International Journal of Arts and Social Science www.ijassjournal.com
ISSN: 2581-7922,
Volume 8 Issue 2, February 2025

The Uncaptured Contribution of Women's Entrepreneurship to Economic Growth

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ABSTRACT: The contribution of informal microenterprises to national economic growth is statistically prominent in developed economies. It is usually dominated by educated entrepreneurs and easily captured by quantitative queries and, therefore, recognized as part of the national economic growth. Much less visible has been the contribution of female entrepreneurs, especially marginalized women in underdeveloped economies. Those women, who are socially and economically marginalized, run at-home informal microenterprises where their contribution to economic growth remained uncaptured by most quantitative research. This article is based on original research conducted by the author. It aims to shed light on the methodological divide in examining the contribution of microenterprises to national economic growth by gender. The paper also sheds light on how such contributions remain invisible and beyond the scope of most research. This study was predominantly phenomenological in nature as it focuses on the everyday lived experiences of marginalized women. The methodology also overlapped with two other genres, ethnography and discourse analysis, in which women actively constructed their own meanings and experiences of spontaneous learning. The findings reveal that marginalized women start and run successful at-home microenterprises that generate income for themselves and their families, and this income contributes to the national economic growth. Another finding is how those women spontaneously acquire entrepreneurship knowledge and skills through everyday social interactions. Among the reasons why such contribution is not captured by most research is the lack of education and national ID by those women as indispensable requirements to receive the necessary finance to start their microenterprise.

Keywords: small informal business; entrepreneurial learning; gender inequality; economic growth; qualitative research.

I. Introduction

Men and women play substantial, albeit different, economic roles in the economic growth of most economies. Agrowing body of microeconomic and macroeconomic empirical evidence(e.g., Alesina & Rodrik, 2014; Boserup, Tan & Toulmin, 2013; Ellis, 2017; Ellis, Manuel & Blackden, 2015; Seguino, 2020) shows that gender inequality directly and indirectly limits women's contribution to economic growth in developing economies. Although gender inequality as a significant explanatory macroeconomicvariable of economic growth was used by most empirical research emanating from the recent interest in assessing women's contribution to economic growth, it has not yet been widely embraced by quantitative research. Empirical economic research has a tendency to limit gender inequality in economic growth to women's unpaid or reproductive family labor and neglect their informal monetary economic activities (Ellis, 2017). However, examining marginalized women's contribution to economic growth in developing economies shows a methodological divide on the often-neglected issue of the contribution of women's informal business to entrepreneurship, Gross Domestic Product (GDP), and national economic growth (Acs& Szerb, 2017). While economic growth, as defined by Samuelson (1975),represents an increase in the inflation-adjusted market value

of the goods and services produced by an economy over time, empirical research tends to use indicators that mainly address the institutional and formal enterprises than others. Such methodology underestimates or neglects that the economy is an area of the production, distribution or trade, and consumption of goods and services by different agents,including individuals (men and women), businesses, organizations, or governmentsin a given geographical location (Ciccone &Jarociński,2010).

One explanation for the failure of some empirical research to capture women's contribution to small business and economic growth is how this type of research assesses women's participation in the public life of their society. Scholarship in public engagement tends to apply socioeconomic status (SES)—education, income, and class—as an explanatory model of behavior to predict and understand public participation. Many studies, including those by Miibrath and Goel (1977), provide empirical evidence on the relationship between socioeconomic class and participation. Other studies, including Wolfinger and Rosenstone (1980), have concluded that education, as a component of SES, is indeed one of the best indicators of public participation. In addition, Downs (1957) argues there is a cost of participation that entails the time and effort required by an individual to learn about the public to make an informed decision. In this vein, Brady, Verba, and Schlozman (1995) argue that educated individuals are more likely to possess the intellectual and cognitive knowledge and skills required to navigate the complexity of the public participation process. Their study concludes that the higher the education level, the lower the participation cost, which supports the higher level of participation. While Brady, Verba, and Schlozman's explanatory SES model may help assess people's participation in conventional activities (e.g., formal business activities), it fails to capture the contribution of underprivileged women in many informal monetary economic activities. The inability of the SES model to capture the contribution of these groups is the result of applying quantitative variables to assess the monetary contribution to economic growth that does not apply to these underprivileged women. This paper, therefore, troubles the notion of SES as indicative of the participation of underprivileged women. The findings of this study show how underprivileged women with low socioeconomic status (poor and illiterate) are involved in different informal monetary economic activities in private and public domains and how such involvement is yet beyond the capture of most quantitative research.

To illustrate the methodological divide in capturing the contribution of underprivileged women to economic growth, this paper utilizes two research findings on women's entrepreneurship and public engagement in Egypt. The first is the Survey of Young People in Egypt (SYPE[1]) and the second is qualitative research on women entrepreneurship in rural Egypt conducted by the author. While the first is quantitative research, which used a questionnaire to collect data from more than fifteen thousand young people, the latter is based on a series of qualitative interviews and focus group discussions undertaken with 47 illiterate women in three villages in rural Egypt. The women interviewed for this study are part of a larger study of women's public participation in Egypt. The findings reveal that underprivileged women spontaneously learn about entrepreneurship from everyday social interactions and utilize their knowledge and skills to start and run at-home microenterprises and contribute to economic growth. The paper addresses how such informal monetary economic activities by underprivileged women contribute to national economic growth and yet are beyond the capture of most quantitative research.

II. Research context

The following section discusses the indispensable role of education in entrepreneurship and how underprivileged women utilize unconventional avenues to learn and run microeconomic activities. In

[1] SYPE is the first of its kind national survey that was conducted in Egypt between 2009 – 2016 and covers five major areas, including education and public participation. With the purpose of updating the state of knowledge on youth in Egypt, SYPE was carried out by the Population Council, the Center for the Study of Youth and Political Conflict of the University of Tennessee, and the Central Agency for Public Mobilization and Statistics in Egypt with funding support from the USAID, SIDA, UNDP, UNICEF, UN Women and others (Population Council, 2016).

authoritarian contexts such as Egypt, schooling may not play the same role as most democratic societies (Baraka, 2008; Finkel, 2002).The value and weight given to education in authoritarian contexts are downgraded by authoritarian regimes, where "investments in human capital are influenced in important ways by the type of regime in power" (Baum & Lake, 2003, p. 336). One example is the focus of most authoritative regimes is on access and enrolment rather than quality and attainment (Sieverding, 2012). Nevertheless, the popularity of using SES and traditional schooling as major underpinning determinants of public participation contributes to the paucity of scholarship on other, less formal types of education and may not provide evidence that informal learning has a role in promoting public participation. Informal learning is defined by Livingstone (1999) as "any activity involving the pursuit of understanding, knowledge or skill which occurs outside the curricula of educational institutions" (p. 51).

Another challenge to understanding this topic is the lack of research and diverse methodological stances to examine women's participation in rural Egypt. The limited research focuses on measuring women's participation in state-organized activities (e.g., small and micro enterprises run by government and non-governmental—but formal organizations) while failing to consider the role that everyday lived experiences play in their societies. According to Abu-Lughod(2010), research in the field of women's participation has mainly focused on whether there is a deficit of democracy in the macro-context of the Arab region with little attention given to questions of local communities and how underprivileged women practice citizenship. Additionally, despite the emergence of recent literature on the organizational and civic capacity of groups, the focus of much research on the phenomenon of public participation is rooted in the study of the behavior of discrete individuals. Suchresearch tradition ends in cutting individuals off from their social context, where their engagement and behavior can better be understood as a part of their networks of social interaction (Hussein, 2022; Mohamed, 2017).

The recent nationwide Survey of Young People in Egypt (SYPE) used quantitative approaches and SES determinants to examine the public participation of 15,000 young people. Relying on SES determinants, SYPE examined individuals in isolation from the social fabric that connects them to their world. SYPE reported that, in general, public participation is low among Egyptians, with only 3.6% of the entire population reporting that they ever voted. Young women ages 20 to 25 in rural Egypt, in particular, are underrepresented in public and entrepreneurial activities. Furthermore, SYPE concluded that there is a substantial gender gap in the participation of rural women, with only 1.5% of young women participating, as opposed to 13.1% of young men. In assessing the level of public participation, SYPE measures the extent to which young people in Egypt (both female and male) are active in trying to bring about change in their lives more broadly in the following activities: formal employment or business, schooling, participation, and affiliation with economic enterprises, volunteering, and internet and media use.

The questionnaire used by SYPE correlates the level of formal education attained and earnings. The questionnaire used a group of questions to assess participants' level of education by selecting one of several options of formal and government educational institutions. Some of the questions used to assess participants' level of education include: *What is the highest stage of schooling that you have entered? What was the last year you completed in that stage? List the degrees and specializations that you have received, the score/grade you earned in each, and the year when you received it. What is/was your major field of study at your faculty or institute?* Obviously, the questionnaire neglects any other form of education (informal and non-formal). In addition, the questionnaire inquires about participants' sources of earnings to indicate their level of participation in entrepreneurial activities. It uses a set of questions, including: *What is your occupation? What is your sector of employment (government, public enterprise, private, investment / joint venture, foreign, non-profit or non-governmental organization, co-operative)? What is the legal status of the firm you work in? What is the number of employees in your firm including yourself? Do you have a bank account or a post office account? Are you looking for or trying to establish your own business? From where did you get the money to start your current business (own savings, savings from family members, loan from family, bank or commercial institution, loan from private money lender, loan/assistance from government institution, loan/assistance from NGO, donor*

project, etc., or didn't need money)? Are you a member of any of the following associations (syndicate, co-operatives, business associations, commercial union, others, or none)? Furthermore, the questionnaire adopted several indicators that assess participants' involvement in formal entrepreneurial activities while neglecting other informal forms of business and economic activities, especially those initiated and run by underprivileged rural women, as income-generating activities.

In this study, I argue that quantitative research methodology may blur the reality of the contribution of women's informal microenterprises to economic growth. I argue that the low participation of young women in rural Egypt, as reported by SYPE, aligns with two epistemological challenges to the study of public participation: the focus on SES and its quantitative methodological stances. Furthermore, applying Western concepts to assess local participation by these kinds of surveys may result in the outcome of such surveys going awry. Such concepts (e.g., participation in formal public events, affiliation, or volunteering with public institutions) assume that a particular mode of participation makes sense or resonates irrespective of context, whereas mistakenly assuming that affiliation with government or non-government enterprises is universally indicative of public participation. While using these indications may be helpful in other contexts, it may not be viable in an authoritarian and less developed space. Such "globalized localism," as argued by de Sousa Santos (2006), contributes to the fact that "local conditions are disintegrated, oppressed, excluded, de-structured, and, eventually, restructured as subordinate inclusion." (p. 397). The reliance of SYPE on SES and using "schooling" and "formal enterprise" as universal markers of public participation in entrepreneurial activities are, in a sense, projecting what counts as "entrepreneurship" in one setting and assuming it has universal coherence and applying it to assess the contribution of underprivileged women in rural Egypt. This study, therefore, troubled SYPE and SES in challenging the quantitative methodological approach usually used to examine the contribution of underprivileged rural women in business and economic activities.

III. Methodology

The broad purpose of this study is to understand how informal at-home microenterprise by underprivileged rural women contributes to economic growth. The paper also sheds light on how such contributions remain invisible and beyond most research's scope. This study delves into the everyday activities of those women to examine how underprivileged rural women acquire knowledge and skills to start and sustain successful microenterprises that contribute to economic growth. A purposeful sample of 47 underprivileged rural women was targeted for this study. The women interviewed for this study are part of a larger study of women'spublic participation in Egypt. The 47 respondents featured in this study were selected based on running at-home unregistered microenterprises, and the sample thus excludes those female entrepreneurs who run registered formal businesses or those who received loans from banks and other formal institutions.

To challenge the quantitative queries, usually used to aggregate the contribution of economic activities to economic growth, I adopted a constructivist approach to collect the data of this paper. From the perspective of constructivism, there is no single valid methodology for investigating and discovering truth, but rather a diversity of useful approaches (Lincoln & Guba, 1985). Thus, the methodology for this study overlaps with three qualitative research genres to investigate the relationship between social interactions and women's entrepreneurial learning and how that relates to their microenterprise. While this study was predominantly phenomenological in nature as it focuses on the everyday lived experiences of underprivileged women, there was a clear overlap with two other genres, ethnography and discourse analysis. This phenomenological qualitative study, therefore, was guided by a naturalistic research paradigm where women actively constructed their own meanings and experiences of social interactions and spontaneous learning (Lincoln & Guba, 1985) and where "meaning arise[s] out of social situations and is handled through interpretive processes" (Cohen, Manion, & Morrison, 2000, p. 137). The phenomenological approach is conducive to understanding the informal entrepreneurial learning of rural women from their perspective rather than from the researcher's perspective. Thus, I employed phenomenological methods that helped the women reflect on their lived experiences and allowed us to uncover these lived experiences.

Grounded in the naturalistic paradigm, qualitative research, according to Lincoln and Guba (1985), "[represents] a distillation of what we think about the world" and provides us the tools needed to examine the world from the individual's perspective (p. 15). Qualitative research, therefore, was best suited to exploring the ways women in rural areas come to learn about entrepreneurship. The decision to use qualitative research methods was motivated by the notion that reality is best understood by examining the social interactions that take place in the everyday lives of individuals in particular settings. Qualitative semi-structured in-depth interviews were the primary source of data collection for this study. Other methods were also used to complement the data collection sources, including nonparticipant observation, informal conversation, reflective journals, and document analysis. Most of the interviews lasted approximately 60 minutes, and I scheduled a follow-up interview in a few cases. Several factors were considered when selecting the geographic location and participants for this study. My selection of Egypt as the location of this research stems from Egypt's rural nature, which is relevant to this study. I chose three rural villages in Fayoum governorate: Hope Village, Dream Village, and Bright Village (villages and participants' names are pseudonyms). The rationale for selecting the rural Fayoum governorate was that it is one of the most impoverished governorates in Egypt, with a high percentage of marginalized women with little access to education and economic opportunities. Fayoum is about 100 miles southwest of Cairo, with a total population of 2,111,589 as of January 2017 (State Information Service, 2017). Among females in Fayoum, 36.8% are illiterate (mainly in rural villages of Fayoum), and 38.7% are between the ages of 15 and 30 (General Authority for Adult Education, 2017). Finally, the issue of validity addressed in this study was also governed by a constructivist paradigm. Creswell and Miller (2000) hold that validity is an important process that aims to ensure the accuracy of the results in representing the realities of participants in a social phenomenon where the credibility of these results stems from the participants' acceptance of them. In alignment with this view, my choice of validity procedures relied on the views of the participants of the study, the people who read the study, my view as the researcher, and those of the research team for this study. By design, this study employed tenets of credibility and trust worthiness. To ensure credibility in collecting the data for this study, I considered disconfirming evidence and triangulation.

IV. Women's uncaptured contribution

Women entrepreneurs face double discrimination. First, they face legal, social, and administrative barriers that impede their ability to start businesses and participate in monetary economic activities. Second, their role in informal monetary economic activities, which I argue contributes to the national GDP and economic growth, remains beyond the capture of most research, even that research that examines gender inequality and economic growth. Research, particularly empirical, tends to classify women's economic activities into two types, paid formal economic activities and unpaid reproductive family labor and neglects their contribution to informal monetary economic activities. In the following section, I introduce several examples of women's run-at-home microenterprises and entrepreneurship that count to women's uncaptured contribution to economic growth.

Running a successful entrepreneurship activity (either formal or informal) requires a minimum level of knowledge, including the ability to raise and manage money, the ability to be productive, the ability to make entrepreneur friends, the ability to identify strengths and weaknesses, and the ability to connect via social networking (Franck, 2012). Therefore, I begin by shedding light on how those underprivileged women learn and acquire entrepreneurship knowledge and skills. Amina, Ola, Nabila, Rasha, and Nayera are five examples of illiterate rural women from the three villages in Fayoum who show how unprivileged women utilize spontaneous learning from their everyday social interactions to obtain entrepreneurial knowledge and skills to run informal monetary economic activities from home.

In an earlier study, Hussein and Mukherjee (2018) found that self-constructed informal networks can serve as learning avenues where underprivileged women can acquire entrepreneurial knowledge and skills through everyday social interactions. Their study suggests that women's everyday social interactions, such as conversation, storytelling, and deliberation, provide a pedagogical pathway where their self-created social

networks serve as avenues for learning. Hussein and Mukherjee concluded that women spontaneously learn from their social interactions in three different forms as conceptualized by Schugurensky (2000) i.e., self-directed learning, incidental learning, and tacit learning. In the following section, I discuss how women utilize these learning avenues first to acquire entrepreneurship knowledge and skills and then to run successful monetary and economic activities. Hussein and Mukherjee highlighted that while most women appeared to be unaware of the learning that happens through their social interactions, they could notice and report on it when asked for their reflections. For example, one of the women, Amina, a 25-year-old married woman from Dream Village, said, "*I just realized when you asked what I learned from that event that I incidentally learned a lot from my peers as we spontaneously conversed*."In this regard, Lave and Wenger (1991) note that spontaneous conversations represent a form of cognitive apprenticeship where women within a network rotate between the roles of master and apprentice. Women described their interactions within the network as a flat, horizontal (as opposed to vertical, top-down) relationship. These horizontal social interactions foster learning among women by creating a power dynamic where they can learn and teach each other as both "masters" and "apprentices." These horizontal relationships resemble Lave and Wenger's emphasis on the crucial role of conversation; in other words, the peer-based conversations between women allowed for discussions about their everyday lives and served as an invitation for dialog on topics like income-generating activities and entrepreneurship. This shows how an informal network serves not only as a learning avenue for those illiterate women but also as a meeting hub where they can make and maintain friendships—one of the requirements for entrepreneurs. In addition, women explained that engaging in conversation within the network facilitated the evolution of their consciousness, increasing their capacity to construct meaning out of what they were doing. For example, Ola,a 29-year-old woman from Hope Village, explained how her social interaction with other women in her social network facilitated her entrepreneurial learning:

> One day, while I was meeting with other women in our sardine group [one of the women's self-created social networks], we had to decide on what dish we would bring for the next meeting to estimate the total cost of the meal and determine the contribution of every woman in the cost. I recommended a dish that I make really well, as all other women say, and there were two other recommendations by two other women, my peers. While we were deliberating which dish to bring next time, most said they wanted my dish—stuffed cabbage. Then, women asked me how much each woman should pay for her contribution to the meal. Because I had never calculated how much it costs to prepare such a meal before, I said I didn't know. Some of my peers volunteered to provide rough estimates for the meal, but the rest of the women said these estimates were inaccurate and far less than the actual cost.
>
> Mona [her peer], who knows a lot because she is educated and finished high school, offered to help me solve this dilemma. She took a paper and a pencil from her daughter's notebook. Because she knows I cannot read and write, she asked me to list all the ingredients I will use to cook this meal. She was so smart; she drew three columns on that paper. In the first column, she asked me to list everything I would buy for the stuffed cabbage meal. So, I told her about two big-size cabbages, two kilos of rice, two bunches of cilantro, two bunches of dill, and one bunch of parsley. Then she said, "Won't you use onion, spices, oil, and butter?" I replied, yes, and I do have them at home already. Then she said, "That's why I drew the second column." In the second column, she asked me to add other ingredients I may use from home. In the last column, she asked me to add an estimate for the gas I would use on my stove to prepare the stuffed cabbage and the time I would spend preparing the meal. She summarized the cost of the three columns and divided the result by the fifteen of us. Then, she collected the contributions of every woman and handed them to me. For the first time in my life, I got paid for my labor, and I learned how to estimate the cost of a meal and, most importantly, how I even price it.
>
> I didn't only learn from Mona, but I practiced what she taught me. What was important was when we all realized that we could start any business and came together to reflect on what I did. This process and the encouragement of my peer women inspired me to continue to do that for a living. As you can see, I am now selling stuffed cabbage to the workers at the nearby construction site and my neighbors. I also

> bring stuffed cabbage here to my peers when they choose it for one of our gatherings, thanks for their support.

Ola's example shows how her incidental learning, as a byproduct of her spontaneous social interactions with peer women in their informal gathering, provided a form of informal learning where women's gatherings served as an avenue of learning. Ola's learning about estimating product direct and indirect costs and pricing was unintentional but conscious because her learning experience occurred when she did not have any preconceived intention to learn about estimating product cost and pricing; rather, it was suggested by her peers through their daily social interactions. After the experience with peers in her sardine group, Ola became aware of and appreciated what she had learned incidentally about estimating product cost, pricing, and running a micro business. Although Ola is illiterate, she was able to practice some entrepreneurship functions as a form of entrepreneurial knowledge and skills. Brown, Collins, and Duguid (1989) refer to this form of learning as a process of cognitive apprenticeship and enculturation where learners, like Ola, have the "chance to observe and practice *in situ* the behavior of members of a culture, people pick up relevant jargon, imitate behavior, and gradually start to act" (emphasis in the original, p. 34). The example also shows a form of monetary economic activity that is neither a formal small business nor an unpaid reproductive family labor that most quantitative research tends to use to examine women's economic activities. It also shows the failure of quantitative methodology to capture the contribution of women's at-home informal enterprise to GDP and economic growth as defined by Samuelson (1975).

Another example of informal learning in one of the informal women's self-created social gatherings is illustrated by Amira, a 28-year-old married woman with four children from Hope Village. Amira narrates:

> If I hadn't participated in the halaqa [one of women's self-created social networks], we wouldn't have gotten to know each other, and I wouldn't have had the chance to leave the house. I learn too many things from other women…we don't only talk about rearing kids; we talk about everything: cooking, health, makeup, religion, and others. I was always bad at making pastry until I asked Zainab [her peer]to teach me how she makes cake and other good,sweet recipes. I also showed her how to make a curtain at home and easily draw and sew embroidery on the curtains. Now, I make fresh pastry every day at home for my family and some to sell in the grocery store owned by my husband and annexed to our house.

Unlike Ola, Amira's learning experience was: 1) *intentional* as she was self-directed to learn; 2) *purposeful* because she had the purpose of learning how to make cake and other sweet recipes before the process began; and 3) *conscious* because she was aware that she had wanted to learn. The learning experience of intentionality, purpose, and consciousness also applied to the women who wanted to learn about making curtains at home. Similar to Ola's at-home enterprise, Amira's example shows a form of monetary economic activity that is neither a formal small business nor an unpaid reproductive family labor. It also shows how such contributions of women's informal entrepreneurship contribute to GDP and economic growth as defined by Samuelson (1975), yet they arenot registered and taxed and not captured by quantitative research.

Nabila, a 29-year-old married woman with three children from Dream Village, provides another example of informal learning, yet a significant one—tacit learning.

> When I first joined the group, I wanted to get out of the house, talk to someone, and have a good time with my peer women. Later, however, I realized that I was having a lot of positive changes in my characteristics, as my husband told me. I know that I was a shy and withdrawn woman, and my mother-in-law used to tell me that I was an aggressive person. But I must admit that it's all about confidence. Before I joined this group, I lacked confidence and could never communicate my feelings with others. Here, we care for each other and never prejudge our ideas. Being a woman in this society, as you know, is hard. Now, I am not only able to communicate with other people and convince them to change their

> attitudes or behaviors regarding my ideas, but I am also able to understand their feelings and emotions. And you are right; without all of this, I couldn't run my business today or even start it.

Nabila's new attitude reflects another form of informal learning—tacit learning, or socialization, as asserted by Schugurensky (2000). Through social interactions among women, informal social gatherings provide a conduit for social exchange, where tacit knowledge is passed from one woman to another (Leonard &Sensiper, 1998). Social gathering, therefore, is the central platform for sharing tacit knowledge among women (Baron & Markman, 2003). In addition, tacit knowledge plays an important role in developing an innovative entrepreneur. Social gatherings are conducive to entrepreneurship since they enable the creation of such tacit knowledge, which, as narrated by Nabila, includes social adaptability, social perception, and social persuasiveness, as argued by Baron and Markman. In this way, Nabila's new social adaptability, social perception, and social persuasiveness skills and attitude are tacit knowledge and represent a form of tacit learning becauseNabila had no prior intention of acquiring them and she was not aware that she had learned these skills until she was told by her husband (Schugurensky, 2000). In addition, such a women's group represents a social network of entrepreneurs that provides them with a rich source of collective inimitable tacit knowledge that enables unprivileged women to extend their boundaries of rationality for new ventures.

Women's informal entrepreneurial learning is not limited to the initial knowledge and skills acquired through social interactions within social networks. They also learn from their actions, particularly when they come together and reflect on them. Unlike formal and non-formal education, informal learning through action is frequently invisible and mainly results in tacit knowledge. However, for one of the participants, Rasha, and her groupmates, informal learning resulted from entrepreneurial action. Rasha,a 31-year-old woman from Hope Village who is married with three children, explained how she and her peers utilized the knowledge and skills they acquired from their everyday experiences and group interactions to start their own business. The following narrative by Rasha shows how entrepreneurial action is instrumental for further entrepreneurial learning and actions.

> When Ola started making stuffed cabbage for the workers on the construction site and later expanded it to her neighbors, she shared with us her experience and the challenges she faced in initiating her venture by reflecting on her experience during our gathering. I learned from her story and got the confidence and courage to start my own hairdressing and makeup at home. Initially, I did that occasionally for 2-3 hours at noon as my husband was away at work. But now, my husband has helped me prepare and equip one room of our house for my hair salon and makeup business. I am still learning from my peers here whenever I share my experience. I also see how other women are curious to learn about what I did.

This experience taught the women how to start and run small and micro businesses. In addition, reflection on their actions led other women to realize that their everyday lived experiences facilitate the development of an entrepreneurial identity that enables learning about their larger context. Rasha's hairdressing salon represents another example of entrepreneurship and a form of monetary economic activity that is neither a formal small business nor an unpaid reproductive family labor. However, it occurs at home and indirectly contributes to GDP and economic growth.

Women's informal learning is not restricted to entrepreneurial knowledge and skills; much of their learning is about a variety of life skills or experiences that they either bring to the group or acquire through their interactions. The data suggests that the participants believe that the most powerful learning they experienced through social interactions was acquiring life skills. Some examples of learning about life skills reported by participants are negotiation, critical thinking, problem-solving, group deliberation, and deliberative decision-making. Within their social network, women in this study experienced face-to-face negotiation and deliberation as a regular part of their everyday lives. Such life skills are important for women's competency and are

necessary for an entrepreneur to start and run a successful small business. Yet, how those underprivileged women raise and manage money as a significant requirement for running an entrepreneurship is unknown.

One way that statistic-based research (e.g., SYPE) examines women's small and microenterprise contributions to economic growth is through the available data of women's borrowings from government and formal financing institutions or other formal money lenders. However, women in this study reported that they have another informal source from which they secure the capital needed to start their businesses. One example is the women's "peer-to-peer banking"—an informal rotating savings and credit association.

Nayera organized a 24-month rotating savings and credit association for 25 women and men in her neighborhood of Bright Village. Like most rural communities in developing countries, unprivileged women in rural Fayoum organize and run this sort of association as a form of peer-to-peer banking and lending for people in need who cannot afford or do not have collateral. Furthermore, most women reported that they do not have any form of national ID and, therefore, cannotapply for or receive any financial credit from the government or other formal money lenders. Nayera,a 24-year-old married and mother of four, organized a system through which 25 people pay 100 Egyptian Pounds for a monthly membership. Two young women share one membership, paying 50 Egyptian Pounds each. Nayera volunteers the time and effort to organize this rotating savings and credit association. Although this arrangement may entail some risk if any members cannotpay for their monthly installments, Nayera believes it is worth her efforts. First, Nayera reports that she is happy helping people who cannot use conventional banks to obtain credit because they do not have proper legal documentation or collateral. Second, Nayera stated that she is committed to returning favors to her community because she has received similar support during a time of financial need:

> …Yes, I know it has some risk if someone doesn't pay the monthly membership after receiving the full amount in advance. I am vulnerable because I cannot afford it if they fall behind in their payments. But I feel obliged to help them, as they helped me when I was preparing for my *gihaz* [sets of home furnishings] to get married. I still remember that my neighbors organized a *game'ya* [rotating saving and credit association] for me to buy a few more things before the wedding. I paid it back in monthly installments until I had my first child…there is always a reason that we all have to come together to help a person in need, whether it be to marry, start a small business, have surgery, or buy an airplane ticket to travel abroad for work.

Like Nayera, several other women mentioned initiating and organizing a rotating saving association or participating in a current one. Nayera mentioned that the current rotating savings association is the third one she has organized and that members have been committed to paying for their monthly installments on time. According to Nayera, organizing such an event helps her gain more recognition from her family and society and helps other people start their own income-generating activities. Ekman and Amna's (2012) typology provides insight into understanding Nayera's narrative, as an example of an individual form of social involvement and public engagement in the private domain. The association can also be seen as a collective form of social involvement, but it also provides a service where it is lacking in the public or private industry. Those who join Nayera in the association are responsible for providing funds and assets to those in immediate financial need. On the one hand, this informal form of credit source available for small businesses is a form of economic activity that contributes to economic growth, as articulated by Kappel and Ishengoma (2006). On the other hand, it shows gender inequality in economic growth and that women's informal business is yet beyond the capture of quantitative research, as argued by Ellis, Manuel, and Blackden(2015) andSeguino(2020). Furthermore, Nayera's engagement in the public concern of her community represents a form of public participation that is uncaptured by most research that adopts SES as a determinant of public participation.

Finally, the stuffed cabbage by Ola, the fresh pastry by Amira, and the hairdressing salon by Rasha are three examples of informal monetary economic activities run by underprivileged women to generate income that they use to support their families. These three entrepreneurship activities represent a form of monetary

economic activity that is neither a formal small business nor an unpaid reproductive family labor. The three examples show the failure of quantitative methodology to capture the contribution of women's at-home informal enterprises to their national GDP and economic growth, though they represent determinants of economic growth, as argued by Samuelson (1975). Furthermore, Nayera's peer-to-peer banking represents one of the unconventional factors motivating women's informal micro-entrepreneurship, as argued by Franck (2012).

V. Discussion

The data and analysis above explain how women's informal self-created social networks work as learning avenues to offer unprivileged women the minimum level of knowledge required to run successful at-home microenterprise activity (e.g., the ability to raise and manage money, the ability to be productive, the ability to make entrepreneur friends, the ability to identify strengths and weaknesses, the ability to connect via social networking). The discussion also suggests that these examples of women's monetary economic activities are neither formal enterprises nor unpaid or reproductive family labor. Yet, these informal monetary economic activities remain beyond the capture of most quantitative inquiries. A growing body of microeconomic empirical evidence and emerging macro economic analysis (e.g., Alesina, & Rodrik, 2014; Boserup, Tan, & Toulmin, 2013; Ellis, 2017; Ellis, Manuel, &Blackden, 2015; Seguino, 2020; SYPE, 2015) shows that gender inequality directly and indirectly limits women's contribution to economic growth in developing economies. The data suggests that women face legal, social, and administrative barriers that prevent them from participating more directly in formal economic activity. I found that these challenges that face women and contribute to the gender disparity in economic development and economic growth in developing economies had not been fully addressed in most research, particularly those faced by unprivileged rural women. However, the above analysis indicates that men and women both play substantial, albeit different, roles in economic growth in developing economies. Yet, significant women's participation in monetary economic activities, business, and entrepreneurship is unrecognized, and their contribution to economic growth remains invisible. The findings reveal that unprivileged women overcome these legal, social, and administrative barriers to obtain entrepreneurship knowledge and skills and to run informal small businesses that are still beyond the capture of most empirical research because they are not registered, taxed, or financed through a formal money lending institution. Incorporating feminist perspectives in this work, the paper contributes to the body of work that extends the analysis to consider how the contribution of informal, yet monetary, economic activities by gender can influence short- and long-term macroeconomic outcomes, especially in developing economies.

The difficulty that most quantitative research faces in assessing the contribution of women's informal business to the GDP and economic growth stems from the traditional way of examining the income of individuals, where it mainly considers individuals who derive their income from formal capital and those who derive their income from formal labor. In the case of women's informal business, the situation gets worse as women's income is hard to classify as either formal income from formal labor or from formal capital. On one hand, women use informal and unconventional sources to get credit; on the other hand, their income is not taxed.

VI. Conclusion

Women are already a powerful force for growth in developing economies. They are business entrepreneurs and capital owners. Recognizing this fact is the first step to ensuring that underprivileged women have fair access to the labor market and should not face even more significant barriers to doing business than men do. This paper considers the relationship between gender and economic growth in developing economies. It highlights the methodological divide in examining the contribution of women's informal monetary economic activities to economic growth. The paper provides evidence on the link between social interactions, learning, and entrepreneurship. Unprivileged women construct how informal learning helps transform them into successful entrepreneurs. The findings of this study indicate the considerable potential for economic growth if developing economies are to unleash the power of women and support their full economic participation in different economic activities within the private sector. Removing the legal, social, and administrative barriers

that impede women's ability to start businesses and participate directly in monetary economic activities has significant implications for improving family welfare and national economic growth. Finally, the at-home stuffed cabbage by Ola, the fresh pastry by Amira, and the hairdressing salon by Rasha are a few of many successful examples of often-neglected informal monetary economic activities run by underprivileged rural women that remain beyond the capture of most quantitative research and the scope of public policy and the outreach of development programs.

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