

Value of formalisation for women entrepreneurs in developing contexts: a review and research agenda

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The value of formalisation for women entrepreneurs in developing contexts-A review and research agenda

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Abstract

Formalisation is constantly being proposed as of great benefit to business expansion and success. This claim however has not been previously tested through a review of the empirical evidence, especially in relation to the large number of women in the developing world that operate in the informal economy. Therefore, our aim in this review is to systematise the current empirical evidence on gender, the informal economy and formalisation using a narrative synthesis of 76 papers. The papers were analysed along three main analytical themes – identity, institutions and, constraints and preferences, highlighting their conceptualisation in studies of different academic disciplines – economics, sociology, entrepreneurship and development. The review calls for more accurate accounts of formalisation decisions by widening the lens through which formalisations decisions are conceptualised. These should take account of the rich contextual and temporal dimensions central to these decisions, and recognise that gender alone is not a sufficient factor in explaining women’s choices in the informal economy. The review also highlights limitations in relation to the limited conceptual and empirical evidence on which development priorities such as formalisation are set. We propose a research agenda that centres on the need for conceptual frameworks that are more sensitive towards the multi-dimensional contexts of women’s choices.

Keywords: Gender, Formalisation, Developing contexts, Narrative synthesis, Informal economy, Entrepreneurship

Introduction

The informal economy (IE) has attracted the attention of policy makers, practitioners and academics alike, reflected both in the growing number of publications spanning different disciplinary foci and in the recent policy emphasis on the formalisation of IE (ILO 2014, Sepulveda and Syrett 2007, Williams and Nadin 2014). The emphasis on formalisation reflects the move beyond traditional explanations of IE as lacking sustainability and stability associated with being a remnant of economic development (Webb et al. 2009) to appreciate its permanence and significance, and its links with, and interdependencies on, the formal economy (Castells and Portes 1989, Meagher 2013, Chen 2007). The IE, broadly accepted as ‘the diversified set of economic activities, enterprises, jobs, and workers that are not regulated or protected by the state’ (Chen 2012: 8), contributes substantially to national GDPs of countries at different developmental stages, accounting as much as 40-60% of the GDPs of developing countries (Godfrey 2011, Schneider 2002). The IE also attracts a disproportionately high number of women, whose participation in these often vulnerable forms of (self)employment is frequently portrayed as motivated by poverty or ‘involuntary exclusion’ from the formal labour market and concerned with sustaining their family’s livelihood (Franck 2012, Bushell 2008, Williams and Gurtoo 2011). These views often ignore the gendered constraints on women’s entrepreneurial activities and their reproduction through social norms, codes of behaviour and practices in specific socio-cultural contexts and the barriers to women’s sustainable economic activity through formalisation.

While IE and women entrepreneurship (WE) have both received separate prior attention, we believe their insights are valuable in widening the theoretical lens on the perceived value of formalisation by placing centre-stage the tensions inherent in, and the institutional dynamics

affecting women's choices in developing contexts. The data available about the drivers and barriers to formalisation in relation to gender is scant with the few existing studies often being narrowly conceptualised, fragmented or lacking in rigour (Chant and Pedwell 2008). This is partly related to contrasting emphases on women's entrepreneurial activities in IE and WE literature as we succinctly summarise below.

Theorisations of the informal economy

Two main theoretical approachesⁱ underpin the current knowledge of IE. First, the marginalisation/structural approach considers individuals and small enterprises involvement in IE as an adjustment / survival strategy due to the deregulated world economy, and the demands for flexibility, efficiency and profit maximisation driven by the growth of subcontracting (Castells and Portes 1989, Jones et al. 2006, Slavnic 2010, Williams and Nadin 2012). Second, the neo-liberal approach considers informality as a response to dysfunctional institutions and over-regulation. From this perspective, informal entrepreneurship is seen as a voluntary decision to avoid costs, time and the complexities of formal registration (Maloney 2004, De Soto 2000, Williams 2014). Structuralist explanations have been used to explain informal entrepreneurship in relatively deprived populations, amongst women and developing countries; neo-liberal perspectives are often used to provide insight into choices concerning informal self-employment in relatively affluent populations, amongst men and in developed economies (Franck 2012, Grant 2013, Williams 2014). The nature of IE has stimulated interest in its capacity as 'an innovative and effective means of promoting economic development and growth in many populations' (Williams and Nadin 2012: 895). This interest has also prompted a shift in policy, from approaches focusing on detention, penalisation or tax reductions, to those emphasising less regulation, more training and advice, and business start-up grants (Sepulveda

and Syrrret 2007, Dibben et al. 2015). This shift indicates growing preferences for formalisation strategies, as a way of legitimising IE (Williams and Nadin 2012).

Women entrepreneurship literature

WE research conceptualises entrepreneurship as a gendered phenomenon (Ahl 2006, Jennings and Brush 2013, Baker and Welter 2017). In the past, research focused on explaining differences between men and women in terms of entrepreneurial rates, processes of financial resource acquisition, sectoral choices and, business size and performance (Carter and Marlow 2006, Jennings and Brush 2013, Henry et al. 2016). More recent reviewsⁱⁱ (Jennings and Brush 2013, Henry et al. 2016, Poggesi et al. 2016, Baker and Welter 2017) have sought greater understanding of the diverse motives, goals and outcomes of women's entrepreneurship, the embeddedness of entrepreneurial activity in families, as well as its institutional and socio-spatial contexts. These reviews highlight the persistence of overly masculine representations of entrepreneurship (Bruni et al. 2004), the continuous use of male norms in evaluating WE and evidence about how women do gender (Diaz Garcia and Welter 2013), conceal it (Lewis 2006), or defy gender norms when doing business (Welter and Smallbone 2010). Scholars also note how studies preference positivist methodologies in which gender is treated as an abstract and binary variable (Henry et al. 2016, Poggesi et al. 2016), and used as the explanatory basis for women's underperformance (Marlow and Swail 2014). In overlooking the constructed nature of gender (Ahl and Marlow 2012, Henry et al. 2016), many studies fail to account for the way gender reproduces socio-economic differences (Marlow 2002, Rouse et al. 2013). Despite the recent increase in WE studies in developing countries where women's entrepreneurial choices and behaviours operate within distinct gendered contexts (Jamali 2009, Al-Dajani and Marlow 2010), debates remain dominated by Western / male norms.

Recent shifts of focus towards formalisation through softer regulation, accessible institutions and the streamlining of business registration (ILO 2014, 2009, Sepulveda and Syrett 2007), lack sensitivity towards the motives of informal entrepreneurs that often reflect a dynamic mix of voluntary choices and labour market exclusion, as well as to how this mix changes over time (Williams and Nadin 2014; 2010, Williams and Martinez 2014). In overlooking this dynamism, they fail to take into account the socio-cultural embeddedness of IE as well as its institutional and spatial contexts (Smith 2004, Webb et al. 2013, Williams and Round 2011). They also ignore deeply-rooted cultural values concerning gender, the constraints that shape women's motivations and choices, and their implications at the macro (policy-making) level, at the meso (organisational) level as well as at the micro-level of local practice. Our goal is to explore why, beyond survivalist or limited choice factors, women entrepreneurs in developing countries choose to work and remain in the informal sector. This is timely for two reasons. First, given the scale and value of the informal economy, there is a need for more nuanced understandings of 'the social, cultural and spatial anchorages' (Sepulveda and Syrett 2007: 100) that shape women entrepreneurs' motivations and choices in diverse contexts (Zahra 2007, Brush and Cooper 2012). Greater understanding of the socio-cultural and spatial variables that constitute local contexts is crucial if we are to move beyond simplistic and dichotomous explanations of gender (Ahl and Nelson 2010, Ahl and Marlow 2012, De Bruin et al. 2007, Jennings and Brush 2013, Poggesi et al. 2016). Second, while governments seek to formalise their economies in a bid to support sustained and inclusive economic development, they often lack sufficient evidence to support policy. We suggest that greater insight into the factors that shape women's choices in IE is crucial to support the development of appropriate policy interventions.

In this article we report on a review of the evidence on gender, IE and formalisation conducted in 2015, involving the systematic analysis of 76 articles from which three key themes emerged: *identity*; *institutions*; and *constraints and preferences*. Based on our analysis of these themes, we discuss a number of concerns about the existing evidence base. We point to the need for further research to more fully account for women's entrepreneurial choices in the informal sector and the need for more nuanced policy interventions to address them. In the next section we outline the methodology of the review.

Methodology

The distinctive and more rapid pattern of growth of the informal sector compared to the formal sector, suggests the need to take a more sensitive and inclusive approach to the disparate nature of the available evidence. Given the interdisciplinary nature of research concerning gender and IE and the gaps in our understanding, we used *narrative synthesis* as a way to map the current evidence and to gain nuanced insights into the realities of the informal sector that lend to new opportunities for understandings and directions for research. Narrative synthesis is an approach which is seen as suitable in exploring complex and discursive bodies of evidence, (including quantitative and qualitative data) by adhering to the principles and conduct of systematic review - organisation, transparency and replicability (Briner and Denyer 2010) - but adopting a narrative approach to extracted data in order to 'tell the story' of the evidence (Popay et al. 2006: 1). It is an approach that permits the identification and exploration of underlying patterns and issues while helping to explain how these have unfolded over time and in particular contexts. Our review followed the five stages of narrative evidence synthesis outlined by Briner and Denyer (2010) as follows:

(i) developing a search strategy

Our initial scoping of various information databases suggested a number of terms which we used to develop a search strategy, including: [women and informal economy]; [women and informal sector]; [women, entrepreneur* and informal economy]; [women, entrepreneur* and informal sector]; [gender and informal economy]; [gender and informal sector]; [gender, entrepreneur* and informal economy]; [gender, entrepreneur* and informal sector]. Based on expert advice, we searched for items published after 1993, when the first common definition of IE was adopted with reference to developing countries by the 15th International Conference of Labour Statisticiansⁱⁱⁱ. This helped to resolve ambiguities by defining informal enterprises as ‘private unincorporated enterprises ... i.e. enterprises owned by individuals or households that are not constituted as separate legal entities independently of their owners, and for which no complete accounts are available that would permit a financial separation of the production activities of the enterprise from the other activities of its owner(s)’ (Husmanns 2005:3).

Our search strategy employed two databases - Scopus and ISI Web of Knowledge^{iv} - to ensure inclusivity of data across different disciplines. We included the Social Sciences and Humanities Collection in the Scopus database to encompass evidence from a number of sub-disciplines (including social sciences, economics, finance and business management). We included the Core Collection of the ISI Web of Knowledge which spanned a number of sub-disciplines, including women studies, sociology, geography, urban studies and political science.

(ii) undertaking structured searches

After piloting this search strategy, we ran the structured searches in October 2015, limiting our search to articles in the English language, published in peer-reviewed journal articles as a proxy for evidence quality. Given our interest in women entrepreneurs and formalisation in developing countries, we did not use journal rankings for determining relevance and quality as most well-ranked journals tend to be North American and European-based. This enabled us to capture diverse perspectives on our research question. The results from the two databases produced a total of 306 items of literature. After an initial review, we identified some gaps in relation to evidence about the processes of enterprise formalisation and conducted a further search using the additional terms - [formalisation and informal economy] and [formalisation and informal sector]. This produced a further 25 articles. In line with general recommendations on the conduct of evidence reviews, we added a further 8 articles manually using citation and footnote searches (Briner and Denyer 2010), bringing the total number of items identified to 339.

(iii) sifting materials identified in the structured search for extraction and evaluation

These 339 items were sifted by all the reviewers by assessing titles, abstracts and keywords for relevance, and classifying them as essential (171 papers), moderately relevant (99 papers) or partially relevant (69 papers). These criteria enabled us to include publications that explicitly investigated women's entrepreneurial activities in IE and had implications for formalisation policies. From this sift, we identified 76 items for inclusion in this review (see Appendix 1).

(iv) extracting and evaluating the evidence

Evidence from these items was extracted by the research team using a pre-agreed pro-forma that, along with main bibliographic details of references, recorded the main theories used, the country studied, methodology and sample information; key findings and the main implications for research and policy. Given our interest in women's entrepreneurial choices and lived experiences in IE, we used a thematic approach to evaluate these items as we were not seeking to aggregate evidence in search of generalisation. Evaluating evidence to support this endeavour is less straightforward than in other approaches to systematic review, where statistical techniques are used (Boaz et al. 2006). To evaluate our evidence we closely analysed the main focus of included items in terms of its conceptual basis and what the data were saying; then developed a number of descriptive themes that best portrayed the key issues in the evidence, and finally related these back to the research question by developing analytic themes (Gough et al. 2013).

Our initial descriptive themes included topics of skills/education, risks, family, children and responsibility, location, legal and policy frameworks, community and social networks, literacy and customer relationships. From these, we identified three interconnecting analytic themes that helped to capture what the evidence was saying about women's formalisation choices (see Figure 1). The three analytic themes were *identity*, *institutions* and *constraints and preferences*.

Insert Figure 1 here

Our use of analytical themes enabled us to maximise the value of the evidence as well as avoid major overlaps of it in each section of the review. Of the 76 evaluated items, 31 were analysed in relation to *identity*; 35 in relation to *institutions*, and 26 in relation to *constraints and preferences*. Some papers were used more than once to support the different themes (see Table 1). Most included studies were conducted in Asia (n=21), most of which came from India (n=11). Africa was the next largest source of studies (n=19) with South Africa (n=5) and Ghana (n=3) being the largest sources of research therein (see Table 2). A limited number of papers (n=7) focused on ethnic populations from developing countries involved in informal entrepreneurial activities in developed countries. These were included as they related to the persistent cultural expectations of women entrepreneurs.

Insert Table 1 here

Insert Table 2 here

(v) dissemination

The synthesis was conducted as part of a commissioned review into women in IE and is based on the report on the same topic for the funding body^v. It forms part of the project's wider dissemination strategy.

Analysis

In this section, we present the result of our review through the three analytical themes of *identity, institutions, and constraints and preferences*. The key characteristics of each individual paper cited in these sections are detailed in Appendix 1, including: country and unit of analysis, method and main theoretical approach utilised.

Theme 1: Identity

A number of cross-cutting ideas concerning identity emerged from the analysed articles. These included *entrepreneurial identity, reproduction of gendered identities, and other facets of women's identity*, which we analyse into more detail below.

Entrepreneurial identity

In the literature, women's identities are described as centred on their productive, reproductive and child-rearing work (Jung and Dalton 2006), and often in conflict with one another (Heemskerk 2003). Pérez Sáinz (1998) suggests that decisions to operate in IE are not motivated by the desire to be self-employed as this is not how women see themselves; informality is chosen for lack of other options due to domestic roles. Similarly, Neves and Du Toit (2012) in a longitudinal study in South Africa describe women's involvement in business enterprises as motivated by reproductive objectives (sustaining the household, educating children) rather than business development or formalisation. Several studies suggest that women's work identity embodies fertility and reproduction, 'whereby women sow and men plough' (Laurie 1999: 244).

Laurie's (1999) study in Latin America notes that women's work roles tend to be congruous with femininity stereotypes, such as neatness, administration and keeping records (e.g. see also Wilson 1993). These reflect enduring stereotypical gender-based identities, whereby outdoor work is imbued with maleness while women's work is an extension of their domestic identities (Fonchingong 2005, Ntseane 2004, Rajiman 2001, Ypeij 1998). Informality allows women to retain their identities as the maintainers of households and carers and that they have no business being seen as *breadwinners*, a perception associated with formal economy work. Informal entrepreneurial activity is, therefore, seen as a supplementary role and the domestication of women's labour input (Gray 2001).

This indicates that women's absence from the formal economy reflects more than a lack of opportunities; it highlights the effect of socially embedded expectations about the kind of work that women do (Darkwah 2010, McInnis-Dittrich 1995). Women are socialised to accept and reproduce their domestic identities, which in turn impact on their choices to start and develop their businesses (Leach 1996, Chant 2014). For example, Heemskerk (2003) observes that women who left their children in care with others in their home villages to earn money elsewhere created conflicts in relation to expectations about their reproductive roles, not just in the work context but also in their home villages. Aside from reputational concerns about being an absent mother, women were concerned that their absence displaced men's perceived roles as breadwinners, leading to family tensions.

These cultural norms that shape women's identities also contribute towards what many studies describe as the 'devaluation of women's work' (Howcroft and Richardson 2008). From their

analysis of women street vendors in Malaysia, Franck and Olsson (2014: 208) comment that cultural norms ‘shape the perception that women’s work is less important or less appropriate to report’. Devaluation of women’s work is not only reproduced through the continuation of myths about men being main breadwinners (Fonchingong 2005: 249), but also through what Tuominen (1994) describes as a failure of economic theories to account for women’s household work. Kantor (2002) finds that the perceived value-added from women’s work is lower than men’s, even when both are involved in activities requiring the same level of skills. Thus, as Laurie (1999) observes women who face gender stereotypes tend to downplay their skills, limiting their abilities to compete in markets.

Other studies find that women enact gender roles, by hiding or devaluing their own economic activities, as a way of maintaining their traditional social positions as mothers and carers rather than successful business women (Bowman and Cole 2014). Franck and Olsson (2014) observe that women strategically label their activities as *housework* in order to gain access to work but still comply with different social norms so as to avoid destabilising the household. In another study in rural Vietnam, Agergaard and Thao (2011) reveal how women porters maintain dual identities, by establishing women’s networks that enable them to work in cities and remit money back to villages for children’s education. This system of networks and remittances allowed them to prioritise ‘their presence in the village to care for their children and to conform to the expectations involved in being a good wife and mother’ (Agergaard and Thao 2011: 418). Women are very resourceful in their approaches to develop supportive, identity-based networks (based on kinship, religious bonds, or even those who share common experience based on self-exploitation) that enable them to access IE. Those women who have undergone familial transitions however, such as divorce, being widowed or are perhaps single, thus,

perceived as 'free women' without household responsibilities, are more able to move into work spaces normally identified as male because they are less concerned with social acceptance (De Herat and Marysse 1999, Nzeadibe and Adama 2015).

Reproduction of gendered identities

Some claim that the essentialist views of women as mothers and carers are frequently reproduced by the very development programmes which seek to ameliorate their socio-economic positions, by preparing them to remain in the 'shadow' economy consolidating and extending their domestic roles by focusing on skills linked to food production, handicrafts and similar activities. Leach (1996) suggests that the enduring association of female and domestic activity is inscribed through a 'hidden curriculum' comprising norms and structures that embody male values, arguing that both formal and informal education only equip women for domestic and caring roles. Mehra (1997) concurs that development programmes targeting women conflate feminine skills with welfare-oriented work based on perceived female identities as mothers and wives. Similarly, Lazar (2004) finds that development programmes in Bolivia specifically designed for women such as 'education for credit' were unsuccessful because NGOs and donor agencies preferred the delivery of more traditional approaches to education, such as programmes focusing on family planning, nutrition, infant health, women's health and rights, more affined to 'particular images of womanhood' (2004: 316).

This reemphasises the idea that 'income generation' is for women, but 'jobs' are for men' (Leach 1996: 28), leading to a consequent emphasis of investment on extending women's reproductive (domestic) rather than their productive (economic) lives. Some argue that anti-

poverty initiatives seeking to widen women's choices through empowerment have been more concerned with the *condition* than the *position* of women, and not at all with the condition or the position of men (Chant 2014, Leach 1996). Chant (2014), in particular argues that if development initiatives focused as much on male work identities, for example by engaging men in reproductive labour, as on women's work identities, this may have been more effective in changing women's economic positions. Thus, as Heemskerk (2003: 70) notes, this association of women with survivalist enterprises has led to a 'miserabilist' and marginalised conceptualisation of women which reflects deep gender stereotyping, reproduced even at policy levels.

Other facets of women's identity

Although most studies suggest gender to be the most important facet of women's identity, others challenge this essentialist approach. As Babbit et al. (2015: 168) state: 'a woman's gender is not the only facet of her identity that shapes her experiences, attitudes, and behaviour ... other axes of identification are equally likely to be important'. Laurie (1999: 246) similarly alludes to this when she describes women's entrepreneurial choices as expressions at the 'crossroads of race, class and gender'. Moyo and Kawewe (2002) in their study of women entrepreneurs in Zimbabwe, also suggest that women are a heterogeneous group with multiple identities based on historical and cultural realities.

Factors other than gender, such as age, education, marital status, business experience, responsibility and spatial influences also influence women's preferences for involvement in the informal sector as well as business growth, expansion and formalisation. Mahadea (2001), for

example, uses a mixed methods approach to compare entrepreneurial tendencies between men and women using the 6-factor General Enterprise Tendency (GET) scale. She finds that while men scored higher on four of the five factors (including need for achievement, internal locus of control, creative tendency and calculated risk-taking) the difference is not significant on gender grounds. Contradicting claims about the inherently collaborative nature of women, the results further show that men score lower on the autonomy scale. While women entrepreneurs are less willing than men to take risks, this is more related with exposure to training and work experience. (In the study sample, men had on average almost 7 years of such exposure while women had only 2.5 years).

Kasseeah and Tandrayen-Ragoobur (2014) confirm that even in domestic-based enterprises, the amount of business experience is more important than gender as an indicator of business growth. In Pakistan, Shabbir and Di Gregorio (1996) link decisions to start a business and active efforts to overcome environmental constraints directly to women's personal goals and life course. Babbit et al. (2015) note that the likelihood to formalise a business has little to do with gender alone and more to do with the length of time that a firm has been operating and age. As age increases, female entrepreneurs have a higher probability of formalisation than male entrepreneurs. Other studies consider women's inability to develop their businesses closely related to their social position. Aspaas (1998), for example, in the case of rural Kenya, observes that women with a male household head are less dependent on the business earnings for family support in comparison to households headed by women. They have access to wider alternatives such as savings, husband's remittances and loans from family; therefore, investing in business and also earning more.

In summary, our first analytical theme shows the relationship between identity and women's entrepreneurial choices concerning formalisation to be complex. A number of issues emerge from the data: first, there are conflicts between idealised notions and male-oriented conceptualisations of entrepreneurial identity and women's (perceived) work roles. Some studies suggest that gender-based stereotypes about the reproductive and domestic nature of women's identities are reproduced *performatively* through socio-cultural values and norms; others suggest these are inscribed *structurally* through education, training and even in development priorities (such as micro-credit, livelihoods and empowerment interventions).

The result of these deeply inscribed identity stereotypes has led to what Chant (2014) describes as the feminisation of responsibility for reproductive labour where men remain positively associated with productive labour. To venture into these productive male spaces raises not just economic but also identity risks for women who are seen to reject their domestic, reproductive responsibilities. Such gender-barriers, implicit in socio-cultural and economic positions, make formalisation an unattractive choice. Thus, women appear to remain in IE by making highly strategic choices, often by downplaying the significance of their work or by manipulating gender stereotypes to get access to work otherwise restricted to them.

Second, the evidence suggests that women are a heterogeneous group whose entrepreneurial choices are the result of complex interplays of many factors alongside gender, including ethnicity, age and experience (Babbitt et al. 2015). Consequently, the lack of nuanced insight into the intersectionality of women's identities limits our knowledge of how to address more effectively the issues they face. Thus, a focus away from purely structural accounts of

formalisation is required if we are to better understand the complexities and tensions associated with women's identities, towards analyses that are more historically and culturally sensitive.

Theme 2: Institutions

The second theme that emerged from our review pertains to the institutional context of women's choices and preferences, including: *regulatory costs/enforcement and access to finance* and, *social institutions and non-state governance*.

Regulatory costs/enforcement and access to finance

The mainstream literature suggests that being registered and paying taxes provides the basis of legitimacy needed to access formal markets and credit: in turn, these are seen to lead to business expansion, investment and consequently economic development. Some evidence suggests that in practice, formalisation represents a costly exposure to bureaucratic state agencies and procedures that are neither trusted nor perceived to offer much in return (Uzo and Mair 2014, De Castro et al. 2014). At a macro level, several econometric studies test the assumption that regulatory costs and enforcement characteristics of various institutional frameworks affect the size of informal economies (Masatlioglu and Rigolini 2008). For example, using data from several countries Antunes and Cavalcanti (2007), finds that in more developed European countries or the USA where formal institutions have a strong presence, the regulatory costs account for a large proportion of formalisation rates; however, in countries with weaker institutional structures such as Peru, enforcement characteristics play a more important role. While many studies recognise the importance of a range of influences on the institutional

framework, particularly regulatory costs, in explaining formalisation, these downplay important factors that affect differences between countries, such as the structure of work and welfare regimes (Williams 2014; Arruñada 2009).

Most importantly, by focusing on formalisation costs alone studies ignore the strength or quality of various formal institutions and how they are inter-linked (Kistruck et al. 2015) as well as how these are presented to and experienced by different groups in society, such as women. Access to formal credit, for example, is often presented as an advantage of business formalisation (Webb et al. 2009). Despite the availability of finance in many developing countries, women cannot access it because of enduring rules of property ownership, patterns of inheritance and social conventions about women owning property (Hampel-Milagrosa 2011, Mair et al. 2011, Williams and Gurtoo 2011, De Vita et al. 2014). Closely linked to this and with important implications for formalisation decisions, is women's acceptance of the inaccessibility of credit, an acceptance that is consistent with their expectations of their social status. As Kantor's (2002) study of women working in the self-employed, home-based garment sector in India finds, while women report having less access than men to business development resources such as credit, they are less likely than men to see this as problematic. Others observe that the general nature of women's businesses as small-scale, low-technology and labour-intensive enterprises, is often of little interest to various governments (Mehra 1997, Babbitt et al. 2015).

Although there has been extensive policy and research interest in the role of microcredit initiatives to drive women's economic development, not least because of 'fewer property-based

collateral requirements' associated with it (Kantor 2005: 67) the evidence of microcredit as a tool for supporting women's businesses and their empowerment remains limited, equivocal and partial. Hill (2001), for example, suggests that microcredit programmes are premised on *liberalist* principles: by considering women as rational actors with a capacity to respond freely to economic incentives, they fail to consider the powerful socio-cultural barriers to accessing microfinance. Solomon et al.'s (2002) ethnographic research on a microcredit scheme in Mali reveals explicit gender-based discrimination in access to finance. They show how women go through much more stringent criteria than men to access credit and even when they are successful, the loan amounts they access are smaller.

Warnecke's (2014) multi-country study of microfinance schemes shows that fear of default and the implications of liability lead to the self-exclusion of the poorest. This effect is most notable in countries where poor communities are socio-economically homogenous and community resources are also scarce. In two studies into microcredit in South India, Garikipati (2013, 2008) reveals that women's business development is most impeded where loans are invested in assets controlled by men or used for household production and consumption. The net effect of these barriers is to hinder women from making loan repayments, further contributing to the negative stereotyping of women entrepreneurs and reducing their access to microcredit.

The ways in which microfinance schemes operate have prompted some to question their adverse impacts on resource-poor communities, especially the promotion of 'informal non-industrial enterprises overwhelmingly below efficient scale' (Karnani 2008: 14). Neves and Du

Toit (2012) point out that popular discourses of microfinance create perceptions of credit constraints that often hide the low profit realities of many women's enterprises. Microcredit can thus create risks at the personal level by promoting easy accessed, informal yet unsustainable businesses which at the macro-level impede sustainable economic growth.

The interlinking of institutional effects is also visible in what Kantor (2009) describes as circumstances of simultaneous institutional inclusion and exclusion of women. To explore this paradox and how it changes over time, Kantor (2009) undertook a mixed-methods study of women working in home-based enterprises in Lucknow. She identifies how *constrained inclusion* limits the range of work options available to women due to social and economic norms, by prescribing what kind of work or its location are an 'appropriate choice' for women (Kantor 2009: 205). Underpinning this however are deeper, structural factors that *adversely include* women into particular low-status roles based on a lack of social recognition. Engaging in economic enterprise does little to alter household income or address underlying gender inequities. These institutions, and their influence on the types of business activities women can undertake, lock them and their households into a cycle of poverty and inequality.

Social institutions and non-state governance structures

Where state institutions are distal, absent or ambiguous, these are often supplemented or even substituted by social institutions or other forms of informal governance that regulate or control informal enterprises, including intermediaries. A number of studies document the effect of ambiguous formal institutions on formalisation and the nature of strategic choices made by those operating informal enterprises, who must navigate between state and non-state

institutions. In the Dominican Republic, De Castro et al. (2014) describe how weak regulatory frameworks and agencies are supplanted by local norms and practices. Those working informally gain greater legitimacy from being validated by local institutions rather than by paying formal registration fees to a distant national government. Engaging with local agencies helps local entrepreneurs to access markets through proximate networks of customers and intermediaries. Similarly, Uzo and Mair's (2014) study of social networks around film companies in Nigeria, observes that the overlapping and ambiguous nature of formal and informal institutions and the conflicts that arise between them when trying to apply macro-level rules to the local context lead to enterprises strategically bending formal institutions in line with socio-cultural customs and rules.

However, when focusing on gender specifically, studies expose the constraining power of social institutions for women. In a mixed method study in Malaysia for example, Ghazali (2003) observes the creation of informal credit schemes, based on trust and social networks within communities to counteract the stringent qualifying criteria associated with formal schemes. However, these reproduce patterns of social inequalities on the most excluded groups, such as migrant women workers not from local communities or those lacking personal capital. In a qualitative study in India, Viswanathan et al. (2014) shows that strong local ties impede women entrepreneurs to transcend gender hierarchies. Efforts to formalise or expand businesses are limited because women fear the social exclusion and loss of trust that could result from being seen as an aspirational entrepreneur. Lince (2011: 89) similarly points to the 'risky' consequences of business formalisation in Uganda, whereby those who register their enterprises may experience 'greater loss of control over livelihood options than those encountered in the informal sector'. Kistruck et al. (2015) extend these insights through a study

in Guatemala where legitimacy is not simply explained in terms of the benefits of formalisation, but in terms of IE as contested space, characterised by power struggles for differing types of legitimacy both with the legitimate and illegitimate (i.e. gangs) orders of the society, often in conflict with one another. Formalisation is unappealing to those working informally independently of gender, as larger business size exposes them to greater risks by rendering them vulnerable to extortion by criminals.

Some other studies also point to the arbitrary exercise of power and influence by intermediaries or informal governance structures created as a result of the weaknesses and ambiguities of institutions. These exhibit spatial (urban/rural), social (communities bound together by ethnic, economic, and political ties) and sectoral characteristics (Chakrabarty and Bass 2014, De Castro et al. 2014, London et al. 2014, Webb et al. 2009). The intermediaries or middlemen, control access to markets or market pitches, sometimes influencing market prices or manipulating the ‘conversation corridors’ between informal businesses and formal markets, by making it more difficult for women to enter or expand their economic activities (Chen 2007).

For example, informal groups such as street committees or taxi associations allocate trading sites or offer protection against bad debtors to women (Neves and Du Toit 2012). In the waste sector in Nigeria, male intermediaries act as gatekeepers to waste picker jobs, either excluding women completely from ‘men’s work’ or allocating less lucrative work to them (Nzeadibe and Adama 2015). The gendered nature of certain informal sectors and the nature of mobility within them reveals clear differences in terms of social and economic rewards and risks, and the

blending of formality and informality within different informal sectors (Mitra 2005, Ramirez and Hondagneu-Sotelo 2009, Wilson 1998, Nzeadibe and Adama 2015, Vincent 1998).

In summary, the theme of institutional contexts helps to reveal the relationship between institutions and women's entrepreneurial choices concerning formalisation to be less straightforward than is implied by the literature. A number of tensions are visible between studies at different levels of analysis. First, the economic perspective on institutions assumes that institutions prescribe what behaviour is deemed legitimate within a shared system of social norms and beliefs; thus considering the institutional space as smooth, continuous and functional. Yet the focus on macro-level regulatory frameworks and enforcement characteristics lacks sensitivity to the complex and interlinking mechanisms that determine women's experience of different institutions in local contexts (Kistruck et al. 2015, Uzo and Mair 2014).

Second, institutions continuously and simultaneously include and exclude certain groups, and especially women, from economic participation (Kantor 2009), or give rise to non-state governance arrangements that co-exist with – or defy - state institutions, leading to greater institutional complexity, but which continue to reproduce gender inequality (De Castro et al. 2014, Kistruck et al. 2015, Neves and Du Toit 2012). Third, meso and micro level studies highlight the socio-cultural significance of informal institutions and the gendered nature of certain informal sectors and organisational hierarchies within them, along with the respective demands and constraints for women in negotiating formalisation choices (Neves and Du Toit 2012). What clearly emerges from these findings is that: (i) a closer analysis of context helps

to expose the plurality of institutions and the complex interplays between them, the prevailing socio-economic conditions, resources, preferences and customs, along with the logics of governance that these produce; and (ii) women respond to the enabling or constraining effects of institutions on their agency in various ways, given also the varied informal entrepreneurial spaces they populate or positions in the institutional environment.

Theme 3: Constraints and Preferences

The third analytic theme that arose from our review concerned women entrepreneurs' constraints and preferences, with *human capital and locational choice* as the specific factors that hindered or enabled their choices to operate informal enterprises.

Human capital

Lack or low levels of human capital are considered to be amongst the main reasons for women's low formal economic participation (Kantor 2005) and their engagement in higher numbers than men in IE (Chen 2007, Darkwah 2010, Kantor 2009, Bairagya 2012). Lack of human capital is seen to trap women in low-threshold sectors in IE because of low requirements in terms of skills, investments and assets (Tipple 2006). Similarly, lack of human capital impedes access to knowledge, information and experience regarding markets, customers, and regulatory standards (De Bruin and Dupuis 1999) that might facilitate formalisation. Gray's (2001) analysis of macro level data in Morocco finds *lack of education* to be the main barrier to women entrepreneurs in creating ventures in the technology sector and the main factor behind their continued dominance in agriculture, handicraft and small-scale service (e.g. food preparation)

industries. In a study in India, Mitra (2005) notes that the majority of women attracted to casual employment in IE did so because of the low-skill requirements.

These low threshold requirements of IE also make it possible for women to maintain domestic roles while working. For example, Agergaard and Thao's (2011) analysis of migrant women porters in Hanoi shows how women could find work in the informal sector and support their family despite a lack of skills. Ntseane (2004) observes how women entrepreneurs in Botswana use family-based skills learned informally through observation and practical knowledge of their home environment to start a business. Although the skills acquired from their domestic labour (e.g. cleaning, cooking and sewing) are the most often utilised by women to gain entry, they ultimately constrain the nature and extent of their participation. According to De Vita et al. (2014), in most developing countries women businesses congregate in low-threshold sectors, with limited profitability and increased business vulnerability, because women are unable to anticipate or respond to market changes and uncertainties due to low human capital levels.

Other studies show that even when women are educated, they face other impediments to economic engagement (Gray 2001). Smit and Rugunanan (2014) report that refugee women in South Africa with educational qualifications still faced various forms of discrimination, including lack of recognition of their status, leaving them with no option but to work in the informal sector. Given the social and political volatility of informal markets, the evidence suggests that increasing human capital through education may not be sufficient to overcome discriminatory practices, institutional barriers or other inequalities. The effects of increasing human capital through education thus need to be considered much more carefully in context.

For example, Minniti and Naudé (2010) report from studies in India that developing human capital through formal education is more likely to cause exit from the entrepreneurial sector once non-entrepreneurial waged jobs become available in the formal sector.

While many development programmes are normatively premised on the generalised need for education, they tend to not consider local (and even national) contexts, the appropriate skills to specific sector / industry needs, or the level of formal education and skills – if any – that is actually required as a basis for economic development (Bardasi et al. 2011). Hussein's (1999) review of the United Nation Development Fund for Women in Lebanon finds such programmes as inappropriate in terms of their content on financing, marketing and business counselling, making them inaccessible to women entrepreneurs. The need for accessible training programmes is further exemplified by a study of young female entrepreneurs in Ghana by Langevang and Gough (2012), who observe that support programmes have variable impact depending on the nature of women's work. Analysing hairdressing and seamstress roles, they suggest that the success of training programmes depends not as much on their content, as it depends on the extent to which they meet participants' specific needs in context. von Kotze (2008) also stresses that despite the scale and importance of IE, resources allocated to education and training do not prepare people to work in IE, suggesting that policy makers continue to place little value on the informal sector and see it as a 'tropic of indigence' (p. 485).

Locational choice

Women's participation in entrepreneurship and more specifically in IE has been often associated with the flexibility these provide in terms of setting up home businesses, combining

household and paid work, making use of household resources, enabling women to meet family needs, and to reduce their vulnerability from exposure to the formal environment (Tipple 2005). However, the evidence suggests women based at home face a 'double burden' in household human development, with serious implications for their health and childcare standards (Mehrotra and Biggeri 2005, Alam et al. 2015), because of self-exploitation (Tipple 2006, Wilson 1998) and worsening of intra-household inequality (Dasgupta 2000). Additionally, Mitra's (2005) study shows that combining household and income generation activities prevents women from fully participating in IE and traps them in low-wage activities.

In Cameroon, Acho-Chi's (2002) research illustrates a vicious cycle of gender inequality showing how in extreme cases women's long working hours lead to child abandonment and the involvement of younger girls in their business, in turn depriving them of basic education. Home confinement is also seen to restrict access to wider social networks, with activities concentrated heavily in gendered sectors, including food vending, saloon operating, tailoring and clothing, characterised by fierce competition for space and customers and low productivity (Mitra 2005). Women rely on home-based locational networks for potential job opportunities and other information (Mitra 2005) and community or kin-based support, such as family and intermediaries, to remain invisible from government regulations and contracts of formal sector enterprise (De Bruin and Dupuis 1999).

Whilst often presented as women's preference, the choice to locate or base enterprises at home overlooks how this preference is embedded in, and reflects, wider socio-cultural norms. Women's roles as carers and mothers may provide the bases in some studies for what is

described as *community mindedness* (De Vita et al. 2014), but this reflects constraints on women, from moving beyond their home boundary, limiting their position with markets, customers, and suppliers, as well as opportunities for business expansion and formalisation (Bardasi et al. 2011, Mitra 2005). As Mahmud (2003) suggests, it is the nature of these domestic spaces (small, oppressive and of insecure tenure) and not any implicit gender-based constraints that makes business growth or formalisation unlikely.

In summary, our analysis of the evidence, concerning constraints and preferences of women's involvement in IE points to several issues that affect formalisation choices not often considered. First, while there appears to be agreement about the low investment in women's education in developing countries, some evidence suggest that even where women are qualified, this is disregarded in light of other institutional constraints they face. Vocational skills programmes focus on women's reproductive roles, often preferring skills programmes based on domestic labour (sewing, knitting, caring) with the implicit limitations these entail for formalisation and economic development (in terms of low capitalisation and profit opportunity, market saturation, as well as spatial and cultural constraints). As businesses grow women's skills and abilities acquired from their domestic labour are seen to be no longer useful in meeting the requirements of business development (Bardasi et al. 2011). The literature also reveals a lack of contextual specificity when it comes to women's human capital development.

Second, evidence indicates the proximity and flexibility of IE to meet family needs and ensure survival or protect livelihoods within poor economic and financial circumstances (Ntseane 2004, Tipple 2006, 2005). Yet, the view of IE as a site for the perpetuation of gender norms

and inequalities, for example by limiting women's activities to so-called *safe and convenient locations*, has negative implications for their welfare due to the double burdens of domestic and paid work (Dasgupta 2000). It also limits the networks, markets and entrepreneurial knowledge accessible to them, further constraining their capacity for growth, and formalisation (De Bruin and Dupuis 1999, Meagher 2013).

Discussion

Through our evaluation of 76 studies on gender, IE and business formalisation, we identified and explored three cross-cutting themes: *identity, institutions, and constraints and preferences*. What clearly emerges from our review is that women's informal entrepreneurial activities are permeated by uneven power relations, based on class, gender, divergent institutions and cultural values. It is not just economic circumstances which limit their ability to seek or negotiate formalisation. In reviewing this evidence, we propose a unifying narrative which we synthesise in this section through three key points: (i) *the importance of context*; (ii) *intersectionality and positionality*; and (iii) *epistemic limitations and methodological issues*. We suggest that this synthesis offers a basis for new understandings and more nuanced conceptualisations in this field of study and with broader implications for the further development of WE research.

(i) The importance of context

Formalisation is perceived to offer businesses greater legitimacy and benefits from the added protection of formal state institutions. Predominantly drawn from the economic literature, these

views are premised on cost-benefit rationality, based on the economic value of formal recognition by state institutions. They do not, however, take into account the importance of context (Welter 2011, Baker and Welter 2017), often perceiving it as epiphenomenal to choice, manifest in a range of various and discretely ‘bundled’ indicators. This overlooks important and distinctive characteristics of places and spaces that embody the rich nuances that shape – and are shaped by – entrepreneurial choices in IE. Greater focus on context would help to answer questions about when, how, and why (informal) entrepreneurship happens (Welter 2011) and would enrich our understanding of formalisation choices in relation to various aspects of place and the power dynamics therein.

Recent micro-level studies looking at *institutional spaces* (De Castro et al. 2014, Kistruck et al. 2015), have pointed out how the weakness of formal state institutions in developing countries leads individuals to rely upon compensatory structures such as networking and social capital. The absence of formal institutions in local contexts is, however, often expressed in negative or deficit terms, as institutional ‘voids’ or ‘gaps’, which lack the substance for viable and licit markets and livelihoods (Mair et al. 2011, Terjesen and Chobanova 2010). Challenging the formal, structural perspective on such arenas, Uzo and Mair (2014: 57) state that such contexts can contribute to ‘an alternative framework for organising rather than as a means of exploitative rule breaking’. These rich institutional arenas of local contexts, with their strengths and weaknesses, self-regulating logics and rules, interact in particular ways through agents to produce distinct sets of resources, constraints and preferences. Likewise, seeing informal women entrepreneurs as a diverse group, populating different entrepreneurial spaces and positions in the institutional environment (Uzo and Mair 2014) would capture the lived-in experience of institutional effects. Additionally, these institutional interactions lead to the co-

existence of various state and non-state structures, transitory or enduring, with their own logics, interests and power structures, affecting the scope and scale of women activities in the (in)formal sectors (Howcroft and Richardson 2008).

Based on the three identified themes of *identity*, *institutions* and *constraints and preferences*, we suggest that context needs to be considered through a number of variable but nuanced factors that appear to contribute to entrepreneurial choices. These include: the cognitive context of women's choices which takes account of the cultural/symbolic meaning these have; the socio-relational context of their choices in terms of the quality and quantity of these relations; the particular cultural context of entrepreneurial choices and the rules, mores and norms that guide / constrain these, as well as the physical qualities of choice contexts (such as domestic arrangements, location and markets); the temporal context in which women work, including the dynamic nature of entrepreneurial choices and how these change over time, as well as the situational context in which choices are made, considering to a greater extent the specific roles and activities that women are engaged in at a given point in time. To take women's choices and interests out of these contexts is to strip them of their meaning. Concepts of 'networks' and 'social capital', for example, covertly reproduce privilege / poverty. They are also characteristic of gendered depictions of entrepreneurship (Diaz Garcia and Welter 2013), whereby embodied social capital varies, encapsulating distinctly gendered norms and identities (Holt, 2008). Given this complexity, in order to better understand women's formalisation choices we need conceptual frameworks that are more attuned to the contexts in which women's choices and interests are embedded.

(ii) Intersectionality and Positionality

The various activities of women in the informal sector are mainly considered as an extension of their caring or domestic roles (Fonchingong 2005). This fails to capture the wide and dynamic variety of women's life experiences, life transitions and economic processes that shape their preferences, constraints and their formalisation decisions. Few recent studies point to the rich texture of factors (including age, spatial location, business experience and sector, political affiliations, socio-cultural norms, household dynamics and power asymmetries), which - in addition to gender - affect women's entrepreneurial choices (Babbitt et al. 2015, De Castro et al. 2014, Harriss-White et al. 2013, Kantor 2009). For example, women's involvement in IE reflects market dynamics as a result of processes of urbanisation, migration and perceptions of modernisation, all presenting various economic challenges to women and their households. As stated, women's involvement is shaped by the relational and cultural contexts in which households exist, including role-balance within households, the complexity of women's identities and the symbolic implications of acting inside and outside of these. Research into the way these processes interact with socio-cultural norms and women's position/role within the household space would provide much richer and more complete accounts of women's decisions to formalise their business activities.

Implicitly, some of these studies take an *intersectional* and *positional* approach, recognising that the intersectionality of women's identities on axes other than gender alone generally renders them in more risky and vulnerable positions than men. This means that women entrepreneurs make strategic decisions to remain in IE but not solely because of gender-based constraints. Kantor (2002) argues that constraints can only be partly explained by gender and should not be generalised across different economic activities undertaken by women (and men)

in IE. Like women, men also face constraints in the informal sector, including access to finance and markets and limited human capital. However, some constraints are gender-specific and are only faced by women and within specific sectors only, while others are experienced across poor communities by men and women but, due to power imbalances, affect women more. Kantor (2002: 286) describes these as ‘women-exclusive’ (such as mobility, family responsibilities and gendered division of labour) and ‘women-intensive’ (such as access to productive resources and human capital) constraints.

They operate with reference to specific contexts but additionally highlight how issues of *intersectionality* and *positionality* (Martinez Dy et al. 2014, Martinez Dy et al. 2016) affect the nature of choices that women make about formalisation. Women do not represent a single, coherent group: they are a heterogeneous group with complex and conflicting identities, occupying different positions in the social structures, with differential access to social, economic and cultural resources, which necessitate historically and culturally sensitive analyses and policy development. In order to understand women’s choices, Lindell (2010) suggests policy must not be framed through oversimplifications of gender or IE. The risk of abstract, gender-specific interventions that fail to recognise the intensive and exclusive nature of the constraints they face may actually hinder their business and welfare rather than supporting them.

(iii) Epistemic limitations and methodological concerns

Our review on formalisation indicates that policy has been mainly informed by liberal feminist ideas that consider men and women equal with any observed differences between them related

to structural barriers or discrimination (Hill 2001). Policy approaches thus tend to be framed in terms of normative values about the agency of women in the developing world which are not well grounded in the evidence about the contexts of socio-cultural expectations and the complex, intersectional nature of gender constraints. However, some claim that these normative approaches underpin and reproduce the very same principles and priorities on which gender inequality is created (Chant and Pedwell 2008).

On the one hand, women's economic participation is linked to inadequate state (education or training) interventions that mirror and reproduce gendered expectations about women's domestic roles, preventing investment in their formal education (Laurie 1999). Alternatively, internalised norms linked to domestic labour and other reproductive activities perpetuate gendered divisions and limit the scope and nature of women's entrepreneurial activities. We suggest that a contextual approach informed by social feminism with a commitment to understanding socialization processes, culturally imposed attitudes and gender stereotypes (see also Henry et al. 2016) might be more fruitful in not only better understanding formalisation choices, but also in designing policies that are likely to support women enterprise.

One of the most striking issues about the studies that met our criteria for relevance and inclusion in this review was the very small number of valid studies that can be considered as reliable 'evidence', in terms of valid research containing original data or original reassessment of secondary data. While our review methodology required us to be inclusive of other (potentially less robust) sources of information, despite including various non-empirical papers it remained evident that understandings of women's experiences and choices in IE in developing countries

is neither well conceptually developed nor empirically tested. As demonstrated throughout this review, many available studies were cross sectional, often based on single, descriptive case studies - or secondary reviews of other case studies – and have not fed into any validation or confirmatory studies. This means the evidence is frequently equivocal, lacking in consensus and often over-determined. Only two studies used complex (i.e. longitudinal) methods, which examined the temporal dimensions of women’s experiences and choices in relation to formalisation. This reflects general trends towards men and women comparisons in entrepreneurship research through quantitative studies (Henry et al. 2016) and the lack of resources and data collection difficulties specific of developing contexts (Pogessi et al. 2016)

Formalisation is a complex and dynamic process, whereby individuals try to balance out the acquiring of the necessary resources, the managing of profit accumulation (whether re-investing it or using it for reproductive purposes) and the mitigating of risks involved in such processes (for example, in relation to institutional compliance and legitimacy) over time (Neves and Du Toit 2012, Shabbir and Di Gregorio 1996). We suggest that research that focuses on the social processes underpinning the different lived experiences of men and women, as well as the economic processes underpinning business development, using multi-lens research designs (Chlosta 2016) and longitudinal methods (quantitative and qualitative) are more attuned to capture these complexities, would generate new insights and offer greater opportunity to understand the processual, temporal and non-linear nature of women’s entrepreneurial choices, as well as barriers to business formalisation in particular historical and socio-spatial contexts.

These key concerns of context, intersectionality and methodology point towards the need for future research on formalisation to sensibly engage with the specific nature of individual choices. Practice-oriented theories with their capacity to dissolve dualisms between actor/system or social/material, linking actors to the contexts in which they are embedded (Nicolini 2012, Bourdieu 1990) could provide a good frame through which economic behaviours and logics, as well as the complex and multi-dimensional spaces between macro (state), meso (organisational/market) and micro (individual/community) levels, might be fully explored in relation to gender, context and choice.

Practice researchers highlight the embeddedness and interrelatedness of actors and contexts as intrinsic characteristics of any social process (Schatzki 2002). Bourdieu (1991:16) argues that the nature and content of people's interests 'cannot be determined abstractly ... [they] can be determined only through careful empirical or historical enquiry into the distinctive properties of the fields [contexts] concerned'. It is through this type of framework that we might avoid privileging agency over context (or vice versa) and provide comprehensive, nuanced accounts that begin to disentangle how these complex processes are intertwined in practice. Women's understandings of 'how to get things done' in complex settings (Orlikowski 2002: 249, Nicolini 2012) is based on culture and history, meaning context is both internal and external to individuals and groups rather than a neutral arena in which action takes place (Nardi 1996). As Steyaert (2007: 468) states in relation to the entrepreneurial process, a practice approach allows to see the entrepreneurship process 'as a culturally shaped achievement, the result of engaging with and transforming social practices of doing and living'.

Conclusion

This paper's aim was to evaluate the empirical evidence in relation to women's involvement and choices to remain in IE in developing countries. By placing centre-stage the tensions inherent in, and the institutional dynamics affecting women's choices, we sought to widen the lens through which formalisation is conceptualised beyond current structural and neo-liberal explanations. Using a narrative synthesis approach to evidence review, we evaluated 76 papers, by identifying three analytic themes: *identity*, *institutions*, and *constraints and preferences*, which explained formalisation decisions. Our review highlighted three interrelated issues – *the importance of context*, *intersectionality and positionality*, and *epistemic limitations* - that would strengthen conceptual sensitivity and empirical testing and in turn, our understanding of women's experiences in IE and their formalisation decisions. We propose an engagement with context-oriented theories in order to explore individuals' decisions and the resources that determine their relative position within complex institutional structures.

Our review has some limitations. First, the systematic search of publications relied on two bibliographic databases – Scopus and Web of Knowledge. For all our efforts at inclusion there is a risk that studies have been excluded, not least because they are continuously added. Second, with few exceptions, most literature reviewed was in the form of journal articles. We are aware of the large body of grey literature on gender and IE in the form of reports by international organisations including ILO, World Bank, WEIGO and others. We note, however, that the high volume of this literature would require a separate research project for evaluating its evidence. Third, despite the development of a search strategy based on keywords, other terms might have been used that refer to similar issues (i.e. 'registration' instead of 'formalisation'). Future

reviews of work on IE might also focus on the different readings and interpretations of gender and formalisation by the academic and the practitioner literature.

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Figure 1: Initial, descriptive and analytic themes

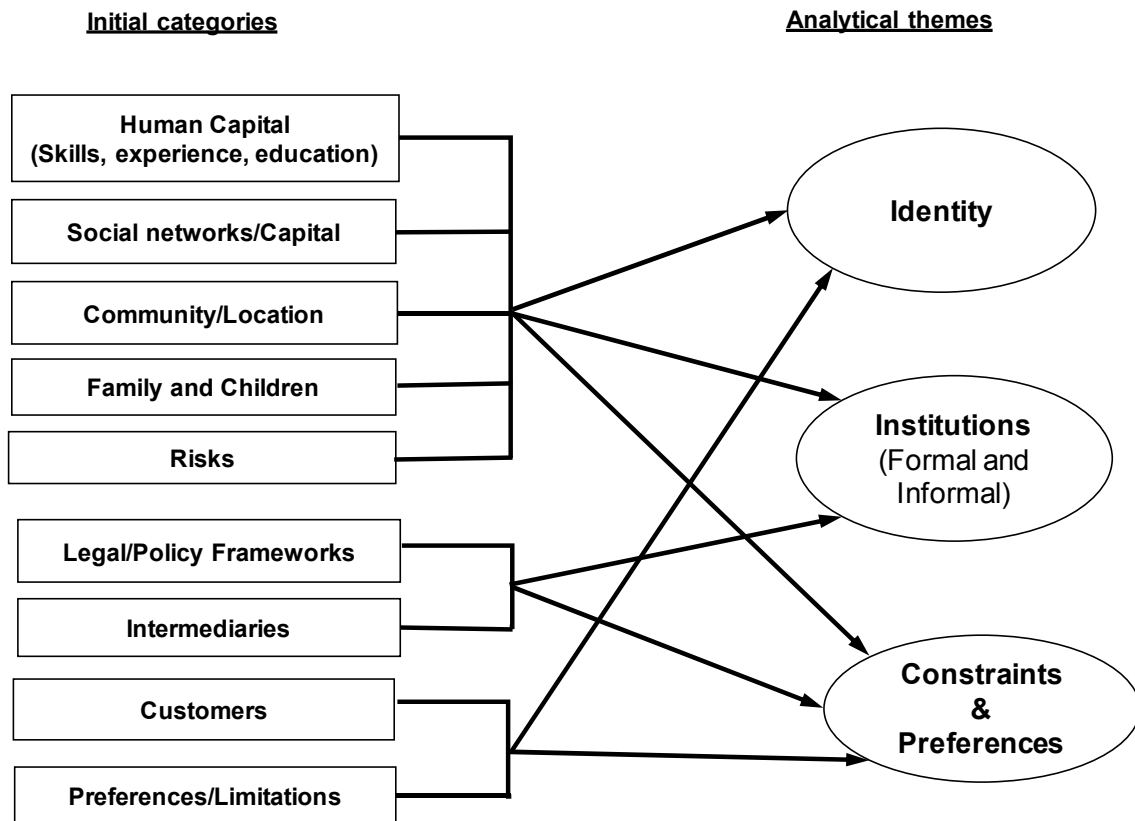


Table 1: Methodological choices of papers reviewed by analytical theme

| Themes | Methodology | | | | | Total |
|-----------------------------|--|---|---|-------------------|---|--------------|
| | Qualitative (Interviews, Focus Groups, Case studies) | Quantitative (Surveys and Secondary data) | Mixed (Interviews, Survey, Observation and Historical data) | Conceptual | Reviews (Systematic Literature review and Secondary data) | |
| Identity | 13 | 2 | 8 | 2 | 6 | 31 |
| Institutions | 15 | 5 (1 with secondary data) | 7 | 2 | 6 (1 with secondary data) | 35 |
| Constraints and Preferences | 4 | 6 (3 with secondary data) | 9 | 1 | 6 (1 with secondary data) | 26 |

Table 2: Characteristics of the papers included in the review

| Total No Of Papers | Year | | | Region | | | | | Methods used | Discipline |
|--------------------|--|--|---|---|---|--|-------------------------------------|---|---|---|
| | 1993 - 2000 | 2001 - 2010 | 2011 - 2015 | Africa | Asia | America | Europe | Others | | |
| 76 | 15 | 33 | 28 | 19 | 21 | 12 | 2 | 22 | Qualitative (26) Quantitative (10, 4 with secondary data) Mixed (21) Review (14) Conceptual (5) | Development (23) Economics (25) Entrepreneurship and Informal Economy (7) Sociology (21) |
| | 1994 (1) 1995 (1) 1996 (2) 1997 (2) 1998 (5) 1999 (3) 2000 (1) | 2001 (4) 2002 (4) 2003 (3) 2004 (2) 2005 (5) 2006 (2) 2007 (2) 2008 (5) 2009 (4) 2010 (2) | 2011 (6) 2012 (3) 2013 (2) 2014 (13) 2015 (4) | Botswana (1) Cameron (2) Congo (1) Ghana (3) Kenya (1) Mauritius (1) Morocco (1) Nigeria (1) South Africa (5) Zimbabwe (1) Uganda (1) Mali (1) | Lebanon (1) <u>South Asia</u> India (11) Pakistan (1) Bangladesh (3) <u>South East Asia</u> Indonesia (1) Malaysia (2) North Korea (1) Vietnam (1) | Bolivia (1) Dominic Republic (1) Guatemala (1) Mexico (1) Peru (3) Suriname (1) US (4) | <u>EU – 27</u> (1) Sweden (1) | Three countries (4) Four countries (3) Mixed (4) New Zealand (1) Developing context (2) N/A (8) | | |

Appendix 1: Reviewed paper information

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|-------------------------------|---|--|----------------------------------|---|--------------------------|
| 1 | Acho-Chi (2002) | Cameroon | Mixed (Survey questionnaire, interviews, personal experience and direct observation) | Micro (Vendors and customers) | Central place and Economic development theory | 3 |
| 2 | Agergaard and Thao (2011) | Vietnam | Mixed (Survey and focus group discussion) | Micro (Individual workers) | Migration and social mobility | 1 |
| 3 | Alam, Amin and Rives (2015) | Bangladesh | Quantitative (Secondary data from National Child Labour Survey) | Micro (Household level) | Child labour | 3 |
| 4 | Antunes and Cavalcanti (2007) | US Mediterranean Europe and Peru | Applied Macroeconomics | Macro (Policy level) | Institutional approach | 2 |
| 5 | Arruñada (2009) | Developing countries | Critical review of the World Bank Doing Business Survey approach | Macro (World Bank's methodology) | Institutional approach | 2 |
| 6 | Aspaas (1998) | Kenya | Mixed (Interviews and questionnaire survey) | Micro (Female entrepreneurs) | Rural intra-household economics | 3 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|---------------------------------------|---|--|---------------------------------------|----------------------------------|--------------------------|
| 7 | Babbit, Brown and Mazaheri (2015) | Indonesia | Mixed (Interviews and survey) | Micro (Individual and firm level) | Intersectionality | 1,2,3 |
| 8 | Bardasi, Sabarwal, and Terrell (2011) | Eastern Europe and Central Asia, Latin America and Sub-Saharan Africa | Quantitative (Secondary data from World Bank Enterprise Survey) | Micro (Male and female entrepreneurs) | Human capital | 3 |
| 9 | Bairagya (2012) | India | Quantitative (Secondary data of National level data on (un)employment) | Micro | N/A | 3 |
| 10 | Bowman and Cole (2014) | Sweden | Mixed (tax data, interviews, secondary data, e.g. reports) | Individual | Gender theory | 1 |
| 11 | Chakrabarty and Bass (2014) | Eastern Europe and Central Asian, East Asia and the Pacific Africa, South Asia, Latin | Qualitative (secondary analysis of (MIX) data drawn in 2009 from microfinance institutions in the countries) | Macro (Institutional) | Institutional approach | 2 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|-----|-------------------------------------|-------------------------------------|---|---|---|------------------|
| | | American and the Caribbean | | | | |
| 12 | Chant (2014) | Gambina, Philippines and Costa Rica | Qualitative (Interviews and Focus group discussions) | Micro and meso level | Feminisation of poverty | 1,2,3 |
| 13 | Chen (2007) | N/A | Review | Meso level | N/A | 3 |
| 14 | Darkwah (2010) | Ghana | Mixed (Quantitative survey of 600 women in three age groups; Qualitative: interviews) | Micro (Individual) | Empowerment and Education | 1 |
| 15 | Dasgupta (2000) | N/A | Conceptual | Micro (Household level) | Nash-bargained labour supply decisions and gender biased labour demand | 3 |
| 16 | De Bruin and Dupuis (1999) | New Zealand | Qualitative (interviews, numbers not specified) | Micro (Women vendors) | Transaction cost economics (bounded rationality) and embeddedness (Social and relational) | 3 |
| 17 | De Castro, Khavul and Bruton (2014) | Dominican Republic | Qualitative (interviews) | Micro (Individual entrepreneurs) and Meso (Industry informants) | Intersectionality and institutionalism | 1, 2 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|----------------------------------|----------------|---|---|--|--------------------------|
| 18 | De Herat and Marysse (1999) | Congo | Qualitative (interviews) | Individual (Foreign exchange brokers) | Monetary history and economic exchange | 1 |
| 19 | De Vita, Mari and Poggesi (2014) | N/A | Review (Systematic review of 70 papers) | N/A | N/A | 2,3 |
| 20 | Fonchingong (2005) | Cameroon | Mixed (Qualitative and quantitative) | Micro (Women food vendors) | Urban livelihood strategies | 1,3 |
| 21 | Franck and Olsson (2014) | Malaysia | Qualitative (interviews) | Micro (Women: informal workers, vendors and home-based) | Agency perspective | 1,3 |
| 22 | Garikipati (2008) | India | Quantitative (survey) | Micro (Household level) | Micro credit (Rural finance systems) | 2 |
| 23 | Garikipati (2013) | India | Mixed (Quantitative: Survey; Qualitative: Interviews and Focus group discussions) | Micro (Members of self-help groups) | Women and empowerment | 2 |
| 24 | Ghazali (2003) | Malaysia | Mixed (Quantitative: Surveys; Qualitative: interviews, and observations) | Micro (Household level) | Social capital | 2 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|--------------------------------|----------------|---|--|--|--------------------------|
| 25 | Gray (2001) | Morocco | Review (at country level without using any formal literature review) | Macro | Feminine emancipation | 3 |
| 26 | Hampel-Milagrosa (2011) | Ghana | Mixed (Quantitative; Survey men and women entrepreneurs; Qualitative: semi-structured interviews and expert interviews) | Micro (Male and Female entrepreneurs) | Doing business | 2 |
| 27 | Heemskerk (2003) | Suriname | Qualitative (Ethnographic, and interviews) | Micro (Self-employed women) | Empowerment through development | 1 |
| 28 | Hill (2001) | India | Qualitative (case study) | Meso (Organisational SEWA) | Honneth's (moral) theory of recognition (as a critique of liberal/capabilities approaches) | 1,2 |
| 29 | Howcroft and Richardson (2008) | Global | Review (Secondary analysis) | N/A | N/A | 3 |
| 30 | Husseini (1997) | Lebanon | Reviews (Secondary stats of UNIFEM intervention) | Meso (UNIFEM's programme to support women entrepreneurs) | Gender equality | 2 |
| 31 | Jung and Dalton (2006) | North Korea | Review | Meso/Micro | Political economy (institutionalism/voids) and gender equality | 1 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|--|----------------|---|---|--|--------------------------|
| 32 | Kantor (2002) | India | Mixed (Quantitative: Survey; Qualitative: interviews) | Micro (Home-based workers); Meso (Actors in garment industry) | Gender equality | 1,3 |
| 33 | Kantor (2005) | India | Quantitative (Survey) | Micro (Individual women) | Empowerment | 3 |
| 34 | Kantor (2009) | India | Mixed (Quantitative: longitudinal design 2001 – 2004; Qualitative: Focus groups and interviews) | Micro (Household level) | Intersectionality – a critique of current usage of the term social exclusion in the developing countries | 1,2,3 |
| 35 | Karnani (2008) | N/A | Conceptual | Micro and Macro (policy level) | Liberal, managed economy | 2 |
| 36 | Kasseeah and Tandryaen-Ragoobur (2014). | Mauritius | Quantitative (survey) | Micro (Individual women entrepreneurs) | Entrepreneurship and gender theories | 1,3 |
| 37 | Kistruck, Webb, Sutter and Bailey (2015) | Guatemala | Mixed (Qualitative: Preliminary interviews; Qualitative: survey, after the interviews) | Micro (Individual entrepreneurs) | Institutional approach | 2 |
| 38 | Langevang and Gough (2012) | Ghana | Qualitative (Interviews, life stories) | Micro (Entrepreneurs); Meso (Association) | Economic geography and entrepreneurialism | 3 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|---|----------------------|---|--|---|--------------------------|
| 39 | Laurie (1999) | Peru | Qualitative (historical archive research, surveys and interviews) | Micro (Individual level) | Development/gender studies | 1,3 |
| 40 | Lazar (2004) | Bolivia | Conceptual | Micro (Women) and Meso (Education project) | Critical anthropology/empowerment | 1 |
| 41 | Leach (1996) | Developing countries | Conceptual | Macro (Education policy) | Development and gender equity | 1 |
| 42 | Lince (2011) | Uganda | Qualitative (Ethnographic) | Micro (Individual level) | Participatory governance (empowerment) | 3 |
| 43 | London, Esper, Grogan-Kaylor and Kistruck (2014). | India | Quantitative (Survey) | Micro (Individual) | BOP and consumer behaviour/choices | 2 |
| 44 | Mahadea (2001) | South Africa | Quantitative (Survey) | Micro (Individual women) | Entrepreneurialism (Caird's scale of general enterprise tendency to assess entrepreneurial personality) | 1 |
| 45 | Mahmud (2003) | Bangladesh | Mixed methods (Quantitative: Survey; | Micro (Individual and neighbourhood level) | Development and effect of settlement | 1 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|----------------------------------|----------------------------------|---|---|--|--------------------------|
| | | | Qualitative: Depth interviews) | | | |
| 46 | Mair, Marti and Ventresca (2011) | Bangladesh | Qualitative (Case study of BRAC) | Meso (Intermediary organisation in market-building) | Institutional approach | 2 |
| 47 | Masatlioglu and Rigolini (2008) | Latin America | Econometric model | Macro | Institutional approach– critique of De Soto’s work | 2 |
| 48 | McInnis-Dittrich (1995) | US | Qualitative (Interviews) | Micro (Individual women) | Marxism | 1 |
| 49 | Meagher (2013) | N/A | Review (200 items of literature in linkages between IE and FE) | N/A | Neoliberalism/new institutionalism | 2 |
| 50 | Mehra (1997) | India | Review (Secondary analysis of World Bank Data and SEWA case study) | Macro | Empowerment and Participation | 1,2 |
| 51 | Mehrotra and Biggeri (2005) | South Asia (India and Parkistan) | Mixed (Quantitative: Household surveys; Qualitative: Expert interview and Focus group discussion) | Micro (Individual women) | Homework capabilities and Human development | 2 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|---------------------------|----------------------------------|---|--|---|--------------------------|
| 52 | Minniti and Naude (2010) | N/A | Literature Review | Micro level | N/A | 3 |
| 53 | Mitra (2005) | India | Quantitative (Survey) | Micro level | Feminist theory | 2,3 |
| 54 | Moyo and Kawewe (2002). | Zimbabwe | Review | Micro and Macro | Intersectionality (critique of feminist theories) | 1 |
| 55 | Neves and Du Toit (2012) | South Africa | Qualitative (Longitudinal, interviews, ethnography and participant observation) | Micro (Household level) | Social embeddedness perspective | 1,2,3 |
| 56 | Ntseane (2004) | Botswana | Qualitative (Interviews) | Micro (Successful women entrepreneurs transitioning to formal economy) | Development theory | 1,2,3 |
| 57 | Nzeadibe and Adama (2015) | Nigeria | Qualitative (In-depth interviews, and focus group discussion) | Micro and meso (Waste pickers and waste pickers association) | Human geography- gendered spaces and governance of the waste sector | 1,2,3 |
| 58 | Perez Sainz (1998) | Managua, Honduras and Costa Rica | Qualitative (Case studies) | Macro level | Political economy approach | 2 |
| 59 | Rajiman (2001) | US | Qualitative (Two stage process survey for sample) | Micro level (Mexican immigrants in Chicago) | Informal sector and entrepreneurship | 1 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|-----|--|--|--|--|--|------------------|
| | | | identification followed by interview) | | | |
| 60 | Ramirez and Hondagneu-Sotelo (2009) | US | Qualitative (Semi-structured interviews) | Micro level (Mexican immigrant gardeners) | Sectoral and social embeddedness | 2 |
| 61 | Shabbir and Di Gregorio (1996) | Pakistan | Qualitative (In-depth interviews) | Micro level (Individual women participating in the entrepreneurship development programme) | Symbolic interactionism | 1,3 |
| 62 | Smit and Rugunanan (2014) | South Africa | Qualitative (Focus groups, and In-depth interviews) | Micro level (Women refugees) | Hirschman's theory to explore the lived experiences of women refugees | 3 |
| 63 | Solomon, Ballif-Spavill, Ward and Fuhrman (2002) | Mali | Qualitative (Interviews, and Focus groups) | Micro level (Men and Women) and Meso level (Committee) | Development theory – microfinance | 2 |
| 64 | Tipple (2005) | Bolivia, India, Indonesia and South Africa | Mixed (Quantitative: Survey; Qualitative: In-depth interviews) | Micro (Household and Enterprise level) | Cost-benefit analysis of the role of HBEs in the informal sector | 1,3 |
| 65 | Tipple (2006) | Bolivia, India, Indonesia and South Africa | Mixed (Quantitative: Survey; Qualitative: In-depth interviews) | Micro (Home-based enterprises) | Environmental effects of HBEs on the domestic and neighbours environment | 3 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|--|--------------------|--|--|---|--------------------------|
| 66 | Tuominen (1994) | US | Review (Secondary data tracing the evolution of the child care sector as informal economy) | Macro (Organisation of child care work) | Critique of economic theories | 1 |
| 67 | Uzo and Mair (2014) | Nigeria | Qualitative (4 film making organisations) | Micro (Enterprise level) | Sociological institutionalism and entrepreneurship | 2 |
| 68 | Vincent (1998) | Peru | Qualitative (Case study of a peasant community) | Micro (Women) | Resource (Capital) based view | 2 |
| 69 | Viswanathan, Echambadi, Venugopal and Sridharan (2014) | N/A | Qualitative (Depth interviews) | Micro level (subsistence and local entrepreneurs) and Meso (community level) | BOP | 3,4 |
| 70 | Von Kotze (2008) | Southern Africa | Review | N/A | Livelihoods; Conscientization and Social justice | 3 |
| 71 | Warnecke (2014) | Developing context | Conceptual | Macro (Institutional level) | Evaluation of microfinance | 2 |
| 72 | Webb, Tihanyi, Ireland and Sirmon (2009) | N/A | Qualitative (Case study / illustration based on work of Menn (2003)) | Macro | Entrepreneurial opportunity and recognition, institutionalism | 2 |
| 73 | Williams (2014) | EU-27 | Quantitative (Cross-national second data) | Macro (Country level) | Informal economy | 2 |

| No. | Author (Year) | Country | Method | Level of analysis | Main theoretical approach | Theme 1, 2, 3 |
|------------|----------------------------|----------------|------------------------------|-----------------------------|------------------------------------|--------------------------|
| 74 | Williams and Gurtoo (2011) | India | Qualitative (Face to face) | Micro (Women entrepreneurs) | Informal economy | 2 |
| 75 | Wilson (1998) | Mexico | Qualitative (Secondary data) | Micro (Individual workers) | Marxian approach | 1,2,3 |
| 76 | Ypeij (1998) | Peru | Qualitative | Micro level | Marxian approach on subcontracting | 1 |

Endnotes

ⁱ A post-structuralist approach whose focus is on engagement in the informal economy for social, redistributive, resistance and identity reasons is also discussed in the Literature (see Williams and Nadin 2010). Because of its focus on developed countries we do not review it.

ⁱⁱ These reviews provide an extensive understanding of the WE field covering issues related to thematic areas, contributions as well as methodologies employed in WE research.

ⁱⁱⁱ The conference was organised by the International Labour Organization, in Geneva during 19-28 January 1993 (http://www.ilo.org/public/libdoc/ilo/1993/93B09_65_engl.pdf)

^{iv} An additional EBSCO search generated no new articles.

^v Information on the project will be added upon acceptance for publication in order to maintain anonymity of the review process.