

Determinants Of Job Satisfaction For Informal Workers: The Mediating Role Of Transactional And Relational Aspects



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Abstract

This paper discusses the factors that determine job satisfaction among informal workers with the emphasis that is laid on the importance of transactional (economic) and relational (social) factors. The informal workers who are also micro-entrepreneurs contribute greatly towards livelihoods in developing economies. Nevertheless, their job satisfaction is still affected by various economic and social processes. Primary data was gathered on 500 informal workers working in various industries like street vending, domestic and construction labour in a quantitative cross-sectional research design. The researchers use descriptive statistics, correlation and regression analysis to determine the influence of income stability, job security, working conditions, supervisor support and peer relationships on job satisfaction. The results show that economic factors play a crucial role, but the relational factors have a greater impact on job satisfaction. The peer relationship was found to be the most important predictor, then supervisor support, demonstrating the vital importance of social capital in informal working conditions. Moreover, self-employed people indicated greater job satisfaction than wage and family workers, which indicates that autonomy is a major factor contributing to job satisfaction. The research adds value to the literature by combining the economic and social views to comprehend job satisfaction in informal settings. It offers valuable recommendations to policy makers because it shows the necessity of ensuring the financial systems and social support networks are enhanced to support sustainable livelihoods and inclusive economic growth.

Keywords: Informal Entrepreneurship, Job Satisfaction, Social Capital, Sustainable Livelihoods, Informal Economy

1. Introduction

The informal sector has become an important part of the economic sector, especially in the developing and emerging economies where it has offered jobs to huge percentage of the working population. The informal economic sector such as street vending and small-scale services plays a significant role in the generation of income and livelihoods, particularly among the vulnerable groups (Roever, 2014). The informal economy over time has grown not just to be a survival strategy, but a key driver of an inclusive economic growth with a flexible workforce and people able to engage in economic processes despite institutional barriers (Chen, 2016). The continuity of informality by region also indicates more systemic issues in the labour markets, such as that the formal sectors cannot absorb the increasing workforce, and that informal employment contributes to the attainment of sustainable livelihoods (Williams, 2021).

Informal sector entrepreneurship is usually necessitated by the need to earn a living and thus in most cases people enter economic activities with the aim of making ends meet as opposed to venturing into the market to make profits. The main features of this kind of informal entrepreneurship are high level of autonomy, flexibility and adaptability, as well as their vulnerability (because of unstable income, job insecurity and lack of social protection

mechanisms). Over the past few years, entrepreneurship has become the focus of more research focused on its role in fostering inclusive growth and overcoming socio-economic inequalities, especially in emerging economies (Anderson and Ojediran, 2022). The emergence of entrepreneurial systems and new organizational institutions has also highlighted the significance of embedding entrepreneurship into the wider economic systems (Audretsch and Belitski, 2021).

Theoretical perspectives present a valuable point of view through which the determinants of job satisfaction in informal settings can be seen. The institutional theory posits that both formal and informal organization play an important role in influencing entrepreneurial conduct and work performance, especially in a situation of uncertainty (Bruton et al., 2010). Moreover, the nature and actions of entrepreneurs, as well as their innovativeness and adaptability, have an impact on their work experiences and levels of satisfaction (Block et al., 2017). Another important factor that influences the entrepreneurial intentions and behaviour is the institutional environment, especially in the situation when the socio-economic issue has been identified as the problem, and the social entrepreneurship is becoming the responds (Urban & Kujinga, 2017).

Informal workplaces have a mixture of economic and social factors that determine job satisfaction. The economic basis required to support livelihoods is the transactional factors; this includes the stability of income, job security and working conditions. Simultaneously, the aspect of relationships, such as workplace relations and socialization, is important in determining the result of employees. Other social factors, like family-related stress and emotional pressures, can play an important role as well and impact workplace experiences and levels of satisfaction (Yan et al., 2023). These dimensions have shown the intricate nature of the interaction between economic and social effects as determinants of job satisfaction in an informal setting.

Although the amount of literature on informal employment and entrepreneurship is increasing, there are still some gaps in research. The literature on the subject matter tends to concentrate on either economic or social factors of job satisfaction without sufficiently considering their interaction. Previous studies have focused on the significance of entrepreneurial intentions and contextual factors, but the ways to combine these two lenses with job satisfaction consequences are scarce (Liñan and Fayolle, 2015). Moreover, informal entrepreneurship has been studied in terms of the industry settings, yet there is no focus on the impacts of the structural factors on individual lives, including satisfaction and well-being (Siqueira et al., 2016). The transformation of socio-economic statuses keeps redefining the opportunities and limitations of entrepreneurship, making it necessary to consider more dynamic and context-specific analyses (Pisá-Bó et al., 2021).

The new studies also show that the contextual factors that affect entrepreneurial experiences are broader, such as cultural and social processes, especially when there is a crisis. The conditions may have a profound impact on personal and work performance, which supports the necessity to study entrepreneurship in a bigger socio-economic context (Brieger et al., 2025). Meanwhile, the impact of leadership and organizational dynamics remains on the outcomes of employees, such as motivation and satisfaction, especially in service-based settings (Albashiti et al., 2021).

With these gaps in mind, the main aim of the present study will be to analyze the determinants of job satisfaction among informal workers both in terms of transactional and relational factors. In particular, the research aims at studying how economic variables (income stability, job security, and working conditions), social variables (supervisor support and peer relationships) affect job satisfaction. It also examines the disparities in job satisfaction among the various forms of informal work and evaluates the meaning of such results on

sustainable livelihoods and informal entrepreneurship.

The research adds to the literature by filling the gap between job satisfaction, entrepreneurship and sustainability. It theorizes the informal workers as micro-entrepreneurs who work in complex socio-economic contexts and gives us an understanding on how institutional and contextual factors can shape their experiences. The paper provides a more detailed picture of job satisfaction in the informal setting and identifies the relevance of the inclusive and sustainable economic policies by incorporating economic and social aspects.

2. Research Methodology

2.1 Research Design

This paper uses quantitative and cross-sectional research design to study the determinants of job satisfaction among informal workers who are conceptualized in this paper to mean informal entrepreneurs who are contributing to sustainable livelihoods. The design fits well in studying the interrelationships between transactional (economic) and relational (social) variables and their impact on job satisfaction in informal economic contexts. Combining these dimensions, the study fits into the larger view of sustainable entrepreneurship in the context of which economic stability and social processes are the key to the sustainability of livelihoods in the long term.

2.2 Sample and Data Collection

The research is grounded on the primary data gathered on 500 informal workers involved in different activities such as street vending, domestic workers, construction labour and other informal jobs. These people are a heterogeneous group of informal economy and are considered micro-level economic agents or informal entrepreneurs who manage to earn livelihoods in resource-deprived circumstances. The structured questionnaire was used to collect data that contained the perceptions of respondents on the important variables. Most measures were made on a 5-point Likert scale to maintain the consistency and simplicity of response. Convenience sampling method was used because it was impossible to reach the informal labor force easily and in a disorganized manner. This method despite its shortcomings made it possible to reach a wide cross section of respondents who were in the informal sector.

2.3 Measurement of Variables

2.3.1 Dependent Variable

The main dependent variable of the study is job satisfaction which is measured on a 5-point scale of satisfaction where a respondent is asked to indicate his/her degree of satisfaction with the working and livelihood conditions. The measure captures both

subjective well-being and perceived quality of work which is an indicator of the sustainability of the informal economic activity to the worker's side.

2.3.2 Independent Variables

(A) Transactional (Economic) Factors

Transactional factors are the economic basis of informal entrepreneurship and comprise their income level, job security and working conditions. Income level is the measurement in a scale of low to high in terms of financial ability of workers to maintain their livelihoods. Job security is measured through the perception of the respondents on stability and continuity in their working conditions and the working conditions measure quality, safety, and general environment of working conditions. All these variables are indicative of the extent of economic stability which is a very important element of sustainable livelihood systems.

(B) Relational (Social) Factors

Relational factors portray the social aspect of informal work and are a key to the role of social capital in informal entrepreneurship. Supervisor support is measured by indicators like trust, feedback, and guidance given by employers or contractors whereas peer relationships are measured by use of coworker cohesion scale which indicates cooperation, mutual support as well as interpersonal relationships between the workers. These relational variables are social networks and support systems which can increase resilience, motivation and general job satisfaction and thereby sustainable economic engagement.

2.4 Data Analysis Techniques

The research utilises various statistical methods in the analysis of data. The demographic characteristics of respondents are summarized with the help of descriptive statistics, and a picture of the most important variables is created. Correlation analysis will be done to test the relationship between transactional and relational variables and the relationship between them and job satisfaction. Regression analysis is also used to identify the direct effects of these variables on job satisfaction and to find out the relative significance of economic and social determinants. The methods of analysis allow one to have a full picture of the interaction of various factors to determine the impact of job satisfaction and sustainable livelihood in the informal sector.

2.5 Analytical Framework

The research framework is an analytical approach which is built based on an integrated approach

involving economic (transactional) and social (relational) aspects. The economic base is made up of transactional factors like income, job security, and working conditions that are required in maintaining livelihoods, whereas the relational factors include supervisor support and peer relationships that lead to the development of social capital. Combined, the dimensions determine the job satisfaction, which subsequently affects the sustainability and resilience of informal entrepreneurial activities. This framework is in line with the concept of sustainable entrepreneurship, as it focuses on the relationship between financial sustainability and social well-being.

2.6 Ethical Considerations

Ethics was a consideration during the research process. The study was voluntary and the participants were notified of the study objective during the pre-data collection. The participants were kept confidential and anonymous and no personal information was provided. Data gathered was not utilized in any commercial activity and therefore the social science principle of respecting ethical standards was upheld.

3. Results and Discussion

3.1 Demographic Characteristics of Respondents

The demographic characteristics of the people sampled give valuable information regarding the structure of the informal workforce under investigation in this research. The sample (N = 500) consists of 56% male respondents (n = 280) and 44% female respondents (n = 220), which means that males are slightly overrepresented in informal economic activities (Table 1). Based on the age group, the majority of respondents are in the age range of 31 to 45 (50, n=250), then the 18 to 30 age range (30, n=150), then 46 years and above (20, n=100) which is to say that the middle aged are the ones who dominate informal livelihoods.

Education levels differ among the respondents, where 40 (n= 200) have primary level education, 24 (n= 120) have no education and 36 (n= 180) have secondary or higher education. Distribution by sectors reveals that the largest segment (40% n=200) is street vendors, then domestic workers (30% n=150), and construction labourers (20% n=100) to mention a few. These results indicate the heterogeneity of informal entrepreneurial practices and underscore the high-level of low skill, livelihood-based economic engagement. The demographic representation of the respondents is like that of the informal workforce as indicated in Table 1.

Table 1. Demographic Characteristics of Respondents (N = 500)

Variable	Category	Frequency	Percentage (%)
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Gender	Male	280	56
	Female	220	44
Age	18-30	150	30
	31-45	250	50
	46+	100	20
Education	No schooling	120	24
	Primary	200	40
	Secondary+	180	36
Sector	Street Vending	200	40
	Domestic Work	150	30
	Construction	100	20
	Others	50	10

3.2 Economic (Transactional) Factors and Job Satisfaction

The findings show that there exists a strong relation between income stability, job security, and working conditions and job satisfaction among informal workers. Unstable income (n = 220), insecure jobs (n = 260) and poor working conditions (n = 240) respondents had the lowest rates of job satisfaction, and 160 respondents (72.7) were in the low category.

Conversely (notably moderate income (n = 180), moderate job security (n = 160) and fair working and the economic factors is depicted in Figure 1.

conditions (n = 180) resulted in a more balanced distribution of the levels of satisfaction in distinction of which 80 respondents (44.4%) expressed experiencing the level of satisfaction as medium. The highest levels of satisfaction were observed in workers with stable income (n = 100), secure employment (n = 80) and good working conditions (n = 80), with 50 respondents (62.5%) displaying the level of satisfaction as High. These results highlight the importance of economic stability in maintaining informal entrepreneurship and enhancing livelihood outcomes. The correlation between job satisfaction

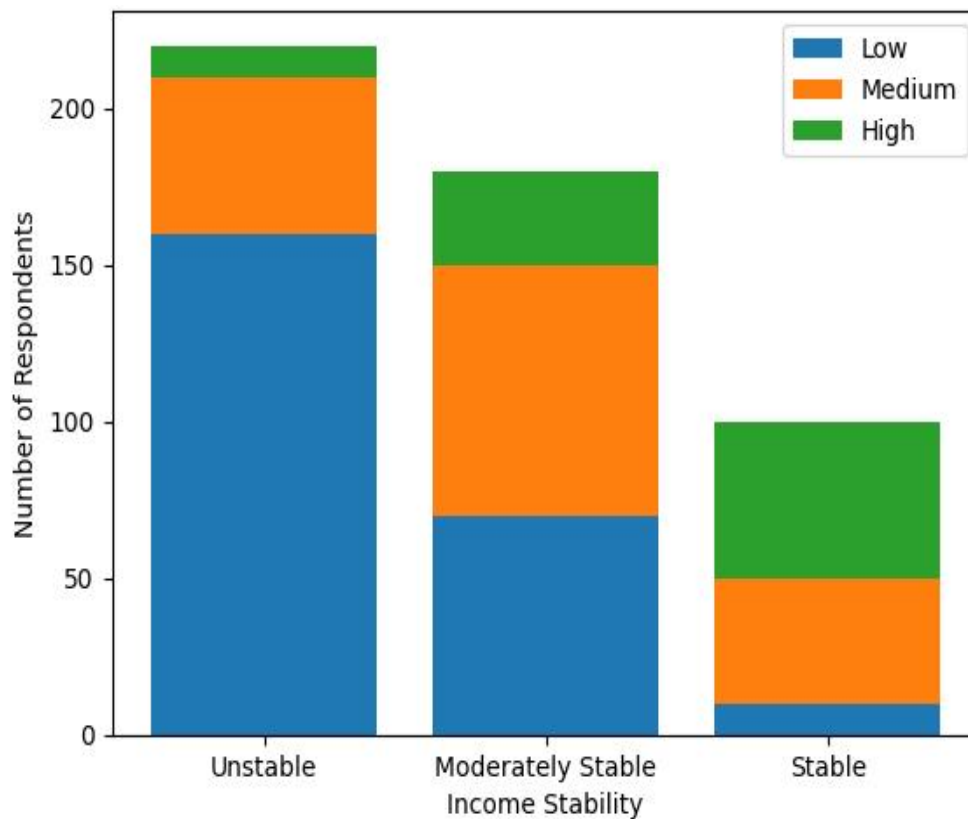


Figure 1. Economic Factors and Job Satisfaction

The relationship between economic factors and job satisfaction is presented in Table 2.

Table 2. Economic Factors and Job Satisfaction (N = 500)

S.No.	Income Stability	Job Security	Working Conditions	Low	Medium	High
1	Unstable (n=220)	Insecure (n=260)	Poor (n=240)	160	50	10
2	Moderately Stable (n=180)	Moderate (n=160)	Fair (n=180)	70	80	30
3	Stable (n=100)	Secure (n=80)	Good (n=80)	10	40	50

3.3 Relational (Social) Factors and Job Satisfaction

The results show a positive strong relation between job satisfaction and workplace relationships. Those with poor supervisor support (n=150) and weak peer relationships (n=140) had the lowest levels of satisfaction with 100 respondents (66.7) having the lowest level of satisfaction labelled as Low.

On the other hand, moderate relational support respondents (n= 60) were found to have a balanced

score of satisfaction and those with strong supervisor support (n=130) and strong peer relationships (n=130) had the highest job satisfaction with 90 respondents (69.2) falling within the High category. These findings underscore the significance of social capital and human connections in improving the sustainability of informal work arrangements. Table 3 shows the effect of relational factors on job satisfaction.

Table 3. Social/Relational Factors and Job Satisfaction (N = 500)

S.No.	Supervisor Support	Peer Relationship	Low	Medium	High
1	Poor (n=150)	Weak (n=140)	100	40	10
2	Moderate (n=220)	Moderate (n=230)	60	120	40
3	Strong (n=130)	Strong (n=130)	10	30	90

Figure 2 presents the influence of relational factors on job satisfaction.

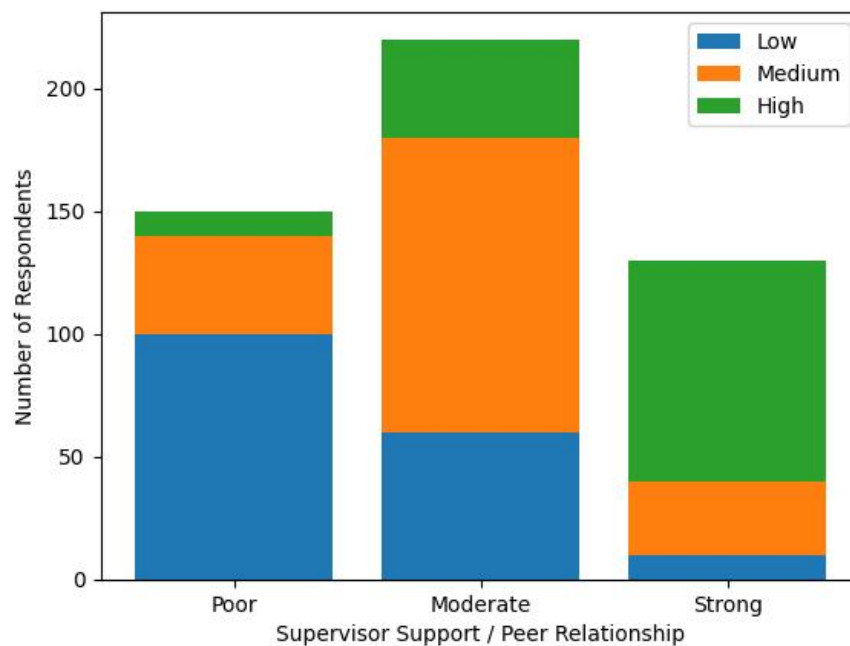


Figure 2. Relational Factors and Job Satisfaction

3.4 Type of Informal Work and Job Satisfaction

Self-employed persons (n = 180) had the best levels of job satisfaction with 90 people (50%) in the High group, indicating more autonomy and control of their work. Unlike that, the wage workers (n = 250) were less satisfied, and 120 respondents (48%) said that they were satisfied with low satisfaction. The lowest levels of satisfaction were observed among family workers (n = 70), whereby 40 of the

respondents (57.1%) were under the category of Low. These results imply that the most important characteristics of entrepreneurial activity, autonomy and control, play a significant role in determining job satisfaction in the informal sector. Table 4 shows the difference in job satisfaction among various forms of informal job.

Table 4. Type of Informal Employment and Job Satisfaction (N = 500)

S.No.	Type of Work	Low	Medium	High
1	Self-Employed (n=180)	30	60	90
2	Wage Worker (n=250)	120	100	30
3	Family Worker (n=70)	40	20	10

3.5 Descriptive Statistics of Key Variables

The descriptive statistics of Table 5 show that the mean score of job satisfaction is equal 3.45 (SD = 0.78) which indicates moderate job satisfaction among the respondents. Relatively low scores on income level (M = 2.89, SD = 1.12) and job security (M = 2.67, SD = 0.95) would indicate economic vulnerability in the informal sector. Comparatively,

relational variables, like supervisor support (M = 3.12, SD = 0.88) and peer relationships (M = 3.78, SD = 0.82) show relatively higher scores which mean that social interactions may play a crucial role in the formation of work experiences. Table 5 shows the descriptive statistics of the key variables, showing their central tendencies.

Table 5. Descriptive Statistics of Key Variables

Variable	Mean	SD	Min	Max
Job Satisfaction	3.45	0.78	1	5
Income Level	2.89	1.12	1	5

Job Security	2.67	0.95	1	5
Supervisor Support	3.12	0.88	1	5
Peer Relationships	3.78	0.82	1	5

3.6 Correlation Analysis

Table 6 presents the results of the correlation analysis indicating that there are significant positive relationships between key variables. Job satisfaction is most strongly correlated with peer relationships ($r = 0.56, p < 0.01$), followed by supervisor support ($r = 0.45, p < 0.01$), income level ($r = 0.42, p < 0.01$),

and job security ($r = 0.38, p < 0.01$). All these findings indicate that relational factors have a special significance in affecting job satisfaction among informal workers. The correlation table in Table 6 indicates how important variables relate to each other.

Table 6: Correlation Matrix of Key Variables

Variable	1	2	3	4	5
Job Satisfaction	1.00				
Income Level	0.42	1.00			
Job Security	0.38	0.51	1.00		
Supervisor Support	0.45	0.29	0.33	1.00	
Peer Relationships	0.56	0.22	0.25	0.48	1.00

Figure 3 displays the correlation matrix of key variables.

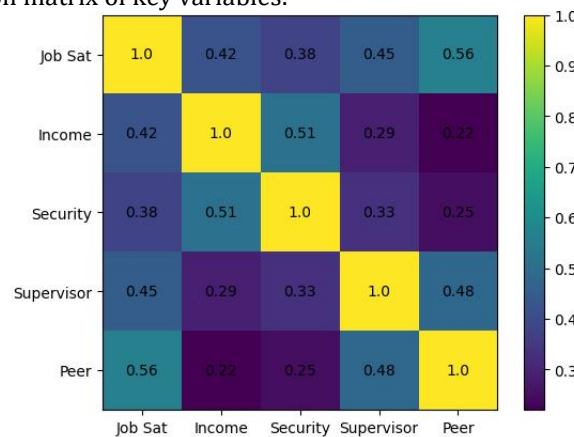


Figure 3. Correlation Matrix of Key Variables

3.7 Regression Analysis

The regression results presented in Table 7 indicate that peer relationships ($\beta = 0.53, p < 0.001$) are the strongest predictor of job satisfaction, followed by supervisor support ($\beta = 0.41, p < 0.001$), income level ($\beta = 0.32, p = 0.001$), and job security ($\beta = 0.28, p = 0.005$). The results indicate that economic

factors play a role, but relational factors play an even greater role in job satisfaction, and therefore, the importance of social capital in informal economic settings is evident. The regression results as shown in Table 7 show how the predictors influence job satisfaction.

Table 7. Regression Analysis (Direct Effects on Job Satisfaction)

Predictor	β	SE	t-value	p-value	R ²
Income Level	0.32	0.07	4.57	0.001	0.18

Job Security	0.28	0.08	3.50	0.005	0.19
Supervisor Support	0.41	0.06	6.83	0.000	0.29
Peer Relationships	0.53	0.05	10.60	0.000	0.21

Figure 4 shows the regression coefficients of predictors on job satisfaction.

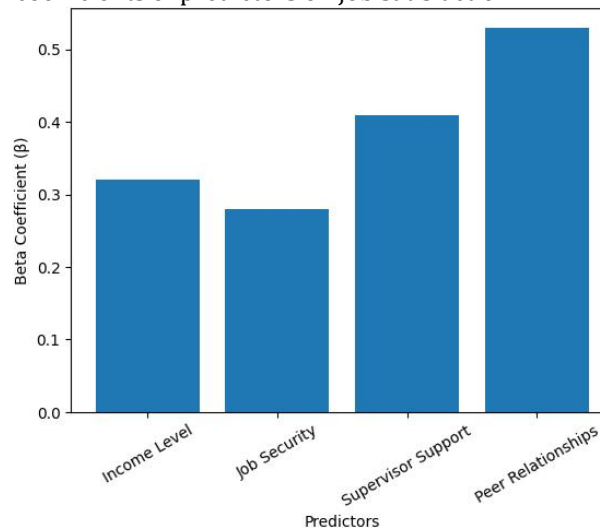


Figure 4. Regression Results for Predictors of Job Satisfaction

4. Discussion

The results of the present research indicate that transactional (economic) and relational (social) aspects have a strong impact on job satisfaction among informal workers, and the relational, like the relationships with peers and the support of supervisors, prove to be more effective than the economic ones. It means that, in informal settings job satisfaction is not only determined by the financial stability but also by interpersonal relations and social support networks. The findings support the concept of job satisfaction as a multidimensional concept and its significance to informal livelihoods, especially in developing economies where informal work is prevalent (Morris et al., 2020).

Income stability, job security and working conditions are all economic factors that have a positive correlation with job satisfaction. Any report of a fluctuating income level and unstable employment terms among the workers was associated with a much lower degree of satisfaction, which is a confirmation that financial insecurity erodes well-being. These results can be attributed to previous studies that indicate that economic factors restrict the capacity of people to maintain entrepreneurial operations and enhance their quality of life (Darnihamedani et al., 2018). In addition, economic stability is also an important aspect in informal settings where people do not have institutional safety nets and are largely reliant

on stable sources of income to keep afloat (Williams and Kayaoglu, 2020). In this way, transactional factors lay the basic ground to maintain the informal economic activity.

Meanwhile, the paper also concludes that relational factors have a bigger impact on job satisfaction than economic variables. Employees who enjoyed a high level of peer relationship and those supervisors who were supportive indicated that the highest level of satisfaction was observed, which implies that social capital is important in informal work settings. This is in line with previous research that has shown that workplace relationships are a major boost to employee motivation, engagement and performance (Amjad et al., 2015). Interpersonal relationships are a very important tool of establishing trust and cooperation in informal context where the formal forms of organization are weak or not present at all. Social support systems are thus critical towards sustaining informal entrepreneurial business and increasing resilience (Stephan et al., 2016).

The main contribution of this research is that it shows that relational factors have more influence on job satisfaction than transactional factors. This is explicable by the characteristics of informal sector which is filled with institutional gaps and the lack of formalized support mechanisms. In this, employees need to use trust, networks and informal arrangements more to deal with uncertainty. This fact is also confirmed by the fact that research has

shown that informal institutions influence the behavior and performance of entrepreneurs (Webb et al., 2020). The results enlarge the conventional job satisfaction paradigms by highlighting the importance of social ties in the workplace where formal structures are not strong.

The findings also show that there are more job satisfaction scores among the self-employed workers than among wage and family workers. This is credited to the increased autonomy, flexibility and control of work decisions which are major characteristics of entrepreneurial activity. Conversely, workers on wage and family workers tend to be less satisfied because of lack of freedom and uncertainty at work. These results prove the fact that entrepreneurship, even in non-formal contexts, can improve the well-being of individuals and their economic involvement (Sutter et al., 2019). Also, the autonomy has been found to be a significant factor that determines job satisfaction in any work environment (Suifan et al., 2017).

The results of this research are also consistent with theoretical basis of the research. According to the Social Exchange Theory, high satisfaction levels are achieved after positive interactions and reciprocal relationships among persons and the high impact of relational factors. Equally, Job Characteristics Model focuses on the importance of autonomy and meaningful work in boosting satisfaction as is reflected in the increased level of satisfaction among self-employed persons. These findings can also be supported by studies on institutional impacts, which emphasize socio-cognitive and environmental factors to influence entrepreneurial experiences (Boudreaux et al., 2019). All these views give a profound insight into job satisfaction in informal settings.

The results have significant implications towards sustainable livelihoods. Job satisfaction helps to augment productivity, motivation and persistence of informal economic transactions. Although the economic stability is a critical factor, relational support helps to cushion the economic uncertainty so that people can manage to survive even in the unfavourable circumstances. This emphasizes the fact that sustainability is not only economic but social as well. This point of view can be further supported by the role of social entrepreneurship and community-based support systems, especially during the crisis, like the COVID-19 pandemic (Bacq & Lumpkin, 2020).

This research adds to the literature that has already been made in the connection between job satisfaction and informal entrepreneurship and sustainable livelihoods. It builds on previous studies by showing that relational aspects have the prevailing influence in the determination of satisfaction in informal contexts. The study also offers empirical data of the informal sector that is

not well-researched in the mainstream entrepreneurship literature. The results are also in line with the literature that highlights the significance of human capital and training to improve entrepreneurial performance (Lajci and Berisha, 2025). Having incorporated the economic and the social aspects, the study provides a more comprehensive perspective of job satisfaction in the developing economies.

Although these contributions are made, there are some limitations of the study. Cross-sectional design does not allow drawing causal relationships between variables. Convenience sampling reduces the reliability of the results with regards to the informal workforce at large. Moreover, the study conceptually brings out the role of the transactional and relational factors but fails to test the mediation effects empirically. Such restrictions imply that more stringent methodological strategies should be used in future studies (Chowdhury et al., 2019).

Longitudinal designs should be employed in future studies to have a better grasp of causal variations between job satisfaction and its determinants. Advanced statistical methods are also required to explicitly test the effects of mediation. The comparative research with other countries, especially in Asia, would help to better understand cultural and institutional factors. Also, other promising research directions include the digital entrepreneurship and green informal enterprises, which are emerging areas. The enhancement of the human capital via training and skill growth can also be considered as one of the possible ways to enhance the job satisfaction and entrepreneurial results (Albashiti et al., 2021).

5. Conclusion

The research work offers a detailed discussion on the determinants of job satisfaction in informal workers by looking at the transactional and relational determinants. The results indicate that economic factors like income stability, job security and working conditions are critical in maintaining livelihoods but the relational factors are more dominant in determining job satisfaction. The relationships with peers and supervisor support were identified to play a significant role in the level of satisfaction, and the role of social capital on the informal work environment has also been emphasized. The findings also show that self-employed people have greater job satisfaction rates than wage and family workers, which demonstrates that autonomy and work control are the key factors to positive working experiences. This highlights the applicability of informal entrepreneurship as a channel towards better livelihood and economic involvement. The research also establishes that job satisfaction on informal situations is multidimensional and is affected by both economic

and social interactions. Policy-wise, the results indicate that enhancing job satisfaction should be done in a balanced manner that takes into account both the financial and social aspects of informal work. The policies that are targeted at increasing income security, working conditions, and supportive social networks have a great role to play in creating sustainable livelihoods. Although the study has its contributions, it is a cross-sectional study using convenience sampling which can limit its generalizability. Future studies ought to investigate longitudinal analysis and the sophisticated analysis techniques to comprehend the cause-and-effect relationships and possible mediation effects. Overall, the present study can be added to the existing literature on informal entrepreneurship and can be of great value in supporting inclusive and sustainable economic growth.

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