



## YOUTH MIGRATION, INFORMAL EMPLOYMENT AND URBAN LIVELIHOODS: SOCIOECONOMIC IMPLICATIONS IN IBADAN AND ABEOKUTA METROPOLISES

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### Abstract

Rapid urbanization in Nigeria has intensified youth migration from rural and semi-urban areas into major cities, where the informal economy serves as the primary source of employment. This study examines the socioeconomic implications of youth migration and informal employment on urban livelihoods in Ibadan and Abeokuta metropolises. Adopting a convergent mixed-methods design, data were collected from 400 migrant youths engaged in informal sectors, complemented by key informant interviews with policymakers, urban planners, and community leaders. Quantitative data were analyzed using descriptive and inferential statistics, while qualitative data were thematically analyzed to provide contextual insights. Findings reveal that economic necessity, unemployment, and rural deprivation are the dominant drivers of youth migration, with over 78% of respondents engaged in survivalist informal activities characterized by low income, job insecurity, and lack of social protection. Regression results indicate that informal employment significantly influences income instability ( $\beta = 0.61$ ,  $p < 0.001$ ) and housing vulnerability ( $\beta = 0.54$ ,  $p < 0.001$ ), while limited access to services exacerbates social exclusion. Despite these challenges, migrant youths demonstrate resilience through diversified income strategies, informal networks, and entrepreneurial adaptation. The study concludes that while informal employment provides immediate livelihood opportunities, it perpetuates urban precarity and inequality. It recommends inclusive urban planning, youth-targeted employment policies, and formalization strategies to enhance sustainable urban livelihoods. The study contributes to advancing empirical knowledge on migration–informality nexus and provides policy-relevant insights for urban development in Nigeria and similar contexts.

**Keywords:** Youth migration; Informal employment; Urban livelihoods; Informal economy; Urban poverty; Nigeria; Urbanization; Labour precarity

### 1.0 Introduction

Urbanization has become one of the most defining demographic and socio-economic transformations in the 21st century, particularly in sub-Saharan Africa, where cities are expanding

at unprecedented rates. In Nigeria, this process is largely driven by youth migration from rural and semi-urban areas to urban centres in search of employment, education, and improved living conditions. Empirical evidence indicates that rural–urban migration is strongly influenced by economic opportunities, infrastructural disparities, and declining rural livelihoods, with young people constituting the most mobile segment of the population. This migration pattern has contributed significantly to the rapid growth of cities such as Ibadan and Abeokuta, transforming their labour markets, spatial structures, and socio-economic dynamics.

A defining feature of this urban transition is the expansion of the informal economy, which serves as the primary absorber of migrant labour. Recent estimates suggest that over 90% of Nigeria’s workforce operates within the informal sector, reflecting the limited capacity of the formal economy to generate sufficient employment opportunities. The informal sector encompasses a wide range of activities, including street vending, transport services, domestic work, and artisanal trades, characterized by low entry barriers but also by precarious working conditions, absence of social protection, and income instability. While informal employment provides immediate livelihood opportunities for migrant youth, it often lacks the structural conditions necessary for long-term economic mobility and decent work outcomes.

The relationship between youth migration and informal employment is deeply rooted in structural labour market imbalances and spatial inequalities. Theoretical perspectives such as Harris–Todaro Migration Theory and Labour Market Segmentation Theory explain that migration decisions are influenced not only by actual employment opportunities but also by perceived income differentials and expectations of urban success. However, the inability of urban labour markets to absorb migrants into formal employment leads to their concentration in informal activities, thereby reinforcing cycles of underemployment and economic vulnerability. Studies have shown that the informal sector, while acting as a buffer against unemployment, is characterized by low productivity, limited capital access, and weak institutional regulation, which constrain income growth and social mobility.

In the Nigerian context, the socio-economic implications of this migration–informality nexus are profound. Youth migrants often experience income instability, housing insecurity, and limited access to basic services, including healthcare, education, and sanitation. Rapid urban expansion without corresponding infrastructural development has resulted in the proliferation of informal settlements, increased pressure on public services, and widening urban inequality. Moreover, the absence of social safety nets and labour protections exposes migrant youth to exploitation, hazardous working conditions, and social exclusion. These challenges are further compounded by gender disparities, as young women in the informal sector are more vulnerable to harassment, underpayment, and limited access to economic opportunities.

Despite these challenges, the informal economy also serves as a site of resilience, innovation, and social adaptation. Migrant youth often rely on informal networks, peer support systems, and entrepreneurial initiatives to navigate urban life. These adaptive strategies reflect the dynamic nature of informal livelihoods, which can foster skill acquisition, business development, and social capital formation. However, the sustainability of such livelihoods remains uncertain, particularly in the absence of supportive policies and institutional frameworks.

Recent scholarship has increasingly emphasized the need for inclusive urban governance and sustainable livelihood frameworks, such as the Sustainable Livelihoods Approach (SLA), which highlights the role of assets, capabilities, and institutional contexts in shaping livelihood outcomes. Within this framework, youth migration and informal employment are viewed not merely as economic phenomena but as complex processes influenced by social, institutional, and environmental factors. However, empirical studies in Nigeria have largely examined migration and informal employment as separate phenomena, with limited integration of their combined effects on urban livelihoods and development outcomes.

This gap is particularly evident in medium-sized but rapidly growing cities such as Ibadan and Abeokuta, which occupy strategic positions within regional migration corridors yet remain underrepresented in urban research. Most existing studies focus on megacities like Lagos, thereby overlooking the unique dynamics of secondary urban centres where informal economies are equally dominant but less regulated and supported. Consequently, there is a need for location-specific empirical evidence that captures the lived experiences of migrant youth and the socio-economic implications of their integration into urban informal economies.

Against this backdrop, this study examines the interconnections between youth migration, informal employment, and urban livelihoods in Ibadan and Abeokuta metropolises. By adopting a mixed-methods approach, the research investigates the drivers of migration, the structure and conditions of informal employment, and their implications for income, housing, health, and social inclusion. The study contributes to advancing knowledge on the migration–informality nexus while providing policy-relevant insights for promoting inclusive urban development, youth empowerment, and sustainable livelihoods in Nigeria and similar contexts.

## **2.0 Literature Review**

This study is anchored on Human Capital Theory (HCT) and Financial Capability Theory (FCT) to explain how youth migration, informal employment, and livelihood outcomes are interconnected in urban contexts. Human Capital Theory posits that individuals invest in skills, education, and competencies to enhance productivity and income-earning potential (Becker, 1993). Within migration studies, youth migration is often interpreted as a strategic investment in human capital, where individuals relocate in pursuit of better economic opportunities and returns on their skills (Sjaastad, 1962). However, in developing economies such as Nigeria, structural constraints in labour markets often limit the realization of these expected returns, leading to the absorption of migrant youth into low-productivity informal employment. Financial Capability Theory extends this perspective by emphasizing that economic outcomes depend not only on skills and knowledge but also on access to financial resources, institutional support, and the ability to make effective financial decisions (Sherraden, 2013). In the context of informal employment, financial capability influences how migrant youth manage income instability, cope with economic shocks, and sustain livelihoods. The integration of HCT and FCT therefore provides a robust framework for understanding why migrant youth, despite their mobility and aspirations, often remain trapped in precarious informal livelihoods due to limited access to financial systems and institutional support.

Youth migration is a defining feature of urbanization in sub-Saharan Africa, driven by a combination of push factors (rural poverty, unemployment, limited access to education) and pull factors (perceived economic opportunities, urban infrastructure, and social mobility prospects) (World Bank, 2022). In Nigeria, migration patterns are heavily youth-driven, reflecting demographic pressures and the concentration of opportunities in urban centres such as Ibadan and Abeokuta. The Harris–Todaro model suggests that migration decisions are based on expected income differentials rather than actual employment opportunities, leading to continued migration even when urban unemployment is high. This theoretical insight explains the persistence of youth migration despite limited formal job creation in Nigerian cities. Empirical studies have shown that migrant youth often enter urban labour markets with high expectations but encounter structural barriers such as skill mismatches, limited networks, and discrimination, which restrict access to formal employment (Aderinto & Ojo, 2021). As a result, many migrant youths are compelled to engage in informal employment as a survival strategy. This transition reflects a gap between human capital investment and labour market outcomes, highlighting the limitations of urban economies in absorbing a rapidly growing youth population.

The informal economy plays a central role in urban employment in developing countries, particularly in Nigeria, where it accounts for a substantial share of non-agricultural employment (ILO, 2023). Informal employment is characterized by low entry barriers, absence of formal contracts, irregular income, and limited access to social protection. While it provides immediate income opportunities, it is often associated with precarious working conditions and limited upward mobility. Scholars distinguish between productive informal employment, which has potential for growth and entrepreneurship, and survivalist informal employment, which is characterized by subsistence-level activities with minimal capital and skill requirements (Meagher, 2019). In the Nigerian context, the majority of migrant youth are engaged in the latter, including street vending, transport services, and domestic work. These activities are typically low-paying and unstable, exposing workers to economic shocks and social vulnerability. From a livelihood perspective, informal employment has mixed implications. On one hand, it enables access to income and supports urban survival; on the other hand, it reinforces cycles of poverty, housing insecurity, and social exclusion. Studies have shown that informal workers often lack access to basic services such as healthcare, education, and safe housing, thereby limiting their overall well-being and long-term prospects (Osinowo & Nwagbara, 2022).

Financial capability plays a critical role in shaping the livelihood outcomes of migrant youth in informal employment. Unlike formal workers, informal workers typically rely on irregular income streams and lack access to formal financial services such as credit, insurance, and savings accounts. This makes financial management skills essential for coping with income volatility and economic uncertainty. Empirical studies indicate that individuals with higher financial capability are better able to manage financial risks, accumulate savings, and invest in income-generating activities (Xiao & Porto, 2017). In the context of informal employment, financial capability can enhance resilience by enabling workers to diversify income sources, participate in informal savings groups, and access microfinance services. However, financial exclusion remains a major challenge for migrant youth in Nigeria. Many lack the documentation, collateral, or financial literacy required to access formal financial systems, forcing them to rely on informal mechanisms such as rotating savings and credit associations (ROSCAs). While these systems provide some level of support,

they are often limited in scale and sustainability. This highlights the importance of integrating financial capability into urban development strategies to improve livelihood outcomes.

The socioeconomic implications of youth migration and informal employment are multifaceted, affecting income, housing, health, and social inclusion. Income instability is a major concern, as informal workers often experience fluctuations in earnings and lack job security. This limits their ability to plan for the future and invest in long-term assets. Housing is another critical issue, as many migrant youth reside in informal settlements characterized by overcrowding, poor sanitation, and inadequate infrastructure. Rapid urbanization without corresponding housing development has led to the expansion of slums and increased pressure on urban services (UN-Habitat, 2022). Health outcomes are also affected, as informal workers often lack access to healthcare services and are exposed to occupational hazards. Additionally, social exclusion and marginalization are common, particularly among young women, who face additional challenges such as gender-based violence and limited economic opportunities (Olutayo & Oyesola, 2022). Despite these challenges, informal livelihoods can foster resilience and social networks that support survival in urban environments. Migrant youth often develop adaptive strategies, including multiple job holding, skill acquisition, and participation in informal support systems, which enhance their ability to navigate urban life.

Urban governance plays a crucial role in shaping the outcomes of migration and informal employment. Inclusive policies that recognize the role of the informal sector and integrate it into urban planning can enhance livelihood outcomes and promote sustainable development (UN-Habitat, 2022). However, in Nigeria, urban policies often fail to address the realities of informal employment and youth migration. Most interventions are either fragmented or inadequately funded, limiting their effectiveness. There is a need for integrated approaches that combine labour market reforms, social protection, financial inclusion, and urban planning to support migrant youth. Recent policy discussions emphasize the importance of formalization strategies, which aim to improve working conditions, enhance productivity, and provide access to social protection without eliminating the flexibility of informal employment (ILO, 2023). Additionally, youth-focused interventions, such as skills development programs and entrepreneurship support, can enhance the capacity of migrant youth to transition into more sustainable livelihoods.

Despite extensive literature on migration and informal employment, significant gaps remain in understanding their combined effects on urban livelihoods, particularly in medium-sized cities such as Ibadan and Abeokuta. Most studies treat migration and informality as separate phenomena, thereby overlooking their interdependence and cumulative impact on socioeconomic outcomes. Furthermore, there is limited empirical evidence on how financial capability interacts with informal employment to influence livelihood sustainability. This study addresses these gaps by adopting a mixed-methods approach to examine the interconnected dynamics of youth migration, informal employment, and urban livelihoods. By integrating Human Capital Theory and Financial Capability Theory, the study provides a multidimensional analysis that captures both structural and behavioural factors influencing livelihood outcomes. The findings contribute to advancing theoretical and empirical knowledge while offering practical insights for policymakers, urban planners, and development practitioners seeking to promote inclusive and sustainable urban development.

### **3.0 Methodology**

This study adopted a convergent parallel mixed-methods design integrated with multiple regression and PLS-SEM to examine the socioeconomic implications of youth migration and informal employment on urban livelihoods in Ibadan and Abeokuta. Using a multistage sampling approach, two metropolitan areas were purposively selected, followed by stratified random sampling of 400 migrant youths (aged 18–35) across informal sectors (transport, vending, domestic work, artisanship), ensuring representation by gender, sector, and residence (inner-city vs. peri-urban). Quantitative data were collected via structured questionnaires measuring Migration Drivers (MD), Informal Employment Conditions (IEC), Financial Capability (FC), and Urban Livelihood Outcomes (ULO) on a 4-point Likert scale, and analyzed using SPSS (v27) for descriptive statistics, cross-tabulation, t-tests, and regression. PLS-SEM (SmartPLS 4) was used to test structural relationships (MD → IEC, IEC → ULO, FC → ULO, IEC → FC → ULO), with reliability and validity assessed using Cronbach’s alpha ( $\geq 0.70$ ), composite reliability ( $\geq 0.70$ ), AVE ( $\geq 0.50$ ), Fornell–Larcker, and HTMT, and significance tested via bootstrapping (5,000 resamples; SRMR  $< 0.08$ ) (Hair et al., 2022; Kline, 2023). Qualitative data from key informant interviews with planners, community leaders, NURTW officials, and market leaders were analyzed thematically using NVivo, and integrated with quantitative findings through triangulation. Ethical standards were observed, and robustness checks (VIF  $< 5$ , normality, sensitivity tests) ensured validity and generalizability.

#### 4.0 Results and Discussion

**Table 1: Descriptive Statistics of Core Constructs (n = 400)**

| Variable                             | Mean | Std. Dev | Min  | Max  |
|--------------------------------------|------|----------|------|------|
| Migration Drivers (MD)               | 3.41 | 0.58     | 2.00 | 4.00 |
| Informal Employment Conditions (IEC) | 2.76 | 0.69     | 1.50 | 4.00 |
| Financial Capability (FC)            | 2.61 | 0.73     | 1.40 | 4.00 |
| Urban Livelihood Outcomes (ULO)      | 2.68 | 0.71     | 1.60 | 4.00 |

Table 1 shows that migration drivers (M = 3.41) are strong, indicating that economic necessity, unemployment, and rural deprivation are dominant push factors influencing youth migration into Ibadan and Abeokuta. This aligns with migration theory, where expected urban opportunities outweigh rural constraints. However, informal employment conditions (M = 2.76) are relatively weak, suggesting that most migrant youth experience unstable jobs, low income, and poor working conditions. Similarly, financial capability (M = 2.61) is low, indicating limited savings behaviour, poor access to financial services, and weak income management capacity. Urban livelihood outcomes (M = 2.68) are also moderate, reflecting vulnerability in income security, housing quality, and access to services. The relatively high standard deviations across variables indicate disparities among respondents, suggesting that livelihood outcomes vary significantly depending on sector, gender, and location.

**Table 2: Reliability and Validity Results**

| Construct | Cronbach’s Alpha | Composite Reliability (CR) | AVE  |
|-----------|------------------|----------------------------|------|
| MD        | 0.86             | 0.90                       | 0.64 |
| IEC       | 0.88             | 0.91                       | 0.66 |

| Construct | Cronbach's Alpha | Composite Reliability (CR) | AVE  |
|-----------|------------------|----------------------------|------|
| FC        | 0.85             | 0.89                       | 0.63 |
| ULO       | 0.89             | 0.92                       | 0.68 |

The results in Table 2 confirm strong internal consistency and convergent validity across all constructs. Cronbach's alpha values exceed 0.70, indicating reliable measurement scales, while composite reliability values above 0.90 demonstrate robustness. The AVE values above 0.50 confirm that the constructs adequately capture variance in their indicators, validating the measurement model. These results ensure that the constructs migration drivers, informal employment conditions, financial capability, and livelihood outcomes are statistically sound for structural analysis.

**Table 3: Structural Path Coefficients**

| Path                  | Beta ( $\beta$ ) | t-value | p-value | Decision  |
|-----------------------|------------------|---------|---------|-----------|
| MD $\rightarrow$ IEC  | 0.55             | 7.32    | 0.000   | Supported |
| IEC $\rightarrow$ ULO | 0.61             | 8.11    | 0.000   | Supported |
| FC $\rightarrow$ ULO  | 0.34             | 4.27    | 0.000   | Supported |
| IEC $\rightarrow$ FC  | 0.48             | 6.02    | 0.000   | Supported |

R<sup>2</sup> (ULO) = 0.71

The structural results indicate that migration drivers significantly influence informal employment conditions ( $\beta = 0.55$ ), confirming that youth migration directly leads to entry into informal work. This supports the Harris–Todaro framework, where migrants are absorbed into low-productivity sectors due to labour market constraints. Informal employment conditions have the strongest effect on urban livelihood outcomes ( $\beta = 0.61$ ), indicating that poor working conditions directly translate into livelihood vulnerability. This finding highlights the central role of informality in shaping income stability, housing, and access to services. Financial capability also significantly influences livelihood outcomes ( $\beta = 0.34$ ), suggesting that individuals with better financial management skills experience relatively improved well-being. The R<sup>2</sup> value of 0.71 indicates that the model explains 71% of the variation in livelihood outcomes, demonstrating strong explanatory power and confirming the importance of the selected variables.

**Table 4: Mediation Effects of Financial Capability**

| Path                                   | Indirect Effect | t-value | p-value | Mediation Type    |
|--|-----------------|---------|---------|-------------------|
| IEC $\rightarrow$ FC $\rightarrow$ ULO | 0.16            | 3.88    | 0.000   | Partial Mediation |

The mediation results show that **financial capability partially mediates** the relationship between informal employment and livelihood outcomes. This implies that while informal employment directly affects livelihoods, its impact is also influenced by individuals' ability to manage financial resources. This finding supports Financial Capability Theory, which emphasizes that financial behaviour plays a critical role in shaping economic outcomes. It suggests that improving financial capability could mitigate some of the negative effects of informal employment.

**Table 5: Independent Sample t-test**

| Variable | Ibadan Mean | Abeokuta Mean | t-value | p-value |
|----------|-------------|---------------|---------|---------|
| IEC      | 2.82        | 2.69          | 2.11    | 0.036   |
| ULO      | 2.74        | 2.62          | 2.34    | 0.020   |

The results indicate that respondents in Ibadan report slightly better employment conditions and livelihood outcomes compared to Abeokuta. This may be due to Ibadan’s larger economy, greater job opportunities, and more developed infrastructure. However, the differences are relatively small, suggesting that both cities experience similar structural challenges related to informal employment and urban inequality.

**Table 6: Multiple Regression Results**

| Variable | Beta ( $\beta$ ) | t-value | p-value |
|----------|------------------|---------|---------|
| IEC      | 0.61             | 9.02    | 0.000   |
| FC       | 0.29             | 4.11    | 0.000   |

$R^2 = 0.67$

The regression results confirm that informal employment conditions are the strongest predictor of livelihood outcomes, reinforcing the SEM findings. Financial capability also has a significant but smaller effect, highlighting its supportive role in improving livelihoods. The model explains 67% of the variation in livelihood outcomes, indicating strong predictive power.

Qualitative findings reveal that migrant youth are driven primarily by unemployment and poverty in rural areas. Most respondents reported engaging in multiple informal activities to survive, reflecting income instability. Participants highlighted challenges such as poor housing, lack of healthcare access, and harassment in informal work environments. However, they also demonstrated resilience through informal networks, cooperative groups, and entrepreneurial initiatives. These insights corroborate the quantitative findings and provide deeper understanding of the lived experiences of migrant youth. The findings demonstrate that youth migration, informal employment, and urban livelihoods are deeply interconnected. While migration provides access to opportunities, it often leads to precarious employment and livelihood vulnerability. The results highlight the dual nature of informality serving as both a survival mechanism and a source of inequality. Financial capability emerges as a critical factor that can enhance resilience and improve outcomes. These findings underscore the need for integrated policy approaches that address migration, labour markets, and financial inclusion simultaneously.

## 5.0 Conclusion and Recommendations

This study provides robust empirical evidence on the interconnected dynamics of youth migration, informal employment, and urban livelihoods in Ibadan and Abeokuta metropolises. The findings reveal that youth migration is predominantly driven by economic necessity, unemployment, and rural deprivation, confirming the persistence of structural inequalities between rural and urban areas. However, while migration offers access to livelihood opportunities, it largely channels migrant youth into the informal economy, where employment conditions are characterized by income instability, job insecurity, and limited social protection. The results demonstrate that informal employment is the most significant determinant of urban livelihood outcomes, directly

influencing income adequacy, housing conditions, health access, and social inclusion. Although financial capability plays a mitigating role by enhancing income management and resilience, it is insufficient to offset the structural vulnerabilities associated with informal work. The observed regional differences between Ibadan and Abeokuta further highlight the influence of urban scale, economic diversity, and infrastructure on livelihood outcomes. Importantly, the study underscores the dual nature of the informal economy: while it serves as a critical survival mechanism and entry point into urban labour markets, it also perpetuates cycles of poverty, inequality, and social exclusion. The integration of Human Capital Theory and Financial Capability Theory provides a comprehensive explanation for these outcomes, showing that migration-driven human capital investments do not necessarily translate into improved livelihoods without supportive institutional and financial systems. The study contributes to advancing knowledge on the migration–informality–livelihood nexus and provides context-specific insights for medium-sized Nigerian cities. It highlights the urgent need for inclusive urban policies that address the structural and institutional challenges faced by migrant youth in the informal sector.

Based on the findings of this study, the following recommendations are proposed:

1. Government should develop policies that recognize and integrate the informal sector into urban labour frameworks, ensuring improved working conditions, legal recognition, and access to social protection for informal workers.
2. Targeted interventions should be implemented to enhance the skills and employability of migrant youth, enabling their transition from survivalist informal activities to more productive and sustainable employment.
3. Financial institutions and policymakers should expand access to financial services, including microcredit, savings schemes, and financial education programs, to enhance the financial capability and resilience of migrant youth.
4. Urban planning efforts should prioritize the provision of affordable housing and basic services in rapidly growing cities to address the challenges of informal settlements and improve living conditions.
5. Gradual formalization strategies should be adopted to improve productivity, enhance income stability, and provide access to benefits without disrupting the flexibility of informal employment.
6. Policies should address the specific vulnerabilities of young women in the informal sector, including protection against exploitation, access to economic opportunities, and support for entrepreneurship.
7. Collaboration between local governments, NGOs, labour unions, and community organizations should be enhanced to design and implement integrated interventions for migrant youth.
8. Continuous data collection and monitoring of youth migration and informal employment patterns should be prioritized to inform evidence-based policy decisions and urban planning strategies.

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