

Evaluating Indian women entrepreneurs in the informal sector: marginalization dynamics or rational economic choice?

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Abstract -

Studies on women entrepreneurs in the informal economy no longer view them as a residue of a pre-modern regime that is disappearing. Instead, they are either read through a structuralist lens as marginalised populations engaged in low quality work or through a neo-liberal lens as engaged in relatively higher quality endeavour more as a rational choice. The aim of this paper is to evaluate critically these contrasting explanations. To do this, the results of face-to-face interviews with 323 women entrepreneurs operating in the Indian informal economy are analysed. The findings show that although the structuralist representation is largely appropriate for women engaged in informal waged work, it is not so valid for women informal entrepreneurs working on a self-employed basis where incomes are higher, they receive more credit from formal institutions, union membership is higher and such work is more likely to be a rational choice on the part of these women. The outcome is a call to move beyond using only one of these explanations as universally applicable and instead to recognise that a more comprehensive understanding is needed capture the diversity amongst women in the informal sector.

Keywords: self employed women; entrepreneurship; informal economy; India

Introduction

Since the turn of the millennium, it has been widely recognised that informal employment is a sizeable and expanding feature of the contemporary global economy (Charmes 2009; Feige and Urban 2008; ILO 2002 a,b; Jütting and Laiglesia 2009; Rodgers and Williams 2009; Schneider 2008). Indeed, a recent OECD report finds that out of a global working population of some 3 billion, nearly two-thirds (1.8 billion) are informal workers (Jütting and Laiglesia 2009). Conventionally, such work was assumed to be low-paid waged employment. Recently, however, a large proportion has been shown to be conducted on a self-employed basis: 70 per cent in sub-Saharan Africa, 62 per cent in North Africa, 60 per cent in Latin America and 59 per cent in Asia (ILO 2002b). Rather than depict informal workers as low-paid waged employees, therefore, such workers have started to be portrayed as entrepreneurs and as displaying entrepreneurial attributes, traits and qualities (ILO 2002a,b; Small Business Council 2004; Venkatesh 2006; Volkov 2002; Webb et al. 2009; Williams 2006, 2007). The aim of this paper is to further contribute to this literature on informal entrepreneurship by reporting a study of women informal entrepreneurs in India. Until now, a widespread assumption has been that such women engaged in informal entrepreneurship are necessity-entrepreneurs engaged in low-paid, menial, exploitative work in the absence of alternative means of livelihood (Chen et al. 2004; ILO 2002a). In this paper, the intention is to evaluate critically whether this is always the case.

In the first section, therefore, the literature will be briefly reviewed that has so far been written on entrepreneurs operating in the informal economy in general and women informal entrepreneurs more particularly. The second section then outlines the methodology used to study women informal entrepreneurs in India followed in the third section by the findings and then a discussion of the findings. The outcome will be to reveal that it is too simple to depict all women

operating in the informal economy to be engaged in low-paid poor quality work out of economic necessity. Our results show that both necessity and choice are co present motives for the women entrepreneurs. While the women entrepreneurs may have entered the informal system due to economic necessity, they operate within this sector as a rational economic choice.

Before commencing, however, it is necessary to define what is here meant by informal entrepreneurship. Given that entrepreneurship has been a problematic and elusive concept for a long time and, as Anderson and Starnawska (2008: 222) state, ‘entrepreneurship means different things to different people’, a working definition is here employed appropriate to the task. Here, an entrepreneur is defined as somebody actively involved in starting a business or is the owner/manager of a business (Harding et al 2006; Reynolds et al 2003), and informal work as monetary transactions not declared to the state for tax and/or benefit purposes but which are legal in all other respects (e.g., European Commission 2007; Evans et al 2006; Williams 2006).

Women and entrepreneurship in the informal sector

For most of the last century, it was widely assumed that there was an extensive and growing formal economy and a separate small and gradually disappearing informal economy. Entrepreneurs operating in the informal economy, such as street hawkers and peddlers, were thus widely depicted as simply a residue or leftover from an earlier mode of production and as rapidly disappearing with modernity as activities previously conducted in the informal sector became incorporated into the modern formal economy. Conceptualised in this manner, the persistence of informal entrepreneurs signalled ‘under-development’, ‘traditionalism’ and ‘backwardness’

whilst the advent of the formal economy represented 'progress', 'development' and 'advancement' (Geertz 1963; Carr and Chen 2002, 2004).

Since the turn of the millennium, however, a small but expanding tributary of thought has transcended this traditional depiction of informal entrepreneurship as a residue and disappearing. Instead, a growing number of studies have revealed that both the informal economy in general (Charmes 2009; Feige and Urban 2008; ILO 2002a,b; Jütting and Laiglesia 2009; OECD 2002; Schneider 2008; Schneider 2008; Williams 2006), and informal entrepreneurship more particularly (De Soto 2001; Minard 2009; Small Business Council 2004; Venkatesh 2006; Volkov 2002; Webb et al. 2009; Williams 2006, 2007; Williams and Round 2007, 2008; Williams et al. 2009), is extensive, persistent and even growing in many populations. The outcome has been the advent of various new explanations for the continuation and expansion of informal entrepreneurship.

On the one hand, and perhaps the most dominant representation of informal entrepreneurship is that which depicts it as a form of low quality work conducted under poor conditions for low pay by populations marginalised from the formal economy and who conduct such endeavour out of necessity in the absence of alternative means of livelihood. In this view, informal entrepreneurship is often seen to have emerged as a direct by-product of the advent of a de-regulated open world economy (Amin et al. 2002; Castells and Portes 1989; Gallin 2001; Hudson 2005; Portes 1994; Sassen 1997). From street-sellers in the Dominican Republic (e.g. Itzigsohn 2000) and Somalia (Little 2003), through informal self-employment in garment businesses in India (e.g., Das 2003; Unni and Rani 2003) and the Philippines (Doane et al. 2003), to home-based micro-enterprises in Mexico (e.g., Staudt 1998) and Martinique (Browne 2004), the consensus is that this is a sphere which people enter out of necessity as a survival strategy

and that it is low paid insecure work conducted under poor conditions (e.g., Itzigsohn 2000; Otero 1994; Rakowski 1994). Informal entrepreneurs, in other words, are portrayed as unwilling and unfortunate pawns within an exploitative global economic system in which work is becoming ever more precarious and poorly paid.

Such a structuralist explanation is particularly prevalent when examining the informal economy in India in which some 93 percent of India's working population is employed and of this workforce, some 30 percent are women (ILO 2002a,b). Seen through this lens, such entrepreneurship is seen as an absorber of surplus labour, provider of income earning opportunities for the poor, a provider of goods and services that are often unavailable in the formal sector and a primary means of maintaining a low cost of living by providing cheaper goods and services than would otherwise be the case (Bhatt 2006; Kapoor 2007; Pradhan 1998; Williams 2005; Nelson and Bruijn 2005). Indeed, jobs like cart vending, hawking, small store vendors, road side cobbling, pedal rickshaw driving and domestic home-help are commonly depicted by this structuralist perspective as the types of jobs conducted by informal entrepreneurs in developing nations, and although the correlation is not perfect, informal work is seen as inter-related to poverty and such entrepreneurship is portrayed as comprising highly insecure and unstable work, long hours of work, poor conditions, no legal or social protection, limited access to credit and very limited bargaining power (ILO 2002a,b; Lund and Srinivas 2000; Kapoor 2007).

On another hand, however, a rather different representation of informal entrepreneurship has emerged which explains its continuation and expansion in a rather different manner akin to the rational choice framework of Ostrom (1999).¹ For a group of neo-liberal commentators, that is, the growth of informal entrepreneurship clearly displays how large numbers of people have

¹ Ostrom, E. (1999). Coping with tragedies of the commons. *Annual Review of Political Science*, 2, 493-535

voluntarily exited the formal economy. For these neo-liberals, therefore, informal entrepreneurs are not the product of involuntary exclusion but instead are heroes throwing off the shackles of a burdensome state (e.g., Sauvy 1984; De Soto 1989) and the direct result of the over-regulation of the market (Minc 1982; Sauvy 1984; de Soto 1989). Informal entrepreneurs thus voluntarily choose to operate off-the-books so as to avoid the costs, time and effort of formal registration (Cross and Morales 2007; de Soto 1989, 2001; Perry and Maloney 2007; Small Business Council 2004). For De Soto (1989: 255) in consequence, 'the real problem is not so much informality as formality'.

Informal entrepreneurship is thus viewed as the people's 'spontaneous and creative response to the state's incapacity to satisfy the basic needs of the impoverished masses' (De Soto 1989: xiv-xv), emerges as a populist reaction to over-regulation and government oppression, and is seen to offer potential benefits not found in formal economy, including flexible hours, job training, and entry to the labour force, opportunity for economic independence and better wages and avoidance of taxes and inefficient government regulation (Maloney 2004). It is a rational economic strategy pursued by entrepreneurs whose spirit is stifled by state-imposed institutional constraints.

Until now, although some studies have evaluated the validity these contrasting explanations in relation to western economies, and transition economies, such as East-Central European nations ((See Williams and Winderbank 2003; Williams 2009a,b; Aldrich 1999; Aldrich et al. 1989; Nelson and Bruijn 2005; Jütting and Laiglesia 2009), few if any have evaluated the validity of them in relation to developing nations and even fewer have evaluated which of them is more relevant in relation to women informal entrepreneurs. Indeed, the only instance in which this has been investigated, which was in the transition economy of Ukraine,

found that women were largely ‘reluctant’ entrepreneurs and men more commonly chiefly ‘willing’ entrepreneurs (Williams 2009a). Here, in consequence, the validity of these contrasting explanations is evaluated in relation to women informal entrepreneurs in India.

In India, previous studies have identified how many women engaged in the informal sector participate in entrepreneurial endeavour (ILO 2006a,b; Bhatt 2006; Mehrotra and Biggeri 2002). However, most of this literature on women engaged in informal entrepreneurship has concentrated on measuring the amount and nature of their access to credit, welfare funds, insurance and so forth. These studies reveal four key findings. Firstly, their work typically operates at very low levels of organization and scale. The reliance on day-to-day profits for survival is high as they have little or no access to institutional credit (Schneider and Bajada 2003). Secondly, they lack formal space for operations, and have to protect themselves from harassment by local authorities (ILO 2002a, 2006a; Bhalotra 2002; Nelson 1997). Moreover, they face a number of serious health and safety risks including dangerous working conditions and gendered violence. Thirdly, often their work is not constituted as a separate legal entity, independent from the household (Chen et al. 1999, 2004; Bhatt 2006; Charmes 1998a,b). However, these transactions are totally market based, conceded by any formal system or government intervention (Williams and Windebank 2003; Williams 2009a; Carr and Chen 2002,2004). Fourth and finally, their activities tend to get locked within the traditional roles such as selling flowers at the temple, keeping a basket of fruits etc. Furthermore, mobility in search of better location and customers is difficult as they balance vending with taking care of the children alongside (Bhatt 2006; Kapoor 2007). Hence they often contend with insufficient infrastructure and a range of time and space constraints for productivity (Lund and Srinivas 2000; Chant 2007a,b; Gates 2002).

Until now, in consequence, such work has not been studied to evaluate the validity of these contrasting explanations and to begin to unravel the heterogeneity within this sector. In this study we add to this emergent literature on the heterogeneity within the sector through the following:

- Exploring occupational variations for women within this sector, in general.
- Investigate the self employed /entrepreneur women and their work life perceptions, in specific.
- Deliberate on the adequacy of the existing explanations to understand the informal sector and propose alternate explanations.

METHODOLOGY

The informal sector heterogeneity was explored through a questionnaire survey, conducted in 2006-07, over a period of seven months. The questionnaire was administered to nearly 323 women working in the Indian informal economy in the form of a face to face interview. The interview became essential mainly because of low literacy levels of the respondents and the sensitivity of the subject matter under investigation. The questionnaire explored workplace structures, economic status, characteristics of operations, the socio-business environment, fears and nature of concerns.

The sample design was stratified random sampling, with convenience sampling at the local level. The sample was taken from cities (1, 2 and 3 tier) from different parts of India. The sample cities were Tier 1 - Mumbai, Bangalore, Delhi, Tier 2 – Nagpur and Jhansi, Tier 3 - Jodhpur and Gulbarga. Four occupational categories are common among informal sector women and were the significant sample, namely, vendors, house helpers, office helpers and shop helpers.

Two of these occupations, namely, vendors and house helpers, reflected some evidence of unionization. While women vendors were common across locations, we found very few women working in commercial and office establishments in the Tier 2 and Tier 3 cities.

Frequency distribution and Kendall's W was used to compare and contrast women entrepreneurs with other occupations. Kendall's W is interpretable as the coefficient of concordance, which is a measure of agreement among raters. As the data captured respondent agreements and perceptions, and the samples were limited and did not meet the condition of normality, this test was considered appropriate for the analysis. In Kendall's each case is a judge or rater and each variable is an item or person being judged. For each variable, the sum of ranks is computed.

We acknowledge that, considering the cultural and geographical spread of the informal sector in India, the survey may not be representative of either the Indian women workforce or the informal sector at the national scale. Nevertheless, it does provide cross sectional data of various types of informal work and is one of the first surveys to explore workplace heterogeneity and differences in informal work in India.

RESULTS

Before examining the results, the validity of the data collection method needs to be discussed. Collecting work life data from the informal economy women was a difficult task. Separating work issues from their family issues was tough for the respondents. For example, in their perception, personal insurance for them was not delinked from their family insurance, and infants and small children were integral part of the workplace (for several vendors and house

helpers). The survey found that women were however very open to discussion about their workplace issues.

What characteristics define the informal sector women as entrepreneurs and in other occupations?

The face of face interviews results of the survey revealed existence of several women entrepreneurs in the Indian informal economy. As illustrated in Table 1, of the people surveyed, about twenty four percent were self employed women. About sixty six percent of these self employed /entrepreneur women were migrants who had moved to their current city of residence. Reasons for migration were better opportunities and marriage. Comparing these women with other professions indicated 'employment' as a significant reason for migrating to another city. Moreover, the education level of these women was significantly lower than women in other professions. These entrepreneurs/self employed women were largely uneducated. They had not experienced any formal schooling.

Studies on migration show the impact of this on women. Many of those who migrate to cities in search of jobs find work in the informal (rather than the formal) economy (Carr and Chen 2002, 2004; Charmes 1998a,b, 2009; Government of India 2001). This is due to mainly due to lack of formal opportunities for uneducated women, more so since national economic reforms of 1992 (Government of India 2001; ILO 2006a, b).

Table 1**Characteristics: Self employed / Entrepreneur and Other Professions**

	House helpers	Office helpers	Shop helpers	Entrepreneurs –self employed vendors	Kendall’s W test of sig. differences
<i>N</i>	161	54	32	76	NA
Average age (years)	33.8	35.6	30.11	33.6	NA
% migrants	83	19.6	36	66.4	28.85 (.000)
Main reasons for migration* (<50%)	Parents moved / marriage	Parents moved / marriage	Marriage	Marriage/ Better opportunities	NA
% with no formal education	60.2	39.1	20.3	53.9	11.58 (.009)

*marked by atleast 50% of the respondents; NA: Not Applicable

Analysis of response to economic and social support confirmed the lack of social, economic and political power for all women. This has been highlighted by several studies. One, our results highlighted the lack of any market based or government led social and economic security for these women. Two, few of them had access to credit from standard institutions. Friends and informal money lenders were the main creditors. This informal lending setup, however, does not follow standardized interest rates and open these women to severe economic vulnerability (Singh 2005; Fawzi 2003; Kapoor 2007). Since 1990s, Central and State governments in India have promoted several social and economic support schemes for the informal sector and formalized this support through the Micro, Small and Medium Enterprises Development Act, 2006. However, evidently, no benefits have reached the women. This could be either due to lack of access, lack of awareness or cultural constraints which discourage women to go for any social or economic self-support (Singh 2005; Bhatt 2006; Chan 2003; Bhatt 2006). Three, unions were not a popular representation body. While primary reason for lack of

union membership was lack of union presence, the ineffectiveness plaguing the current trade union movement was not lost on the respondents (*See* Gurtoo 2008a, 2008b). More than fifty percent self employed and shop helps found the unions ineffectiveness as reason for not joining a union. Table 2 illustrates these results.

Studies by Martha Chen and Marilyn Carr (2002, 2004) have highlighted the complexities which keep the informal sector people to remain without basic social facilities despite their contributions to the economy. A mix of factors help explain the persistence and expansion of the informal sector in different countries: the rate and pattern of growth, including the labor-intensity and sectoral composition of growth; economic restructuring or economic crisis, including privatization of public enterprises and cut-backs in public expenditures; and global integration of the economy, including the restructuring of global production characterized by outsourcing or subcontracting (Carr and Chen 2002, 2004; Chen et al. 1999, 2004). Women get over emphasized in these factors due to several reasons: relatively low levels of education and skills, and time and mobility constrains due to social and cultural norms that assign the responsibility for social reproduction to women and discourage investment in women's education and training (Carr and Chen 2002, 2004; Chen et al. 2004).

Do the entrepreneurs differentiate with other professions and how?

Analysis of economic variables highlighted subtle but significant differences between occupations. Table 3 illustrates the results. One, the income of the self employed or entrepreneur women was significantly higher than the other groups. The average monthly income of these self employed vendors was nearly fifty percent more than the other groups. Two, these women had no access to funds from any bank or government lending institutions. They depended on friends

and money lenders. This would significantly limit their growth as ventures need capital to expand (ILO 2006a, b; Government of India, 2001).

. Analysis of their perception on work, revealed three interesting differences. One, work-life attitude of self employed women clearly distinguished them from the rest of the informal economy participants. These women did not mark job insecurity as a very significant concern, were significantly confident about their earning potential, and wanted formal training and sought support structures to improve on their work. This was not found significant in other professions. Two, they sought support structures based more in the local community and local professional groups, than traditionally institutionalized trade unions. Three, and significantly, they marked lack of alternate employment as a significant concern (as did house helpers). Tables 3 and 4 illustrate these results.

Table 2

Occupation Wise Response on Economic and Social Support

	House helpers	Office helpers	Shop helpers	Entrepreneurs/ self employed vendors	Kendall's W test of sig.
Average monthly income (INR)	1824	1810	1926	2554	13.24 (.004)
Credit from friends/ family (%)	84.6	81.5	85	43.4	NA
Credit from bank/ institution (%)	4.9	7.4	0	0	NA
Credit from money lenders/ contractors (%)	10.5	11.1	15	38.15	NA
Union/ association membership (%)	6.8	0	0	5.26	42.26 (.000)
Main reasons for not joining union/ association (%)*	No union; pressure from local community / peer / family	No union; union not helpful	No union; not liked by employer	No union; union not helpful	NA
Social security* (insurance – life or employment; government funds, welfare scheme; pension, medical benefits) (%)	None	Insurance - >2 medical benefit->1	None	Insurance - >1	NA

* marked by atleast 50% of the respondents; NA: Not Applicable

Table 3

Percentage Response on Attitude and Orientation towards Work* - 1

	House helpers	Office helpers	Shop helpers	Vendors
Advantages of your profession	<ul style="list-style-type: none"> • Children not neglected • Opportunity to work in various jobs • Community feeling among same profession people 	<ul style="list-style-type: none"> • Flexibility of work • Opportunity to work in various jobs • Few experts in the field 	<ul style="list-style-type: none"> • Flexibility of work • Children are not neglected 	<ul style="list-style-type: none"> • Flexibility of work • Community feeling among same profession people • Low set up cost of business
Disadvantages of your profession	<ul style="list-style-type: none"> • Low and irregular income • Long hours • Lack of benefits/social protection • Lack of alternative employment 	<ul style="list-style-type: none"> • Low and irregular income • Long hours 	<ul style="list-style-type: none"> • Low and irregular income • Long hours 	<ul style="list-style-type: none"> • Low and irregular income • Long hours • Competition from large units and traders • Lack of alternate employment
Important aspects of a job	<ul style="list-style-type: none"> • Nice co-workers • Suitable training opportunities • Employer contributions to child care and health service 	<ul style="list-style-type: none"> • Nice co-workers • Employer contributions to pension and long term economic security • Suitable leave arrangements other than holidays 	<ul style="list-style-type: none"> • Nice co-workers • Employer contributions to pension and long term economic security • Suitable leave arrangements other than holidays 	<ul style="list-style-type: none"> • Nice co-workers • Employer contributions to pension and long term economic security • Suitable training opportunities

*marked by more than 50% of the respondents.

Table 4

Percentage Response on Profession Related Variables - 2

	House helpers	Office helpers	Shop helpers	Vendors	Kendall's W test of sig.
Worry about job security	64.0	87.3	95.0	43.4	14.16 (.003)
Sufficient support from seniors	42.2	62.9	90.0	11.84	11.46 (.009)
Satisfied /happy to work in this occupation	34.8	38.1	87.0	64.2	11.11 (.009)
Find training for the job would be worthwhile	24.22	7.1	20.0	53.2	16.50 (.001)
Confident will get money on time	19.3	10.9	12.13	79.1	20.29 (.000)
Confident that earnings will keep up with the cost of living	25.4	>1.0	>1.0	74.2	44.32 (.000)

These differences clearly illustrated the depiction of informal sector women entrepreneurs in the same way as informal sector waged workers was too simplistic and ignored the heterogeneity existing within this sector. Contract to structuralist depiction of marginalisation, informal sector entrepreneur women were not so poorly off in their living conditions as well as attitude towards work. Rather, entrepreneurship dynamics had got into play along with their necessity driven initial situation, to generate a rational economic orientation and attitude for work. While they may have entered the informal system due to lack of alternate opportunity, they were positive about the future and were happy to work in this profession. The dynamics inherent in entrepreneurship may have changed the situation and outlook for them. The popular depiction of informal sector using the marginalization approach clearly ignores this agency orientation or how agency influences people and work situations to create its own significant dynamics.

DISCUSSION: WOMEN ENTREPRENEURS

These results clearly presented multi dimensionality in the work-life issues of the women entrepreneurs in this economy. While overall social and welfare based vulnerabilities were significant, economic and attitude variables reflected pragmatism and dynamism in these entrepreneurs. In this they were significantly different from their counterparts in other professions.

Indeed, jobs like cart vending, hawking and road side cobbling do absorb of surplus labour, provide income earning opportunities for the poor, and provide cheaper goods and services to a large part of the population (PRADHAN 1998; Williams 2005; Nelson and Bruijn 2005). However, the typical depiction of these self employment jobs, through the structuralist perspective, as comprising highly insecure and unstable work, with no formal legal or social protection and limited bargaining power (ILO 2002a,b; Lund and Srinivas 2000; Kapoor 2007), may not be the whole truth.

Continuation and expansion of the informal entrepreneurship can also be explained in a manner akin to the rational choice framework of Ostrom (1999). Informal entrepreneurship is also the people's 'spontaneous and creative response to the state's incapacity to satisfy the basic needs of the impoverished masses' (De Soto 1989: xiv-xv). It continues as a populist reaction to over-regulation and lack of government support. It is seen to offer potential benefits not found in formal economy, including flexible hours, entry to the labour force for non educated, opportunity for economic independence and opportunity for earning better wages (Gurtoo and Williams, 2009). It is a rational

economic strategy pursued by entrepreneurs whose spirit is stifled by lack of state-institutional support.

The interplay of structuralist and rational choice rules and features can be observed in the analysis of the women entrepreneurs of the informal economy. The women entrepreneurs may have entered this economy and entrepreneurship due to lack of opportunities for uneducated, migrant women in India. The larger Indian social system (social rules) does not allow uneducated, non-local women to have easy access to formal opportunities like a formal job or formal institutional credit (Singh 2005; Mehrotra and Biggeri 2002; Xaba et al. 2002). However, the informal sector self employed women participants had turned this ‘marginalized’ situation into an opportunity. The ‘institutional system’ of entrepreneurship had facilitated this conversion of an adversity into an opportunity.

Thus we see two set of rules (social and entrepreneurial) interacted with each other to influence their decision making. Entrepreneurship is seen to be a combination of entrepreneurial actions, determined by interpretation of opportunities. (Stinchcombe 1965; Aldrich 1999; Pradhan 1989). And we see this through the informal sector self employed, women entrepreneurs.

CONCLUSION

The findings of the study on self employed women, or entrepreneurs, reflected the understanding that actors are seen to take rational decisions based on local socio-politico-

economic understandings of the world. These decisions are, however, at multiple levels and at multiple action spaces. Hence, often at first glance, they seem contradictory.

These results also put the one dimensional and simplistic explanation of ‘marginalization’ of informal sector women under the scanner. They challenge the traditional understanding of small and women entrepreneurs as marginalized and controlled only by socio-economic hierarchies.

Over the past decade or so it has been revealed that a large proportion of informal work is conducted on a self-employed basis: 70% in Sub-Saharan Africa, 62% in North Africa, 60% in Latin America and 59% in Asia (ILO 2002). Moreover, such workers have been widely re-conceptualized as entrepreneurs displaying entrepreneurial attributes, traits and qualities. This more entrepreneurial re-reading of the informal sector first emerged in a majority (Third) World context (Cross 2000; Cross and Morales 2007; De Soto 1989, 2001; ILO 2002). As the ILO (2002, p 54) asserts, the informal sector represents ‘an incubator for business potential and....transitional base for accessibility and graduation to the formal economy’ and informal entrepreneurs display ‘real business acumen, creativity, dynamism and innovation’. A fresh and wider debate on the informal sector dynamics and women led informal entrepreneurship, therefore, is needed to comprehensively understand informal sector and entrepreneurship.

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