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EVALUATING THEORIZATIONS OF INFORMAL SECTOR ENTREPRENEURSHIP: SOME LESSONS FROM ZAMFARA, NIGERIA

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The aim of this paper is to evaluate critically four competing theories which variously explain informal sector entrepreneurship as a traditional activity that has not yet been incorporated into the modern system (modernization theory), a form of production integral to contemporary capitalism conducted by marginalized population groups as a survival strategy (structuralist theory), a voluntarily chosen endeavor and popular reaction to excessive regulation by the state (neo-liberal theory) or a voluntarily chosen practice conducted for social, redistributive, political resistance or identity reasons (post-structuralist theory). Reporting the results of face-to-face interviews with 215 informal entrepreneurs in Zamfara, a tropical region in Nigeria, the finding is that no one theory is universally valid. Instead, each theory is valid in relation to different groups of entrepreneur and only by combining all of them can a finer-grained and more nuanced explanation of the complex and heterogeneous character of informal sector entrepreneurship be achieved.

Keywords: entrepreneurship; informal sector; informal entrepreneurship; Nigeria; Zamfara state.

1. Introduction

In recent decades, the field of entrepreneurship has witnessed the growth of a burgeoning literature on informal sector entrepreneurship that has challenged the long-standing ideal-type portrayal of entrepreneurs as super heroes by bring to attention the lived practice of entrepreneurship (Bigsten et al, 2000; Cross, 2000; Das, 2003; Gurtoo and Williams, 2009; House, 1984; Khan, 2018; Mukorera, 2019; Simon, 1998; Skinner, 2005; Tamkin 2009; Villanueva et al., 2018; Williams, 2013, 2015, 2018; Williams and Gurtoo, 2011; Williams and Kedir, 2016, 2017; Williams, et al, 2013, 2016a,b, 2017; Zuin, 2004). To explain this entrepreneurship in the informal sector, various competing theories have emerged. For many decades, it was simply viewed as a leftover of a traditional mode of production yet to be incorporated into the modern system (see Lewis, 1954). However, the recognition of its persistence and even growth has necessitated a re-theorization of such endeavor

(Williams et al., 2013). The result has been the emergence of alternative theoretical explanations which variously view such endeavor as economic activity integral to contemporary capitalism conducted by marginalized population groups as a survival strategy (structuralist theory), a voluntary decision and popular reaction to excessive regulation by the state (neo–liberal theory) or a voluntary chosen practice conducted for social, redistributive, political resistance or identity reasons (post–structuralist theory). Until now, empirical studies have not evaluated critically the validity of these competing explanations in an African context. The aim of this paper is to fill that gap.

To achieve this, the first section provides a brief review of the four dominant competing theories that have sought to explain participation in informal entrepreneurship and shows that there have been no evaluations of the validity of these competing theorizations in an African context. To fill this gap, the second section then outlines the methodology used to evaluate their validity of these contrasting theories involving face-to-face interviews with 215 informal entrepreneurs in Zamfara state in Nigeria conducted between September and December 2012. The third section then reports the results. This will reveal that although each theory is relevant in relation to particular types of informal entrepreneurship, no single unique logic underpins all informal entrepreneurship in Zamfara. The final section therefore calls for a move beyond the current simplistic singular explanations by proposing a typology of informal entrepreneurship that joins together the contrasting theorizations to achieve a finer–grained understanding of the varieties of informal entrepreneurship and then briefly explores the policy implications of these findings.

Before commencing, it is necessary to define informal sector entrepreneurship which is composed of two elusive concepts since there is no universally agreed definition of either entrepreneurship (Anderson and Starnawska, 2008; Parker, 2002; Williams, 2006) or the informal sector (ILO, 2002, 2007; Ubogu et al., 2011). Here, therefore, working definitions are adopted based on the widest consensus. Entrepreneurship is defined using the widely used international definition adopted by the Global Entrepreneurship Monitor (GEM), namely 'any attempt at new business or new venture creation, such as self–employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business' (Reynolds et al., 1999: 3). The informal sector, meanwhile, employing the widely used International Labour Organisation (ILO) definition, is viewed as composed of unregistered and/or small unincorporated private enterprises engaged in the production of goods or services for sale or barter (ILO, 2002: 125). Informal entrepreneurs are therefore persons operating in the informal sector who are either own–account workers or employers who operate unregistered and/or small unincorporated enterprises engaged in the production and sale of goods or services for sale or barter.

2. Competing explanations for informal entrepreneurship

To commence a review of the competing explanations for informal entrepreneurship, the conventional but now widely refuted modernization explanation is reviewed that represents informal entrepreneurship as a pre-modern activity which is disappearing with economic

progress. Following this, three competing alternative perspectives will be reviewed which variously depict the persistence and even growth of informal entrepreneurship to be an integral feature of contemporary capitalism and survival practice for those marginalized from the circuits of the modern economy (structuralist theory), a voluntarily chosen rational economic endeavor (neo-liberal theory) and an endeavor chosen for social, redistributive, political or identity reasons (post-structuralist theory).

2.1. *Modernization theory*

In modernization theory, the economy is viewed as composed of a formal modern economy and a separate informal economy (Boeke, 1961; Furnival, 1939; Lewis, 1954) which is considered a remnant of traditional and pre-capitalist modes of production. Consequently, the perception is that the informal economy will be absorbed by the modern formal economy in developing countries, akin to developed western nations (see Becker, 2004; Chen, 2005). Informal entrepreneurship is therefore viewed as a leftover of traditional, pre–modern and pre–capitalist modes of production (Henken, 2005; Williams and Gurtoo, 2012). Informal entrepreneurs are thus portrayed as the antithesis to everything modern and hence signal underdevelopment and backwardness (Potts, 2008; Williams and Gurtoo 2012; Williams and Round 2007).

However, a burgeoning literature has revealed that both the informal economy in general (Adu-Amankwah, 1999; Becker, 2004; Chen 2005, 2012; Debrah, 2007; ILO, 2002, 2011; Jütting and Laiglesia, 2009; Meagher and Yunusa 1996; Mustapha, 1991, OECD, 2002; Portes et al 1989; Potts, 2008; Rodgers and Williams, 2009; Schneider, 2007; Schneider and Enste, 2000; Skinner, 2005; Williams and Round, 2010) and informal entrepreneurship in particular (Abumere et al, 1998; CBN/FOS/NISER, 2001; De Soto, 1989, 2000; Das, 2003; House, 1984; Morris et al, 1997; Perry and Maloney, 2007; Simon, 1998; Temkin, 2009; Williams, 2006; Zuin, 2004) is extensive, persistent and even growing in many world regions. The outcome is the emergence of alternative explanations for informal entrepreneurship.

2.2. *Structuralist theory*

This school of thought contests the depiction of the formal and informal sectors as separate spheres and asserts that informal entrepreneurship is an inherent and integral feature of the capitalist mode of production (Castells and Portes, 1989; Portes and Schauffler, 1993) and a direct by-product of capitalist accumulation practices (Henkan, 2005) that is used through practices such as outsourcing and sub-contracting 'to serve the needs of the larger firms by supplying cheaper goods and services (Dellot, 2012: 16). As a cost-cutting strategy, informal entrepreneurs are depicted as marginalized from formal production and forced into this endeavor out of necessity as a survival practice. This theory thus endows informal entrepreneurship with negative attributes and in servitude to the formal sphere. Hence, the participants are viewed as survivalists and their activities are conducted out of necessity as a result of exclusion from the formal sector. In this perspective, informal entrepreneurs are

viewed as unwilling and necessity-driven entrepreneurs (Abumere et al. 1998; ILO, 2007, 2009; Ishengoma and Kappel, 2006; Simon and Birch, 1992; van Rooyen and Antonites, 2007).

2.3. *Neo-liberal theory*

In contrast to the negative depictions of informal entrepreneurship in the modernization and structuralist theories, a neo-liberal school portrays this sphere more positively as composed of heroes throwing off the shackles of burdensome state regulations (De Soto, 1989) and therefore a direct outcome of over-regulation in the formal market economy (De Soto, 1989). Viewed through this lens, informal entrepreneurs are rational economic actors who weigh up the costs and benefits of operating formally and make the voluntary decision to operate informally so as to avoid the costs, time and effort of formal registration (Becker, 2004; Biles, 2009; Cross and Morales, 2007; Dellot, 2012; De Soto, 1989; 2000; Perry and Maloney, 2007; Small Business Council, 2004). In consequence, 'the real problem is not so much informality as formality' (De Soto, 1989: 255). Informal entrepreneurs are therefore the vanguard of a populist movement challenging over-regulation and burdensome state regulations.

2.4. *Post-structuralist theory*

A group of post-structuralist scholars, akin to the neo-liberals, again view informal entrepreneurship as a voluntarily chosen endeavor but not as the result of a rational economic decision. For this group of scholars, 'informal entrepreneurs are [not] ... always viewed as rational economic actors engaged in profit–motivated monetized transactions swayed by the cost/benefit ratios confronting them, as depicted by structuralists and neo–liberals' (Williams et al., 2012: 7). Instead, informal entrepreneurship is seen to be conducted less for profit-motivated reasons and more for social, redistributive, political or identity reasons (Williams and Gurtoo, 2012). Hence, social logics beyond purely profit-driven economic logics are seen to be associated with the decision to engage in informal entrepreneurship (Williams et al., 2009). Entrepreneurs operating in the realm are thus viewed as again doing so out of choice but for social, redistributive, political and identity logics, including as a life–style choice (Biles, 2008; Whitson, 2007; Williams and Gurtoo, 2011; Williams and Nadin, 2010).

Until recently, most commentators adopted one or other of these perspectives when explaining informal sector entrepreneurship and these four theorizations were viewed as incompatible and rival explanations (Amin et al. 2002; De Soto, 2000). However, in recent years, a few scholars have begun to show that different explanations are applicable to different population groups when studying informal entrepreneurship. In advanced western economies and transition societies, for example, it has been shown that structuralist explanations are more applicable to relatively deprived populations and the agency-oriented explanations of neo-liberal and post-structuralist thought to relatively affluent groups (Evans et al. 2006; Gurtoo and Williams, 2009; Williams, 2006; Williams and

Nadin, 2010). Until now, however, there have been few, if any, known attempts to evaluate whether this is also the case in other global regions such as Africa. This paper therefore seeks to fill that gap.

3. Methodology: examining informal entrepreneurship in Zamfara, Nigeria

In Nigeria, similar to other sub-Saharan African nations, participation in informal entrepreneurship is extensive and growing (Abumere et al., 1998; Arimah, 2001; Meagher, 1995; Meagher and Yunusa, 1996; Mustapha, 1991; Ubogu et al. 2011). The result has been a burgeoning literature on the informal sector in sub-Saharan Africa focusing on issues such as operational processes (e.g. Abumere et al., 1998; Anheier, 1992; Mabogunji and Filani, 1981), its capacity for employment generation, poverty reduction and economic development (e.g. Atoloye, 2007; Meagher and Yunusa, 1991, 1996; Mustapha, 1991), cross-border trade, retailing, street vending and hawking (e.g. Fadahunsi, 1997; Hashim and Meagher, 1999; Simon, 1998), its linkages with the formal sector and social networks (e.g. Arimah, 2001; Meagher, 2006, 2007, 2009), women's participation (e.g. Adedokun et al, 1998; Coles, 1991; Frishman, 1991; Okejie, 1984; Olarenwaju and Yusuff, 2012; Pittin, 1984; Yusuff et al. 2011 Zakari, 2001) and informal sector entrepreneurship and environment (e.g. Nwaka, 2005; Omuta, 1986; Onyebueke, 2013; Onyenechere, 2011).

Until now, when explaining the persistence and growth of informal sector entrepreneurship in this global region, the common tendency has been to adopt a mostly structuralist perspective. Such entrepreneurship is seen to be a direct by-product of structural adjustment austerity measures and reductions in government expenditure, such as on welfare services, resulting in a turn to informal entrepreneurship as a survival practice amongst those marginalized from the formal sector (Adu-Amankwah, 1999; Dawson, 1994; Grey-Johnson, 1992; Meagher and Yunusa, 1996; Mustapha, 1991; Potts, 2008). No studies have so far sought to evaluate critically the validity of the competing explanations. In this paper, therefore, we begin to fill that gap by evaluating the validity of each theoretical perspective in the context of Zamfara, Nigeria.

3.1. *Methodology*

To evaluate these contrasting explanations, in late 2012, a mixed household and enterprise survey composed of 215 face-to-face interviews was conducted in Zamfara, Nigeria. Since the adoption of the 1993 ILO definition of enterprise in the informal sector, which is the definition used in this paper, 'household and especially mixed (household and enterprise) surveys have been recommended as the best means to capture the informal sector' (Becker, 2004:16). This research, therefore, followed this mixed method approach and used maximum variation sampling, examining affluent and deprived as well as urban, suburban and rural populations, to capture any differences in the level and nature of informal entrepreneurship. The result was that nine localities; three each from rural, suburban and urban areas from the three local government areas of study area were selected. Continuing the process of maximum variation sampling, in the three urban localities (Gusau, Kaura–

Namoda and Talata–Mafara), two types of districts (affluent districts heavily populated by high ranking civil servants and the new business class, and deprived districts composed of mostly low-income populations) were chosen for study. Out of 75 enumeration areas purposely selected for the study, 25 each were affluent urban districts, mixed affluent and deprived urban and suburban districts and deprived rural, suburban and urban districts. The adoption of maximum variation sampling was intended to ensure that a full range of economic environments were captured so that the results did not reflect the economic activities of a particular locality or social class as might have been the case if just a locality or group was selected.

In each chosen locality, a mixed household and enterprise survey was conducted. This is because it would capture a range of different types of enterprises (at home, street and on the business premises). To achieve this, a spatially stratified sampling technique was used to choose the 75 enumeration areas (EAs) from the nine localities using a sampling frame proportionate to the population of the localities. The sampling frames of five, ten and twenty cases were used for rural, suburban and urban localities respectively.

In phase one, a sample area survey was conducted in order to ascertain (the extent) rate of participation and to identify informal entrepreneurs willing to participate in the enterprise survey (stage two). In phase two, participants were purposely chosen to participate in the survey after confirming their willingness to take part in the research. Here, a stratified sampling method was used to choose the prospective participants because it allows a degree of representativeness which reduces the sampling error by ensuring that different groups of participants in the survey area (population) were adequately captured (Oikelome, 2013). A total of 225 participants were selected. However, ten participants chosen to take part in the survey did not grant an interview. Therefore, 215 interviews are reported. The survey was conducted between September and December 2012.

The interview involved a mixed method approach using structured face-to-face interviews that employed a mix of closed- and open-ended questions. Most of the closed-ended questions were dichotomous with some containing multiple choices, whilst open-ended questions were used mostly on questions related to their attitudes and views. Questions were asked about their socio-demographic characteristics, employment history, income, their reasons for starting-up their enterprises and about their motives for engaging in entrepreneurship and how these had changed over time. Interviews lasted an average of one hour with some extending to 80 minutes. The results are presented below.

4. Findings: evaluating theorizations of informal entrepreneurship in Zamfara, Nigeria

This survey conducted in 75 enumeration areas in nine localities revealed a high rate of participation in informal entrepreneurship. Of the 1,409 entrepreneurs surveyed, 1,276 (91 per cent) operated informally. Therefore, some nine in every ten entrepreneurs were not registered and conducted their activities informally. Examining the 215 informal entrepreneurs interviewed for phase two, 189 (88 per cent) asserted that their enterprises operated wholly unregistered and that their transactions were not on the radar screen of the

state. The remaining 26 (12 per cent) were licensed or registered and conducted some of their transactions off-the-books.

Given this propensity of entrepreneurs to operate in the informal sector, informal entrepreneurship cannot be considered a residual or leftover, as claimed by modernization theory. When these findings are coupled with the finding of national surveys that identify an increasing rate of participation in informal entrepreneurship (CBN/FOS/NISER, 2001; SMEDAN/NBS, 2012), the modernization thesis is here deemed invalid. Informal entrepreneurship is an extensive activity. In fact, the majority of entrepreneurs operate in the informal sector and it is entrepreneurs operating wholly in the formal sector who appear to be the residual category of entrepreneur in this region.

Is it the case, therefore, that informal entrepreneurs participate in such endeavor due to their exclusion from the formal realm (as modernization and structuralist theory suggests), or does such endeavor arise from a voluntary decision to 'exit' the formal sphere (as neo-liberal and post-structuralist theory suggests)? To evaluate this, Table 1 examines the main reasons participants gave for engaging in the informal entrepreneurship. This reveals that no one theory is universally valid. Indeed, 17 per cent gave motives reflecting the modernization perspective, 36 per cent stated rationales associated with structuralist explanations, 39 per cent motives associated with neo-liberal explanations and 8 per cent motives associated with post-structuralist explanations.

Table 1: Main reason for informal entrepreneurship, Zamfara, Nigeria 2012

Motive	% (n=213)
Modernisation explanation:	
Inheritance/family tradition	17
Structuralist explanations:	
Lack of alternative income source	6
Self and family sustenance	30
Neo–liberal explanations:	
Job security	14
Higher income (make money)	11
Additional income	14
Post–structuralist explanations:	
To be one's own boss, freedom and independence	4
Social redistributive rationales	1
Identity rationales	2
Resistance rationales	1
Total	100

Source: Survey of informal entrepreneurs in Zamfara, Nigeria, 2012

Some 17 per cent of entrepreneurs stated that it was an historical legacy and/or family tradition to engage in informal entrepreneurship (e.g., street hawking) and that they were carrying on this tradition across generations, reflecting the modernization perspective. These were mostly those involved in traditional trades and occupations, such as blacksmiths, traditional barbers, healers, weavers (cloths and straw floor mats), butchers, dyers and tanners. For these informal entrepreneurs, such endeavor is a traditional or ancestral endeavor passed down to them from previous generations, as has been identified elsewhere (Williams and Gurtoo, 2011; Williams and Youssef, 2013). As participants

stated, 'it has been our traditional family occupation', 'every member of our family learns this trade', 'I learned this business from my father as our traditional family occupation' and 'it was just my traditional occupation meant to serve as a source of income and to preserve my family trade'.

A further 36 per cent of entrepreneurs asserted that their main reason for engaging in informal entrepreneurship was necessity-driven and/or that it was a survival strategy in the absence of alternative means of livelihood. Contrary to popular prejudice, therefore, not all informal entrepreneurs are necessity-driven, as the structuralist explanation suggests. For the one-third of informal entrepreneurs citing this rationale, however, common statements were: 'I started the venture to meet ends needs because at that time maintaining my family seemed to be very difficult'. 'I started the activity in order to find a means of sustaining myself as a formal job was not forthcoming after my graduation from secondary school'. 'After the demise of my husband, I have to strive hard to cater for my children' and 'Initially I started the activity in order to find a means of survival and to satisfy my immediate needs'.

For many informal entrepreneurs surveyed, the main reason for informal entrepreneurship was that it was a voluntarily chosen decision. Almost two-fifths (39 per cent) of participants cited neo-liberal rationales such as job dissatisfaction, job security, additional income, and it gives higher income than formal job. Indeed, some 14 per cent engaged in the activity to earn additional income, 14 per cent for job security, and 11 per cent because it gives a higher income relative to formal employment. Common statements were: 'My income is comparably better than the salary being paid to some of my contemporaries in the formal employment', 'I have discarded the idea of searching for government employment as I am no longer interested in taking a formal job. Instead, I will preoccupy myself with how to expand my transport business', 'there are too many registration requirements', 'there is a lot of bureaucracy in business registration' and 'there are complex business registration requirements and procedures'.

A further 8 per cent of participants stated that their main reason for participating in informal entrepreneurship was again voluntary but due to non-economic rationales, such as wanting to be their own boss and enjoy freedom and independence (4 per cent), to help others (1 per cent), to use informal entrepreneurship to establish a new identity of who and what they are (2 per cent) and for political resistance rationales due to not believing in the government (1 per cent). As participants variously stated, 'it is part of my contribution to community development', 'some of the services were meant to further cement our relationship in the community', 'these days government is no longer providing everything for the citizens, as a community we must engage ourselves in some social works to solve our community problems', 'we formed the association to defend our business interest, access resources that will facilitate our activities', 'I joined the cooperative society to improve my saving and buy goods at cheaper rates and at the same time help others to alleviate their financial problems through cheap loans'.

From this analysis of the main reasons given for participating in informal entrepreneurship, therefore, it appears that motives associated with the neo-liberal

explanation is most popular followed by motives associated with structuralism, modernization and post-structuralism respectively.

Examining only the main reason for participating in informal entrepreneurship, however, fails to capture the fact that entrepreneurs often have multiple rationales for operating informal enterprises. To begin to capture these multiple motives, therefore, Table 2 examines the fuller rationales for participation in informal entrepreneurship when analyzing their responses to not only their main reason but also their additional reasons for engaging in informal entrepreneurial endeavor.

Table 2: Fuller rationales for participation in informal entrepreneurship, Zamfara, Nigeria, 2012

Motive	% (n= 213)
Solely modernization	5
Solely structuralist	5
Mostly structuralist but also neo–liberal	22
Solely neo–liberal	24
Mostly neo–liberal but also structuralist	13
Mostly neo–liberal but also post–structuralist	15
Solely post–structuralist	5
Mostly post–structuralist but also neo–liberal	11
Total	100

Source: Survey of informal entrepreneurs in Zamfara, Nigeria, 2012

This reveals that the majority of informal entrepreneurs (61 per cent) combine rationales from several theoretical perspectives to explain their participation in informal entrepreneurship when their fuller motives are analyzed. Just one-third of the 17 per cent of those whose main reason reflects the modernization perspective cited only modernization rationales. Similarly, only one in seven of those whose main reason for participation reflects necessity-driven structuralist rationales cite purely necessity-driven rationales, but nearly two in three of those citing neo-liberal rationales cite solely neo-liberal motives. Overall, however, the majority of informal entrepreneurs do not adhere to one single theoretical perspective when explaining their motives for informal entrepreneurship.

As Table 3 displays, this is similarly the case when examining how the motives vary across different population groups. This reveals that informal entrepreneurs adopting the necessity-driven structuralist logic were more concentrated in deprived districts for example and also amongst low- and middle-income groups. Similarly, neo-liberal motives and post-structuralist rationales were more commonly cited in affluent districts. This supports the finding of studies in advanced and transition economies which similarly find necessity-driven structuralist motives to be more commonly cited amongst deprived populations and neo-liberal and post-structuralist rationales amongst more affluent populations (e.g. Evans et al, 2006; Gurtoo and Williams, 2009; Williams et al. 2012) .

Table 3: Fuller explanations for participation in informal entrepreneurship: by locality, are type and monthly income of entrepreneurs

	Solely modern.	Solely struc.	Struc. plus neo-liberal	Solely neo-liberal	Neo-liberal plus struc.	Neo-liberal plus post-struc.	Solely post-struc.	Post-struc. plus neo-liberal
All	5	5	22	24	12	15	5	11
Locality:								
Rural	10**	0	20	20	20	30	0	0
Suburb	5	6	31	23	10	15	3	8
Urban	6	3	6	27	18	12	9	18
Area:								
Affluent	6***	3	6	26	18	12	9	21
Deprived	5	6	30	22	11	15	3	8
Income:								
Low	5**	10	31	20	10	24	0	0
Middle	3	2	26	20	18	14	2	15
High	0	0	4	27	18	0	5	46

Source: Survey of informal entrepreneurs in Zamfara, Nigeria, 2012

It is also important to recognize that informal entrepreneurs' rationales for participation do not remain static over time. For example, their reason for participation may reflect modernization or structuralist explanation at the beginning but it might later change to neo-liberal or post-structuralist rationales. Hence, just because informal entrepreneurial endeavor is started for modernization or structuralist reasons associated with inheritance (tradition) or economic necessity does not mean that these remain permanent rationales. To display this, Table 4 reports the findings on whether participants asserted that their rationales had changed over time. The finding is that although 77 per cent stated that their rationales had not changed, 23 per cent asserted that they had changed.

Table 4: Changes over time in motives for participation in informal entrepreneurship

Change in motive	% (n=213)
Motives unchanged	77
From mainly modernisation to mainly neo–liberal	2
From mainly structuralist to mainly neo–liberal	15
From mainly neo–liberal to mainly structuralist	1
From mainly neo–liberal to mainly post–structuralist	4
From mainly post–structuralist to mainly neo–liberal	1

Source: Survey of informal entrepreneurs in Zamfara, Nigeria, 2012

On the whole, the major shift was away from necessity-driven to more opportunity-driven rationales. This is an important finding. It displays that many who set out as necessity-driven informal entrepreneurs do not remain necessity-driven as their ventures develop and mature. A significant minority shift from being necessity-driven to opportunity-driven, suggesting that it would be erroneous to write-off necessity-driven informal entrepreneurs. As a motor cycle taxi rider who started out as a necessity-driven informal entrepreneur states:

> 'Initially I started as a commercial motorcycle rider and my wife was managing a small provision kiosk attached to my rented apartment. With the savings from my operation, I bought a motor vehicle. Currently, I have two vehicles shuttling Abuja–Kano and Gusau–Abuja. Along with that, I'm also into real estate and property development for renting services'.

Necessity–oriented informal entrepreneurs, therefore, appear to be a seedbed out of which opportunity–driven entrepreneurs emerge who are the conventional focus for intervention and support in economic development (e.g. Harding et al., 2006; Hope, 1997; ILO, 2007b; McPherson, 1996; Minniti et al. 2006; Mulinge and Munyae, 1998; Reynolds et al. 2001; UN–HABITAT, 2006; Williams, 2006; Williams et al. 2013; Williams and Renooy, 2009; UNDP, 2004; United Nations, 1997). As such, one cannot write-off those who start out as necessity-driven informal entrepreneurs as potential future catalysts for economic development.

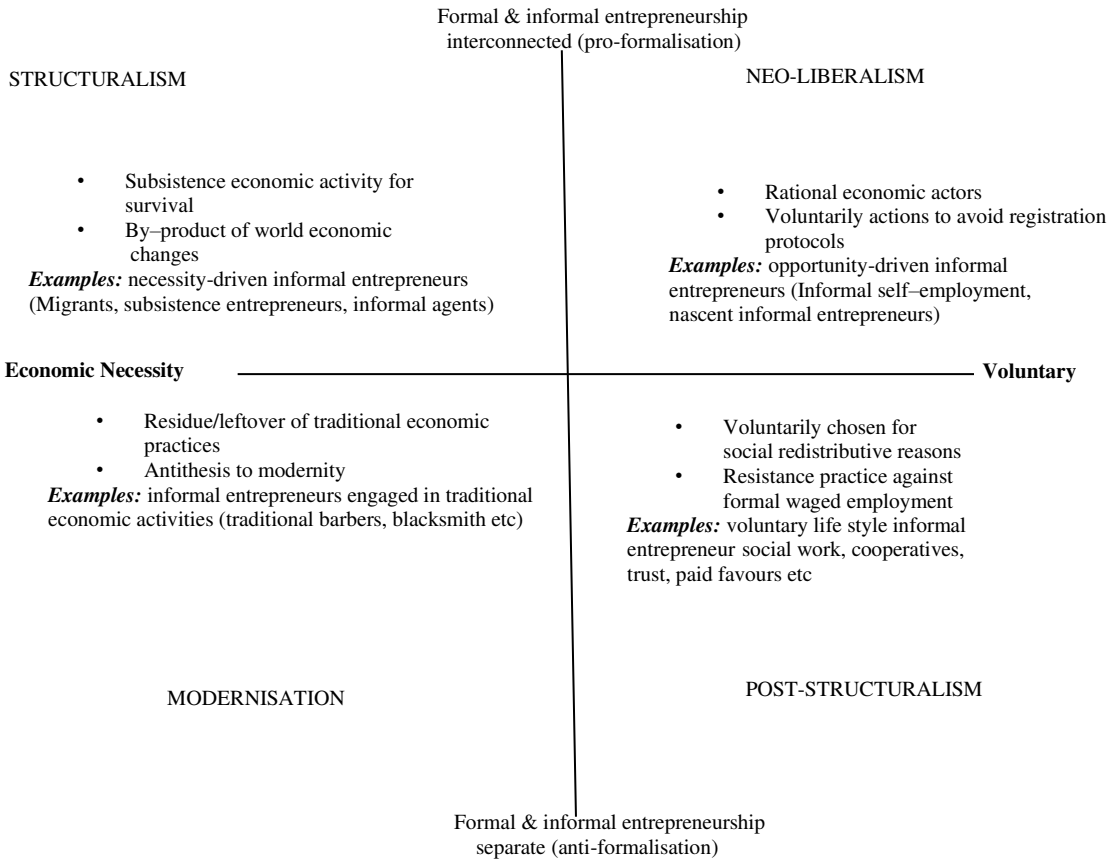
5. Discussion and conclusions

This paper has sought to evaluate critically four competing theorizations which variously explain informal sector entrepreneurship as a traditional activity that has not yet been incorporated into the modern system (modernization theory), a form of production integral to contemporary capitalism conducted by marginalized population groups as a survival strategy (structuralist theory), a voluntarily chosen endeavor and popular reaction to excessive regulation by the state (neo–liberal theory) or a voluntarily chosen practice conducted for social, redistributive, political resistance or identity reasons (post-structuralist theory). Reporting the results of face-to-face interviews with 215 informal entrepreneurs in Zamfara, a tropical region in Nigeria, the finding is no single theorization is universally applicable to all the informal entrepreneurs surveyed. Instead, each explanation is more valid for some groups of informal entrepreneurs than others. For example, it finds that the necessity-driven rationales for informal entrepreneurship proposed by the modernization and structuralist perspectives are more valid when explaining informal entrepreneurship in deprived populations and the more voluntary rationales associated with the neo-liberal and post-structuralist perspectives are more valid when explaining informal entrepreneurship in affluent populations. However, it also reveals that the motives of most informal entrepreneurs cannot be captured in a single theoretical explanation. Rather, the majority of informal entrepreneurs combine rationales from two or more theoretical perspectives when explaining their participation. It also displays that their motives shift over time, albeit largely from necessity-driven to voluntary rationales.

To fully understand the motives for participation in informal sector entrepreneurship, therefore, it is no longer valid to view these as competing explanations. Instead, what is required is to combine these different theoretical explanations in order to achieve a more nuanced and finer-grained understanding of the rationales for informal sector entrepreneurship. How, therefore, might this be achieved? Figure 1 outlines a potential way

forward for doing so. To capture the diverse logics for engaging in informal sector entrepreneurship, this analyses the proportion of informal entrepreneurs who conform to each of these logics in any particular population.

Figure 1: Typology of informal entrepreneurship in Zamfara, Nigeria



Adopting such an integrative approach when explaining the multifarious varieties of informal entrepreneurship will help transcend the depiction of these explanations as rival theories. If adopted, a more nuanced and finer-grained understanding of the composition of informal entrepreneurship can be achieved. At the same time, a comparative understanding of how the nature of informal entrepreneurship varies across populations can be also achieved.

If this paper consequently triggers a move beyond viewing these as competing explanations and prompts research on a more integrative understanding in other sub-Saharan African countries and global regions, then one its major intentions will have been achieved. If it also kindles a wider recognition of the heterogeneous nature of informal

entrepreneurship and starts a discussion of the different ways in which public policy makers might respond in a more nuanced manner to the diverse array of entrepreneurs that populate this realm, then its fuller objective will have been achieved.

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