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From Challenges to Competencies: Informal Female Entrepreneurship in Emerging Economies

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From Challenges to Competencies: Informal Female Entrepreneurship in Emerging Economies

Abstract

Purpose: Informal female entrepreneurs in emerging economies operate in challenging business environments. This research examines the competencies of Informal Female Entrepreneurs (IFE) to explore how they persist because and despite the unique set of challenges they face.

Design/methodology/approach: We undertake a qualitative study focusing on IFE in the Indian context. Using the Abilities-Motivation-Opportunity (AMO) framework as a theoretical lens, we interviewed 14 IFE to gain insights into their entrepreneurial challenges and understand how they address the challenges.

Findings: The results demonstrate that IFEs are prone to various challenges around the individual level, business challenges on an operating and functional level and other challenges rooted in their business environment. Further, the study sheds light on the competencies of IFE on three fronts, namely, ability enhancing competencies including - technical skills, problem solving, communication, and adaptability; motivation enhancing competencies including - self motivation, resilience, and optimism; and lastly, opportunity enhancing competencies including - local centric approach, networking and resourcefulness.

Research implications: The study highlights the nuanced settings of informal female entrepreneurship in an emerging economy context. By highlighting the challenges and competency interplay, our study opens novel avenues for the interrelationships to be studied in further detail.

Originality/Value: Our study provides close insight into the everyday challenges of IFE operating in informal economies. Their competencies and perseverance related attributes contribute to the mainstream entrepreneurship literature, as these entrepreneurs exhibit unique competencies that allow them to thrive in challenging contextual settings. Their willingness to learn new skills, opportunity recognition, motivation, and adaptability skills contribute to a better understanding of the phenomenon of informal female entrepreneurship.

Keywords. Informal Female Entrepreneur, Competencies, Challenges, Ability, Motivation, Opportunity, women entrepreneurship, emerging markets,

Introduction

This study focuses on the nexus of informal female entrepreneurship in an emerging economy context. The emerging economy context creates unique challenges for entrepreneurship, and given informal settings, these challenges possess an added layer of complexity (Agrawal et al., 2023). Our study specifically examines the case of informal female entrepreneurs (IFE), as they constitute a dynamic force within society. They make substantial and multifaceted contributions beyond their businesses (Ault & Spicer, 2022), spanning economic, social, and empowerment dimensions, actively shaping communities, and fortifying resilience amid diverse societal demands. Economically, these entrepreneurs form the cornerstone of the informal economy, generating income, creating employment opportunities, and stimulating local economies (Boafo et al., 2022).

IFEs play a pivotal role in poverty alleviation, uplifting themselves and others out of destitution by creating pathways for sustainable livelihoods (Ahmetaj et al., 2023). Empowered by entrepreneurship, these women exercise agency, make decisions, and become change agents within their communities. By running businesses that address societal needs, they foster social impact, creating a positive change that resonates within their communities (Muhammad et al., 2021). Informal entrepreneurship serves as a stepping stone towards formal economic participation. With the growth and evolution of their businesses, some entrepreneurs may transition into the formal economy, thereby further contributing to economic development (Jha & Bag, 2019). Nevertheless, there is a need to study the competencies of informal female entrepreneurs, considering the challenges they encounter and their potential to contribute to the broader entrepreneurship literature (Botha, 2020; Botha & Taljaard, 2021).

Our study focuses on the entrepreneurial competencies of IFE. It uses the ability-motivation-opportunity framework as a theoretical lens to identify how IFE develop abilities and remain motivated to pursue entrepreneurial opportunities situated in their operating context (Bird, 1995; Bui et al., 2018). Therefore, we are driven by a broader research question on how informal female entrepreneurship emerges and persists in an emerging economy context. We analyzed our data using a qualitative methodology specifically within the emerging economies context. Based on interviews with IFE based in Mumbai, India, we explore how individual-level competencies make IFE adapt to their context and run their business.

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3 Our findings reveal two main themes, that is, what are the main challenges that are situated in
4 the emerging country context for entrepreneurship when individuals face a severe lack of
5 training and resources, and next, what individual competencies basis of the AMO framework
6 allow entrepreneurs to combat the challenges they face. We identify entrepreneurs' challenges
7 at the individual, functional, and contextual levels. Our findings demonstrate a detailed view
8 of how emerging and informal economies affect women entrepreneurs' entrepreneurship
9 process and how they respond to these challenges. Based on our findings, we propose a
10 framework that demonstrates the interplay between individual IFE competencies and the
11 challenges that they face. This study contributes to the literature on informal entrepreneurship
12 and the emerging economy. The mainstream literature on entrepreneurship is primarily based
13 on cases from mature economies (Omri, 2020). Our study highlights how informal settings,
14 gender-related biases, and emerging countries shape entrepreneurial ventures. By identifying
15 the competencies of female entrepreneurs in these settings, we demonstrate how
16 entrepreneurship emerges despite these challenges. The next section provides a theoretical
17 background, followed by the methods section. The paper then discusses our key findings,
18 followed by a discussion and contributions section. Finally, we present avenues for future
19 research.
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34 **Theoretical background**

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36 Our theoretical background focuses on two key streams of literature: informal female
37 entrepreneurship in the emerging economy context and female entrepreneurs' entrepreneurial
38 competencies. Using an additional theoretical lens of abilities-motivation-opportunities
39 (AMO), we aim to understand informal female entrepreneurship in an emerging country
40 context.
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46 **Informal Female Entrepreneurship in emerging economy context**

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48 Entrepreneurship as a research area has gained scholarly attention since the 1990s. However,
49 the conceptual development of this field has primarily relied on mature or developed economies
50 despite the significant role entrepreneurship plays in contributing to the growth of emerging
51 economies (Foo et al., 2020; Anand et al., 2021). Emerging economies are “low-income, rapid-
52 growth countries using economic liberalization as their primary engine of growth” (Hoskisson
53 et al., 2000, p. 249). The role of entrepreneurship in emerging economies is increasingly
54 essential, as these economies focus on rapidly advancing economically and institutional factors
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3 that may mean weaker barriers to entry, especially in the informal sector (Omri, 2020; Salvi et
4 al., 2023). Overall, emerging economies are characterized by a peculiar set of institutional
5 settings as opposed to mature economies. Emerging economies pose challenges for
6 entrepreneurs, such as weaker state-led support, weaker policies, gender biases, and funding
7 challenges (Khanna& Palepu, 2000). They may also be governed by unique values and
8 practices that are culturally rooted and remain peculiar to the context (Westman et al., 2023;
9 Bruton et al., 2021). Thus, emerging economies form unique and complex settings for
10 entrepreneurs (Greenwood et al.,2011).

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12 Such institutional settings and conditions are likely to give rise to informal entrepreneurship,
13 which refers to “entrepreneurial activities that are illegal yet remain legitimate to large groups
14 in a society” (Webb et al., 2020, p. 511). While informal entrepreneurship is a global
15 phenomenon that is not restricted to emerging economies, it plays a crucial role in them. For
16 example, it addresses poverty and unemployment rates while fostering innovation (Kesteloot
17 & Meert, 1999; Omri, 2020). Informal entrepreneurship highly contributes to the GDP of
18 developing economies, yet gaps remain in the holistic understanding of it. The themes of the
19 motivations and values of individual entrepreneurs, entrepreneurial processes, industry
20 settings, the role of operational context, and outcomes merit further attention (Ibidunni et al.,
21 2022; Pulka et al., 2021; Salvi et al., 2023).

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23 Additionally, heterogeneity exists based on the types of informal entrepreneurs; we
24 specifically focus on informal entrepreneurship, which focuses on financial challenges.
25 Informal entrepreneurs, in this view, would typically include individuals who pursue
26 unregistered small businesses, street vendors, or other entrepreneurial activities that may not
27 have official recognition (Salvi et al., 2023). Furthermore, our study focuses on informal
28 entrepreneurship led by women, that is, ‘informal female entrepreneurship.’ While women-led
29 entrepreneurship has been widely studied in the context of developed countries, the institutional
30 setting of developing countries poses unique challenges to entrepreneurs, even more so for
31 women entrepreneurs in informal settings (e.g., Thapa et al., 2021). Informal female
32 entrepreneurs (IFE) face several challenges, such as open discrimination, dependence on
33 middlemen, lack of knowledge, low self-esteem, social pressures, and networking challenges
34 (Lingappa and Rodrigues,2023: Brush et al., 2018; Aggrawal et al., 2022; Sindhura, 2022;
35 Raman et al., 2022; Shafi &Gulzar, 2021; Solesvik et al., 2018). However, they persist and run
36 their entrepreneurial activities, so we set out to explore how women in informal markets in
37 emerging economies pursue entrepreneurial ventures despite these challenges.

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3 Despite their significant contributions, informal female entrepreneurs face a myriad of
4 challenges that hinder their success and limit their potential. One of the foremost challenges is
5 the limited access to resources, including financial services, markets, technology, and crucial
6 information (Bardasi et al., 2011; Ahmad, 2011; Holland, 2014; Adom & Asare-Yeboah, 2016).
7 Discriminatory practices and lack of collateral often hinder their ability to secure loans or invest
8 in business expansion. Social and cultural norms also play a pervasive role by confining women
9 to traditional gender roles and restricting their mobility and decision-making power (Shafi
10 & Gulzar, 2021). Education and skills training, vital components of entrepreneurial success, are
11 often lacking. An unsupportive legal and regulatory environment adds another layer of
12 difficulty, as informal businesses may not receive adequate recognition or protection. Work-
13 life balance has emerged as a significant challenge, as many female entrepreneurs in the
14 informal sector juggle caregiving responsibilities with business operations (Raman et al., 2022;
15 Aggrawal et al., 2022). This time constraint and added pressure limits their ability to dedicate
16 themselves fully to their entrepreneurial pursuits. The lack of visibility and recognition is a
17 pervasive issue, with informal businesses being overlooked or undervalued, leading to the
18 diminished acknowledgement of the economic contributions of these entrepreneurs. Thus, we
19 aim to study the individual-level attributes that allow them to overcome these challenges.
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33 We specifically focus on the case of India, where women entrepreneurs largely contribute to
34 accelerating economic development but not without challenges. For example, the educational
35 status of women poses a challenge since 45% of the women in India are devoid of education
36 as per the census report of 2011. This lack of education among Indian women and broader
37 institutional factors create roadblocks to starting their enterprises (Apostu et al., 2022; Vasile
38 et al., 2007) Some pertinent factors like domestic responsibilities, lack of entrepreneurial
39 knowledge, lack of financial assistance, and a general patriarchal structure of society create
40 barriers for women in pursuing entrepreneurship. However, it is observed that a few individual
41 factors, such as socio-cultural, environmental, and supporting factors, influence female
42 entrepreneurship in India (Joshi & Sanchiher, 2018).
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51 Due to normative, cultural and patriarchal structures, women often do not pursue
52 entrepreneurial opportunities, despite broader state-led initiatives developed towards women
53 empowerment, such as training courses, sponsorship opportunities or mentorship programs
54 (e.g., Shafi and Gulzar, 2021). It is also known that women are denied chances, knowledge and
55 education despite their aptitude and talent. Despite a large proportion of Indian women aspiring
56 to start their venture, Indian institutional settings often make it difficult for them to do so even
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more severely in informal settings. Therefore, the role of individual-level competencies becomes an essential topic of study in light of the diverse challenges women entrepreneurs face and address.

Entrepreneurial Competencies and Abilities-Motivation-Opportunities Framework

Entrepreneurial competencies are collective attributes individual entrepreneurs possess, allowing them to start entrepreneurial ventures and persist despite challenges. Entrepreneurial competencies comprise the skills, knowledge, and abilities that individuals bring to their entrepreneurial endeavours (Shet, 2024). Bird (1995; p.115) defines entrepreneurial competencies as the “underlying characteristics such as specific knowledge, motives, traits, self-images, social roles, and skills that result in venture birth, survival, and growth”. Meanwhile, Man, Lau, and Chan (2002) view entrepreneurial competencies as the ability of the entrepreneur to perform successfully. Competencies, thus, run through different stages, from enterprise formation to maturity and scaling.

Competencies also include effectively utilising resources for business development at each stage of set-up, survival, and scaling (Mitchelmore & Rowley, 2010a). Entrepreneurship competencies are reflected in the attributes possessed by individuals, such as adaptability, creativity, and problem-solving skills, which contribute to their overall effectiveness as entrepreneurs (Mitchelmore & Rowley, 2010b; Mamun et al., 2016; Pulka et al., 2021). Successful entrepreneurship relies on entrepreneurs' competencies, pivotal in navigating challenges and seizing opportunities. Furthermore, continued development and enhancement of entrepreneurial competencies are essential for fostering innovation and sustainable business growth (Shet & Bajpai, 2021). Competencies are thus about individual characteristics, performance, and behaviour centric along the entrepreneurial process and are central to goals and objectives (Irene, 2017). Only a few studies (e.g., Zainol and Al Mamun, 2018; Mamun et al., 2019) explore informal entrepreneurship, yet these studies focus mainly on SME performance. Our research aims to understand better how individual-level competencies and the emerging country context interact in actualizing informal female entrepreneurship. To dive deeper into the individual context, we adopt the theoretical lens of the ((AMO) framework.

In the context of informal female entrepreneurship literature, the abilities-motivation-opportunities (AMO) framework provides a suitable perspective for understanding and analyzing the capabilities and motivations of entrepreneurs (Shastri et al., 2019). Ability is the

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3 physiological and cognitive capabilities that enable an individual to perform a task
4 effectively (Kamalanabhan & Vijaya, 2008). Abilities encompass the skills, knowledge, and
5 skills of women entrepreneurs. Research often explores informal female entrepreneurs'
6 educational background, technical skills, and business acumen (Essien & Adelokun, 2021).
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8 Various studies have assessed the impact of educational interventions and training programs
9 on enhancing their capabilities, shedding light on how skill development initiatives contribute
10 to their success in informal businesses (Clain, 2000).
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16 Motivation, a crucial aspect of the AMO theory, examines the drive, aspirations, and reasons
17 context of informal female entrepreneurs, the literature investigates the motivations that drive
18 women to start and sustain businesses in the informal sector (Kamalanabhan & Vijaya, 2008).
19 This includes exploring factors such as economic necessity, empowerment, desire for
20 autonomy, and fulfilling societal needs (Noguera et al., 2015). Understanding these
21 motivations helps design programs and policies that align with their aspirations. Opportunities
22 refer to external factors or circumstances that enable or constrain entrepreneurial activity. In
23 the context of informal female entrepreneurship, studies often examine the structural and
24 systemic barriers women face, such as limited access to financial resources, discriminatory
25 practices, social norms, or a lack of support networks (Kirkwood, 2009). When applied to
26 informal female entrepreneurship literature, AMO theory offers insights into how these women
27 navigate challenges, utilize their skills, leverage motivations, and respond to opportunities and
28 constraints within the informal sector.
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40 Thus, the theoretical lens of the AMO framework allows us to understand individual informal
41 entrepreneurs and how they interact with their external environment. Furthermore, while the
42 importance of competencies is well-developed in entrepreneurship, the role and evolution of
43 these competencies for informal female entrepreneurs remains a research area to explore
44 further.
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50 Previous quantitative studies have examined the topic of informal entrepreneurs'
51 competencies. For example, Irene (2017) explored how competencies are central to determining
52 business success in the South African context. Further, Ramli and Mohamad (2021), as well as
53 Ibidunni, Ogundana, and Okonkwo (2022), examine the role of entrepreneurial competencies
54 in line with SME performance. However, individual-level IFE attributes, such as competencies,
55 abilities, motivations, and opportunity recognition, along with the role of contextual conditions
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of emerging economies in shaping the entrepreneurial process, remain an overlooked research area. While previous studies have focused on studying the relationship between performance and competencies in informal economy SMES, our study is driven by a broader research question of how informal female entrepreneurship emerges and persists in the emerging economy context. More specifically, we examine individual-level competencies, abilities, motivations, opportunity recognition, and the role of contextual settings in actualizing IFE. We aim to explore the challenges that IFE encounters and the attributes that allow them to address them.

Contextual conditions due to challenging sociocultural institutions can pose unique challenges, and the nature of emerging entrepreneurship by women would likely add unique contributions to the literature on entrepreneurship. While data from developed or mature economies essentially inform mainstream entrepreneurship literature, the context of informal female entrepreneurship in emerging economies is likely to add a nuanced contribution, especially since this form of entrepreneurship flourishes despite dire constraints.

Method

This study employed a multiple cross-case approach, focusing on informal female entrepreneurs (IFE) as the central case context. The multiple-case method, which considers diverse views and perspectives from various entrepreneurial contexts, proved instrumental in acquiring empirical evidence (Eisenhardt & Graebner, 2007). Information was gathered from 14 IFEs based in Mumbai, India, using semi-structured interviews (see Table 1). The data were consistently compared and contrasted throughout the data collection and analysis process (Corbin & Strauss, 2008). Given that the research question revolves around exploring challenges, identifying motivations, and understanding the competencies of IFEs, this qualitative approach was deemed suitable for comprehensively addressing these aspects. The researcher initially provided a comprehensive briefing on the research's scope and significance to establish credibility with the respondents during the interviews. This briefing explained how the study on IFEs would progress and clarified how their contributions would be invaluable to the ongoing research effort.

Respondent	Age	Education	Business	Solely Dependents
R1	49 yrs	10 th Grade	Canteen	01+02
R2	48 yrs	12th Grade	Tiffin Service	01+03

R3	42 yrs	Graduate	Tea Stall, Franchise	01+02
R4	58 yrs	9 th Grade	Food Orders	01+03
R5	55 yrs	No formal education	Duster (Buff) Making	01+05
R6	43 yrs	10 th Grade	Safety Shoe Manufacturer	01+02
R7	40 yrs	No formal education	Garment Stall	01+03
R8	30 yrs	12 th Grade	Food (Rice Roti) Maker	01+02
R9	27 yrs	D.Pharma	Medical Store	01+01
R10	47 yrs	10 th Grade	Breakfast Stall	01+04
R11	66 yrs	2 nd Grade	Milk Delivery	01+02
R12	59 yrs	7 th Grade	Flower (Garlands)	01+02
R13	62 yrs	5 th Grade	Bamboo Products	01+02
R14	40 yrs	Graduate	(Cotton) Bags Manufacturer	01+03

Table 1: Demographics of participating respondents. Source(s): Author's own work

Interview Protocol

Interviews with the IFEs were conducted from June 2023 to January 2024. We chose semi-structured interviews to cover various aspects related to challenges and competencies as our focus areas. In addition to collecting demographic information, we asked questions such as, "What kind of struggles do you face daily?", "What do you think you are best at your job?" and "What kind of strengths do you bring to your work?" The researcher conducted all interviews at the IFEs' place of operation. Interview durations ranged from 25 to 40 minutes. The interview questionnaire was translated into the local language to facilitate a convenient and open discussion with the IFEs. Each interview was immediately transcribed. In addition to the interviews, we observed the settings of informal entrepreneurs, noting where and how they operate to understand the context better. After the interviews, we shared the collated data with three experts in women entrepreneurship from marginalized communities with consulting and academic experience for validation. This allowed us to evaluate the generalizability of the findings to the entrepreneurial context. This method is frequently employed in qualitative interviews, enabling a thorough examination of all the subjects. In addition, it grants the interviewee the opportunity to guide the conversation. Consequently, we comprehensively addressed all essential areas in each interview by creating summaries of all discussed topics.

Constant Comparative Method

The constant comparative analysis process involves identifying similar and dissimilar incidents, leading us to group theoretically identical incidents together and categorize theoretically different incidents separately with specific labels. First, we categorized each selected quote using an initial code related to competency. As we progressed, patterns emerged

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3 with various competencies. We then elucidate the connections among these diverse ideas by
4 examining cross-case patterns (Corbin & Strauss, 2008). The categorization of competencies
5 by two independent raters led to aggregate codes for ability-, motivation-, and opportunity-
6 enhancing competencies. This iterative approach allowed us to refine and enhance our
7 framework throughout the data collection and analysis stages, reaching a point where additional
8 data no longer contributed to new details.
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15 **Validity and Reliability**

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17 To build the validity and reliability of the case study method, this study relied on construct
18 validity, external validity, internal validity, and reliability (Yin, 2009). First, to support
19 construct validity, we shared interview analyses with interviewees to obtain feedback regarding
20 data processing (Yin, 2009). Moreover, we sought expert opinions from interviewees to
21 validate the extent to which the developed framework accurately depicted the competencies of
22 informal female entrepreneurs. Second, to improve construct validity, multiple sources (expert
23 opinions and interviews) were employed to gather the data (Yin, 2009). Third, to validate the
24 external validity, this research employed multiple cases. Lastly, to maintain the reliability of
25 the results, extensive notes were written during the data analysis (Corbin & Strauss, 2008; Yin,
26 2009). The results were generated by integrating data collected from interviews, expert
27 opinions, and observations within entrepreneurial settings in the field.
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36 **Findings**

37 **Challenges faced by IFE: Individual level challenges.**

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39 Table 2, presented below, provides an overview of the critical areas of challenges that the IFE
40 encounters. We also present illustrative quotes emerging from our findings. Individual
41 challenges refer to personal and family-related factors that pose challenges for entrepreneurs.
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57 Table 2<Challenges faced by IFE>
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Illustrative Quotes	Challenges faced by IFE	Individual		Functional			Contextual	
		Personal	Family	Financial	Marketing	Operations	Societal	Government
<p>"Sometimes, when business is slow, I wonder if I made the right choice pursuing this path, but the desire to prove myself keeps me going." (R2)</p> <p>"The fear of making mistakes is always there, but I remind myself that each setback is a lesson and part of my journey."(R11)</p>	Self-doubt (R2, R3, R6, R7, R11, R12)	√						
<p>"Choosing where to invest the little money I have is always tough; one wrong move could set me back significantly."(R5)</p> <p>"Deciding which products to sell and which suppliers to trust are choices that weigh heavily on my mind."(R7)</p>	Influential decision (R2, R3, R5, R7, R11, R12)	√						
<p>"Managing responsibilities at home while trying to run a business is a daily challenge." (R6)</p> <p>"My family sometimes does not understand the time and effort my business requires, making it harder to get their support."(R14)</p>	Family restrictions (R6, R7, R11, R14)		√					
<p>"Without enough money, I cannot afford to hire help, so I end up doing everything myself." (R3)</p> <p>"Financial constraints are a daily challenge, making it hard to sustain my business." (R7)</p>	Insufficient finance (R3, R4, R5, R6, R7, R11, R12, R13, R14)			√				
<p>"Unpredictable income makes planning for the future very difficult and stressful."(R6)</p> <p>"Inconsistent payments force me to be extremely cautious with my spending." (R11)</p>	Irregular payments (R2, R5, R6, R11, R12, R13, R14)			√				
<p>"Accessing loans or credit is nearly impossible with all the strict requirements they have." (R4)</p> <p>"Trying to get financial help from banks feels like an uphill battle due to their rigid rules."(R11)</p>	Rigid banking process (R3, R4, R5, R6, R7, R11, R12, R14)			√				
<p>"There are so many others selling similar products, making it hard to stand out."(R2)</p> <p>"I constantly have to adjust my prices and offerings to stay competitive."(R13)</p>	Local competition (R2, R3, R6, R7, R8, R11, R12, R13)				√			
<p>"Without proper facilities, storing and selling my products is a daily challenge."(R5)</p> <p>"The absence of basic infrastructure makes my work much harder."(R7)</p>	Inappropriate infrastructure (R4, R5, R7, R11, R12, R13, R14)					√		

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"There are not many opportunities for growth or expansion in my area." (R2)	Low business opportunities (R2, R3, R4, R5, R6, R7, R8, R9, R11, R12, R13)					√		
"There is a lack of support and avenues for small businesses like mine to thrive." (R12)								
"It is difficult to find reliable help, so I end up doing most of the work myself." (R3)	Lack of staff/labour (R3, R4, R5, R9, R14)						√	
"The lack of dependable staff means I often feel overwhelmed and exhausted." (R9)								
"Many of my products need to be sold quickly to avoid losses, which adds pressure." (R1)	Limited shelf life of product (R1, R2, R3, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)						√	
"I have to carefully plan my sales because my products cannot be stored for long." (R9)								
"Sometimes I cannot get the materials I need, which disrupts my entire production process." (R5)	Unavailability of raw material (R5, R6, R13, R14)						√	
"When materials are scarce, it becomes difficult to meet customer demand." (R13)								
"Dealing with difficult customers can be demotivating and stressful." (R8)	Unprofessional approach of customer (R4, R6, R8, R11, R12, R13, R14)						√	
"Customers sometimes do not appreciate the value of my products and services." (R12)								
"Facing harassment on the streets while trying to run my business is a daily struggle." (R4)	Social harassment (R2, R4, R5, R6, R7, R11, R12, R13)							√
"Discrimination and unwanted attention make it tough to operate confidently." (R6)								
"Understanding and following regulations is challenging and may not be worth doing this business." (R9)	Regulatory compliances (R3, R4, R6, R7, R9, R11, R14)							√
"The local authorities threaten on legal requirements, I often feel out of reach for small businesses like mine." (R14)								

Source(s): Author's own work

Personal Challenges

Personal challenges significantly impact female street vendors in various ways, affecting their businesses and personal lives (Saradhamani et al., 2019). Long hours spent standing or working in harsh weather conditions affect their physical health. Lack of access to healthcare or neglect of personal health due to work demands can lead to health issues. Some female street vendors also have limited education or vocational training (Nunez, 1993), restricting their opportunities for skill development or advancement within their businesses. Working in public spaces, especially during the late hours, exposes female street vendors to safety risks, including harassment, theft, and other security threats while operating their businesses. The constant

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3 pressure to manage a business, coupled with financial uncertainties and personal challenges
4 such as self-doubt (R2, R3, R6, R7, R11, and R12) and influential decisions (R2, R3, R5, R7,
5 R11, and R12), can lead to stress, anxiety, and mental health issues among female street
6 vendors.
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10 11 12 ***Family Challenges***

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14 Many female street vendors have significant caregiving duties, such as caring for children,
15 elderly family members, or relatives. Balancing these responsibilities with operating a business
16 can be overwhelming and impact their ability to dedicate sufficient time to their enterprises.
17 Supporting their families financially adds pressure on female street vendors to ensure
18 consistent income from their businesses. This pressure further intensifies when family
19 members depend solely on earnings. Societal expectations and traditional gender roles also
20 limit female street vendors' freedom to allocate time and resources to their businesses. Cultural
21 norms and family restrictions (R6, R7, R11, and R14) can make female street vendors prioritise
22 household duties over business endeavours. In some cases, female street vendors have limited
23 decision-making power within their households, affecting their ability to allocate time and
24 resources or make business-related decisions independently. Female street vendors are also
25 seen to allocate their earnings to support their family members' aspirations, often sacrificing
26 their own business growth or personal ambitions.
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39 **Challenges Faced by IFE: Functional Challenges.**

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42 Functional challenges refer to the difficulties informal female entrepreneurs (IFE) face in
43 running their businesses daily. These challenges include financial, marketing, and operational
44 issues as elaborated below.
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49 ***Financial Challenges***

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51 Many female street vendors started with minimal capital, making it challenging to invest in
52 better equipment, higher quality ingredients, or larger quantities of goods for bulk discounts.
53 Limited capital and insufficient financing (R3, R4, R5, R6, R7, R11, R12, R13, R14) restrict
54 their ability to expand or improve their business. Female street vendors, especially in informal
55 economies, often lack access to formal financial services such as loans or credit. Furthermore,
56 rigid banking services (R3, R4, R5, R6, R7, R11, R12, and R14) have led to detachment from
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3 institutional financial services. Without access to financial support, it is challenging for IFEs
4 to expand their businesses or cope with unexpected financial setbacks. Many street vendors
5 operate without savings or insurance, leaving them vulnerable to emergencies or unexpected
6 costs. They expressed that they might not have a safety net to fall back on during financial
7 crises. Some vendors resort to informal lending, often at high interest rates, to cover their
8 immediate financial needs. This can lead to a debt cycle that affects long-term financial
9 stability. Many street vendors may also have limited financial literacy (Nikitha, 2022), which
10 could hinder their ability to effectively manage finances or access financial resources that could
11 benefit their businesses. This was observed in some of the respondents.

21 ***Marketing Challenges***

22 Limited financial resources and fewer business opportunities (R2, R3, R4, R5, R6, R7, R8, R9,
23 R11, R12, and R13) restrict their ability to invest in marketing efforts such as advertising,
24 signage, or promotions, hindering their visibility among potential customers. In the digital age,
25 the lack of an online presence or the ability to utilize social media or e-commerce can limit
26 their reach to potential customers, especially younger demographics. Competing with other
27 vendors in crowded spaces makes it challenging to stand out and attract customers. Our
28 respondents highlighted that this lack of visibility or differentiation in offerings negatively
29 affects sales.

37 ***Operational Challenges***

38 A lack of proper infrastructure (R4, R5, R7, R11, R12, R13, R14), such as vending carts,
39 adequate storage, or seating facilities, hinders IFEs' ability to serve customers or store inventory
40 efficiently. Transporting goods to and from a vending location is challenging, especially for
41 vendors who move frequently or those without access to reliable transportation. Securing a
42 prime location for vending and ensuring high foot traffic can be competitive and challenging.
43 The unavailability of raw materials (R5, R6, R13, and R14), limited space availability, and
44 zoning restrictions affect their visibility. Balancing operational costs, such as purchasing
45 ingredients, equipment maintenance, permits, and other overhead expenses, can be
46 challenging, especially with low-profit margins. Local competition (R2, R3, R6, R7, R8, R11,
47 R12, and R13) discourages them from entering entrepreneurship. Irregular customer payments
48 (R2, R5, R6, R11, R12, R13, and R14) can also cause operational difficulties in meeting
49 financial requirements. Often, the limited shelf life of products (R1, R2, R3, R5, R6, R7, R8,
50 R9, R10, R11, R12, R13, and R14) leads to quantitative restrictions that affect sales.

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3 Unprofessional or inappropriate customer behaviour (R4, R6, R8, R11, R12, R13, R14) makes
4 female street vendors vulnerable and creates insecurity among them. Female entrepreneurs
5 sometimes depend on labor assistance for smooth operations, but a lack of labour aid (R3, R4,
6 R5, R9, and R14) necessitates increased effort from their end. Thus, they play several roles in
7 the successful operation of their business.
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13 **Challenges Faced by IFE: Contextual Challenges.**

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17 Contextual challenges involve environmental conditions shaped by local-level factors and
18 broader national systems. We categorized social-level and government-related factors under
19 these challenges, as detailed below.
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24 ***Societal Challenges***

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26 Female street vendors often face discrimination due to their gender, which affects their ability
27 to access resources, secure prime vending locations, and be taken seriously in business
28 interactions. Societal biases restrict female vendors' access to education, financial services, or
29 vocational training, limiting their opportunities for skill development or business growth.
30 Social norms or cultural expectations discourage women from participating in street vending
31 and hinder their mobility, autonomy, or decision-making power within the business (McGowan
32 et al., 2012). Societal stereotypes regarding the role of women in business or assumptions about
33 the quality of their products or services based on gender affect business credibility and
34 customer perceptions. Social harassment and negative evaluations such as backbiting or
35 taunting (R2, R4, R5, R6, R7, R11, R12, R13) distract female vendors from their work. This
36 was commonly observed among most of the respondents.
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46 ***Government Challenges***

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48 Complex or stringent licensing requirements, high fees, or bureaucratic hurdles in obtaining
49 permits hinder female street vendors from formalizing their businesses or operating legally.
50 Regulations or regulatory compliance (R3, R4, R6, R7, R9, R11, and R14) that limit vending
51 locations or restrict access to high-traffic areas affect female vendors' visibility and profitability
52 (Jennings & Brush, 2013). Many female street vendors operate within the informal economy
53 and lack formal recognition or access to government services, financial support, or social
54 security. Female street vendors' lack of representation or advocacy in policymaking or
55 government discussions hampers the development of supportive policies or initiatives tailored
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to their needs. Inadequate government-backed support programs, training initiatives, or capacity-building opportunities for female street vendors limit their access to resources and skill development.

Thus, our data shed light on the key challenges informal female entrepreneurs face in an emerging country. IFEs operate under difficult circumstances due to their personal challenges, daily business-related issues, sociocultural dynamics laden with gender biases, and broader institutional voids. The following section details how individual entrepreneurs navigate these challenges using the AMO framework.

IFE Competencies

Our data demonstrated that despite the several constraints, IFE persisted. Using the Ability - Motivation - Opportunity framework, we report our findings to show how entrepreneurs use their competencies to counteract challenges. Our analysis evidences the various competencies (Table 3) required by the IFE as technical skills, problem solving, communication, adaptability (as ability enhancing competencies), self-motivation, resilience, optimism (as motivation enhancing competencies) and local centric approach, networking, resourcefulness (as opportunity enhancing competencies). In Table 3, we also provide illustrative quotes emerging from our data.

Table 3 <Competencies of IFE>

Illustrative Quotes	Competencies required	Ability	Motivation	Opportunity
<p><i>I take food orders for pooja, parties, events, etc., and make food at home. I prepare all the necessary masalas at my home and i have all necessary equipment's. (R4)</i></p> <p><i>I am running a manufacturing unit where most of the work is done on the machine. Each machine has a different role, and I know how to operate the machine(R6)</i></p>	<p>Technical skills (R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)</p>	<p>√</p>		
<p><i>Officers of BMC do not allow us to set up stallson the street and always try to drive us away (R7)</i></p> <p><i>Customers do not pay full payment before delivery; therefore I have to manage local suppliers to supply material on credit (R4)</i></p>	<p>Problem solving skills (R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)</p>	<p>√</p>		
<p><i>I have repeat customers whom I have to interact to keep them interested in purchasing garland from me (R12)</i></p> <p><i>Sometimes customers demand roti atless price; in such a situation I have to convince them(R8)</i></p>	<p>Communication (R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)</p>	<p>√</p>		

1 2 3 4 5 6 7 8	<i>According to customer demand, I run the whole canteen in two formats, in the morning I offer breakfast dishes and in noon lunch dishes including non-veg (R1)</i> <i>Earlier, we used to use steel glass and plates for serving food, but now we have got rid of it and started using disposable plates and glasses. (R4)</i>	Adaptability (R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)	√		
9 10 11 12	<i>As I am a widow, I have a responsibility to my daughters (R10)</i> <i>I have lost my son, and there is no one to take care, I have to work and move ahead (R12)</i>	Self-motivation (R1, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)		√	
13 14 15 16 17 18	<i>I can perform my other duties apart from tiffin service. I run ladies' beauty parlour and self-help group (R2)</i> <i>From time to time, I have changed the nature of my business, I started with sewing clothes, then I did a pani puri stall, vegetable stall and garments selling (R7)</i>	Resilience (R1, R2, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)		√	
19 20 21 22	<i>I am planning to establish a big manufacturing unit outside Mumbai City (R6)</i> <i>We are not getting enough business from vegetable and garment selling, so I am planning to switch to something else (R7)</i>	Optimism (R1, R3, R4, R6, R8, R9, R11, R14)		√	
23 24 25 26 27 28	<i>The products which I make are used in local cultural activities as well as in routine household activities (R13)</i> <i>My target customer is a road transport driver who visits the garage frequently (R1)</i>	Local centric approach (R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)			√
29 30 31 32 33 34	<i>My customers themselves are promoting my business; they refer my name to other parties (R6)</i> <i>I have many repeat customers who come to me because of the quality of the food (R10)</i>	Networking (R1, R3, R4, R5, R6, R7, R8, R9, R10, R12, R13, R14)			√
35 36 37 38 39 40	<i>I purchase all required material from local vendors; I have maintained business relations with them accordingly, and they supply material on credit (R4)</i> <i>In the current situation, I have appointed four male employees to work in the workshop (R6)</i>	Resourcefulness (R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14)			√

Source(s): Author's own work

Ability enhancing competencies to address functional challenges.

We find that by enhancing their skills on a day-to-day operational level, IFEs can combat the functional challenges they face. Enhanced technical skills, problem-solving skills, communication, and adaptability enhance IFE's ability to confront functional challenges.

Technical Skills

Technical skills refer to the proficiency, knowledge, and expertise an individual possesses in a specific technical area or discipline. These skills are usually practical, job-specific, and often require hands-on application. Technical skills can encompass a wide range of expertise; in the context of informal female entrepreneurs, we noted the skills of 'making' (R1, R3, R4, R8, R10, R12), manufacturing (R5, R6), storing (R7), selection (R2), ordering (R9, R11) the goods.

Street vendors face unique functional challenges such as limited space and mobility. Technical skills in inventory management and supply chain optimization helped them maximize the use of available resources and minimize waste, ensuring efficient daily operations. Understanding digital payment systems enables street vendors to cater to a wider customer base, including those who prefer cashless transactions, thereby expanding their market reach. Technical knowledge regarding food handling and safety regulations ensures compliance with health standards, fostering trust among customers and local authorities.

Problem Solving Skills

Problem-solving skill capability refers to the ability to identify, analyze, and resolve problems effectively and efficiently. It involves employing critical thinking, creativity, logic, and systematic approaches to tackle challenges in various situations. As seen from our data, these skills are pertinent in contexts such as production control (R1), social security (R2), fund management (R3, R11, R12), material credit (R4), optimum utilization (R5), customer queries (R6), government regulations (R7), instant difficulties (R8, R14), and goods management (R9, R10, R13). Without a fixed location, female street vendors struggled with inconsistencies in sales and visibility. They faced competition for prime spots, leading to frequent relocations and income uncertainty. Dealing with the traffic police and municipal officers presents a constant hurdle. They even faced fines, confiscation of goods, or relocation orders, disrupting their businesses and leading to financial loss. Operating in public spaces exposes them to security risks, including theft or vandalism of their goods or equipment, which affects their livelihood and financial stability. Vendors face inconsistent or unclear regulations from local authorities, leading to confusion and difficulty in compliance. This can result in fines or conflicts that affect businesses and income.

Communication Skills

Communication skills refer to an individual's proficiency in effectively and efficiently conveying verbal and non-verbal information to diverse audiences in various contexts. Individual female entrepreneurs had to be attentive (R1, R9, R10), interactive (R2, R3, R5, R11, R12, R13, R14), convincing (R4, R6, R8), and soft-spoken (R7). Being fluent in the local language helped in clear and effective communication with customers. We noted that it allowed us to build rapport and trust, allowing vendors to explain their products, offer suggestions, and engage in friendly interactions, thereby increasing their sales. Speaking the local language enabled vendors to understand cultural nuances and preferences, allowing them to tailor their

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3 approach to better resonate with customers. This cultural connection often leads to stronger
4 relationships and repeated businesses. By speaking the local language, vendors ensured that
5 they could cater to a wider customer base, which might otherwise feel excluded or hesitant to
6 engage. Negotiation and bargaining are common practices in many markets. Knowing the local
7 language allows vendors to engage in bargaining more effectively, which leads to mutually
8 beneficial deals and increased sales.
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15 *Adaptability*

16 Adaptability refers to an individual's capacity to adjust, evolve, and thrive in changing
17 environments, situations, and conditions. Adaptability allows the efficient use of resources.
18 Vendors made the most of the available ingredients, materials, or equipment, reducing waste
19 and optimizing costs. Adaptability fosters a learning mindset. Vendors who were open to
20 learning from experiences, customer feedback, or industry trends continuously improved their
21 offerings and business practices. Street-vending environments can be highly unpredictable with
22 changes in weather, foot traffic, or regulations. Female vendors who adapted quickly could
23 adjust their offerings, locations, or operational strategies to suit the changing circumstances.
24 Being adaptable allows vendors to diversify their product offerings based on customer demand
25 or seasonal changes. They introduced new items, modified offerings, such as recipes, or
26 adjusted portion sizes to cater to evolving preferences. In addition, it involved offering goods
27 as per market demand (R1, R6, R8, R10, R11, R12, R13), taking extra care of goods (R2),
28 deploying presentable infrastructure (R3), modifying service or personalizing customer needs
29 (R4, R7, R9, R14), and involvement of family members for quicker services and higher
30 effectiveness (R5).
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45 **Motivation Enhancing Competencies to address individual – level challenges.**

46 Our data shed light on how motivation-enhancing competencies such as self-motivation,
47 resilience, and optimism help address individual-level challenges on personal and family
48 fronts. The details are as follows.
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52 *Self-Motivation*

53 Self-motivation refers to an individual's ability to generate an inner drive, initiative, and
54 determination to accomplish personal or professional goals without external pressure or
55 supervision. Self-motivation was found to help maintain consistency in IFE efforts. Female
56 vendors needed to set up stalls consistently, prepare goods and engage with customers despite
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external factors that might otherwise discourage them. Street vending often involves rejection or setbacks. Self-motivation and intrinsic determination helped female vendors to stay positive and persistent, turning setbacks into learning opportunities rather than reasons to give up. Motivated vendors prioritize providing excellent customer service. They understand the importance of engaging customers positively, leading to better relationships and increased sales. Self-motivation contributes to better emotional well-being. Female street vendors need an inner drive to handle stress, maintain a positive mindset, and stay motivated even during challenging times. Most of the time, supportive family/friends/relatives (R1, R4), critical thinking (R3), need for livelihood (R5, R7, R8, R10, R11, R12, R13), attending seminars/workshops (R6), and ambitions (R9, R14) motivated the female vendors to be in a race. Despite challenging personal and family situations, IFE was seen to be motivated by positive customer engagement, necessity-driven motives, and pursuing a mindset (R1, R4, R9).

Resilience

Resilience as a competency refers to an individual's capacity to withstand, adapt, and recover from adversity, stress, or challenges. Street vendors often encounter numerous obstacles, such as fluctuating sales, weather disruptions, and regulatory hurdles. Resilience enables female vendors to bounce back from setbacks, keeping their businesses running despite challenges. Resilience helps maintain emotional well-being. Female vendors need to manage stress, frustration, or disappointment effectively, allowing them to stay focused on their businesses without being deterred by difficulties. Resilient vendors continue to pursue their goals. They did not easily give up when faced with setbacks but rather persisted in finding solutions, driving their businesses forward. Street vending involves a high level of uncertainty. Resilience allows female vendors to cope with this uncertainty by embracing it as part of their entrepreneurial journey and finding ways to thrive despite it. In the current study, the following resilience capabilities were recorded: dual use of place (R1, R4), performing other duties apart from business (R2), multi-product selling at one place (R9, R10, R11), service resilience (R5, R6, R13), seasonal offering (R7), controlled manufacturing (R8), and production management/improvisation (R12, 14).

Optimism

Optimism capability refers to an individual's ability to maintain a positive and hopeful outlook even in challenging or uncertain situations. Optimism fostered a positive outlook, enabling female vendors to approach each day. This positive mindset influences their interactions with

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3 customers, approach to sales, and overall experience as entrepreneurs. Optimism was also
4 found to encourage problem-solving attitudes. Female vendors who maintain an optimistic
5 view are more likely to seek solutions and alternatives when faced with difficulties rather than
6 being discouraged. They tried to see surety (R1), multi-dimension (R3), involvement of the
7 family in business (R4, R11, R14), ambitiousness (R6), convenience (R8), and purity/honesty
8 (R9) to sustain their endeavours. Optimistic vendors often create more positive customer
9 experiences. Their cheerful demeanours and positive energy were noted to attract more
10 customers and foster better relationships with them. Optimistic vendors, thus, positively
11 influence others (Neves et al., 2022; Sangeetha & Menaka, 2022). Their attitude was also seen
12 to uplift the spirit of those around them, creating a more favourable environment for their
13 businesses and communities (R6, R9).
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24 **Opportunity Enhancing competencies to address contextual challenges.**

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26 Entrepreneurial opportunities are inherently presented in contextual settings. Despite several
27 context-based challenges, entrepreneurs seize opportunities by conforming to the business
28 environment by adopting localized solutions, networking, and being resourceful.
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32 ***Local centric approach***

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34 The local-centric approach refers to an individual's skills in fostering positive and amicable
35 relationships within their local community or immediate surroundings. Localization as a
36 competency is crucial for creating a harmonious and supportive local environment. IFE, which
37 possessed this approach, contributed to creating a welcoming and inclusive community,
38 fostering stronger connections and a sense of belonging among its members. According to the
39 current study, female vendors maintained local demand (R1, R3, R10, R14), preferred local
40 suppliers (R2), maintained local quality (R4), adopted an eco-friendly approach (R5),
41 maintained relationships (R6), maintained local convenience (R7), and maintained local
42 necessity (R8, R9, R11, R12, R13) to grow the business. Being localized and approachable
43 helped vendors establish a strong rapport with customers. Female vendors with friendliness are
44 more likely to attract and retain loyal local customers. Friendliness helps vendors connect with
45 customers at a cultural level. This fostered a sense of community and belonging, especially
46 when female vendors understood and appreciated local customs and traditions. A local-centric
47 approach often leads to positive word-of-mouth recommendations. Satisfied customers were
48 more likely to spread the word about a friendly vendor, and IFE attracted more business through
49 referrals.
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Networking

Networking refers to an individual's proficiency and effectiveness in establishing, nurturing, and leveraging relationships and connections with diverse individuals or groups for personal and professional purposes. Networking connects female vendors with a broader community, providing access to resources such as information, materials, and support that might not otherwise be readily available. Networking exposes vendors to new ideas, best practices, and knowledge sharing within local and tightly woven communities. They could learn from the experiences of other vendors and gain insights that could improve their businesses. Networking fosters a sense of community among vendors. This support system allowed for mutual assistance, idea sharing, and emotional support, which are particularly important in the often-isolating world of street vending (R1, R3, R5, R13, R16). It encouraged personal growth, improved communication skills, and boosted self-confidence in business and social interactions by maintaining the needs and requirements of customers (R1, R3, R5, R9, and R12), quality/quantity (R4, R8, R10, and R13), references (R6 and R14), and appropriate places (R7).

Resourcefulness

Resourcefulness as a competency refers to an individual's skill and capacity to effectively and creatively utilize available resources to address challenges, solve problems, and achieve goals. Female vendors often worked with limited resources such as staff members (R1, R3, R6, R14), resources on daily wages (R2, R5), vendors/suppliers (R4, R5, R8, R9, R10, R11), transport services (R7, R12), and making resourceful products (R13). Resourcefulness helped them make the most of what they had and efficiently managed inventory, materials, and equipment to minimize waste and maximize profits. Resourcefulness even was seen to foster creativity. Female vendors found innovative ways to set up stalls, display products attractively, create appealing packaging with limited resources, and attract more customers. Street vendors face constraints, such as space limitations or lack of infrastructure. Resourcefulness allows them to adapt and find solutions, such as collapsible stalls or improvised cooling systems, to overcome these limitations. Furthermore, resourcefulness often leads to sustainable practices. Female vendors were seen to adopt environmentally friendly methods, reduce waste, or repurpose materials, contributing positively to the environment while running their businesses.

Discussion and Contribution

This study investigates informal entrepreneurship in an emerging context and the competencies of (IFE). Using the Abilities-Motivation-Opportunity (AMO) model as a theoretical framework and a qualitative research approach involving interviews with 14 informal female entrepreneurs, this study sheds light on the challenges they face and how these experiences shape their entrepreneurial journeys. Our study demonstrated that most informal female entrepreneurs face personal, family, financial, marketing, operational, social, and government-related challenges that significantly affect their businesses and lives (Saradhamani et al., 2019).

Based on our analysis, we propose an integrated framework for IFE challenges and competencies (Fig 1) that represents the findings emerging from our data. These challenges are clustered into personal (personal, family), functional (operational, marketing, financial), and contextual (social, government). Each IFE experiences these challenges within its operational context. Further, we use the ability-motivation-opportunity framework to show how individual IFE utilizes their competencies to address challenges. Thus, our model shows how technical skills, problem-solving skills, communication, and adaptability enable entrepreneurs to address functional challenges. For example, financial or operations-related challenges could be addressed by deploying technical skills, and, in the case of our respondents, learning technical know-how to accept digital payments allowed them to get more customers and run their businesses effectively. Similarly, the individual-level challenges of IFE, such as personal and family related issues, can be managed through resilience and optimism. Finally, contextual challenges at the social and governmental levels could be addressed by identifying opportunities through localized solutions, effective networking, and being resourceful. Thus, our framework demonstrates how IFEs address challenges deeply ingrained in emerging economies through several competencies. Despite being situated in challenging settings and difficult personal circumstances, our respondents demonstrate the role of critical competencies that allow them to persist despite and because of the challenges. In most cases, these challenges operate simultaneously, with multiple challenges as a dynamic cycle. From the competency perspective, this study evidenced the need for attributes such as technical skills, problem solving, communication, adaptability (ability-based), self-motivation, resilience, optimism (motivation-based), and local friendliness, networking, and resourcefulness (opportunity-based) to undertake business activities effectively.

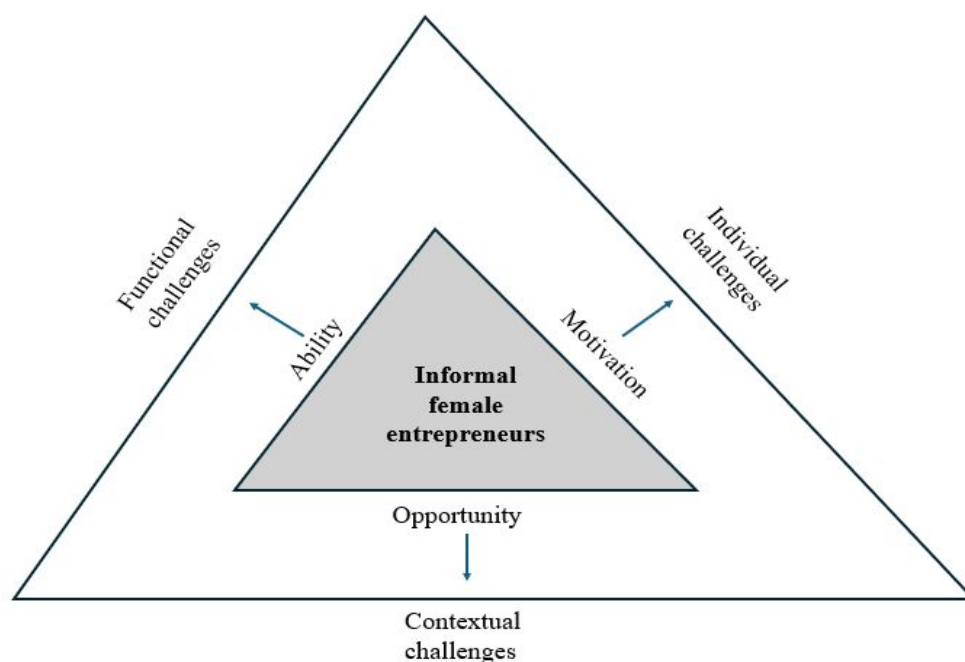


Fig 1. IFE challenges in emerging economies and AMO competencies

Source(s): Author's own work

Our framework provides avenues for further exploring connections and linkages across individual attributes and contextual challenges. For example, technical skills are required to foster trust between customers and local authorities. Proficiency in the local language helps effective communication with customers, thereby increasing the likelihood of sales. Networking connects female entrepreneurs to a broader platform for information, materials, support, new ideas, best practices, and knowledge sharing within an industry. They often face obstacles, such as fluctuating sales, weather disruptions, or regulatory hurdles. (Kiran and Babu 2019). Despite these challenges, resilience enables female entrepreneurs to keep their businesses running while maintaining emotional well-being, including stress, frustration, and disappointment. Optimism fosters a positive outlook and mindset that influences their interactions with customers, thus attracting more customers and uplifting the spirit of those around them. A Female entrepreneur who is locally friendly can foster stronger connections and a sense of belonging among their customers and retain them, especially when they understand and appreciate local customs and traditions. Our study opens novel avenues to further explore the IFE process in an emerging economy context. While we acknowledge that each of the competencies is interrelated and may collectively push the boundaries for each category of challenges, our study enables us to discuss individual-level IFE competencies and how they may aid in combatting challenges in diverse business environments.

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5 Our study has shown that most informal female entrepreneurs face personal, family, financial,
6 marketing, operational, social, and government-related challenges that significantly affect their
7 businesses and lives (Saradhamani et al., 2019). They face health risks from working in harsh
8 weather and standing for late hours. They were also seen to be facing mental or physical
9 aggression from customers, neighbouring vendors, locals, and interference from government
10 officials while operating their businesses, which could also potentially lead to stress, anxiety,
11 or mental health issues (Duque & Moreno, 2022). In addition, many had to balance household
12 responsibilities with entrepreneurship, which influenced their ability to dedicate sufficient time
13 to their enterprises (Hernandez et al., 1996). This adds financial pressure, which does not allow
14 them to invest in business growth and aggravates them if they are the only earning member.
15 Therefore, they are denied formal financial services such as loans or credit, detaching them
16 from availing them. (Bhowmik & Saha, 2011). In such cases, taking loans from non-
17 institutional services leads to a debt trap. However, without any financial access, expansion of
18 business or coping with financial setbacks again leads to a downfall in entrepreneurship.
19 Policymakers should focus on creating a more inclusive financial environment, simplifying
20 access to credit, and offering incentives to female entrepreneurs (Autio & Fu, 2015).
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34 Regarding marketing challenges, it was observed that, in the digital age, the lack of ability to
35 utilise technology limited their reach to customers. This research reveals that tools such as
36 digital platforms can bridge this gap, but also highlights the digital divide that still prevents
37 many women from leveraging these tools effectively. Due to gender discrimination, they could
38 not procure adequate infrastructure such as vending carts, adequate storage, seating facilities,
39 and prime vending locations, which hinders their ability to serve customers or store inventory
40 efficiently (Babbitt et al., 2015). For an effective operation, transporting goods from one place
41 to another becomes more challenging, especially for female entrepreneurs who move
42 frequently. Operational costs, such as purchasing raw materials, equipment maintenance,
43 permits, and other overhead expenses, proved challenging, especially given the low-profit
44 streets. They were not allowed to participate in formal entrepreneurial activities due to their
45 vulnerable conditions, which discouraged them from pursuing more significant business
46 opportunities. Thus, social norms and gender roles can limit women's entrepreneurial activities,
47 influencing their mobility, decision-making autonomy, and social capital.
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3 Given the emerging economy settings, the state also provides certain opportunities; for
4 example, the government has initiated several welfare programs to promote women's
5 empowerment, self-dependency, and social security, which can produce positive results (e.g.,
6 Social Welfare and Women Empowerment departments). Tmt. P. Geetha Jeevan. Government
7 of Tamil Nadu, Policy note 2023-2024). However, women hesitate to appear in mainstream
8 formal markets due to stringent licensing requirements, high fees, or bureaucratic hurdles in
9 obtaining permits, which hinder female entrepreneurs from formalizing their ideas (Horodnic
10 & Williams, 2018). Thus, we highlight the barriers in informal settings that restrict IFE from
11 exploring more formal opportunities. Future research and policy could further investigate
12 formalization strategies and undertake targeted initiatives (Laing et al., 2021). It is well known
13 that many female entrepreneurs have limited formal education and business skills, which
14 restricts their ability to grow their enterprises (Agarwal et al., 2023). This study identified
15 specific skill gaps in the evaluated group, highlighting the need for training programs that
16 address traditional and digital literacy. From the competency perspective, this study evidenced
17 the need for technical skills, problem solving, communication, adaptability, self-motivation,
18 resilience, optimism, localized approach, networking, and resourcefulness to undertake
19 business activities.
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35 Theoretically, we contribute to contextualizing AMO theory in IFE. AMO theory examines the
36 interplay between individual capabilities, motivations, and environmental opportunities in
37 influencing entrepreneurial behavior (Beltrán-Martin and Bou-Lliusar, 2020). Collectively,
38 these dimensions—ability, motivation, and opportunity—underpin the vital contributions of
39 informal female entrepreneurship. They serve as catalysts for gender equality, offering women
40 pathways for financial independence and empowerment (Bruton et al., 2021). Moreover, their
41 businesses often exhibit sustainable practices that promote environmental consciousness in
42 resource-constrained settings (Gadenne et al., 2008). Beyond their economic contributions,
43 these entrepreneurs weave social impact, empowerment, and innovation into the fabric of their
44 businesses, painting a vibrant tapestry of resilience, creativity, and community engagement.
45 Understanding and appreciating these multifaceted contributions within the AMO framework
46 highlights the significance of informal female entrepreneurship as a driving force in societal
47 and economic development. For informal female entrepreneurs, human capital theory
48 highlights the importance of developing and utilizing a diverse set of skills and encourages
49 them to invest in learning and developing these skills, which in turn enhances their
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effectiveness as entrepreneurs (Adom and Asare-Yeboah, 2016). This theory supports the idea of adapting to changing circumstances, enabling entrepreneurs to thrive in ever-evolving markets.

Importantly, our research addresses how informal female entrepreneurship unfolds in emerging economies. As this paper looks at the integration of individual-level factors of IFE and the challenges situated in the emerging economy context, it points out the nuances and peculiarities of circumstances, its implications for the business process, and how individual IFE are shaped by their environment while they also pursue opportunities to thrive despite constraints (Isaga, 2018). Thus, our study contributes to the literature on informal entrepreneurship and, more broadly, to the literature on entrepreneurship by demonstrating how entrepreneurship can persist despite serious and severe challenges. By highlighting the role of informal female entrepreneurs (IFE), we acknowledge their competency in carrying out successful entrepreneurial ventures in suboptimal or even unfavorable conditions. These individual-level competencies demonstrate the mettle of IFEs—their attitudes, approaches, and skillsets not only inform entrepreneurship literature, but also potentially inspire conventional entrepreneurs in formal and mature economies. Furthermore, our study contributes to the Sustainable Development Goals on poverty alleviation by showing how IFEs' entrepreneurial activities can drive economic growth and reduce poverty in emerging economies.

Future Research Avenues

As the topic of IFE is a nascent research area, it offers several opportunities for future research. Further research can be conducted on the barriers and facilitators affecting IFE access to finance, markets, technology, and supportive networks. From the societal outcomes, an investigation can be made into the role of IFE in poverty alleviation, livelihood improvement, and economic empowerment within communities. From the policymakers' perspective, studies can be conducted on the impact of policies and regulatory frameworks on IFE, assessing how supportive policies enhance their businesses and economic contributions. With the advent of digital money, future research can explore the adoption of digital technologies among IFE, their impact on business growth, and how digital literacy affects ventures.

Research on health and safety implications for female entrepreneurs working in informal sectors addresses issues of workplace safety, stress, and well-being. From the gender-specific challenges faced by female entrepreneurs in the informal economy, we can understand how

gender norms and biases impact their businesses. Further, the examination of the adoption of sustainable practices among IFE and their contributions to environmental sustainability can be a contemporary topic of interest (Alshuwaikhat & Abubakar, 2008). With the governments supporting the incubation, such entrepreneurship education and training programs tailored for informal female entrepreneurs can be evaluated and their impact on business outcomes. From the global context, understanding the influence of cultural and societal factors on the entrepreneurial behaviours, decisions, and opportunities for female entrepreneurs in different contexts. A limitation of this research stems from the data collection process, which was confined to a sample size of 14 IFE. Consequently, the findings may have limited generalizability to the broader population of informal female entrepreneurs. Future research could benefit from expanding the sample size to include a more diverse and representative group of IFEs, thereby enhancing the validity and applicability of the findings. Lastly, studies can explore the intersections between the informal and formal economies, examining opportunities for integration, formalization, and policy support.

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