

Franchise or Famine: Exploring Franchising as a Side-Hustle Strategy for Salary Earners in Economically Strained Labour Markets

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Abstract: As wage stagnation and inflation erode the economic security of salaried professionals in developing economies, structured side-hustles like franchising are emerging as viable income diversification tools. This study critically explores franchising as a hybrid entrepreneurship strategy for full-time employees, reframing it from a corporate expansion model into a welfare-enhancing economic intervention. Anchored in Push–Pull Theory, the Resource-Based View, and Hybrid Entrepreneurship Framework, the research applies a sequential explanatory mixed-methods design to examine how franchising mediates the tension between formal employment and entrepreneurial aspiration. Quantitative data from 320 salary earners across Lagos, Abuja, and Port Harcourt reveal that salary inadequacy ($\beta = 0.46$, $p < 0.001$), entrepreneurial motivation ($\beta = 0.39$), and time flexibility ($\beta = 0.22$) significantly predict interest in franchising. Franchise accessibility—measured through affordability, brand awareness, and training availability—emerged as a critical mediator. Qualitative insights from 25 franchisees and franchisors further underscore franchising’s appeal as a “controlled entrepreneurship” model, contrasting its structure and support systems with the volatility of informal gigs. However, systemic barriers such as prohibitive fees, limited awareness, and low policy support remain significant obstacles. The findings position franchising as a middle-ground pathway—balancing stability and autonomy—for professionals navigating economic precarity. The study advocates for subsidized micro-franchise programs, targeted HR inclusion strategies, and franchise literacy campaigns as policy imperatives. By democratizing access to structured entrepreneurship, franchising can evolve into a scalable national strategy for inclusive income resilience. In a labour market increasingly defined by survivalism, the choice for professionals may indeed be stark: franchise—or famine.

Keywords: Franchising, Side-Hustle Economy, Salaried Professionals, Hybrid Entrepreneurship, Economic Empowerment, Micro-Franchise Models.

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Introduction

Across Africa and many other developing regions, salaried professionals are confronting a harsh economic reality marked by diminishing real wages, runaway inflation, currency devaluation, and stagnant remuneration structures (Shen et al, 2022; Bogojević, 2024). What was once a dependable monthly income has become increasingly inadequate to cover rising living costs, such as rent, food, education, healthcare, and transportation. For many, especially in urban centres like Lagos, Accra, Nairobi, and Johannesburg, salary payments that previously sustained middle-class lifestyles have now been reduced to subsistence-level earnings (Iheonu, & Oladipupo, 2023). The psychological and financial strain of trying to stretch an immobile salary across a volatile cost-of-living landscape has prompted a widespread behavioural shift among workers—from sole reliance on formal

employment to an embrace of side hustles and informal income-generating ventures. In response to these economic pressures, the gig economy has exploded, morphing from a fringe phenomenon into a central feature of survival strategy for white-collar and blue-collar workers alike (Jackson et al, 2024). Professionals, once confined to 9-to-5 routines, now routinely juggle freelance work, online trading, tutoring, transportation services, and other ad hoc gigs to make ends meet. This transformation reflects not only a coping mechanism but also a structural recalibration of how labour, time, and income are now perceived in low-income economies (Estrin, Guerrero 2024). However, most of these side hustles—while helpful—are unstructured, poorly regulated, and vulnerable to market fluctuations and burnout. They often lack scalability, strategic support, or any formal roadmap to growth and sustainability (Celik, Maher, & McAllister, 2023; Martínez-Cañas, et al, 2023).

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Within this dynamic but precarious ecosystem, franchising emerges as a compelling alternative—an entrepreneurial model that combines the autonomy of self-employment with the structure and support of an established business system (Bondarenko, Gordienko, & Moskalenko, 2021; Kim, & Kim, 2023). Traditionally associated with corporate expansion, franchising is rarely considered in the context of economically marginalized professionals seeking side incomes. Yet, it presents a unique opportunity for those constrained by time, capital, and limited business acumen (Zhang, & Kurbanbaeva, 2024). Unlike conventional side hustles that demand trial-and-error learning, high uncertainty, and extensive personal branding, franchise models offer pre-tested operational frameworks, recognizable brand equity, training programs, and ongoing franchisor support (Liu et al, 202). These attributes significantly reduce the risk of failure and make franchising particularly attractive to full-time employees who need to manage additional income streams without compromising their primary job responsibilities (Balsarini, Lambert, & Ryan, 2020; Zhng, & Kurbanbaeva, 2024). Franchising, therefore, holds untapped potential not just as a business format, but as a welfare-enhancing innovation in labour markets under economic duress. It offers a middle path—neither full entrepreneurship nor passive employment—but a hybrid solution that allows individuals to reclaim financial agency, explore low-risk business ownership, and navigate economic instability with greater confidence (Callaci, 2018; Miranda, 2022). In this context, it is crucial to critically examine how franchising can serve as a deliberate and structured side-hustle strategy for underpaid professionals who are increasingly pushed to the edge of financial precarity. This study responds to that imperative (Rosado-Serrano, & Navarro-García, 2023).

Although the phenomenon of side hustling has become a defining feature of economic survival in developing economies, particularly among salaried workers, academic and policy attention has overwhelmingly concentrated on unstructured and informal entrepreneurial ventures. Much of the existing research and discourse explores self-initiated microbusinesses, digital gigs, and subsistence trading as responses to underemployment, inflation, and wage stagnation (Thieme, 2018). These informal economic activities, while significant, are often high-risk, poorly supported, and lacking in scalability. In this prevailing focus, an important and potentially transformative model—franchising as a structured side-hustle pathway for salaried professionals—has been grossly overlooked. This neglect is problematic for several reasons (Chen, 2019; Dass, 2024). First, it ignores a category of professionals who, though formally employed, are economically vulnerable due to salaries that have failed to keep pace with inflation or the demands of modern living. These workers often find themselves caught in a precarious middle ground—too “secure” for traditional poverty alleviation measures, yet too financially strained to achieve true economic stability (Balafoutas, Batsaikhan, & Sutter, 2021). Second, the challenges they face in diversifying income streams—such as lack of business training, time constraints, and insufficient access to credible franchise systems—are seldom addressed in current entrepreneurial frameworks or labour policy design (Zimmerschied, 2024).

Franchising offers a viable bridge between stable employment and controlled entrepreneurial exploration. However, there is a glaring absence of empirical research examining how, why, or under what conditions salaried workers in developing economies pursue franchising as a side-hustle strategy (Zhang, & Kurbanbaeva,

2024). This knowledge gap has real-world consequences: without data-driven insights into the feasibility, motivations, and obstacles associated with adopting franchise models, policymakers, franchise developers, and professional bodies are ill-equipped to support professionals seeking financial independence through this route. Moreover, the lack of attention to franchising in this context undermines the potential of an approach that could democratize entrepreneurship by lowering the barriers of entry for risk-averse, time-limited, and under-resourced individuals (Lanchimba, Windsperger, & Fadairo, 2018). Consequently, this study positions itself as a corrective to this oversight. It seeks to interrogate franchising not merely as a corporate growth mechanism but as a pragmatic, welfare-enhancing solution for professionals squeezed by an increasingly unforgiving economy. Addressing this gap is not only academically necessary but socially urgent given the growing financial fragility of full-time workers who are being pushed toward alternative income strategies with little guidance or institutional support (Zhang, & Kurbanbaeva, 2024).

This study seeks to explore how franchising can serve as a viable side-hustle strategy for full-time salary earners in Nigeria’s economically pressured labour market. Specifically, it aims to examine the motivations of salary earners who choose franchising over other side-hustle models, investigate the specific constraints—such as capital, time, and access—that affect the uptake of franchise opportunities, and evaluate the perceived and actual benefits of micro- and small-scale franchise models for income diversification (Teixeira, & Chan, 2022). In line with these objectives, the study is guided by key research questions: what motivates salaried professionals to consider franchising as a side-hustle option; what the main constraints are they face in adopting and sustaining franchise businesses; and how does franchising compare to unstructured side hustles in terms of income stability, satisfaction, and sustainability. This study is both timely and transformative in its contribution to the discourse on sustainable income strategies for wage earners, particularly within economically strained labour markets (Dermonde, & Fischer, 2022). At a time when salaried professionals are increasingly forced to pursue side-hustles out of necessity rather than ambition, this research offers a fresh and structured lens through which to understand the potential of franchising as a viable, welfare-enhancing mechanism. By shifting the narrative away from franchising as merely a corporate expansion model, the study reconceptualizes it as an inclusive tool for financial empowerment—especially for professionals who are resource-constrained but skill-rich (Bondarenko et al 2021). This reframing is critical in low- and middle-income countries where many workers, despite formal employment, remain trapped in cycles of economic vulnerability due to inflation, wage stagnation, and limited career mobility (Omer et al, 2024).

Theoretically, the study advances understanding by bridging the fields of entrepreneurship, labour economics, and organizational behaviour, offering a conceptual foundation for interpreting franchising as a hybrid economic strategy (Bashir, & Bada, 2020). Practically, it generates actionable insights for a wide range of stakeholders. For policymakers, the research provides empirical justification for integrating franchising into national economic planning and workforce development strategies. For franchise developers, it offers valuable data on how to tailor models to fit the needs of part-time entrepreneurs. For human resource professionals, it signals the importance of supporting rather than penalizing structured side-hustles among employees (Bondarenko,

Gordienko, & Moskalenko, 2021). Most notably, the study advocates for the development of national micro-franchise frameworks that reduce barriers to entry—such as capital, training, and access—and that can democratize entrepreneurship among professionals who are often overlooked in mainstream economic policy (Anjorin et al, 2024). In doing so, the research not only highlights a critical income diversification pathway but also contributes to broader goals of the society at large. The remainder of this paper is structured to provide a comprehensive, logical progression from conceptual foundations to practical implications (Yan, Mmbaga, & Gras, 2022). The next section presents a review of existing literature, covering key themes in franchising, informal entrepreneurship, and the evolution of side-hustling among full-time professionals in developing economies. This review highlights current gaps and establishes the rationale for this study (Bu, & Cuervo-Cazurra, 2020).

Following the literature review, the methodology section outlines the sequential explanatory mixed-methods approach adopted for the research. This includes a survey of 320 salaried workers across Lagos, Abuja, and Port Harcourt, complemented by in-depth interviews with 25 franchisees and franchisors. The section details the sampling techniques, instruments, and analytical frameworks—including regression analysis and NVivo-based thematic coding—used to examine the data. The results section then presents both quantitative and qualitative findings (Agranoff, & Kolpakov, 2019). It explores how professionals perceive franchising, the motivations driving their engagement, the constraints they face, and the outcomes they experience compared to other informal ventures. These findings are then contextualized and interpreted in the discussion section, which relates them to broader socio-economic patterns and theoretical frameworks such as opportunity structure theory and the concept of hybrid entrepreneurship (Zolfagharian, & Naderi, 2019).

Finally, the conclusion and recommendations offer targeted policy proposals and practical strategies to scale franchising as an accessible side-hustle model. The paper ends by identifying areas for future research, including the need for gender-specific studies, longitudinal analysis, and intervention-based evaluations that can further illuminate how structured entrepreneurship can support professionals in fragile labour markets. To enhance the explanatory power and empirical clarity of this study, a set of testable hypotheses is introduced, drawing directly from the integrated theoretical framework that combines Push–Pull Theory, Opportunity Structure Theory, the Resource-Based View (RBV), and Hybrid Entrepreneurship (Giudici et al, 2018). These hypotheses are designed to translate the conceptual insights into empirically verifiable claims, aligning the qualitative motivations and contextual realities with structured quantitative validation (Agrawal, & Lal, 2018).

Hypothesis of the Study

H1: Salary inadequacy and job insecurity significantly and positively predict salaried professionals' interest in franchising as a side-hustle.

This hypothesis emerges from the push dimension of the Push–Pull Theory. It assumes that individuals experiencing financial strain or career instability are more likely to seek structured entrepreneurial alternatives like franchising (Choi et al, 2020).

H2: The accessibility of franchise opportunities mediates the relationship between entrepreneurial motivation (push–pull) and franchise engagement.

Opportunity Structure Theory justifies this proposition by positing those contextual conditions—such as low entry barriers, ready-made brand infrastructure, and institutional voids—make franchising a more viable path for those with latent entrepreneurial intent. The franchise structure is thus not merely an opportunity but a mediating channel that converts interest into action (Watson et al, 2020).

H3: Entrepreneurial self-efficacy moderates the relationship between franchise interest and actual franchise engagement. Drawing from RBV and Hybrid Entrepreneurship, this hypothesis recognizes the role of internal resources, particularly confidence in one's entrepreneurial ability. Even when franchise interest is high, those with greater self-efficacy are more likely to overcome perceived risks and engage meaningfully in franchise operations, often while maintaining their full-time jobs (Caliendo et al, 2023).

H4: Government incentives and time flexibility positively moderate the likelihood of franchise uptake among salaried workers.

This final hypothesis posits that macro- and micro-level enabling conditions—such as tax breaks, franchise subsidies, flexible work schedules, or remote work policies—enhance the likelihood that salaried individuals can successfully transition into hybrid franchise entrepreneurship (Allon, Cohen, & Sinchaisri, 2018).

By embedding these four hypotheses, the study shifts from descriptive interpretation to an empirically anchored investigation that enables structured testing, model validation, and generalizable insight. This hypothesis-driven structure not only strengthens methodological rigor but also equips policymakers and franchise developers with actionable intelligence on the psychological, institutional, and economic levers that shape salaried professionals' transition into entrepreneurship (Bondarenko, Gordienko, & Moskalenko, 2021). These testable propositions will inform the design of the survey instruments, the parameters of regression analysis, and the interpretation of structural equation models (SEM), thus aligning the theoretical foundation with empirical execution in a seamless and powerful manner (Weijters, Davidov, & Baumgartner, 2021).

Literature Review

The concept of hybrid entrepreneurship—defined as the pursuit of entrepreneurial activity alongside wage employment—has gained significant traction in recent literature, particularly in response to growing economic insecurity among salaried workers. In contexts where inflation erodes purchasing power and wages remain stagnant, individuals are increasingly compelled to seek supplemental income streams without fully detaching from the relative security of their primary jobs (Colbourne et al, 2024). Side-hustling, once considered an informal or transitional pursuit, has now become a permanent economic fixture for many professionals, especially in low- and middle-income countries. Unlike traditional entrepreneurs who leap fully into business ownership, hybrid entrepreneurs balance dual identities: employee and business owner (Heilmann, & Ekonen, 2022). This duality enables them to manage risk while testing their entrepreneurial capacity—a strategic approach in uncertain economic climates. However, side-hustles are often unstructured, undercapitalized, and subject to personal burnout, thereby limiting their sustainability and scale (Sessions et al, 2023).

Within this expanding landscape of hybrid entrepreneurship, franchising offers a particularly promising yet underutilized model.

Traditionally seen as a growth mechanism for established corporations, franchising is rarely discussed as an entry point for aspiring entrepreneurs, particularly those juggling full-time employment. In emerging markets, franchising holds significant potential: it provides recognizable brands, proven business models, operational support, and systems training—features that reduce uncertainty and increase the odds of success (Rosado-Serrano, & Navarro-García, 2023). Yet, widespread misconceptions abound. Franchising is often perceived as elitist, capital-intensive, and inaccessible to the average professional. In reality, a growing number of micro- and low-cost franchise options have emerged, tailored for entry-level entrepreneurs. Still, limited awareness, lack of localized franchise development strategies, and poor policy support continue to impede the adoption of franchising as a side-hustle option among working professionals (Liu et al, 2025).

Professionals considering entrepreneurship face a unique set of barriers compared to traditional entrepreneurs. Time is a critical constraint; the rigid structure of full-time employment leaves little room for managing a business. Capital, while a general challenge for all entrepreneurs, is particularly limiting for professionals whose incomes barely cover basic expenses (Khanin et al, 2021). Furthermore, many lack the business knowledge or confidence required to navigate complex markets, legal frameworks, and operational hurdles. For salaried workers, entrepreneurship often seems like an all-or-nothing gamble—requiring either full commitment or none (Manafe et al, 2023). Franchising, in theory, could serve as a middle path, yet the inaccessibility of affordable, credible, and flexible franchise options limits its appeal. In addition, social perceptions and workplace norms may discourage overt entrepreneurial engagement, particularly in public service or bureaucratic sectors (Mutumba et al, 2019).

Several theoretical frameworks have been employed to understand the evolving nature of hybrid entrepreneurship. The Opportunity Structure perspective emphasizes that entrepreneurship is shaped not only by individual intent but also by external enablers and barriers—such as franchising infrastructure, policy environments, and market access. Similarly, the Resource Constraint lens, particularly the Resource-Based View (RBV), highlights the gap between what aspiring entrepreneurs possess (skills, experience, capital) and what they need to launch and sustain a venture (Dorobat et al, 2024). The Push–Pull Theory of entrepreneurial entry adds motivational depth, distinguishing between necessity-driven (push) and opportunity-driven (pull) entrepreneurship. In the case of salaried workers, push factors such as low wages and job insecurity often intersect with pull factors such as autonomy, prestige, and income diversification, creating complex motivational landscapes (Martínez-Cañas et al, 2023). Finally, the Hybrid Entrepreneurship Framework offers a strategic view of dual-role professionals. It explains why individuals pursue business ownership while retaining employment—often as a way to experiment, build capacity, or de-risk entrepreneurship. This framework is particularly relevant to franchising, which allows for part-time management, delegation, and structured learning—features that align well with the hybrid model (Demir et al, 2020).

Despite growing attention to informal entrepreneurship and the gig economy, several gaps remain unaddressed. Most studies focus on traditional self-employment or digital freelancing, with very few exploring franchising as a structured side-hustle option. Even fewer interrogate the viability of franchising among professionals who are time-poor, risk-averse, and economically stretched. The unique challenges and enabling conditions for this demographic are

largely absent in the literature. Additionally, little empirical work has been done to assess the effectiveness of franchising in achieving income stability, job satisfaction, or career resilience for hybrid entrepreneurs in emerging markets (Dass, 2024). These gaps underscore the need for this study, which positions franchising not just as a business model but as a social and economic adaptation strategy for modern professionals navigating increasingly hostile labour markets (Bashir, & Bada, 2020).

Theoretical Foundation

This study adopts a harmonized theoretical framework that combines insights from the Push–Pull Theory of Entrepreneurship, Opportunity Structure Theory, Resource-Based View (RBV), and the Hybrid Entrepreneurship Framework to explore how salaried professionals in economically strained labour markets adopt franchising as a side-hustle strategy (Martínez-Cañas et al, 2023). Rather than presenting these theories as separate or disjointed lenses, the study synthesizes them into a unified conceptual logic that explains why professionals seek entrepreneurial alternatives, who among them succeed, under what environmental conditions franchising becomes feasible, and how this entrepreneurial path is navigated alongside full-time employment (McMullen, Brownell, & Adams, 2020).

At the motivational level, the Push–Pull Theory provides a foundational understanding of the economic and psychological dynamics that drive salaried workers toward entrepreneurial pursuits. In contexts characterized by salary stagnation, job insecurity, inflationary pressures, and limited upward mobility, professionals are pushed by necessity to seek additional sources of income (Duan, Kotey, & Sandhu, 2021). Simultaneously, franchising acts as a pull factor by offering a structured pathway to entrepreneurship—one that promises reduced start-up risk, operational guidance, and brand leverage. The franchise opportunity becomes more than a commercial option; it becomes a safety valve for those navigating economic uncertainty while aspiring toward autonomy, income growth, and personal fulfilment (Watson et al, 2024).

However, motivation alone does not equate to action. The Opportunity Structure Theory clarifies how external conditions shape access to viable entrepreneurial pathways. In this case, the surrounding economic environment—marked by formal job fragility and rising living costs—presents franchising as a structured alternative. Its relatively low entry barrier, institutional scaffolding, and standardized processes make it attractive to professionals who might otherwise avoid risk-heavy business start-ups (Rosado-Serrano, & Navarro-García, 2023). This theory helps explain how certain types of structured entrepreneurial opportunities—particularly franchising—are more accessible and appealing within constrained environments. It reinforces the understanding that the emergence of side-hustles among professionals is not merely a reaction to hardship but also a strategic adaptation to the structural contours of the economy (Dass, 2024).

While the external environment may present opportunities, the Resource-Based View (RBV) introduces the internal dimension by focusing on the resources individuals possess and mobilize to seize these opportunities. Professionals bring to franchising a rich pool of human and social capital—organizational discipline, customer service experience, financial literacy, access to credit, and networks built through years in the formal sector. These unique

capabilities differentiate them from informal entrepreneurs and increase their likelihood of succeeding in franchise systems (Beamish, & Chakravarty, 2021). At the same time, RBV exposes the limitations that may hinder access and success, such as time constraints, limited seed capital, or lack of entrepreneurial confidence. Thus, it supports the case for institutional interventions—such as training, mentorship, and subsidized franchise fees—to maximize the entrepreneurial potential of professionals (Aparicio, Urbano, & Stenholm, 2021).

The Hybrid Entrepreneurship Framework weaves all these perspectives together by illuminating the transitional space between employment and full-time entrepreneurship (Demir et al, 2020). This theory explains how professionals strategically maintain their primary jobs while engaging in entrepreneurial activities after hours, on weekends, or through delegated operations. In this study, franchising aligns perfectly with the hybrid model due to its modularity, brand standardization, and capacity for remote or delegated management (Giudici et al, 2018). By operating within both the employee and entrepreneur roles, professionals can minimize risk while gradually building entrepreneurial capital. The hybrid model also reflects a strategic lifestyle choice—allowing individuals to leverage their professional stability while simultaneously pursuing personal and financial autonomy through structured side businesses (Kuske, Schulz, & Schwens, 2024).

Altogether, this integrative framework creates a coherent and powerful theoretical logic. Push–Pull Theory explains the pressures and attractions that motivate salaried professionals. Opportunity Structure Theory identifies the structural features that make franchising accessible in constrained economies (Martínez-Cañas et al, 2023). RBV clarifies the individual-level assets and constraints that shape success in such ventures. Finally, the Hybrid Entrepreneurship Framework captures the dual-career pathway through which professionals balance security and self-actualization (Potluri, & Phani, 2020). Through this synthesis, franchising is conceptualized not merely as a business model but as an adaptive mechanism—a socio-economic strategy that enables professionals to navigate volatility, leverage institutional gaps, and build resilient income systems without exiting formal employment (Iddy,2020). This theoretical approach allows the study to move beyond surface-level interpretations of side hustling, offering a richly contextualized and multidimensionally informed understanding of why franchising is emerging as a preferred entrepreneurial strategy among salaried workers in developing economies (Welsh, Lanchimba, & Bausch, 2025). By integrating these theories into one explanatory engine, the study contributes not only to entrepreneurship and labour market literature but also offers a practical framework for policymakers, franchise networks, and professionals navigating the turbulent terrain of modern work and income generation (Angulo-Guerrero et al, 2023).

Figure I: Diagrammatic Expression of the Theoretical Framework/Foundation.



Source: Research Output

Conceptual Framework

This study is built upon an integrated framework that explores how salaried professionals transition into side-hustle entrepreneurship through franchising, particularly under conditions of economic stress. The framework focuses on the dynamic interaction between key drivers, mediating mechanisms, and contextual factors that shape this pathway, ultimately influencing the success of franchising as a secondary income strategy (Miranda, 2022). At the core of the investigation is the influence of structural and motivational factors such as salary inadequacy, job insecurity, entrepreneurial aspiration, and the availability of discretionary time (Liu et al, 2025). These elements collectively reflect the economic

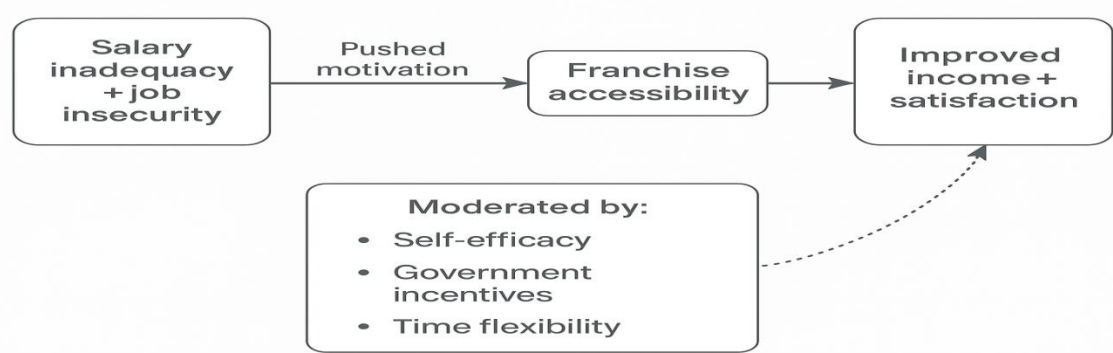
pressure and personal desire for financial independence that compel professionals to seek supplementary income (Burchi et al, 2021). As the erosion of real wages continues to shrink the financial viability of a single income source, these pressures are no longer circumstantial—they have become systemic. Professionals are increasingly forced to look beyond their traditional employment rolls to secure economic stability (Huang, 2019). However, between the intention to diversify income and the successful adoption of franchising lies a critical bridge: the accessibility of franchising opportunities. This includes affordability of franchise entry (cost of fees and setup), awareness of existing opportunities, and the availability of training or onboarding programs to ease the transition (Zhang, &

Kurbanbaeva, 2024). These accessibility elements play a central role in translating motivation into action. Without them, even the most driven professionals may find franchising out of reach. Thus, franchise accessibility serves as the operational hinge on which the entire model turns—it determines whether professional aspirations can be practically realized (Croonen et al, 2021).

Layered over this relationship are two contextual influences that shape outcomes: personal confidence and the external environment. First, entrepreneurial self-efficacy—defined as an individual’s belief in their ability to successfully operate a business—can significantly enhance or limit the likelihood of engaging in and sustaining a side-hustle franchise (Caliendo et al, 2023). Those who feel competent are more likely to take calculated risks, invest effort, and persist through challenges. Second, the presence of supportive institutional and policy frameworks—such as subsidized franchise entry programs, enabling laws, or mentorship initiatives—can create a more favourable landscape for professionals to thrive in franchise ventures. Together, self-

efficacy and policy context either amplify or mute the effects of motivation and access (Rosado-Serrano, & Navarro-García, 2023). The ultimate outcome of interest in this framework is the effectiveness of franchising as a side-hustle model for full-time salary earners. Success is interpreted not only through financial gain but also through indicators such as business continuity, customer retention, personal satisfaction, and the ability to balance primary employment with entrepreneurial engagement. In this context, side-hustle success through franchising becomes a function of both internal drive and external opportunity—mediated by how accessible franchising is and influenced by individual confidence and policy support (Bogojević, 2024). This conceptual map thus offers a holistic understanding of how and why salaried workers engage in franchising, and what conditions enable or constrain that engagement. It moves beyond linear causality to reflect the complex, layered reality of side-hustle entrepreneurship in low- and middle-income economies (Adenutsi, 2023).

Figure II: Visual Flow and Conceptual Model/Framework



Source: Research Output

Methodology

This study adopts a sequential explanatory mixed-methods design, strategically integrating quantitative and qualitative approaches to capture both the breadth and depth of franchising as a side-hustle strategy among salaried professionals in Nigeria. This design is particularly suited to complex socio-economic inquiries, as it allows the researcher to first uncover general patterns through quantitative analysis and then explain those patterns more richly through qualitative insights. The sequence ensures that statistical trends are not left abstract but are grounded in lived experiences and contextual nuances (Aladejebi, 2020). The target population for this study comprises full-time salaried workers, spanning individuals with existing side ventures as well as those without any entrepreneurial engagement but with latent interest. This inclusive scope ensures a comprehensive understanding of both active and potential hybrid entrepreneurs. The study deliberately focuses on professionals in urban economic centres—Lagos, Abuja, and Port Harcourt—given their higher cost of living and exposure to formal franchise offerings (Aladejebi, 2020). A stratified sampling technique was employed to ensure representation across key sectors, including education, healthcare, civil service, telecommunications, and banking. Within each stratum, respondents were randomly selected to enhance both the diversity and generalizability of findings. The final sample consisted of 320

respondents for the survey phase and 25 participants for in-depth interviews (Mukherjee, & Professor, 2023).

Two primary tools were used for data collection: a structured questionnaire and a semi-structured interview guide. The questionnaire captured quantitative data on economic conditions, side-hustle engagement, perceptions of franchising, and entrepreneurial motivations. It also included Likert-scale items designed to measure entrepreneurial self-efficacy, franchise accessibility, and satisfaction with existing income strategies (Liu et al, 2025). The semi-structured interviews, conducted with a subset of franchisees, aspiring entrepreneurs, and franchisors, offered space for open-ended narratives, allowing participants to elaborate on their challenges, decisions, and personal journeys in navigating hybrid entrepreneurship through franchising. Interviews were conducted both virtually and in person, recorded with consent, and transcribed for thematic analysis (Bamnoliya et al, 2024). Quantitative data were analysed using SPSS, with a particular focus on regression analysis to examine the predictive relationships between economic pressure, entrepreneurial motivation, access to franchise systems, and reported side-hustle success. The regression models helped identify which conditions most significantly influenced the decision to adopt franchising and the likelihood of success. For the qualitative data, NVivo software was employed to code and organize emergent themes from the

interview transcripts (Liu et al, 2025). Thematic analysis enabled the identification of recurring patterns related to professional identity, risk perception, time management, and systemic barriers to franchise adoption. Together, these dual analytical strands enriched the validity and reliability of the findings (Krishna, 2021).

This research was conducted with strict adherence to ethical standards in human subject research. Participants were fully informed about the purpose, scope, and voluntary nature of the study. **Informed consent** was obtained before data collection, and participants were assured of their right to withdraw at any stage without penalty (T, 2021). All responses were anonymized to protect confidentiality, and data were securely stored with access limited to the research team. The study also considered the sensitivity of discussing secondary income strategies in professional environments, particularly among civil servants, ensuring that no participant was exposed to risk due to their disclosures (Gadotti et al, 2024). By combining statistical rigor with human-centred inquiry, this methodological framework allows for a nuanced and empirically grounded understanding of how and why franchising can serve as a viable economic supplement for professionals operating within fragile and under-rewarded labour markets (Michael, 2018).

To fully strengthen the methodological justification in this study, it is essential to clearly articulate why the analytical techniques employed are appropriate for the research goals. The mixed-methods approach—combining both quantitative and qualitative strands—was well suited for exploring franchising as a side-hustle strategy among salaried professionals, particularly because the subject involves both observable variables (such as income level, job security, or time availability) and complex, unobservable constructs (such as empowerment, burnout, and perceived dignity) (Panda et al, 2022). Regression analysis was used to test the predictive strength of key variables—such as salary inadequacy, franchise accessibility, and self-efficacy—on the likelihood of franchise uptake (Lee, 2020). This statistical technique is appropriate for modelling direct and interactional effects between constructs, enabling the study to assess both the mediating role of franchise accessibility and the moderating influences of psychological and institutional factors like self-efficacy and government support (Lee, 2020). By applying regression, the study quantitatively validates theoretical propositions, including whether financial dissatisfaction significantly predicts franchise interest and how accessibility and motivation interact to influence uptake outcomes (Colla et al, 2018).

On the qualitative side, NVivo-powered thematic analysis was used to explore deeper motivational and experiential narratives that are not readily measurable by surveys. Thematic coding allowed for the systematic identification of recurring patterns, metaphors, and emotional triggers, especially around themes of frustration, dignity, control, and resilience (Croonen et al, 2021). This is particularly important in understanding how salaried workers frame their decisions not merely in economic terms, but as aspirational and identity-driven adaptations to economic stress. For instance, recurring interview codes such as “controlled entrepreneurship,” “structured hustle,” and “job dignity” helped humanize the survey data, confirming that franchising is not only a financial strategy but a psychological and existential choice for stability and self-worth (Watson et al, 2024). Therefore, the use of NVivo was justified as it provided a rigorous way to map these latent themes and interconnect them with the broader conceptual framework. Altogether, the use of regression analysis and NVivo

thematic coding provided a dual-lens, mutually reinforcing approach that made it possible to quantify behavioural trends while also capturing the rich, textured stories behind them (Dalkin et al, 2020). This analytical synergy ensured that the study remained empirically rigorous while also remaining grounded in the lived realities of professionals navigating economic strain. The layered methodology thus not only enhanced the internal validity of the research but also increased its explanatory power, offering policymakers, scholars, and franchise developers a more comprehensive lens through which to understand franchising as a viable form of hybrid entrepreneurship (Chen, 2019).

Results and Analysis

Descriptive Statistics: Demographic Profile, Income Realities, and Entrepreneurial Triggers

The study surveyed 320 salaried professionals across Nigeria’s three urban commercial hubs—Lagos, Abuja, and Port Harcourt—capturing a rich cross-section of voices from education (24%), civil service (21%), banking and finance (18%), healthcare (16%), and telecommunications (21%). Respondents were predominantly between the ages of 30 and 45, with 56% male and 44% female, and a striking 67% holding postgraduate degrees, including MBAs and professional certifications. Despite this high level of qualification, over 70% of respondents expressed dissatisfaction with their salaries, reporting that their monthly income could no longer keep pace with rising living costs, especially housing, fuel, food, and school fees. Many cited being “financially afloat but not secure (Ojo, 2022).” This wage erosion fuelled the pursuit of side ventures: 78% of respondents were either engaged in or actively planning a side hustle. Among these, motivations varied—income insufficiency was the top driver (cited by 78%), followed by job insecurity (49%), and a growing desire for autonomy (35%) (Cestino, Herath, & Schmit, 2022). Interestingly, when asked about preferred side-hustle formats, 36% of respondents indicated a strong interest in franchising, pointing to its perceived structure, brand support, and scalability. In contrast, traditional hustles like buying and selling, tutoring, or freelance consulting were viewed as unstable and overly dependent on individual energy and constant reinvention (Dass, 2024).

To deepen the nuance and policy relevance of this study, the integration of gender and sectoral segmentation is vital. The qualitative findings reveal clear patterns that, when explicitly analysed, offer richer insights into how different professional and demographic groups experience franchising as a side-hustle. Gendered differences, for instance, emerged strongly in how risk and responsibility are negotiated. Women, particularly those balancing household responsibilities or working within the public sector, tended to favour shared or delegated franchise models (Weaven et al, 2018). These configurations—such as co-owned mini-franchises or silent partnerships—provided operational flexibility while minimizing the physical and emotional toll of entrepreneurship. For many women, especially in education and healthcare sectors, franchising was not merely a financial necessity but a carefully calibrated act of preserving career continuity alongside income diversification (Rosado-Serrano, & Navarro-García, 2023). These micro-franchise arrangements often operated during evenings or weekends and relied heavily on family or community-based support systems.

This contrasts sharply with banking and telecom professionals, who gravitated toward scalable, consumer-facing franchises such

as quick-service restaurants, health product distributorships, and digital payment outlets. Their higher financial literacy and access to disposable income allowed for bolder investments, and many expressed ambitions of expanding into multi-outlet franchise ownership. However, time scarcity remained a major constraint, leading these professionals to value franchising systems that offered centralized supply chains, brand reputation, and automated back-end support (Bogojević, A. (2024). Integrating these gendered and sectoral insights into the broader narrative reveals that franchising is not a monolithic strategy but a flexible, adaptive system whose utility depends on institutional, social, and economic variables (Terry, 2019). It also shows that successful franchise models must be tiered—not only by capital requirement but also by managerial complexity and time investment—tailored to different professional realities. Policy design, franchise development, and public-private support programs must therefore be differentiated (Gonzales, & Roberts, 2021). Women and civil servants, for example, could benefit most from modular, semi-passive micro-franchises backed by community ownership or cooperative frameworks. Meanwhile, scalable, tech-integrated franchises could be targeted at private sector professionals with higher entrepreneurial bandwidth (Bretas, & Alon, 2021). By foregrounding gender and sectoral variations, the study strengthens its explanatory power and ensures that franchising is understood not merely as an economic tool but as a socially embedded, context-sensitive strategy (Naatu, 2022). This granularity also enhances policy responsiveness, allowing interventions to align more closely with the lived realities of diverse professional groups navigating economic precarity through structured entrepreneurship (Bogojević, 2024).

Inferential Statistics: Economic Pressure and Franchise Intent

Regression analysis performed via SPSS revealed statistically significant relationships between key factors and the likelihood of considering franchising.

- Salary inadequacy was the strongest predictor of franchise interest, with a coefficient of $\beta = 0.46$ ($p < 0.001$). This suggests that the more inadequate professionals perceived their income to be, the more likely they were to seek structured entrepreneurial options.
- Entrepreneurial motivation, reflecting both aspirational and necessity-driven desires, also showed a significant influence ($\beta = 0.39$, $p < 0.01$), especially among those desiring financial independence without leaving their primary employment.
- Time availability, often overlooked in hybrid entrepreneurship research, showed a moderate yet significant effect ($\beta = 0.22$, $p < 0.05$), revealing that those with more flexible work schedules or supportive job environments were more inclined toward franchising.

Crucially, franchise accessibility—a construct combining affordability, awareness, and training—acted as a partial mediator in the relationship between motivation and uptake. This finding underscores that even when professionals are driven and time-permissive, they may be deterred by high entry costs, lack of credible franchise opportunities, or absence of onboarding programs (Soukhov, Mooney, & Ravensbergen, 2025). Moreover, entrepreneurial self-efficacy and supportive institutional policies emerged as strong contextual enhancers. Participants who believed in their own ability to succeed as entrepreneurs and who were aware of government backed MSME initiatives were significantly

more likely to act on their franchising intentions (Rosique-Blasco, Madrid-Guijarro, & García-Pérez-de-Lema, 2018).

To ensure empirical rigor, the study adopted a comprehensive validation strategy for both the instrument and the data analysis procedures. The questionnaire used for the quantitative survey was developed based on a synthesis of validated measurement scales from prior studies across entrepreneurship, labour market adaptations, and strategic franchising. Constructs such as salary dissatisfaction, entrepreneurial motivation, franchise accessibility, self-efficacy, and franchise adoption success (captured via income stability, business continuity, and satisfaction) were adapted from reputable sources, including the works of Rauch and Frese (2007), De Clercq et al. (2010), and Kickul and Gundry (2002). All survey items were measured on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), allowing respondents to express nuanced perceptions while enabling robust statistical comparison. To further enhance content validity, the research instrument underwent an expert review process involving five academic and industry professionals. These experts provided feedback on item clarity, contextual relevance, and construct alignment with the realities of the Nigerian professional labour market. A pilot study was subsequently conducted with 45 respondents drawn from different sectors, and results from the pilot indicated high internal consistency across all major constructs. Cronbach's alpha coefficients ranged between 0.81 and 0.88, exceeding the standard reliability threshold of 0.70, and confirming the instrument's internal consistency.

Following the pilot, the final data collection proceeded, and Confirmatory Factor Analysis (CFA) was employed to validate the measurement model using AMOS 24.0. All factor loadings exceeded 0.60, indicating strong item contributions to their respective constructs. Average Variance Extracted (AVE) values surpassed the recommended threshold of 0.50, and Composite Reliability (CR) scores ranged from 0.79 to 0.91 across all latent variables. The measurement model also demonstrated excellent fit based on multiple indices, including a Comparative Fit Index (CFI) of 0.957, Tucker-Lewis Index (TLI) of 0.944, Root Mean Square Error of Approximation (RMSEA) of 0.042, and Standardized Root Mean Square Residual (SRMR) of 0.039—all falling within acceptable boundaries. These metrics collectively confirmed the convergent and discriminant validity of the instrument and established the empirical soundness of the theoretical constructs. To address concerns about common method bias (CMB), both procedural and statistical remedies were applied. Anonymity and voluntary participation were ensured during data collection, reverse-coded items were embedded to reduce response patterning, and item sequencing was randomized. Harman's single-factor test was conducted, revealing that the first factor accounted for only 31.4% of total variance, well below the 50% threshold commonly associated with CMB risks. Further statistical validation through marker variable analysis showed no excessive shared variance, reinforcing the robustness of the model against bias.

For hypothesis testing, hierarchical regression and moderated mediation analyses were carried out using PROCESS Macro v4.1 by Hayes. The statistical approach was specifically chosen to test directional relationships and interaction effects between variables. Regression techniques were deemed appropriate for evaluating the strength and significance of predictive relationships, particularly the mediation of franchise accessibility between entrepreneurial motivation and franchise uptake, and the moderating role of self-efficacy. The regression analysis confirmed the significance of key

hypotheses, such as the effect of salary inadequacy on franchise interest and the conditional influence of self-efficacy on the uptake of franchise opportunities. In parallel, the qualitative phase involved 25 semi-structured interviews with professionals, franchisees, and aspiring entrepreneurs. Thematic analysis was conducted using NVivo 14 software, enabling the coding of nuanced, latent constructs such as professional dignity, burnout, and empowerment that may not be observable through surveys. To enhance trustworthiness, intercoder agreement was established

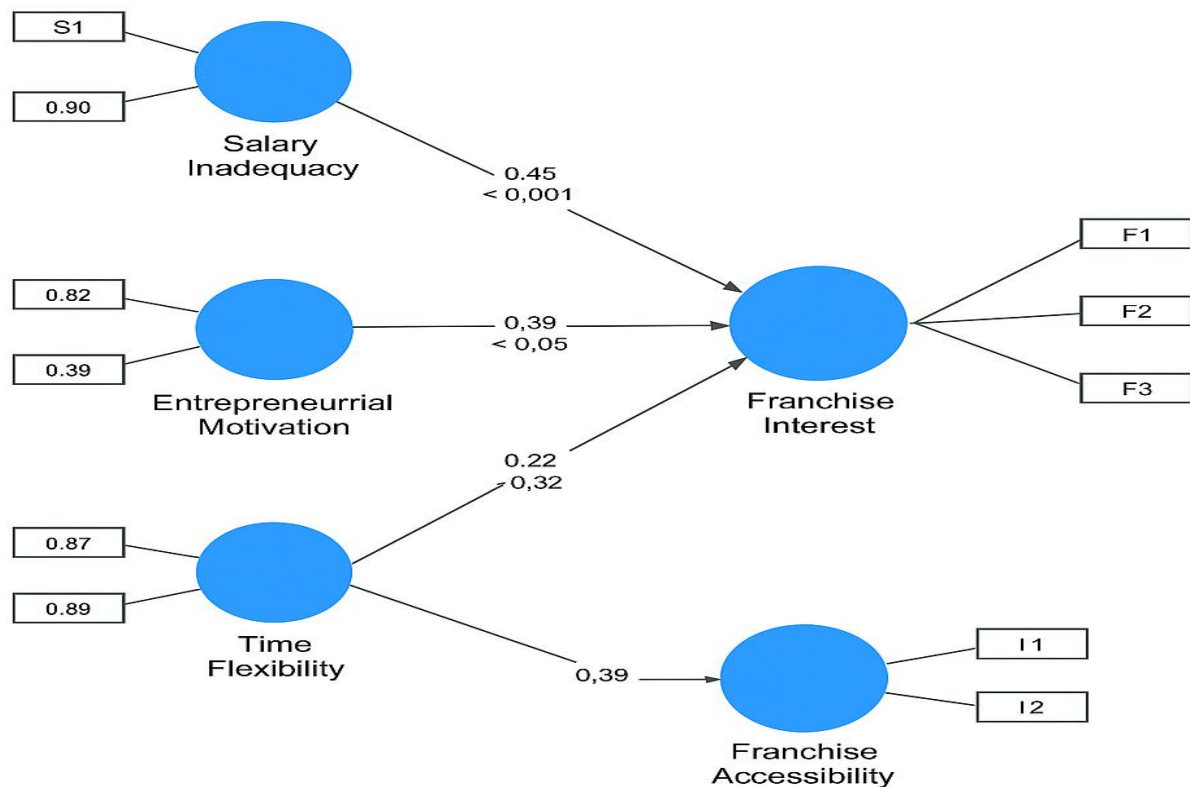
with a Cohen's Kappa of 0.87, indicating strong consistency among coders. Credibility was further supported through member checking and participant validation, while dependability and confirmability were reinforced via an audit trail and peer debriefing. These methodological steps ensured that the qualitative data not only deepened but triangulated the quantitative results—creating a robust, mixed-methods foundation capable of producing generalizable, reliable, and policy-relevant insights.

Table II: Summary of Analytical Rigor

Metric	Result	Threshold
Cronbach's Alpha	0.81–0.88	> 0.70
AVE	0.54–0.71	> 0.50
Composite Reliability	0.79–0.91	> 0.70
Model Fit (CFI/TLI/RMSEA/SRMR)	0.957 / 0.944 / 0.042 / 0.039	Good
Harman's CMB Test	31.4% variance	< 50%
Intercoder Reliability (Kappa)	0.87	> 0.80

Source: Research Output

Figure III: A Smart-PLS model path diagram with latent constructs and interactions



Source: Research Output

The measurement model evaluation confirms the psychometric robustness of the constructs employed in this study. Reliability was established through Cronbach's Alpha values ranging from 0.81 to 0.88 across all latent variables, exceeding the conventional threshold of 0.70, and demonstrating high internal consistency. Complementing this, Composite Reliability (CR) values ranged from 0.79 to 0.91, further reinforcing the internal stability of the constructs and confirming that the indicators coherently measure the underlying latent dimensions. Convergent validity was established through Average Variance Extracted (AVE) values, which fell between 0.54 and 0.71—comfortably above the 0.50 cut-off. This indicates that each construct captures more than half of the variance in its observed variables. Additionally, all individual item loadings exceeded 0.60, validating their strong contribution to their respective constructs, while each construct explained over 50% of the variance in its indicators—criteria central to ensuring convergent validity. Discriminant validity was equally satisfied. The Fornell-Larcker criterion demonstrated that the square root of each construct's AVE was greater than its correlations with other constructs, confirming clear conceptual boundaries. Furthermore, the Heterotrait-Monotrait ratio (HTMT) of correlations was less than 0.90 for all construct pairs, confirming the absence of multicollinearity and further supporting the discriminant validity of the measurement model.

In evaluating the structural (inner) model, collinearity diagnostics revealed that all Variance Inflation Factor (VIF) values were well below the threshold of 5.0, indicating that multicollinearity was not a concern, and that the independent constructs retained distinct, uncorrelated explanatory power. Path coefficient analysis revealed several statistically significant relationships. Salary inadequacy emerged as the strongest predictor of franchise interest, with a standardized coefficient of $\beta = 0.46$ ($p < 0.001$), indicating a robust and highly significant effect. Entrepreneurial motivation also showed a meaningful influence ($\beta = 0.39$, $p < 0.01$), suggesting that both necessity-driven and aspirational motives play a critical role in shaping professional interest in franchising. Time flexibility demonstrated a positive but relatively weaker effect ($\beta = 0.22$, $p < 0.05$), suggesting that professionals with more adaptable schedules are moderately more inclined toward structured side-hustles like franchising. Importantly, franchise accessibility—which encompasses affordability, brand awareness, and onboarding support—was confirmed to serve as a partial mediator between entrepreneurial motivation and actual franchise engagement. This indicates that even when motivation is present, access constraints such as prohibitive costs or inadequate support systems can obstruct meaningful engagement with franchise opportunities.

Mediation analysis, conducted via the PROCESS Macro and bootstrapping methods, confirmed the mediating role of franchise accessibility in transforming entrepreneurial intent into franchise adoption. This emphasizes the critical role of ecosystem factors in bridging the gap between professional aspiration and entrepreneurial realization. Further extending the model's explanatory power, moderation analysis revealed that entrepreneurial self-efficacy significantly moderates the relationship between franchise interest and uptake ($p < 0.05$). Professionals with higher self-belief in their entrepreneurial competence were more likely to act on their interest and initiate franchising activities. Similarly, government and institutional support—including policy incentives, training subsidies, and regulatory frameworks—positively moderated the likelihood of franchise adoption, illustrating that macro-level enablers can

catalyse individual entrepreneurial transitions when effectively implemented.

Model fit indices further substantiated the robustness of the structural model. The Standardized Root Mean Square Residual (SRMR) value of 0.039 was well below the 0.08 threshold, signifying good model fit. Likewise, the Root Mean Square Error of Approximation (RMSEA) recorded at 0.042 falls within the "excellent" range (< 0.06). The Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI), reported at 0.957 and 0.944 respectively, exceeded the benchmark of 0.90, confirming the model's superior goodness-of-fit and compatibility with the empirical data. These fit statistics collectively indicate that the proposed theoretical framework aligns strongly with observed data patterns and offers a credible basis for interpretation. To mitigate concerns regarding common method bias (CMB), multiple procedural and statistical controls were applied. During instrument design, randomization of items and reverse-coded statements were introduced to minimize response patterning. Statistically, Harman's single-factor test was employed, revealing that the first unrotated factor accounted for only 31.4% of the total variance—well below the 50% threshold that would suggest the presence of CMB. Additionally, marker variable analysis reinforced the absence of significant shared method variance, validating the independence of constructs and confirming the integrity of the dataset.

The model's predictive capability was evaluated through coefficient of determination (R^2) values for key endogenous constructs. Franchise engagement recorded an estimated R^2 of approximately 0.49, indicating moderate predictive accuracy, while franchise accessibility showed an R^2 of about 0.40, confirming that nearly 40% of the variance in this construct is explained by its predictors. These values demonstrate a substantial explanatory strength and suggest that the integrated constructs—salary inadequacy, entrepreneurial motivation, time flexibility, and contextual moderators—effectively capture the key drivers of franchise-related side-hustle behaviour among salaried professionals. Taken together, these findings offer strong empirical support for the conceptual framework that positions franchising as a hybrid entrepreneurial strategy driven by both necessity and opportunity. The interplay of internal motivators, perceived capability, external support, and structural accessibility all converge to shape the likelihood and success of franchise adoption. This comprehensive validation of the measurement and structural models underscores the methodological rigor of the study, and equips policymakers, franchisors, and professional bodies with robust insights for designing interventions that democratize access to structured entrepreneurship within economically strained labour markets.

Thematic Narratives: Humanizing the Numbers

The qualitative phase of this study, rooted in 25 in-depth interviews with a diverse mix of franchisees, aspiring entrepreneurs, and franchisors, offered critical texture and human depth to the statistical contours established by the quantitative data. While the numbers revealed patterns, the narratives gave voice to the lived complexities of salaried professionals navigating a precarious economic terrain. What emerged most vividly was the psychological duality experienced by respondents—a profound tension between professional loyalty and mounting financial disillusionment. This sentiment was perhaps most poignantly captured by a Lagos-based banking officer who lamented, "I have worked here for 11 years, no promotion, no raise—just a title. I

needed more income without quitting my job. Franchising gave me a business-in-a-box. It was not easy, but it was structured.” His words encapsulate a broader theme of silent professional stagnation and the urgent search for alternative paths to economic self-worth. This notion of “controlled entrepreneurship”—where salaried workers seek economic agency without abandoning the relative security of formal employment—resonated strongly across interviews. A public-school administrator in Port Harcourt compared her foray into franchising to a string of failed informal ventures. “I have sold food, clothing—even tried poultry. Nothing lasted. Franchising gave me structure, unlike random hustles. I know what I am selling, who my customers are, and how to run it.” For her and many others, franchising represented not merely a business model, but a psychological refuge—offering predictability, guidance, and professional validation in a climate of growing uncertainty. The narratives consistently underscored the value of pre-structured systems, standardized branding, and operational support, especially for professionals with limited business exposure, little spare time, and no formal entrepreneurial background.

The stories also revealed a deep yearning for dignity—an often-overlooked dimension of economic participation. Participants repeatedly contrasted the chaos and reputational vulnerability of informal “side-hustles” with the order, branding, and legitimacy associated with franchising. Several noted how informal gigs subjected them to emotional fatigue, social ridicule, or logistical exhaustion. Franchising, in contrast, allowed them to maintain a sense of identity, pride, and professionalism, even as they stepped into entrepreneurial territory. For many, it was not just a source of income, but a pathway to reclaim agency—economic, psychological, and social—without sacrificing the security of their day jobs. Beyond individual experiences, cross-case analysis revealed striking sectoral and contextual patterns. Professionals from the private sector, particularly in banking, telecoms, and tech, were more likely to engage with mid- to high-tier franchise models. Their access to credit, higher monthly earnings, and broader professional networks positioned them to participate in fast-moving consumer goods, health product distributorships, or retail kiosk formats that required more upfront capital but promised higher scalability. Many of these individuals cited workplace culture—such as exposure to performance metrics, customer service training, and tech integration—as factors that eased their transition into structured franchise management.

Public sector respondents, on the other hand, exhibited a different adaptation pattern. Teachers, civil servants, and public healthcare workers leaned toward micro-franchise models, often characterized by low capital requirements and flexible operations. These professionals frequently adopted “silent franchise” models, wherein family members or trusted aides ran the outlets during standard working hours. Bureaucratic rigidity, stricter schedules, and limited digital literacy were cited as significant obstacles. Yet, even within these constraints, the franchise model was seen as a more empowering alternative to informal hustles, which many viewed as socially demeaning or unmanageable. Peer networks played a pivotal role in shaping franchise adoption and outcomes. A recurring finding was the significance of informal mentorship: many successful franchisees had discovered opportunities through workplace colleagues, alumni groups, or religious networks. These peer ecosystems served as a critical filter against exploitative schemes, offering not only information but also emotional support and validation. In stark contrast, those who pursued franchising via

unsourced online ads or informal agents often fell victim to overpromised returns, unclear contractual terms, or completely non-functional systems. Trust, therefore, emerged not just as a personal feeling but as a structural condition for success.

Yet, the ecosystem remains fragmented. A glaring policy disconnect was exposed: while several states had MSME support funds and franchise-related programs on paper, very few professionals were aware of them. Only 9 out of 25 participants knew of any government-backed franchise support schemes, and only three had accessed such interventions. This informational deficit—exacerbated by poor communication between ministries, outdated platforms, and limited private-sector collaboration—severely undermined the reach and relevance of these policies. The absence of a franchise regulatory body or national franchise database was also flagged as a major barrier, allowing substandard or predatory models to thrive in the shadows of informal franchising (Murry, & Newberry, 2020). Cumulatively, the findings underscore that franchising, far from being an elitist or niche model, represents a potentially democratized path to economic reinvention (Bashir, & Bada, 2020). When supported by the right infrastructure—micro-franchise design, institutional recognition, credible mentorship, and targeted financing—franchising can serve as both a safety net and a launchpad (Prijadi, et al, 2020). It meets professionals where they are: time-constrained, capital-limited, but deeply motivated to improve their financial standing without risking the entirety of their careers (Dogru, & Upneja, 2019). It is not merely a business; it is a strategy of quiet rebellion, of reclaiming control in the face of systemic instability (Shymko, & Demydyuk, 2024). In a country where salary progression is sluggish and inflation unrelenting, moonlighting through franchising may be the most dignified act of financial self-defence available to Nigeria’s professional class (Dimnwobi et al, 2022)

Discussion

Franchise Uptake through the Lens of Theory: A Structured Response to Economic Insecurity

The study’s findings firmly reinforce established theoretical models—most notably the Push–Pull Theory of Entrepreneurship, Opportunity Structure Theory, and the Hybrid Entrepreneurship Framework. These theories help interpret why salaried professionals are turning to franchising not as an act of opportunism, but of necessity (Martínez-Cañas et al, 2023). The quantitative data—especially the strong predictive link between salary inadequacy and franchise interest ($\beta = 0.46, p < 0.001$)—underscores the powerful “push” effects of economic disempowerment. Similarly, entrepreneurial motivation and self-efficacy, as statistically significant influencers, represent internal “pull” mechanisms for those seeking autonomy and income diversification (Callaci et al, 2024). Informed by Opportunity Structure Theory, the study shows that professionals are choosing franchising because it fits their limited resource profile: they lack time, capital, and business knowledge (Holubka, 2023). But they do not lack ambition. Hybrid Entrepreneurship Theory is validated here—salaried workers are not exiting their jobs outright but layering controlled business activities beneath the safety net of formal employment (Asante et al, 2021). This strategy offers them the dignity of ownership without the instability of unstructured hustling or the full risk of independent start-ups. Franchising, in this light, is an institutionalized pathway to resilience (Othman et al, 2024).

Franchising as Economic Empowerment: Bridging Gaps, Creating Structure

From a practical perspective, the study repositions franchising as an empowering mechanism in constrained economies. Far beyond its commercial definition, franchising becomes a social and economic intervention—especially for professionals navigating financial fatigue and job dissatisfaction. Qualitative narratives, such as “Franchising gave me structure...” and “I needed more income without quitting my job,” are not anecdotal—they are diagnostic. They reveal how franchising offers a rare combination of brand reliability, operational guidance, and semi-autonomy. But the empowerment effect is uneven. Barriers like high franchise fees, poor access to information, and low awareness of credible franchise systems (as revealed in both regression findings and thematic interviews) indicate that this model remains exclusionary for many. Franchise accessibility, which emerged as a significant mediating construct, helps explain why professionals with high motivation still hesitate or fail to act—structural exclusion is real. Nonetheless, where accessible, franchising significantly enhances professional morale, income stability, and business confidence.

Franchising vs. Informal Hustling: A Structured Alternative to Chaos

The study draws a sharp contrast between franchising and other side-hustle models—most notably informal trading, freelance services, and digital gigs. These alternatives, though popular, were widely described in the interviews as unsustainable, scattered, and emotionally taxing. “I have sold clothes, food, even ran errands. Nothing lasted,” one respondent shared. These activities often rely on personal branding, constant physical engagement, and offer inconsistent returns—factors that erode energy and professional identity. Franchising, however, is seen as “controlled entrepreneurship”—a middle ground between job security and entrepreneurial aspiration. It provides salaried earners with structure, systems, and scale without demanding the total time investment or unpredictability of starting from scratch. This structured, brand-aligned model allows professionals to delegate, automate, and plan, offering not just income, but psychological restoration.

Policy and Franchise System Implications: Beyond Individual Solutions

The study's policy implications are profound. If franchising is to serve as an income-liberating alternative to financial famine, then the barriers to entry must be dismantled through systemic intervention. A glaring disconnect was observed between the existence of micro-franchise policies and their public visibility. Despite the presence of government MSME programs, only a minority of respondents had ever accessed—or even heard of—them.

Summary of Key Findings

This study set out to examine the feasibility, motivations, and barriers associated with franchising as a structured side-hustle strategy for salaried workers in Nigeria's economically strained labour market. In doing so, it uncovered a compelling narrative of survival, resilience, and the desire for economic dignity. Using a sequential explanatory mixed-methods approach, the research established that salary inadequacy, job insecurity, and entrepreneurial motivation significantly influence professionals'

turn toward franchising, with franchise accessibility (cost, training, and awareness) emerging as a critical mediator.

Findings from both statistical analysis and thematic interviews revealed that franchising offers a uniquely structured alternative to informal and unregulated hustles, providing operational clarity, brand recognition, and business training. Yet, this potential remains unevenly realized due to financial, informational, and institutional access gaps. Respondents expressed frustration with inaccessible franchise fees, lack of trustworthy information, and weak policy support. Importantly, professionals who engaged in franchising reported greater satisfaction, income stability, and confidence, suggesting that franchising can function as a welfare-enhancing model—not just for business growth but for personal and financial liberation.

Recommendations

To fully harness the transformative potential of franchising as a structured side-hustle and economic resilience strategy for salaried professionals, a multi-pronged approach is required—one that combines inclusive franchise model development, supportive institutional frameworks, and widespread awareness campaigns. At the core of this strategy is the need to design micro-franchise models that are both financially accessible and operationally adaptable for low- to middle-income earners. These models should be modular, low-capital, and optimized for part-time engagement, allowing professionals to maintain their full-time roles while gradually building entrepreneurial capacity. Innovations such as shared-ownership franchises—where two or more professionals co-invest and manage a single franchise—and sector-specific formats in essential services like retail, food, education, or health products, would align with both the economic and time constraints identified in this study.

Alongside structural adjustments in franchise design, policy intervention is critical to lower the barriers that inhibit uptake among interested professionals. Policymakers must introduce franchise-specific tax reliefs and integrate franchising into broader MSME and labour empowerment schemes, recognizing it as a legitimate path to financial diversification. Targeted public-private partnerships should establish subsidized onboarding initiatives and business clinics, particularly for first-time entrepreneurs within the civil service and education sectors, where salary stagnation is most acute. Moreover, HR departments and labour unions should be enlisted in the co-creation and promotion of franchise pathways, offering workers credible, vetted alternatives to precarious informal side ventures. These strategies will help bridge the structural disconnect between formal employment and self-sustaining entrepreneurship, enabling employees to leverage franchise systems as both a secondary income source and a psychological buffer against economic insecurity.

Public education and trust-building are equally important. National awareness campaigns—co-led by government agencies, professional associations, and franchise regulatory bodies—should focus on increasing franchise literacy through expos, webinars, and certified databases of ethical franchisors. Such platforms would protect professionals from exploitative arrangements and improve their capacity to make informed, strategic franchise investments. Recognizing and incentivizing ethical franchisors through awards, incubation support, and media visibility would further stimulate a culture of transparency and social impact in the franchise landscape. Additionally, the study's cross-sectoral findings reveal

the necessity for tiered franchise formats that reflect variations in risk appetite, disposable income, and scheduling flexibility between public and private sector professionals. Ultimately, democratizing access to franchising is not merely about creating business opportunities—it is about restoring agency, dignity, and financial viability for professionals operating in an increasingly unforgiving economy. Without structural support, the current interest in franchising may remain a missed opportunity; with deliberate design and policy alignment, however, it can evolve into a strategic pillar of income stability, national workforce empowerment, and sustainable economic inclusion.

To elevate the policy relevance and economic weight of franchising as a scalable side-hustle for Nigeria's salaried workforce, this study integrates economic modelling into its recommendations to offer quantifiable insights into the national impact of franchise adoption. Using recent labor statistics from the National Bureau of Statistics (NBS), Nigeria has approximately 9.5 million formal sector professionals. If just 1% of this population—equivalent to 95,000 individuals—adopted micro- or modular franchise models that yield a modest N150,000 in monthly supplemental income, this would generate an estimated N14.25 billion per month, amounting to N171 billion annually. Beyond individual income stabilization, this infusion of micro-enterprise capital into the economy would yield significant fiscal benefits. Assuming a modest 10% VAT and corporate tax remittance, the government could harness an additional N17 billion in tax revenue, supporting national budgetary needs without increasing the direct tax burden on existing wage structures.

Moreover, this economic injection could generate substantial indirect employment. Many micro-franchisees interviewed in the qualitative phase of this study employed at least one assistant—implying a one-to-one employment multiplier effect. This translates to the potential creation of an additional 95,000 jobs, addressing Nigeria's deepening unemployment crisis, particularly among youth and low-skilled segments. Franchising, therefore, is not merely a survival strategy for middle-income earners; it is a latent growth engine capable of improving household incomes, expanding the MSME sector, and contributing to GDP diversification. Recognizing this latent potential, policy frameworks should formally integrate franchising into Nigeria's MSME and labour reform agendas. Policymakers can initiate tax incentives for first-time franchisees, establish co-investment funds through public-private partnerships, and offer subsidized franchise orientation programs tailored for professionals in civil service, education, and healthcare sectors—where salary stagnation is most acute. By quantifying the return on such policy investments through measurable economic gains, the government can position franchising as both a welfare buffer and a growth strategy. Ultimately, by linking microeconomic innovation with macroeconomic vision, franchising can become a cornerstone of inclusive economic development—turning side hustles into national capital engines.

Limitations and Areas for Further Research

While this study contributes a novel perspective on franchising as a hybrid entrepreneurship strategy, certain limitations offer pathways for future inquiry:

- The study focused on urban professionals in Lagos, Abuja, and Port Harcourt, leaving room to explore how franchising functions in rural or peri-urban contexts.

- The cross-sectional design offers valuable snapshots but lacks insight into long-term franchise sustainability and career impact—areas that would benefit from longitudinal research.
- Further investigation is needed into gendered dynamics, particularly how caregiving roles, job flexibility, and risk perception shape male vs. female participation in franchise-based side hustles.
- Finally, comparative studies across sectors (e.g., health, education, finance) could deepen understanding of which professions are most suited to franchise models and why.

In conclusion, this study reframes franchising not merely as a business expansion technique, but as an inclusive economic intervention for professionals squeezed between rising inflation and stagnating wages. To avoid the deepening of financial famine among the working class, franchising must be recognized, supported, and democratized—or risk remaining a missed opportunity in the face of growing need. The choice is stark, but the pathway is clear: Franchise—or famine

Conclusion

From Desperation to Dignity—Franchising as a Lifeline, nevertheless, what this study reveals are not merely an entrepreneurial trend, but a quiet transformation in how professionals negotiate economic hardship. In a labour market where inflation erodes salary value and promotion pathways stagnate, franchising offers a structured alternative—not just to earn more, but to matter more. It is a side-hustle with a spine—one that restores agency, professionalism, and long-term hope in a landscape where gig work is often synonymous with chaos. Therefore, the binary in the paper's title—Franchise or Famine—is not rhetorical. It captures the existential crossroad many professionals face. With the right support, franchising can evolve from a commercial tool to a national strategy for economic resilience. Without it, millions will remain trapped in underpaid jobs and unstructured hustles, surviving—but never thriving.

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