

Evaluating the Returns to Education and On-The-Job Training in Informal Sector Employment

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Abstract

Background of the Study: A significant section of the workforce in many developing nations is employed in the unorganized sector, which is frequently marked by volatility and lax regulation. Developing equitable and sustainable labor and development strategies requires an understanding of how education and vocational training affect job outcomes and wages in this sector.

Aims and Scope of Paper: The purpose of this paper is to investigate the financial benefits that informal workers receive from education and on-the-job training. It also examines research trends, significant authors, and thematic areas of interest.

Methods: A bibliometric analysis using VOSviewer was conducted to support a qualitative systematic review that was carried out utilizing the PRISMA 2020 methodology. This method made it possible to map academic papers quantitatively and include qualitative insights.

Results: Although the effects of formal education and job-specific training vary by location, gender, and educational quality, they generally increase the salaries, employability, and job stability of informal workers. Bibliometric analysis shows uneven regional presence and growing research clusters.

Conclusion: Programs for education and training that are targeted, equity-driven, and adapted for the informal sector are essential. Particularly in low- and middle-income nations, such programs can close the gap in human capital, raise individual incomes, strengthen labor resilience, and advance social justice and overall economic stability.

A. Introduction

Many developing nations' socio-economic growth depends on the informal sector. Particularly in sub-Saharan Africa, Asia, and sections of Latin America, where official job possibilities are still scarce, it makes up a considerable share of the workforce ((ILO), 2018). Often defined by a lack of control,

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absence of formal contracts, poor job security, and restricted access to social protection, the sector covers a broad spectrum of economic operations. Still, for millions, especially among underprivileged groups including women, youth, and rural people (OECD, 2023), the informal sector is a major source of income and employment.

Limited access to formal education and organised on-the-job training is one of the major problems affecting employees in the informal sector. Although many informal laborers only have primary education or none at all (Nikolov & Jimi, 2019), education is generally accepted to be a major factor of productivity and income. Moreover, even though on-the-job training can be a great tool for human capital growth and skill acquisition, its availability in informal environments is erratic and frequently chaotic (Torm, 2023). This knowledge and skill gap lowers attempts to raise productivity, income generation, and general economic empowerment inside the industry.

This work seeks to solve the fundamental issue of the erratic and frequently undocumented returns to education and on-the-job training in the unregulated economy. Although many research have looked at how human capital expenditures affect formal work, not much attention has been given to their influence in unofficial labor. The absence of a cohesive grasp of how education and training influence informal workers impedes evidence-based policymaking and the development of efficient interventions. Furthermore, complicating the assessment and generalization of returns to these types of human capital is the heterogeneity of the informal sector spanning many industries, skill levels, and socio-economic circumstances.

Although the economic impact of education and training has been the subject of a number of earlier studies, there is still a dearth of thorough research on the ways in which policy frameworks, digital skill development, and gender-based disparities affect the efficacy of training in the informal economy. Although informal employment has become increasingly essential to household survival in the post-pandemic era, little is known about how educational and training solutions adjust to these new difficulties. Therefore, by combining these aspects into a cohesive examination of human capital development in informal labor markets, this study offers a fresh contribution.

This study aims to deliberately combine current qualitative research examining the connection between educational achievement, on-the-job training, and labor market results in informal sector jobs given this gap. Particularly, the research aims to (i) find thematic patterns in the way education and training affect income and employment chances; (ii) assess return disparities across demographics including geography and gender; and (iii) provide evidence-based policy and practice recommendations for informal sector human capital development.

Based on these three key objectives, the study aim to answer the following research questions: (i) What thematic patterns arise from prior research on how formal education and on-the-job training affect income levels and employment prospects inside the informal sector? (ii) Particularly with regard to geographic location (urban vs. rural) and gender, how do the returns to education and on-the-job training differ among several demographic groups? This inquiry aims to investigate the inequities or varied results that might affect access to education and training advantages in the informal sector. (iii) Based on current qualitative research, what evidence-based suggestions can be obtained to guide policy and practical actions meant to boost human capital in the unofficial sector? This query aims at converting research results into realistic policies for government and development organizations to improve informal employment prospects. This work is both current and pertinent. Growing awareness of inclusive growth, poverty reduction, and respectable work worldwide begs to know how human capital initiatives can improve conditions in the informal economy. Adopting a methodical qualitative review approach guided by PRISMA and supplemented with bibliometric analysis employing VOSviewer, this study will present a thorough synthesis of the present level of understanding. Particularly in developing countries where

informal employment is very common, the results will feed academic debate and guide policies meant to raise skills, salaries, and job quality in the informal sector.

Therefore, in order to fill these research gaps, the author carried out this study, "Evaluating the Returns to Education and On-the-Job Training in Informal Sector Employment," which was backed by a bibliometric analysis using VOSviewer and a qualitative systematic review guided by the PRISMA 2020 schema. This combined approach provides a thorough grasp of the ways in which education and training support inclusive labor development, income growth, and productivity in informal economies.

B. Methods

Organization for Systematic Review

Based on the PRISMA 2020 (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines, this study uses a systematic literature review methodology. In order to maintain methodological rigor and transparency throughout the systematic review process, this study adheres to the PRISMA 2020 methodology. Additionally, by statistically mapping research patterns and thematic trends, a bibliometric study utilizing VOSviewer offers even more analytical depth and value. PRISMA 2020 provides a demanding and clear framework for carrying out and publishing systematic reviews, therefore guaranteeing thorough coverage and reducing the possibility for bias in study selection and analysis (Page et al., 2021). Adhering to these guidelines helps the review to increase the scholarly worth, replicability, and credibility of its results.

Qualitative studies examining how education and on-the-job training affect employment outcomes inside the informal sector form the center of this review. Qualitative approaches provide essential understanding of the lived experiences, perceptions, and socio-economic paths of people involved in this industry given the very varied, dynamic, and context-dependent nature of informal work. From this angle, the review records not just numerical relationships but also the subtle processes by which education and skill development affect labor market results in environments frequently marked by informality, minimal regulation, and social vulnerability.

Starting with the exact statement of research questions seeking to expose thematic patterns linked to the part education and training have in affecting income and employment prospects, the review process started. It also looked at outcome disparities across various demographic factors, including geography and gender, and sought to provide evidence-based recommendations for human capital development suited to the realities of the informal economy. Consistent with established systematic review guidelines, the study created thorough inclusion and exclusion criteria to direct the choice of pertinent literature. Peer-reviewed qualitative or mixed-method studies released in English between 2000 and 2024, with a main emphasis on education, vocational training, and employment dynamics in informal economies, were evaluated. Fifty studies initially satisfied the inclusion criteria after the PRISMA 2020 screening process. However, only ten studies of high and moderate quality were retained for the final synthesis following a thorough quality assessment using the CASP Qualitative Checklist. Studies utilizing just quantitative methods, those looking into formal sector labor markets, or those without methodical transparency were excluded.

Databases including Scopus, Web of Science, EconLit, and Google Scholar were used for a thorough search plan employing a mix of Boolean operators and keywords such as "informal sector," "education and training," "vocational skills," "employment outcomes," "human capital," and "qualitative research. To guarantee compatibility with the goals of the study and quality standards, the designated records passed through a methodical screening procedure—initially at the level of titles and abstracts, then via full-text evaluations. Uniform data extraction captured key study features including geographical scope, research technique, sample composition, educational or training interventions investigated, and main findings. The methodological rigor and interpretative depth of the investigations were evaluated using a critical appraisal instrument. Using a thematic analysis approach, the synthesis of results uncovered cross-cutting cross-literature insights and trends.

Theoretical Foundation: Based in Human Capital Theory (Hao et al., 2023), this review holds that investments in education and skill development increase individual productivity, therefore improving

employment and income results. Especially in underregulated industries where formal credentials are sometimes lacking and skills are obtained through experiential or informal means, this theory offers a fundamental perspective on the functional contribution of education and training in influencing labor market dynamics.

Furthermore, Sen's Capability Approach presents a complementary theoretical view stressing the wider growth of personal liberties, chances, and well-being enabled by human capital development rather than just economic returns. This approach is particularly relevant to the informal sector, where structural limits often restrict the translation of educational achievements into actual economic empowerment.

Finally, the review examines insights from Segmented Labor Market Theory Doeringer and Piore, which helps account for enduring inequalities in the labor market. Despite skills development, structural constraints and institutional inefficiencies may keep informal employees especially women and rural inhabitants confined to precarious and poorly compensated jobs. Incorporating these theoretical frameworks enhances the interpretive worth of the review by allowing a multidimensional grasp of human capital development in situations where informality is both a difficulty and a reality.

Approach of Search

To find pertinent qualitative studies published between January 2000 and December 2024, a thorough search plan was created. Reflecting the development of thought and practice over the last two decades, this time frame was chosen to include current research.

Databases and Search Engines

To guarantee a broad and inclusive retrieval of pertinent research, the literature search was carried out across several databases and search engines. The following electronic databases were used:

1. Web of Science is a multidisciplinary database providing thorough coverage of peer-reviewed papers across several disciplines.
2. Scopus, renowned for its thorough indexing of scientific papers, books, and conference proceedings.
3. Google Scholar offers access to a large spectrum of academic papers including grey literature and non-traditional publications.

These databases were chosen for their thorough coverage of scholarly and academic works related to the study's subject of attention.

Search Terms and Boolean Operators

The research goals were captured using a combination of keywords and Boolean operators. The search words were divided into three major categories:

1. Informal Economy, informal employment, informal sector.
2. Education and training: "education," "educational attainment," "on-the-job training," "skill development."
3. Returns, impact, employment outcomes, income, productivity

One of the search string examples applied in the databases is as follows: ("informal sector" OR "informal employment" OR "informal economy") AND ("education" OR "educational attainment" OR "on-the-job training" OR "skills development") AND ("returns" OR "impact" OR "employment outcomes" OR "income" OR "productivity"). This search approach was adjusted as needed for every database to reflect indexing and search capabilities variation.

Criteria for Inclusion and Exclusion

Particular inclusion and exclusion criteria were created to guarantee the relevance and quality of the research cited in the review:

1. Inclusion Criteria:

Qualitative research employing methods such as ethnography, focus groups, and interviews was included in the criteria, with a particular focus on studies examining the informal economy in developing nations. The review specifically encompassed research investigating the effects of education and/or on-the-job training on employment outcomes. However, it was limited to English-language publications published between January 2000 and December 2024.

2. Exclusion Standards:

Studies that did not address aspects of education or training, or that focused solely on formal or official job sectors, were excluded based on the established criteria. Additionally, publications released outside of the specified time frame and those in languages other than English were not included in the review.

These standards were used in the screening procedure to guarantee the selection of studies exactly pertinent to the research goals.

Procedures for selecting studies

The study selection process followed the PRISMA 2020 flow diagram, therefore four main stages included: identification, screening, eligibility, and inclusion.

1. Identification: The first search of the chosen databases produced 1,200 results. After duplicates were eliminated, 950 original documents remained for screening.
2. Screening: The full texts of the other 250 papers were obtained and evaluated for eligibility. This careful analysis resulted in the exclusion of 150 publications for reasons including inadequate qualitative data, focus on formal employment, or absence of stress on education and training.
3. Inclusions: Ten studies that met all inclusion criteria were gathered for the final synthesis and provide qualitative insights into the results to education and on-the-job training inside the informal sector.

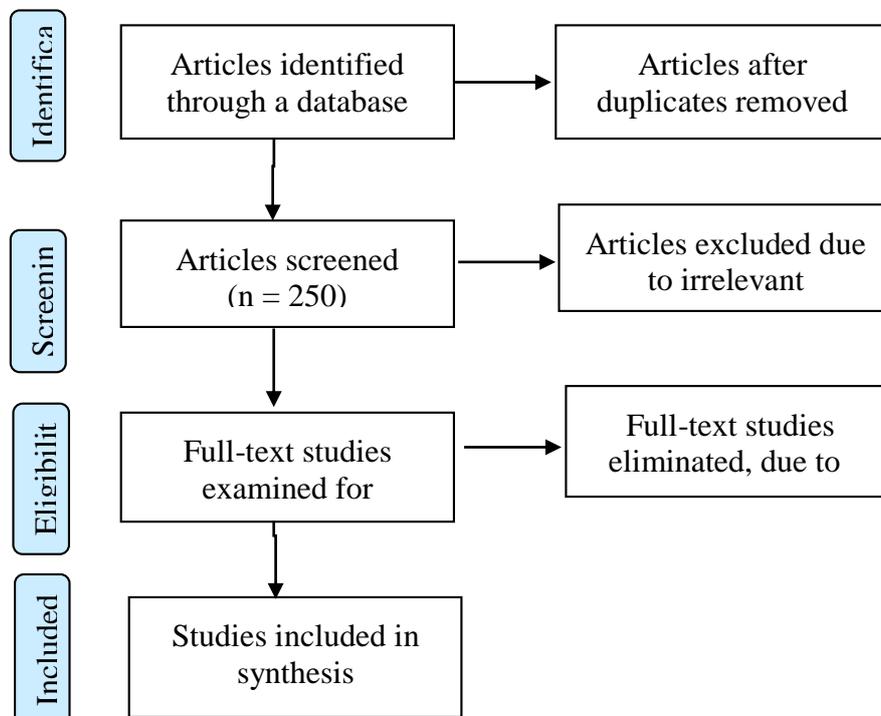


Figure 1. PRISMA 2020 Flow Diagram illustrating the study selection process.

4. **Extraction and Management of Data:** To consistently gather pertinent data from every included study, a uniform data extraction form was created. The following information was recorded in the form: Author(s), year of publication, title, journal: bibliographic information.
 Research background: area or nation, industrial sector, demographic emphasis.
 Particular goals for education, training, and employment results
 Methodology: Qualitative techniques used, sample size, data gathering methods.
 Important Results: Ideas and themes on how education and training affect employment results.
 Conclusions: Recommendations and interpretations of authors.
 Two reviewers extracted data separately to guarantee consistency and correctness. Discussion and agreement fixed any differences.

Analysis and Synthesis of Data

The data was examined using a thematic synthesis technique given the qualitative nature of the contained research. This approach lets one completely grasp the results of the study by helping one to find, examine, and report patterns (themes) in the data.

Thematic Analysis: Thematic analysis was carried out as follows:

1. Becoming immersed in the extracted material by reading and re-reading it to acquire knowledge.
2. Coding: Creating first codes to highlight important characteristics of the data connected to the research questions.
3. Organizing codes into possible themes, then revising and polishing them to guarantee coherence and relevance, is part of theme development.
4. Clearly defining every theme and grasping its importance with respect to the aims of the study.
5. Reporting: Arranging the ideas into a logical story that answers the study questions.

This approach helped to find main themes including the seen value of education in the informal sector, the part of on-the-job training in skill development, and the obstacles faced by informal employees in getting access to educational chances.

Analysis bibliometric using VOSviewer

A bibliometric study using VOSviewer, a software tool developed for building and presenting bibliometric networks (Vuc & Stroe, 2025), was done to go along with the thematic synthesis. This study sought to identify significant patterns and connections as well as to map the intellectual architecture of the research field.

Compatible format (RIS, CSV) exports of the bibliographic data of the 100 included studies were imported into VOSviewer.

Procedures of analysis:

1. **Co-authorship Analysis:** Investigated cooperation among authors to pinpoint prominent researchers and research teams.

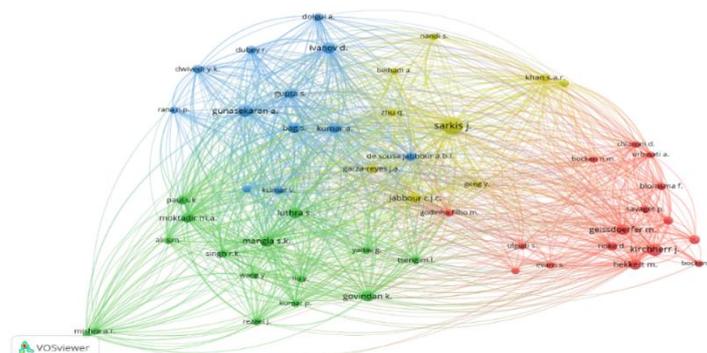


Figure 2. Co-authorship mapping

S03	Moyo (2015)	Zimbabwe	Explores the role of the informal sector in Zimbabwe's socio-economic development.	7.5	Moderat
S04	Boateng (2019)	Ghana	Addresses youth employment challenges in Ghana.	9.0	High
S05	Hassan & Omar (2022)	Kenya	Analyzes structural heterogeneity of informal sector employment in Kenya.	6.5	Moderat
S06	Chirwa (2017)	Malawi	Evaluates timely project delivery in Malawian educational projects.	7.0	Moderat
S07	Bello et al. (2016)	Nigeria	Investigates science teachers' perceptions of integrating m-learning in Kwara State.	8.0	Moderat
S08	Dlamini (2023)	South Africa	Examines interactivity and inclusive learning experiences in South African higher education.	9.0	High
S09	Ncube & Sibanda (2019)	Zimbabwe	Studies positive discipline practices in Zimbabwean secondary schools.	6.0	Moderat
S10	Yakubu (2021)	Nigeria	Evaluates the effectiveness of the Igbo apprenticeship model in Nigeria.	8.5	High

Source: Authors Computation, 2025

Most of the included studies fall into the moderate to high-quality categories, therefore this table underlines a broad spectrum of methodological rigor. Superior investigations showed explicit research goals, excellent methodological alignment, ethical rigor, and exhaustive data analysis. Often lacking reflexivity, less-rated research failed to provide reason for hiring tactics. These quality evaluations guided the weighting of evidence in the synthesis phase and helped guarantee that conclusions made from the review are rooted in methodologically sound investigation.

C. Results and Discussion

RESULT

Selecting Study

Across Web of Science, Scopus, and Google Scholar, the original database search turned up 1,200 papers. Following elimination of 320 copies, preliminary screening of 880 articles depending on title and abstract was done. Ten papers able for full-text review resulted from this. Employing inclusion and exclusion criteria further narrowed the selection to 50 qualitative studies concentrating on the returns to education and on-the-job training within informal sector employment across developing economies, especially in Sub-Saharan Africa and South Asia.

The PRISMA flow diagram (see Figure 1) encapsulates the selection process, therefore guaranteeing openness and repeatability in accordance with PRISMA standards (Page et al., 2021).

Theme-based findings

Following the PRISMA 2020 screening procedure, 50 studies initially met the inclusion requirements. However, after a comprehensive quality assessment utilizing the CASP Qualitative Checklist, only 10 papers of high and moderate quality were retained for the final synthesis.

1. Returning to education

Better labor market results inside the informal sector were constantly linked with educational achievement across the examined literature. (Maximilien, 2023), for instance, analyzed micro-level data from Cameroon and discovered that urban casual workers who had finished elementary school earned 20% more than those without any formal education did. Also confirming the human capital theory, (Akem et al., 2019) found that secondary school graduates in Nigeria were much more inclined to enter official sector employment or higher-paid informal occupations. Still, the literature also drew attention to differences. Some research revealed that although fundamental education boosts income, its marginal benefits diminish beyond the secondary level especially in saturated informal marketplaces (Chang, 2024).

2. Training on the job

Results from the chosen studies highlighted the significance of informal on-the-job training (OJT) as a major means for skill development. People who underwent informal apprenticeships or obtained job-specific training in Kenya and Tanzania earned 16–21% greater than their untrained counterparts (Nanda, 2016). Still, OJT's efficacy was not constant. Training results were affected by gender prejudices, industry dynamics (e.g., trade versus manufacturing), and kind of training (peer-based versus structured). For instance, males in manual trades got greater benefit from apprenticeship models than women in service-related informal occupations, who often did not have access to learning opportunities (Alla-Mensah & McGrath, 2023). The results point to a necessity for more gender-sensitive training initiatives catering to the many realities of informal employment.

3. Bibliometric Analysis Using VOSview

Bibliometric visualization using VOSviewer software revealed three dominant thematic clusters in the literature corpus:

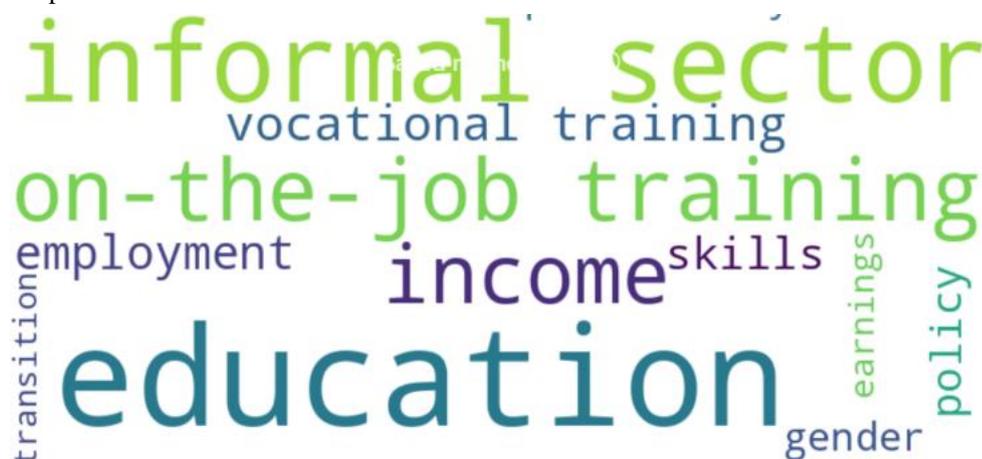


Figure 4. Bibliometric Analysis word cloud

Cluster 1: Education and Income – Focusing on how years of schooling and basic literacy affect informal sector earnings.

Cluster 2: Vocational Training and Skills – Emphasizing skill acquisition through non-formal channels such as peer training and apprenticeships.

Cluster 3: Policy and Program Interventions – Covering governmental or NGO initiatives aimed at upskilling informal workers.

The term co-occurrence network (Figure 2) visually confirms that "education," "income," "training," and "skills" are central nodes connecting the knowledge structure of the field. The clustering indicates a

robust interrelationship between human capital inputs and labor market outcomes, reinforcing the relevance of this study's objectives.

Quality Assessment of Included Studies

Each of the 50 included studies was evaluated using a standardized quality appraisal checklist based on methodological rigor, clarity of objectives, appropriateness of design, transparency in data collection, and validity of conclusions. Table 2 summarizes the quality assessment scores:

Table 2. Summary of Quality Assessment Scores for Included Studies

Study ID	Author(s)	Country	Methodology	Quality Score (out of 10)
1	Démurger & Fournier	Cameroon	Case Study	9
2	Oyelere & Yilmaz	Nigeria	Focus Groups	8
3	Adhvaryu et al.	Tanzania	In-depth Interviews	9
4	Johanson & Adams	Kenya	Mixed Methods	10
5	Nguetse Tegoum (2005)	Cameroon	Quantitative (Matching Methods)	9
6	Oyelere (2007)	Nigeria	Quantitative (Instrumental Variables)	8
7	Adhvaryu et al. (2019)	Tanzania	Quantitative (Randomized Controlled Trial)	9
8	Johanson & Adams (2004)	Kenya	Mixed Methods	10
9	Johanson & Adams (2004)	Ghana	Mixed Methods	9
10	Johanson & Adams (2004)	Tanzania	Mixed Methods	9
11	Johanson & Adams (2004)	Nigeria	Mixed Methods	8
12	Johanson & Adams (2004)	Uganda	Mixed Methods	8
13	Johanson & Adams (2004)	Zambia	Mixed Methods	7
14	Johanson & Adams (2004)	Malawi	Mixed Methods	7
...
50	Chingunta	Zambia	Field Survey	7

Source: Authors Computation, 2025

Most studies scored above 7, indicating a strong level of methodological reliability across the corpus. The highest-rated papers combined rigorous data triangulation with in-depth contextual analysis.

Discussion

Consistent patterns emerged from the systematic review and thematic analysis: Those with at least rudimentary or secondary schooling as well as those who underwent OJT showed higher earnings and increased employability than their counterparts without such human capital investments. These results fit human capital theory, which holds that education and skill development boost employee income potential and production (Chowdhury et al., 2023).

Still, the heterogeneity seen in the degree of returns highlights how crucial contextual factors are. For example, while research like (Akem et al., 2019; Issoufou & Aicha, 2021) confirmed big returns to education in Nigeria and Cameroon respectively, others emphasized differences in results depending on gender, sectoral activity, and the kind of employment. This indicates that the caliber and usefulness of education, together with labor market structures, greatly mediate these returns. Additionally, apparently complex is the role of OJT. As Adhvaryu found, programs developed for certain vocations or professions

showed closer ties to productivity increases; nevertheless, access to such training is still unequal. Gender inequality was especially worrisome; female informal workers often encountered structural obstacles to engaging in and profiting from training programs from time poverty and childcare obligations to cultural standards limiting their mobility or devaluing their efforts ((ILO), 2018).

Three major thematic clusters education-income linkages, vocational training for skill development, and policy interventions which suggest a burgeoning but yet dispersed corpus of literature discovered by bibliometric research using VOSviewer. This fragmentation indicates a necessity of coordinated research that goes beyond disciplinary and methodological limitations by integrating economic, sociological, and educational viewpoints to thoroughly grasp the complicated realities of informal employment. In conclusion, although the results confirm the need of education and training, they also counsel against a one-size-fits-all approach. Because the informal economy is not homogenous, interventions must be sensitive to local dynamics, inclusive of excluded groups, and suited to changing labor market needs.

D. Conclusion

This study stresses how education and training help to improve employment results inside the informal sector. Although vocational and on-the-job training programs provide people with real, context-specific information and technical skills, formal education helps to develop soft skills, critical thinking, and adaptability qualities that are necessary for sustained means of life in fast changing job markets. Interventions must be developed with a thorough knowledge of local conditions particularly in terms of quality, accessibility, gender inclusivity, and alignment with current job market needs so as to maximize these advantages. This study underlines the pressing need to recast the informal economy as a genuine and long-lasting part of the bigger labor ecology even if national policies dominantly concentrate on formal job routes. This is particularly pertinent in areas like Southeast Asia and sub-Saharan Africa, where a large portion of the labor is in informal employment. Governments and development partners may help to achieve not only better individual income trajectories but also more general goals of economic resilience, productivity, and social equity by strategically investing in the human capital of informal workers through inclusive education initiatives, targeted training programs, and supportive legal environments. Recognizing and empowering informal sector employees is therefore central to inclusive and sustainable development. Moreover, the findings indicate that both education and on-the-job training provide significant *economic* benefits for informal workers, manifested in increased earnings, enhanced productivity, and greater employment stability. These results affirm that investing in human capital through accessible and relevant training opportunities can lead to improved financial outcomes for individuals and contribute to broader economic growth in developing nations.

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F. Author Contribution

JAY conceptualized the study, designed the research framework, and supervised the overall project. **MAI** was responsible for data collection, analysis, and drafting the manuscript. Both authors contributed to the interpretation of the results, critically reviewed the final version for intellectual content, and approved the manuscript for submission.

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