefits they derive from that preference and at what opportunity cost do they choose non-market work over market work? Therefore, as discussed in chapter seven, the contentious nature of women's "voluntary" transition from formal wage employment to informal employment highlights the need for greater probing of the normative and institutional contexts under which women make labour market engagement decisions.

Furthermore, while the dissertation complements the burgeoning literature on the prevalence of moonlighting in the labour market of developing countries, it also raises some salient questions about the extent to which formal wage workers' engagements in these alternative income earning activities help to cushion or exacerbate dissatisfaction with their work quality. Are workers driven into these alternative income earning activities by monetary or non-monetary considerations or both? At what cost to their employers in terms of time, productivity and work commitment as well as workers' themselves and their significant others? How does gender intersect the responses to these questions? These are perhaps avenues for future research. Similarly, contrary to theoretical predictions, formal wage employment has become a transit point for an increasing number of highly educated Nigerian workers. This indicates that the job commitment and retention of highly educated workers in formal wage jobs does not necessarily depend on the initial glamour of legal entitlement to benefits and resources contained in their employment contracts, but most importantly, the extent to which their aspirations for decent work and socioeconomic mobility are realised or so perceived (see also D'Ambrosio et al., 2018; Smart & Chamberlain, 2017; Wiley, 1997). This highlights the need for a dynamic rather than a static view of labour market preferences in response to changes in workers' circumstances as well as the socioeconomic, institutional, and normative contexts.

Therefore, understanding the circumstances under which workers carry out their jobs and the relationships between their aspirations and the level of institutional and social support at their disposal are fundamental to the conception of good work quality that sustainably meets their motivational needs. Conversely, the persistent crave for formal wage employment in developing countries despite its inherent contradictions and the socioeconomic mobility prospects offered by informal self-employment remains a puzzle that needs to be unraveled.

The findings reported in this study also have implications for the decent work agenda of the SDGs, the ILO and the world bank. First, because one strategy that has been advocated for alleviating the plight of vulnerable workers is to encourage them to transition to formality (see Chen, 2012, p. 15; ILO, 2014c, pp. 10, 35). However, transitioning to formality or expanding formal wage employment to absorb more workers who are currently employed informally and are presumed to be disproportionately vulnerable does not tell us much about the conditions under which workers already in formal wage employment work and the effects of such conditions on their socioeconomic well-being. Moreover, beyond state's enforcement capacity, informal workers' propensity to voluntarily embrace formalisation is most likely to be influenced by how they perceive the quality of life of those already in formal wage employment in relation to theirs, irrespective of whatever the promise of formal wage employment might be in principle. Recall that it is the human development gains associated with formal wage employment, particularly since the 20th century that made it perhaps the most sought-after employment type by workers, including those previously in informal employment (see World Bank, 2012; UNDP, 2015). Thus, policies that focus solely on expanding formal wage employment in developing countries without addressing quality of work challenges by strengthening the institutional and regulatory capacity of the state to enforce relevant decent work-supportive legislations run the risk of being ineffective.

Finally, as highlighted throughout this dissertation, it is important to understand that the fulfilment of the legal requirements for decent work, as enshrined in the ILO's four pillars notwithstanding, the work quality and well-being experiences of workers often rest on relative macroeconomic stability, particularly inflation control. This is particularly important for developing countries like Nigeria that depend on primary products for the sustenance of employment-linked benefits amid intermittent volatility in global prices of such products and the inflation it stimulates.

In view of the above, a number of policy interventions to increase the attractiveness of Nigeria's formal wage employment are suggested. First, economic insecurity arising from poor and irregular earnings requires multifarious interventions, particularly periodic review of workers' salaries/wages in line with inflationary trends to bolster their purchasing powers. It also entails strengthening the state's enforcement capacity to ensure compliance with legislations on salaries/wages and other benefits that come with formal wage employment, especially in state-owned and private enterprises. In particular, promoting accountability, transparency and effective delivery of formal employment-linked social protection, such as pensions and healthcare delivery (NHIS) services will help to build workers' confidence in formal employment-linked social protection. Similarly, providing incentives such as tax breaks to private enterprises that are more vulnerable to Nigeria's persistent macroeconomic instability in return for the sustenance of workers' employment-linked benefits could also be considered.

While the study highlighted the discriminatory practices of some private enterprises that require intervention, the state must also purge itself of similar practices by strengthening its regulatory functions. Thus, there is a need for formal enterprises to promote fairness, equity and justice in their human resource practices. Performance should form the basis of rewards and promotions rather than subjective considerations, which do not encourage the retention of

workers with exceptional qualities. Closely related to the above, periodic assessments of the discriminatory and gender-specific experiences of workers, particularly women, with a view to developing more stringent measures to address same would help to curtail these practices. The author also suggests that employers should consider adopting discretionary policies in job assignments and work schedules for pregnant women, single parents, nursing mothers and workers in similar circumstances to enable them seamlessly combine the challenges of work and other aspects of life. This will probably reduce the numbers of women quitting formal wage employment due to deployment to distant locations and assignment to risky schedules. Provision of work-family supportive and stress relieving services, such as transport subsidies and establishing child care facilities close to work places would also help in this regard.

It is also important to emphasise that irrespective of the glamour of formal wage employment, some workers may still prefer self-employment for various reasons. Moreover, as shown in this study, the returns to educational attainments could decline in the absence of corresponding formal wage jobs since many workers may opt for jobs below their qualifications to get a foothold on the few available ones. This could raise dissatisfaction among this category of workers, compelling them to seek alternative socioeconomic mobility prospects in informal employment. Moreover, this study showed that benefits and resources are not all workers care about in work, as they also attach importance to non-economic dimensions of work. It remains doubtful whether workers' desire for these non-economic dimensions of work, as originally conceived by Karl Marx and others could be effectively achieved in formal wage jobs without threatening the hierarchical structure and profitability of formal organisations. However, regardless of the motivation, the increased transition of workers with high human capital endowments to the informal labour markets of developing countries may raise average productivity in the sector if appropriate enterprise-supportive interventions are tailored to meet

their needs. Indeed, the increased representation of workers with comparable level of education as those in formal employment in the informal labour markets of developing countries underscores the need for a more differentiated view of their demographics and policy engagements. Sadly, for many developing countries, discussions are often centred on how to bring these budding enterprises into the tax net of the state rather than finding a balance between the development needs of the state and the well-being of these enterprises and their owners. Therefore, policies geared towards improving enterprise productivity such as appropriate business development services, particularly enterprise financing and linkage with global markets may better meet the needs of these workers than those premised on the dominant narrative of lowly educated workers in need of better education to facilitate their transition to formal wage jobs (see Danquah et al. 2019, p. 20; Natarajan et al. 2020, p. 27; Temkin, 2009, p. 151). Indeed, the findings that longer years in informal self-employment rather than formal wage employment reported in chapter six suggests that enterprise-specific trainings/vocational skills upgrade rather than general education may be more relevant to this category of workers.

Similarly, incidents of multiple taxation and the challenges of road and power infrastructure that are often cited as hindrances to enterprise profitability in Nigeria should merit the attention of policy makers. Finally, given the prevalent distrust in formal wage employment-linked social protection, the quest to extend state-managed health insurance and pension schemes to informal workers may be viewed with suspicion, particularly by workers whose direct experiences cast doubts on the effectiveness of such schemes. Therefore, policy makers in developing countries must understand how the workings of employment and labour regulatory institutions affect public attitudes and behaviours towards the choice of labour market sectors to enlist in and kinds of social protection to undertake, especially in view of the pervasiveness and relative confidence in informal social protection mechanisms in these countries.

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APPENDICES

Appendix 1: Letter of Introduction and Request to Participate in a Research

Department of International Cooperation Studies (DICOS),
Graduate School of International Development Studies (GSID),
Nagoya University, Japan.
19th June, 2017.

Dear Madam/Sir,

Kind Request to Participate in an Academic Research

I am currently undertaking a research on ***voluntary transition from formal to informal employment in Nigeria*** as part of my Doctoral studies graduation requirements at the Graduate School of International Development (GSID), Nagoya University, Japan.

In view of the above, this questionnaire/interview guide is designed to enable me obtain relevant data on the above-mentioned topic. Your peculiar experience with transitioning voluntarily from formal to informal employment makes you eligible to participate in this research.

Consequently, we will be glad to have you respond as honestly as possible to the questions contained in this document. Please be assured that there are no right or wrong answers and that all responses shall be treated with utmost confidentiality and used solely for academic and policy advisory purposes only.

Thank you for your anticipated understanding and cooperation.

Yours sincerely,

Richard Eke Imade
richard.imade@yahoo.com

Appendix 2: Survey Questionnaire for Workers Who Voluntarily Transitioned from Formal Wage Employment to Informal Self-employment

Date …… Interview commenced…… Interview completed……..
Interviewer`s name……Interview edited by……...
Respondent`s name……..Respondent`s contact phone number…….

Section one: Socio-demographic characteristics

Sex	**Code**	**Household size**	**Code**
Male	1	Single person household	1
Female	2	Family household (2 persons)	2
		Family household (3-4 Persons)	3
Age Group		Family household (5-6 Persons)	4
Below 20	1	Family household (7 and above)	5
21-30	2		
31-40	3	**Number of children and ages**	
41-50	4	One ( )	1
51-60	5	Two ( )	2
Above 60	6	Three ( )	3
		Four ( )	4
Respondent`s Marital Status		Five ( )	5
Married	1	6 and above ( )	6
Single	2		
Widowed	3	**Spouse`s Employment Type**	
Divorced	4	Public employee (State)	1
Separated	5	Public employee (Federal)	2
		Private	3
Respondent`s Education completed		Self-employed (specific……)	4
None	1		
Primary sc completed	2	**Respondent`s Business Location**	
Junior Secondary s completed	3	Apapa	1
Senior Secondary completed	4	Ikeja	2
Diploma/OND/NC completed	5	Ilupeju	3
B.Sc/B.A/HND con	6	Lagos Island Business District	4
PGD/Masters/PhD completed	7		
		Location of Respondent`s Residence	
Sector of Employment		Please write in…….	
Private	1		
Public (State)	2	**Respondent`s Kind of business**	

Public (Federal)	3	Manufacturing (specific…)	1
		Wholesale trading (specific…)	2
Years in employment		Retail Trading (specific…)	3
6months-2 years	1	Training/Consultancy (specific…)	4
3-5 years	2	Equipment Repair (specific…)	5
6-10 years	3	Hospitality (specific…)	6
11-15 years	4	Agriculture (Crops) (specific…)	7
16-20 years	5	Agriculture (Animals) (specific…)	8
Over 20 years	6	Others (specific…)	9

Section two: Formal Employment Experience

Q1. How long did you work in formal employment? **Interviewer NOTE: Please give specific details (e.g 2000-2016= 16 years)**

Q2. Could you tell me the name and location of your previous employer? **Interviewer NOTE: The last formal employment before transitioning to self-employment**

Q3. Which of these factors influenced you to work in formal employment? **Interviewer NOTE: Multiple codes possible**

1 Expectation of better salary/wages

2. Expectation of regular payment of salary/wages

3 The prospect of being recognized/prestige

4 The prospect of accessing old age pensions

5 The prospect of accessing health insurance

6 The prospect of enjoying maternity leave

7 Study/training leave opportunities

8 Better work-life (household and leisure activities) balance opportunity

9 Higher mobility/promotion prospects

10 The need for group/labour union or association membership

11 Access to employment-based schooling opportunities for my children

12 Others (please specify……..)

Q4. What was your highest academic qualification/training at the point of entering formal employment? **Interviewer NOTE: Single code only**

None	1
Primary school completed	2
Junior Secondary school completed	3
Senior Secondary school completed	4
Diploma/OND/NCE completed	5
B.Sc/B.A/HND completed	6
PGD/Masters/PhD completed	7

Q5. For which of these services did you receive assistance from friends, family members and/or neighbours while in formal employment? **Interviewer NOTE: Multiple codes possible**

Child care assistance	1
Assistance with caring for aged/sick parents	2
Unemployment assistance	3
Domestic chores	4
Children`s transit to and from school	5
Assistance with take home office work	6
Others (Please specify……)	7
None	8

Q6. What was your average monthly wage/salary while in formal employment?

Q7. How will you describe your level of satisfaction with the monthly wages/salary received while in formal employment? **Interviewer NOTE: Single code only**

Not at all Satisfactory	1
Not Satisfactory	2
Satisfactory	3
Very Satisfactory	4

Q8. What was your average monthly savings from the wages/salary earned while in formal employment?

Q9. How will you describe your level of satisfaction with your monthly savings from the wages/salary earned while in formal employment? **Interviewer NOTE: Single code only**

Not very Satisfactory	1
Not Satisfactory	2
Satisfactory	3
Very Satisfactory	4

Q10. Which of these employment-based benefits were offered by your formal employment? **Interviewer NOTE: Multiple codes possible**

Pensions	1
Child care facilities	2
Health insurance Coverage	3
Housing allowance/Mortgage finance	4
Child school expenses	5
Vehicle loan/finance	6
Training/study leave opportunities	7
Sick leave	8
Maternity leave	9

Others (Please specify)	10

Q11. Which of these employment-based benefits did you receive or access while in formal employment? **Interviewer NOTE: Multiple codes possible**

Pensions	1
Child care facilities	2
Health insurance	3
Housing allowance	4
Child school expenses	5
Vehicle loan/finance	6
Training/study leave opportunities	7
Sick leave	8
Maternity leave	9
Others (Please specify)	10

Q12. Why were you not able to receive or access …? **Interviewer NOTE: Ask for all the benefits that existed, but could not be accessed by respondents while in formal employment**

Benefits	**Reasons for not receiving or accessing benefits**
Pensions	
Child care facilities	
Health insurance	
Housing allowance	
Child school expenses	
Vehicle loan/finance	
Training/study leave opportunities	
Sick leave	
Maternity leave	
Others (Please specify)	

Q13. How will you describe your well-being while in formal employment based on the following indicators? **Interviewer NOTE: Please tick (√) appropriate single codes only across each of the well-being indicators below**

Well-being indicators	**Not at all Satisfactory**	**Not Satisfactory**	**Satisfactory**	**Very Satisfactory**
Work-life balance/Flexibility in the use of time				
Ability to take personal initiatives				
Status mobility/enhancement opportunity				
Savings				
Income				
Participation in social and cultural activities				
Assets ownership				

Coping with child care				
Training/further study				
Choice of neighborhood/residence/housing				
Household consumption				
Protection from vulnerabilities/risks/ management of risk				
Others (Please specify.....)				

Q14. How did you cope with financial emergencies while in formal employment?

Q15. When did you leave formal employment? **Interviewer NOTE: Probe for actual year and month (e.g December, 2010)**

Q16. What was your highest academic qualification/training at the time of leaving formal employment?

None	1
Primary school completed	2
Junior Secondary school completed	3
Senior Secondary school completed	4
Diploma/OND/NCE completed	5
B.Sc/B.A/HND completed	6
PGD/Masters/PhD completed	7

Q17. Which of the followings appropriately describe your reason for leaving formal employment? **Interviewer NOTE: Probe extensively for others**

Inadequate salary/wages	1
Irregularity of salary/wages payment	2
Poor reward system/non-recognition of performance	3
Uncertainty of old age pensions	4
Absence of health insurance	5
Non-recognition/limited access to maternity leave	6
Absence of study/training leave opportunities	7
Time inflexibility/Inadequate time to cater for family responsibilities	8
Low status mobility/promotion prospects	9
Inequality in access to work-place opportunities	10
Distance from my house is too far	11
Others (please specify……..)	12

Q18. What is the major reason why you left/resigned from formal employment? **Interviewer NOTE: Single Code only**

Inadequate salary/wages	1
Irregularity of salary/wages payment	2
Poor reward system/non-recognition of performance	3
Uncertainty of old age pensions	4
Absence of health insurance	5
Non-recognition/limited access to maternity leave	6
Absence of study/training leave opportunities	7
Time inflexibility/Inadequate time to cater for family responsibilities	8

Low status mobility/promotion prospects	9
Inequality in access to work-place opportunities	10
Distance from my house is too far	11
Others (please specify……..)	12

Q19. What regrets do you have leaving formal employment? **Interviewer NOTE: Probe extensively**

Section Three: Self-employment Experience

Q20. How long have you been in self-employment? **Interviewer NOTE: Single code only**

6months - 2 years	1
3-5 years	2
6-10 years	3
11-15 years	4
16-20 years	5
Over 20 years	6

Q21. What is your average monthly income now that you are self-employed?

Q22. How will you describe your level of satisfaction with your monthly income as a self-employed person? **Interviewer NOTE: Single code only**

Not very Satisfactory	1
Not Satisfactory	2
Satisfactory	3
Very Satisfactory	4

Q23. What is your average monthly savings now that you are self-employed?

Q24. How will you describe your level of satisfaction with your monthly savings as a self-employed person? **Interviewer NOTE: Single code only**

Not very Satisfactory	1
Not Satisfactory	2
Satisfactory	3
Very Satisfactory	4

Q25. What kinds of support do you receive to cope with the following now that you are self-employed? **Interviewer NOTE: Probe for each of the support services (1-8) listed below**

Support Services	**Specific details of kinds of support received**
Old age support 1	
Child care 2	
Health care expenses 3	
Housing expenses 4	

Child school expenses	5	
Vehicle loan/finance	6	
Training/further study	7	
Others (Please specify)	8	

Q26. Would you say your well-being in terms of the following has improved better now than when you were in formal employment? **Interviewer NOTE: please tick (√) as appropriate**

Well-being indicators	**Yes**	**Unchanged**	**No**
Income			
Work-life balance/Flexibility in the use of time			
Ability to take personal initiatives			
Status mobility/enhancement opportunity			
Savings			
Participation in social and cultural activities			
Assets ownership			
Coping with child care			
Training/further study			
Choice of neighborhood/residence/housing			
Household consumption			
Protection from vulnerabilities & management of risk			
Others (Please specify.....)			

Q27. Generally speaking, taking income and other benefits together, how will you describe your well-being now that you are self-employed? **Interviewer NOTE: Single code only**

Not very Satisfactory	1
Not Satisfactory	2
Satisfactory	3
Very Satisfactory	4

Q28. In the absence of formal employment-based pensions, how do you plan for old age with self-employment? **Interviewer NOTE: probe if respondent qualifies for & still earns formal employment-based pensions and then ask for self-employment plans**

Q29. In the absence of formal employment-based health insurance, how do you cope with health care costs? **Interviewer NOTE: probe if respondent previously had access to formal employment-based health insurance**

Q30. Overall, which sector of employment (formal or self-employed) enhanced your well-being more in terms of the following? **Interviewer NOTE: please tick (√) as appropriate**

Well-being Indicators	**Kinds of Employment**	
	Formal	Self-employment

Income		
Work-life balance/Flexibility in the use of time		
Ability to take personal initiatives		
Status mobility/enhancement opportunity		
Savings		
Participation in social and cultural activities		
Assets ownership		
Coping with child care		
Training/further studies		
Choice of neighborhood/residence/housing		
Household consumption		
Management/coping of emergencies (such as sickness, natural disaster, etc)		
Others (Please specify……..)		

Q31. What would make you consider returning to formal employment?

Thank you very much for your time!

Appendix 3: Interview Guide for Workers Who Voluntarily Transitioned from Formal Wage Employment to Informal Self-employment

Section One: Socio-Demographic Characteristics

Sex	**Code**	**Household size**	**Code**
Male	1	Single person household	1
Female	2	Family household (2 persons)	2
		Family household (3-4 Persons)	3
Age Group		Family household (5-6 Persons)	4
Below 20	1	Family household (7 and above)	5
21-30	2		
31-40	3	**Number of children and ages**	
41-50	4	One ( )	1
51-60	5	Two ( )	2
Above 60	6	Three ( )	3
		Four ( )	4
Respondent`s Marital Status		Five ( )	5
Married	1	6 and above ( )	6
Single	2		
Widowed	3	**Spouse`s Employment Type**	
Divorced	4	Public employee (State)	1
Separated	5	Public employee (Federal)	2
		Private	3
Respondent`s Education completed		Self-employed (specific……)	4
None	1		
Primary sc completed	2	**Respondent`s Business Location**	
Junior Secondary s completed	3	Apapa	1
Senior Secondary completed	4	Ikeja	2
Diploma/OND/NCE completed	5	Ilupeju	3
B.Sc/B.A/HND comp	6	Lagos Island Business District	4
PGD/Masters/PhD co	7		
		Location of Respondent`s Residence	
Sector of Employment		Please write in……..	
Private	1		
Public (State)	2	**Respondent`s Kind of business**	
Public (Federal)	3	Manufacturing (specific…)	1
		Wholesale trading (specific…)	2
Years in formal emp		Retail Trading (specific…)	3
6months-2 years	1	Training/Consultancy (specific…)	4
3-5 years	2	Equipment Repair (specific…)	5
6-10 years	3	Hospitality (specific…)	6
11-15 years	4	Agriculture (Crops) (specific…)	7

16-20 years	5	Agriculture (Animals) (specific…)	8
Over 20 years	6	Others (specific…)	9

Begin with a brief introduction

Section Two: Formal Employment Experience

Q1. How long did you work in the formal sector?
Q2. Which organisation did you previously work for?
Q3. Was this your first ever formal employment?
Q4. **If no to Q3,** where did you work before joining the organisation?
Interviewer NOTE: Probe for previous informal and formal employment experiences
Q5. What influenced you to work in the organization **mentioned at Q2**?
Q6. What kinds of employment-based benefits were offered by your previous organization **(at Q2)?**

Interviewer NOTE: Probe for:
Pensions
Child care facilities
Health insurance Coverage
Housing allowance/Mortgage finance
Child school expenses
Vehicle loan/finance
Training/study leave opportunities
Sick leave
Maternity leave
Others (Please specify)

Q7. Which of the benefits did you receive?
Q8. Why did you not receive…?
Q9. What was your average monthly salary when you were in formal employment?
Q10. What kind of informal assistance/support did you receive to cope with the pressure of formal employment? **Interviewer NOTE: Probe for:**

Child care assistance
Transit of child between school and home
Assistance with domestic chores,
Business Capital/Financial assistance
Unemployment assistance
Domestic chores
Others (Please specify)
None

Q11. How did you cope with emergency (ill-health of self, children or other family members; tuition fees for children; natural or social disasters etc) while in formal employment?
Q12. What do you particularly like about formal employment?
Q13. What do you dislike about formal employment?
Q14. When did you leave formal employment? **Interviewer NOTE: Only the last organization**
Q15. What was your last position before leaving formal employment?
Q16. Why did you leave formal employment?
Q17. What kind of job was your spouse doing while you were still in formal employment?
Q18. Generally speaking, how would you describe your experience in formal employment?
Q19. What did you worry about most when you were in formal employment?
Q20. Do you have any regret leaving formal employment?

Section Three: Self-employment Experience

Q21. How long have you been self-employed?
Q22. How did you move from formal employment to self-employment?
Q23. Why do you prefer self-employment to other kinds of employment?
Q24. What kind of job is your spouse doing now?
Q25. What do you particularly like about self-employment?
Q26. What do you dislike about self-employment?
Q27. What kind of informal assistance/support do you receive now to cope with the pressure of self-employment?
Q28. What is your average monthly income now that you are in self-employment?
Q29. How do you cope with emergency (ill-health of self, children or other family members, tuition fees for children, natural or social disasters etc) now that you are self-employed?
Q30. As a self-employed person without the prospects of old age pension, how do you plan to sustain your income and welfare during old age? How reliable do you think this plan is?
Q31. As a self-employed person without access to the National Health Insurance Scheme (NHIS), how do you and family cope with health care costs? How reliable is this coping strategy?
Q32. What do you worry about most now that you are self-employed?
Q33. Overall, would you say you are better off being self-employed than when formally employed based on…? **Probing guide for assessing well-being**

Income…Why?
Work-life balance/Flexibility in the use of time… Why?
Ability to take personal initiatives… Why?
Status mobility/enhancement opportunity… Why?
Savings… Why?
Participation in social and cultural activities… Why?
Assets ownership… Why?
Coping with child care… Why?
Training/further study… Why?
Choice of neighborhood/residence/housing… Why?
Household consumption… Why?
Protection from vulnerabilities/risks & management of risk… Why?
Old age income and welfare security… Why?

Q34. What will make you consider going back to formal employment?

Thank you very much for your time!

Appendix 4: Survey Questionnaire for Workers Currently in Formal Wage Employment

Date ……Interviewer`s name……
Respondent`s name……..Respondent`s contact phone number……..

Section one: Socio-demographic characteristics

A. Gender	**Code**	**F. Employment Sector**	**Code**
Male	1	Private	1
Female	2	Public (State)	2
		Public (Federal)	3
B. Age Group			
Below 20	1	**G. Years in Formal Employment**	
21-30	2	3-5 years	1
31-40	3	6-10 years	2
41-50	4	11-15 years	3
51-60	5	16-20 years	4
		Over 20 years	5
C. Respondent`s Marital Status			
Married	1	**H. Respondent`s Education Completed**	
Single	2	None (0)	1
Widowed	3	Primary school completed (6)	2
Divorced	4	Junior Secondary school completed (9)	3
Separated	5	Senior Secondary school completed (12)	4
		Diploma/OND/NCE completed (14))	5
D. Household Size		B.Sc/B.A/HND completed (16)	6
Single person household	1	PGD/Masters/PhD completed (18)	7
Family household (2 persons)	2		
Family household (3-4 Persons)	3	**I. Employment Sector of Spouse**	**Code**
Family household (5-6 Persons)	4	Public employee (State)	1
Family household (7 and above)	5	Public employee (Federal)	2
		Private	3
E. Number of Children and Ages		Self-employed (specific……)	4
One ( )	1		
Two ( )	2		
Three ( )	3		
Four ( )	4		
Five (	5		
6 and above ( )	6		

Section two: Formal Employment Experience

Q1. When were you first employed in formal employment? **Interviewer NOTE: Please give specific details (e.g January 2007)**

Q2. From which sector did you begin your working career?

Formal sector	1
Informal Sector (self-employment)	2
Informal Sector (paid employee)	3
Informal Sector (family business)	4

Q3. Could you kindly tell me the name of your current employer, office location and position/grade level within the organization?

Employer`s Name	
Office Location	
Respondent`s Position/Grade level	

Q4. What was your highest academic qualification/training at the point of entering formal employment? **Interviewer NOTE: Single code only**

None	1
Primary school completed	2
Junior Secondary school completed	3
Senior Secondary school completed	4
Diploma/OND/NCE completed	5
B.Sc/B.A/HND completed	6
PGD/Masters/PhD completed	7

Q5. Which of these employment-based benefits does your employer provide? **Interviewer NOTE: Multiple codes possible, but PLEASE DISCONTINUE if no pension or/and health insurance/healthcare services is/are mentioned.**

Pensions	**1**
Child/day care facilities	2
Health insurance coverage (NHIS)/Healthcare services	**3**
Housing allowance/Mortgage finance	4
Child school expenses	5
Vehicle loan/finance	6
Training/study leave opportunities	7
Staff bus/Transport support to and from work	8
Sick leave	9
Maternity leave	10
Others (Please specify)	11

Q6. In terms of providing opportunities for workers and their family members to achieve a decent standard of living, what is your opinion about the quality of work in Nigeria`s formal wage employment since the last 10 years?

Q7. How important are the following features of work quality to you when looking for a job? **Interviewer NOTE: Please tick (√) appropriate single code only across each of the features of job quality below**.

Features of Work Quality	Not at all important	Not important	Important	Very important
A. Attractive salary/wages				
B. Opportunities for recognition/prestige				
C. Study/training opportunities				
D. Networking opportunities and harmonious relationship with colleagues, clients and service providers				
E. High mobility/promotion prospects/rapid career growth opportunities				
F. Autonomy/ability to take personal initiatives/decisions				
G. Availability of old age pensions				
H. Availability of healthcare services/Health insurance coverage (NHIS)				
I. Flexible work schedule/Work-life (household and leisure activities) balance opportunity				
J. Availability of/support for day care/after school facilities				
K. Housing allowance/Support for house ownership				
L. Protection from discrimination/unfair treatment				
M. The safety of the job				
N. Opportunities for membership of trade, labour or professional unions				
O. Physically demanding jobs				
P. Mentally stimulating jobs				
Q. Availability of staff bus/transport support to and from work.				

Q8. Generally speaking, what do you particularly like about formal wage employment? **Interviewer NOTE: Multiple responses required**

Q9. Generally speaking, what do you particularly dislike about formal wage employment? **Interviewer NOTE: Multiple responses required**

Q10a. Do you feel that people in self-employment have better opportunities to improve their standard of living/well-being and that of their family members than workers in formal wage employment like you? Yes No

Q10b. Why did you say Yes/No?

Q10a. Well-being of the self-employment better?	Q10b. Write in Reasons
Yes	

No	

Q11a. How will you describe the quality of your work based on the following indicators? **Interviewer NOTE: Please tick (√) appropriate single codes only across each of the job quality indicators below.**

Work Quality Indicators 1	Not at all satisfactory	Not satisfactory	Satisfactory	Very Satisfactory
A. Your earnings/salary compared to your level of education, experience and efforts.				
B. The fairness of your earnings/salary compared to workers with the same level of education and experience in your work place.				
C. The fairness of your earnings/salary compared to workers in higher positions in your work place.				
D. The fairness of your earnings/salary compared to those of political office holders (Governors, SSAs, Legislators etc)				
E. The earnings/salary compared to your household consumption needs.				
F. The earnings/salary compared to your children`s education needs.				
G. The earnings/salary compared to your family accommodation/housing needs.				
H. The savings from your monthly earnings/salary compared to your goal of expanding your financial capability.				
I. The level of recognition/prestige derived from your job compared to your expectations.				
J. The quality of healthcare services/Health insurance service delivery (NHIS) attached to your job compared to the quality you expect.				
K. The study leave/training opportunities provided by your employer compared to your needs.				
L. Your promotion/career and social mobility prospects at work compared to your expectations.				
M. The networking opportunities/Harmonious relationship that you have with your colleagues at work.				
N. The level of autonomy/ability to take personal initiatives/decisions at work.				
O. Your ability to fight for improved benefits and decent working conditions through labour union/professional membership activities.				

Q11b. For those not satisfied with healthcare delivery/NHIS **(Q11a_J above), ASK reasons** for dissatisfaction.

Q12a. How will you describe the quality of your work based on the following indicators? **Interviewer NOTE: Please tick (√) appropriate single codes only across each of the job quality indicators below**.

Work Quality Indicators 2	Strongly Disagree	Disagree	Agree	Strongly Agree
P. My work requires too much physical efforts that make me too tired to do other things when I get home.				

Q. My work requires too much thinking/mental/intellectual efforts that make me too tired to do other things when I get home.				
R. My well-being/standard of living would have been better in self-employment.				
S. I worry about receiving the pension attached to my job after retirement.				
T. Commuting (Distance) between my work and house is too stressful				
U. Transportation between work and house consumes a large part of my monthly earnings/salary.				
V. Your background (religious, ethnicity and gender) is more important than your education, experience and efforts for promotion and allocation of rewards and other benefits in my work place.				
W. Your education, experience and efforts are more important than your background (religious, ethnicity and gender) for promotion and allocation of rewards and other benefits in my work place.				
X. My wages/salaries are paid promptly (as at when due without delay).				

Q12b. For those who worry about pension (**Q12a_S above), ASK reasons f**or worrying.

Q12c. For those who feel they would have been better in self-employment **(Q12a_R above), ASK reasons**.

Q13. How will you describe the quality of your work based on the following indicators? **Interviewer NOTE: Please tick (√) appropriate single codes only across each of the job quality indicators below**.

Work Quality Indicators 3	Never	Sometimes	Most times	Always
Y. My tight work schedules make it difficult to create time for other engagements such as family life, domestic responsibilities, leisure at home.				
Z. My tight work schedules make it difficult to create time for other engagements such as socializing: religious activities, parties, leisure etc outside home.				
AA. My employment provides financial support for my children`s education.				
AB. I feel safe from work-related hazards/risks like injury, exposure to chemicals and other harmful substances.				
AC. I have experienced sexual harassment in the course of performing my duties as an employee.				

Q14. Given the widespread complaints about formal employment-linked health care delivery services/national health insurance scheme (NHIS) in Nigeria, how do you and your family members cope with health-related expenses?

Q15. Given the challenges of getting formal employment-linked pensions in Nigeria, how do you plan for old age income security?

Q16a. What is your average monthly wage/salary?	₦
Q16b. What is your average monthly savings from your wages/salary?	₦

Q17.Generally speaking, how do you cope with financial emergencies as a formal wage employee? **NOTE: Probe extensively**

Q18a. Apart from your formal wage job, are you currently engaged in other income earning activities? Yes No

Q18b**. If yes,** what kinds of other income earning activities are you engaged in?

Q19. What do you worry about most concerning your work as a formal wage employee? **Interviewer NOTE: Probe for salary, conflict between work and other aspects of life, discrimination at work**

Q20a. Do you regret working as a formal wage employee instead of being self-employed? Yes No

Q20b. Why did you say Yes/No?

Q20a. Regrets?	**Q20b. Write in Reasons**
Yes	
No	

Q20c. If yes to Q20a above, why are you still in formal wage employment? /Why have you not started your own enterprise/business/What is keeping you in formal employment up until now?

Q21. Under what circumstances would you consider quitting formal wage employment to set up your own company? **Interviewer NOTE: Multiple codes possible**

Inadequate salary/wages	1
Irregularity of salary/wages payment	2
Poor reward system/non-recognition of performance	3
Uncertainty of old age pensions	4
Poor healthcare service delivery/health insurance	5
Absence of study/training opportunities	6

Time inflexibility/Inadequate time to cater to other responsibilities	7
Low status mobility/promotion prospects	8
Inequality in access to work-place opportunities	9
High transport cost/Distance from my house is too far	10
Discrimination/Unfair treatment	11
High stress level due to job demands	12
None of the above	13
Others (please specify……..)	14

Q22a. As a formal wage employee, how would you describe your well-being in the following aspects? **Interviewer NOTE: please tick (√) as appropriate**

Well-being Indicators 1	Never	Sometimes	Most times	Always
A. Work pressure and returning home late attract complaints/quarrels from/with my spouse.				
B. Work pressure and returning home late negatively affects my ability to spend time with my children and other family members.				
C. I feel too tired and stressed out to do any meaningful household chores when I return from work.				

Q22b. As a formal wage employee, how would you describe your well-being in the following aspects? **Interviewer NOTE: please tick (√) as appropriate.**

Well-being Indicators 1	Not at all satisfactory	Not satisfactory	Satisfactory	Very Satisfactory
D. Your ability to provide your household`s food consumption needs with your current earnings/salary.				
E. Your ability to finance your children`s education needs with your current earnings/salary.				
F. Your ability to provide your family`s accommodation/housing needs with your current earnings/salary.				
G. Your ability to save towards your financial independence goal from your current monthly earnings/salary.				
H. Your ability to finance your health/medical expenses and those of your family members from your current earnings/salary when needed.				
I. Your ability to cope with emergency financial needs such as ill-health, payment of accommodation, children`s school fees etc with your earnings/salary.				
J. Your ability to do the things you like to do with money (buying assets, holidays, assisting others) with your current monthly earnings/salary.				
K. Your earnings/salary compared to the job-related stress				
L. Your ability to save towards old age income needs/security from your current earnings/salary.				
M. Your current level of socio-economic positioning/status in your career and society compared to where you expected to be by now.				

N. Your ability to do other things such as spending time with your family, leisure, socializing because of your tight schedules and work demands.				
O. Your ability to participate in social and cultural activities that other people usually engage in such as wedding, funerals, parties etc due to your tight schedules and work demands.				
P. Your ability to combine work, child care and other domestic responsibilities due to your tight schedules and work demands.				

Thank you very much for your time!

Appendix 5: Sociodemographic Characteristics of In-depth Interview Respondents

Resp. No.	Age Groups	Sector of previous employment	Kinds of enterprises engaged in	Gender	Education	Marital status
1	31-40	Public	Private Creche, bead, soap and detergent making	Female	B.Sc	Married
2	31-40	Private	Business Centre and computer training	Male	Snr.Sec.	Married
3	21-30	Private	Hair Dressing Salon	Female	B.Sc.	Married
4	60+	Private	Mechanical Engineering/Construction	Male	Snr.Sec.	Married
5	51-60	Private	Private School proprietor	Female	B.Sc.	Married
6	31-40	Public	Car Wash and mobile boutique	Male	OND	Married
7	31-40	Private	Distance learning Centre/Lecture Proprietor	Male	Postgraduate	Married
8	51-60	Public	Real Estate Agent/Restaurant	Male	Snr.Sec.	Married
9	41-50	Public	Private School proprietor	Male	Postgraduate	Married
10	21-30	Public	Beauty Salon and sales of accessories/Mobile and online sales	Female	B.Sc	Married
11	51-60	Private	Animal Farming (Piggery) and Acting	Male	Postgraduate	Married
12	51-60	Private	Telecom Infrastructure installations and repairs	Male	Postgraduate	Married
13	41-50	Private	Acting and film production and farming	Male	B.Sc	Married
14	21-30	Private	Private courier/logistics services	Male	HND	Single
15	60+	Private	Retailing of groceries	Female	Snr.Sec.	Married
16	41-50	Private	Catering services, online marketing of own books and others, business centre	Male	Postgraduate	Married
17	51-60	Public	Retailing of clothes and jewelries	Female	Postgraduate	Married
18	31-40	Private	Fashion Designer/Tailoring	Female	B.Sc	Married
19	60+	Private	Mattress making and building/construction consultant	Male	HND	Married
20	21-30	Private	Retail Grocery Store	Female	B.Sc	Married
21	31-40	Private	Architectural design products/beddings	Male	B.Sc	Married
22	60+	Public	Private auditing and grocery shop/food itemes	Male	B.Sc	Married
23	31-40	Private	Business Centre, computer training and Internet café	Female	NCE	Married
24	31-40	Public	Industrial Cleaning Services	Male	B.Sc	Single
25	41-50	Private	Car Hiring Services/Cab Operator	Male	B.Sc	Married
26	31-40	Private	Car Hiring Services/Cab Operator	Male	Snr.Sec.	Married
27	51-60	Public	Private School proprietor	Male	Postgraduate	Married
28	51-60	Public	Retail Grocery Store	Female	B.Sc	Married
29	31-40	Public	Private DJ and music recording company	Male	B.Sc	Married
30	51-60	Private	Laundry and dry-cleaning services	Male	Snr.Sec.	Married
31	41-50	Private	Safety training consultant/Business Centre	Male	Postgraduate	Married
32	41-50	Public	Private pharmacy shop	Female	OND	Married
33	31-40	Private	Real Estate Agent	Male	HND	Married
34	41-50	Private	Car Hiring Services/Cab Operator	Male	Snr.Sec.	Married
35	51-60	Public	Real Estate (Properties) Management	Male	Snr.Sec.	Married
36	31-40	Private	Sales of electrical and electronic appliances	Female	B.Sc	Married
37	31-40	Public	Retailing of beauty goods	Female	B.Sc	Married
38	41-50	Public	Retail trading (snacks and drinks)	Female	Snr.Sec.	Married
39	31-40	Private	Private catering services	Female	Snr.Sec.	Married
40	31-40	Private	Laundry and dry-cleaning services	Male	B.Sc	Married
41	31-40	Private	Catering services/Restaurant	Female	B.Sc	Single
42	31-40	Public	Wholesale Boutique	Female	B.Sc	Married
43	60+	Public	Retail trading (Grocery-food items)	Female	Snr.Sec.	Married
44	41-50	Public	Wholesaling furniture	Female	B.Sc	Married
45	51-60	Private	Private Boutique (sales of clothes, shoes etc)	Male	Postgraduate	Married
46	31-40	Public	Poultry Farming	Male	OND	Married
47	51-60	Private	Boutique	Male	Snr.Sec.	Married

48	31-40	Public	Graphic Artist	Male	B.Sc	Married
49	31-40	Private	Retail Trading (Stationaries/ Art Works)	Male	B.Arch.	Married
50	41-50	Public	Online Marketing/Promoter	Male	B.Sc	Married
51	51-60	Public	Printing, book publishing and conferences	Male	B.Sc	Married
52	41-50	Public	Retail Trading (Clothing)/Boutique	Female	B.Sc	Married
53	60+	Public	Retail trading (Grocery-food items)	Female	Snr.Sec.	Married
54	51-60	Public	Retail Grocery Store/Business Centre	Male	Snr.Sec.	Married
55	31-40	Public	Retail trading (Grocery-food items)	Female	B.Sc	Married
56	51-60	Private	Printing Company and Painting	Male	OND	Married
57	41-50	Public	Catering services/Restaurant	Male	Snr.Sec.	Married
58	60+	Public	Repairs, Installations and sales of Electrical Appliances	Male	OND	Married
59	31-40	Private	Private pharmacy shop	Male	Snr.Sec.	Married
60	51-60	Private	Sales of Building Materials	Male	Postgraduate	Married
61	31-40	Private	Graphic Artist and Private Ticketing Consultant	Female	B.Sc	Married
62	31-40	Private	Private catering services	Female	B.Sc	Married
63	41-50	Private	Retail Grocery Store	Female	OND	Married
64	21-30	Private	Retail Grocery Store (Cosmetics and Provisions)	Female	Snr.Sec.	Married
65	41-50	Private	Kerosene wholesale and retailing	Female	Postgraduate	Married
66	31-40	Private	Sales of Assorted Wines (Drinks)	Female	B.Sc	Married
67	31-40	Private	Retail Grocery Store	Female	B.Sc	Married
68	31-40	Private	Retail Grocery Store	Female	B.Sc	Married
69	21-30	Private	Retail Trading (Printing papers and accessories)	Female	B.Sc	Married
70	60+	Public	Real Estate (Properties)	Male	Snr.Sec.	Married
71	41-50	Private	Sales of hospital and laboratory Equipment	Male	MBBS	Married
72	41-50	Public	Retailing of food items/Grocery and fashion design	Male	Snr.Sec.	Married
73	31-40	Private	Catering Services	Female	B.Sc.	Married
74	41-50	Private	Catering Services	Female	Postgraduate	Married
75	31-40	Private	Wholesale & retail Drinks & Beverages	Female	Postgraduate	Married
76	41-50	Private	Sales and repair of Electrical Equipment	Male	OND	Married
77	41-50	Public	Wholesale Trading (Talabia)	Male	OND	Married
78	31-40	Private	Catering Services/Restaurant	Male	Snr.Sec.	Single
79	21-30	Private	Retail Grocery Store	Female	Snr.Sec.	Married
80	21-30	Private	Retail Grocery Store	Female	B.Sc.	Married

Source: Fieldwork, 2017