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Sally Jones & Sara Nadin

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"I'd like to make a proper go of it but it's really scary": the perpetual liminality of informally self-employed women as stigmatized entrepreneurs

Sally Jones [a] and Sara Nadin [b]

[a]Faulty of Business and Law, Manchester Metropolitan University, Manchester, UK; [b]School of Management, University of Liverpool, Liverpool, UK

Abstract

This article examines the lived experiences of informally self-employed women in the UK, exploring their marginalized and liminal status amid structural stigmatization. Set against a backdrop of punitive welfare conditionality, and assumptions that self-employment is a straightforward route out of poverty, our research addresses the need for more nuanced studies on poverty, gender, and informal self-employment in developed countries. We draw on qualitative data from 24 interviews with informally self-employed women, analysed using template analysis. We find that these women occupy a paraliminal space where the liminal and liminoid coexist, offering opportunities for agency and resistance. However, this space can become permanent and problematic, as respondents risk criminalization as benefits 'cheats" if they seek formalization. Our contributions are threefold: First, we use liminality theory and the concept of paralimininality to highlight the complex "betweenness' of informally self-employed women. Second, we amplify the voices of these often-overlooked women, applying a gender lens to their experiences of, and responses to, the everyday realities of welfare policy. Finally, we critique the promotion of self-employment as a poverty solution, advocating for policies that acknowledge the unique challenges faced by women who navigate (and are held in) the space between unemployment and formal self-employment.

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Introduction

This article examines the lived experience of informally self-employed women, who claim UK state benefits, as a marginalized and paraliminal phenomenon, building on the work of Moraes et al. (2021) in low-income communities. Previous research highlights persistent gender disparities in the UK labour market, particularly in the context of informal self-employment. Wilson (2019) and Jiang and Zhou (2022) both highlight the need for more nuanced understanding of these disparities, calling for a combination of policy approaches to address gendered employment inequalities more broadly. Similarly, Gardner, Walsh, and Frosch (2022) emphasize the importance of gender-sensitive data and the need for further research to understand the causes and implications of gender disparities in informal self-employment. Such calls and research gaps underscore the complexity of the issue and the need for a range of different and new theoretical lenses. This is important given overarching suggestions that *all* work, including self-employment, is a route out of poverty and

CONTACT Sally Jones sjones@mmu.ac.uk Faculty of Business and Law, Manchester Metropolitan University, Manchester, UK

welfare dependency (Deacon and Patrick 2011), particularly for lone parents and the low-paid (Cain 2016).

To address these research lacunas, we mobilize liminality theory (V. W. Turner 1969; Van Gennep 1960) to consider the complexities, and problematic entanglement, of women's informal self-employment with the welfare state in the UK, and how this serves to perpetuate their marginality. More specifically, we draw on the concept of paraliminality (Moraes et al. 2021, 1171) to explore the 'structuring forces that tend to perpetuate, and the agency that can potentially countervail, liminal transitions'. We analyse interviews with 24 women engaged in informal self-employment while claiming welfare benefits, highlighting the complex lived experience of being 'betwixt and between' (Turner 1967, 95) unemployment and formal self-employment. In doing so, we illuminate the obligations, choices and risks in this paraliminal space, highlighting the porosity of structure and agency (Moraes et al. 2021). We argue that women move into (and are held) in this space through the structural stigmatization (Hatzenbuehler 2016) of punitive welfare policies, practices and societal discourses, which stigmatize unemployment and criminalize informal self-employment, whilst offering little incentive for formalization. To explore this complex context we ask: *How can the experiences of women who claim welfare benefits, while pursuing informal self-employment, help us understand the rationales and structures that perpetuate their position?*

In doing so we make three main contributions: First, we extend theoretical understanding of women in informal self-employment by mobilizing liminality theory, more specifically the concept of paraliminality. Our theoretical contribution lies in highlighting how paraliminality can be used to explore and better explain the complexity and gendered contours of low-status, informal and marginal self-employment. We show how it can illuminate forms of resistance, subversion and agency made possible in this in-between space. Second, we render visible a group of marginalized women, whose voices are rarely heard, bringing a gendered lens to a body of knowledge that is primarily theorized in gender-blind terms (Wilson 2019). Finally, we challenge the valorization of entrepreneurship in UK policy and the suggested benefits of formal self-employment for *all*. In doing so we argue that this paraliminal space is underpinned by structural stigmatization, inherent in punitive and aggressively enforced welfare policies and practices. We show that, rather than unproblematically transitioning from unemployment to formal self-employment, the structural stigmatization inherent in the UK's welfare system, and resulting barriers to formalization, render our respondents permanently marginalized, in the paraliminal space between unemployment and formal self-employment.

Our paper is structured as follows. First, we consider the entanglement of poverty, gender and informal self-employment in the UK context. We then turn to liminality theory, drawing upon foundational works of Van Gennep (1960) and V. W. Turner (1967, 1969, 1974, 1977), before considering the concept of paraliminality (Moraes et al. 2021). We outline its conceptual synergy with liminality theory, in emphasizing the co-existence of the liminal *and* the liminoid, both important theoretical drivers of our study. We then outline our qualitative methodology before presenting our findings. Our discussion draws out the main insights of our study, further developing the concept of paraliminality and discussing how it adds to empirical and theoretical understandings of women's informal self-employment in this context, before identifying future research directions and policy implications.

Poverty, gender and (informal) self-employment in the UK

In the UK, poverty is defined as 'when your resources are well below what is enough to meet your minimum needs, including taking part in society' (Joseph Rowntree Foundation [JRF] 2023: Annexe 1). While there are different ways of measuring and conceptualizing poverty, we follow JRF's (2023) focus on relative poverty after housing costs, where 'someone's household income is below 60% of the middle household's income, adjusted for family size and composition'. Economic and social failure over the past two decades means the UK has experienced 'a long period of

persistently high poverty rates and increasing levels of deep poverty (resulting in) some of the largest geographic inequalities in the Western World' (JRF, 2023, 3). It is also worth noting that the benefits offered to unemployed people in the UK are the lowest in North Western Europe, providing only '17% of their previous in-work income – compared to 90% in Belgium' (Askew 2023), and this has been the case for every year of the 21st century.

The image of welfare recipients as undeserving 'shirkers', who are idle and unworthy of state support (Jun 2022, 202) has been perpetuated by successive UK governments, framing unemployment as a behavioural rather than a structural issue (K. Jones, Wright, and Scullion 2024). The resulting 'scrounger bashing' (Morrison 2021, 384) has driven UK welfare reform since 2010, when the Conservative/Liberal Democrat coalition introduced austerity measures, increasingly individualizing poverty, and mobilizing a 'criminalisation strategy' that punishes claimants rather than meeting their needs (Wright, Fletcher, and Stewart 2020, 282). Indeed, Wright et al. argue that 'social and material suffering is a long-standing feature of the British approach' (292). UK welfare systems have subsequently toughened eligibility criteria for both out-of-work and in-work benefits (e.g. increased conditionality and sanctions; benefit caps), coupled with punitive approaches towards benefit fraud (Jensen 2014). In this context, calls for unemployed people to pursue self-employment as a route out of poverty have become almost common-sense and unquestionable.

Indeed, in the UK, self-employment has long been lauded as a route out of poverty for those who are unemployed or on low incomes (Danson, Galloway, and Sherif 2021). Mainstream entrepreneurship research has arguably been complicit in supporting the UK's focus on an 'enterprise culture', due largely to the dominance of psychological and economic perspectives (Watson 2013), echoing the neoliberal emphasis on individualism and the marketization of all areas of life (Brown 2015). In this context, entrepreneurship is positioned as a largely positive, wholesome and virtuous endeavour, as well as an assured route to wealth creation (Farny et al. 2016). However, self-employment has particularly gendered contours. Feminist scholars have critiqued the biases within the entrepreneurial discourse, arguing that those who do not comply with masculinized entrepreneur stereotype are seen as problematic or lacking key entrepreneurial competencies (S. Jones, Tegtmeier, and Mitra 2015; Marlow and McAdam 2013). The focus on the individual and the privileging of economic imperatives means that certain types of entrepreneurial activity and actors are rendered invisible, structural inequalities are neutralized and a level playing field is assumed for all (Nadin, Smith, and Jones 2020).

Structural constraints mean that even formally self-employed women are more likely to work part-time than their male counterparts, are more likely to have home-based businesses, and are clustered in lower quality, poorer paid service sectors (Marlow and McAdam 2013). This may explain why many women in formal self-employment do not earn the minimum hourly wage, resulting in a large earnings differential between self-employed women and their male counterparts (Leoni and Falk 2010), and between self-employed and employed women (Office for National Statistics, 2018). Subsequently, Marlow and McAdam (2013, 118) argue that women's self-employment 'reflects and reproduces embedded socio-economic norms; it is not a preference expressed by women business owners which might then be addressed by specific support to encourage them to enter more lucrative market sectors'.

Given the gendered contours and constraints of formal self-employment outlined above, and the inflexibility of formal paid employment for women with caring responsibilities, it is unsurprising that some may choose informal self-employment. Understanding informal self-employment is therefore crucial, due to the unique challenges and opportunities it presents at the societal and individual level (Chen 2016). Research on gender and informal self-employment has revealed significant insights, yet several gaps in knowledge persist. For example, Chen (2016) argues that the interplay between gender and informal self-employment can vary significantly across different cultural and geographical contexts. This has limited our understanding of how local contexts shape gendered experiences in the informal economy. Indeed, there are ongoing debates about the role of the UK informal economy and related policy approaches more broadly, and for women in particular. For example,

Galloway et al. (2016) argue that self-employment and business ownership can perpetuate in-work poverty, particularly for those transitioning from social security benefits. This is further supported by Danson, Galloway, and Sherif (2021), who suggest that policies promoting self-employment can shift social risks to individuals with limited capacity to bear them, exacerbating poverty. Similarly, Williams and Windebank (2003) highlight the diverse nature of women's paid informal work, and question whether eradicating such work is always an appropriate policy response. They argue that, in low-income communities, much informal paid work is done by and for friends, family and neighbours 'for reasons associated with redistribution' (281) and community-building, more akin to mutual aid than economic gain. Furthermore, Charmichael et al. (2008) highlight the impact of caring responsibilities on women's employment, indicating a need for further exploration of how these responsibilities intersect with informal self-employment. These studies underscore the need for a deeper understanding of the motivations and experiences of women in informal self-employment. Perhaps unsurprisingly, given the potential for criminalization and lack of trusted access to informally self-employed women, many extant studies rely on large, national quantitative datasets. As such, there is a dearth of research that offers insights into the lived, every day, experiences in this context. Our research addresses this lacuna, responding to K. Jones, Wright, and Scullion's (2024, 16) call to strengthen sociological analyses through 'examining the power that the welfare system wields over the lives of workers and the opportunities available to them', and the need to understand the entanglement of entrepreneurship with gender and poverty in developed economies, given the scarcity of such research in this context (Santos and Neumeyer 2021, 18).

In addition to these complexities and challenges, those in informal self-employment in the UK are often embroiled within the punitive conditionality of the welfare state. Since 2013, the collective name of Universal Credit was given for the range of welfare benefits (e.g. housing benefit; job seekers allowance, working tax credits), available to those experiencing both in-work and out-of-work poverty (Royston 2012). This system has become increasingly punitive and conditional (Dwyer et al. 2020), with working-class women being disproportionality affected (Warren and Lyonette 2021). Furthermore, it is argued that the UK Universal Credit welfare scheme actively limits claimants' ability to 'escape from wage labour' and pursue formal self-employment (Rowe 2022, 81). This is principally due to the assumption that anyone classed as self-employed will earn the equivalent of a full-time wage, creating a *minimum-income-floor* that has to be attained, before becoming eligible for any top-up benefits, i.e. working tax credits (Caraher and Reuter 2019). Any newly self-employed person who fails to meet this minimum income floor will not only have their working tax credits stopped but will also have to repay any working tax credits given. Again, this will have a greater impact on women, who are less able to work full-time and more likely to be found in low-paid sectors of self-employment (Wright 2023). This punitive and conditionality-based approach subsequently does more harm than good, in terms of 'gaining or progressing in work (and creates) unnecessary barriers to paid work' (Wright et al. 2018, 4), while exacerbating the precarity of the formally self-employed (Caraher and Reuter, 2019), resulting in a 'benefits trap' (Charmichael et al. 2008, 31).

The barriers to taking up formal employment/self-employment, combined with increasingly strict criteria for access to welfare benefits subsequently creates a space, *between* the welfare system and the world of formal employment, or formal self-employment, while making transitioning between the two highly risky. This is due to a focus on detection, eradication and punishment of informal self-employment, which underpins the policies and practices of a range of UK government agencies (Williams, Horodnic, and Burkinshaw 2016).

Women's informal self-employment through a liminality lens

Van Gennep (1960) argues that transition is a central aspect of life, and his foundational work on rites of passage identifies distinct phases in moving between one (usually lower) social status to another. Importantly, the concept of liminality emphasizes not only being in-between but also the human experience of threshold people when agency is foregrounded (V. W. Turner 1969). All threshold

people have common characteristics: they exist in the interstices of social structure, are on its margins, and occupy its lowest rungs (V. W. Turner 1969). This ties together thought and experience, at both individual and collective levels, and is crucial in differentiating different groups based on gender and social status (Thomassen 2009).

Such arguments have proved useful in researching entrepreneurship more broadly, with liminality theory used to explore contexts including arts entrepreneurship (Callander and Cummings 2021) and entrepreneurship education (Gaggiotti, Jarvis, and Richards 2020). Garcia-Lorenzo et al. (2018, 374) studied the transition from unemployment to entrepreneurship, arguing that 'this liminal threshold is rarely observed . . . especially in relation to ordinary entrepreneuring'. Whilst they focus on the context of the unemployed, they take little account of its gendered contours and suggest that, despite their liminality, respondents *do* transition to formal entrepreneurship.

Feminist scholars have also argued that women pursuing entrepreneurship occupy a particularly gendered liminal space (Kelly and McAdam 2023), while Doshi (2022, 1132) argues that liminality theory helps entrepreneurship scholars illuminate the 'in-between position of neoliberal and gendered experiences'. This liminality is underpinned by normative gendered assumptions around what entrepreneurship is (or should be), masculinist assumptions of success (S. Jones, Tegtmeier, and Mitra 2015) and a disregard of social class, with unacknowledged privilege often underpinning entrepreneurial success (Nadin, Smith, and Jones 2020).

There is an emerging focus on those who experience extended liminality, with little prospect of transitioning to formal entrepreneurship (Refai and McElwee 2023). This reflects a state of 'being *neither-X-nor-Y* or *both-X-and-Y*' (Ybema, Beech, and Ellis 2011, 28, original emphasis). Such positioning leads to perpetual and mandatory liminality, which is often inescapable (Ellis and Ybema 2010). The result is an ongoing state of 'threshold working', at the boundaries of social categories, and the constant confrontation of 'incompatible, even incommensurate obligations' (Ybema, Beech, and Ellis 2011, 28).

Although extant research considers the liminality of entrepreneurial phenomenon, it has mostly overlooked Turner's concept of the liminoid, which is allied with 'risk-taking, innovation, creativity, and higher levels of uncertainty' (Gaggiotti, Jarvis, and Richards 2020, 237). Turner developed the liminoid concept to apply to modern, secular contexts, to describe experiences that are similar to liminality but occur in more individualized contexts (Horrigan 2021). The liminoid is therefore, related to the liminal as it is accessed through 'betwixt and between' spaces. However, whereas liminality is linked to obligation, the liminoid is 'a *chosen* and revertible space" (Horrigan 2021, our emphasis [no pagination]). This liminoid space often involves elements of resistance to mainstream norms and structures (Lê and Lander 2023) and is revertible in that liminoids have the potential to revert back to their original status (in this case as unemployed women relying solely on welfare benefits), as well as the possibility of transitioning to a new, politically encouraged legitimate state (moving from informal self-employment to formal self-employment). Turner also conceptualizes the liminoid as 'temporally bounded to specific events' (Lê and Lander 2023, 1536). Indeed, the global pandemic and the UK cost-of living crisis have exacerbated poverty rates, with 53% of people in the UK relying on some sort of welfare benefit (Department for Work and Pensions UK 2023), and one in five people in the UK considered as living in poverty (McRae, Westwater, and Glover 2023).

In considering the co-existence of the liminoid and liminal in the context of low income communities, Moraes et al. (2021) developed the concept of paralimininalty, which problematizes distinctions between liminal and liminoid phenomena. Paraliminality emphasizes the 'the interconnected fluidity of structuring forces that tend to perpetuate, and. . . potentially countervail, liminal transitions', which supports nuanced understandings of 'their liminal phenomena' (Moraes et al. 2021, 1171). Paraliminality is significant because it is empowering and leads to social resilience, while at the same time it 'co-generates a persistent in-between state' (Moraes et al. 2021, 1186). We subsequently use the concept of paraliminality as a theoretical lens to explore how and why informally self-employed remain in this perpetual paraliminal space, where the boundaries between structure and agency are porous (Moraes et al. 2021). Thomassen (2009, 5) similarly argues that 'In liminality, the

very distinction between structure and agency ceases to make meaning; and yet, in the hyper-reality of agency in liminality, structuration takes place'. Moraes et al. (2021) further argue that paraliminality is closely linked to communitas (V. W. Turner 1969), a 'form of collective consciousness or community spirit' (Klekotko 2024, 26), or 'comradely harmony' (V. W. Turner 1969, 134), a characteristic of those experiencing liminality together. Turner identifies three main forms of communitas: spontaneous communitas, which is temporary; ideological communitas, which encompasses shared views and beliefs; and normative communitas, 'a perduring social system, a subculture or group' (Klekotko 2024, 27). We further extend our theorizing of paraliminality by exploring how communitasmait may be perpetuated, and complicated through structural stigmatization in this context.

The structural stigmatization of women's informal self-employment

We argue that the paraliminality of our respondents is underpinned by structural stigmatization, where institutions such as government regulations and the media 'discriminate against a stigmatized class' (Corrigan et al. 2005, 562). Those who are unemployed and dependent on benefits are considered an 'underclass' in the UK; a discourse which has developed since the 1980s and consistently positions benefit claimants as outsiders (Larkin 2007). Welfare recipients in the UK therefore represent a stigmatized societal group, which is further compounded for those pursuing informal self-employment. Previous research has focused on stigmatized aspects of social identity such as ethnicity and gender (e.g. Adeeko and Treanor 2022; Slay and Smith 2011) however, there is little focus on how welfare claimants, who work informally are stigmatized. This is counter to Soss, Fording, and Schram's (2011, 7) who identify the 'stigmatizing rituals' embedded in welfare programmes more broadly, aimed at disciplining those in poverty. Such negative positioning leads De Wolfe (2012, 618) to argue that 'felt stigma and loss of self-esteem, (affect) welfare recipients profoundly and negatively in ways that are largely absent from public discourse'.

However, Hatzenbuehler (2016, 742) argues that previous stigma research has focused too heavily on individual and interactional processes, ignoring 'broader, *structural* forms of stigma', leading to calls for further research on the 'role of *structural* stigma in shaping the lives of the stigmatized' (Hatzenbuehler, ibid, our emphasis). Indeed, V. W. Turner (1969), 134 our emphasis) suggests that 'liminality, *structural* inferiority, lowermost status, and *structural* outsiderhood' are closely connected. We therefore conceptualize the paraliminal position of women's informal self-employment as a result of *structural* stigmatization. In doing so, we emphasize 'societal-level conditions, cultural norms, and institutional policies that constrain the opportunities, resources, and well-being of the stigmatized' (Hatzenbuehler 2016, 742). It is argued that structural stigma does not necessarily lead individuals to internalize such judgements, but it *can* lead to 'strategic interpretations of the social environment' (Shih 2004, 175). However, as with much of the extant literature, there is little consideration of how gender may amplify such structural stigmatization, and its role in the permanent and persistent paraliminality of women in informal self-employment.

Research design

To capture the lived experience of informal self-employment, we adopt a qualitative, interpretivist approach (Cassell and Nadin 2008). Rather than seeking generalizations about populations, the aim of interpretivism is to show how particular realities are socially produced and maintained through societal norms and daily activities (Alvesson and Deetz 2000). Our approach thus rests on recognizing the social positioning of participants and how their accounts are expressions of this positioning.

Our dataset comes from a project undertaken in east London with a local charity, Community Links, who provide a range of advice and support services to address localized deprivation and poverty. They have long campaigned for a shift in government responses to informal self-employment, arguing for the adoption of more enabling, rather than punitive, approaches. They

encourage formalization of self-employment; motivated by the disadvantages associated with operating informally. These include little protection for informal businesses and their employees, coupled with the very real threat of criminalization for welfare fraud. The overall aim of this specific project was to generate a better understanding of why people engage in informal entrepreneurship, with the first phase of the research, involving one-to-one interviews with those doing it. Our analysis is based on these interviews.

Ethical considerations

Due to the sensitive nature of the research, and the challenges in accessing a difficult-to-reach population, ethical concerns relating to the participants were paramount. The interviews were conducted by two experienced researchers at Community Links, who have experience and training in qualitative research methods and have worked with the informally self-employed in the local area for over 10 years. As trusted representatives of Community Links, they were able to approach participants they knew, inviting them to be interviewed. Participation was voluntary and confidentiality was guaranteed, with names being changed and any other potentially identifying information being removed. The interviews were recorded, unless the participant preferred not to, in which case notes were taken. Once the interviews had been transcribed, all participants were given the opportunity to read through their transcript to ensure they were happy with what they had disclosed.

Data collection

The interview schedule, co-created by the authors and the Community Links interviewers, was semi-structured, designed to illicit information in relation to: socio-demographic characteristics; the type, extent and importance of the informal work activity conducted; motives and justifications for working informally and perceptions of risk associated with working informally.

Sample

Using snowball techniques through Community Links contacts/service users, a total of 24 women, all of whom were in receipt of welfare benefits, agreed to be interviewed (see Table 1). Many of those approached to participate required assurances of confidentiality, with some expressing concerns about being 'found out' and being exposed as a 'benefit cheat'. Interviewers were able to provide these assurances, reminding participants that participation was completely optional; that they could withdraw from the interview at any point; that their names would be changed and that they would be provided with transcripts of their interview to ensure they were comfortable with what they had disclosed. Where permission was granted, interviews were recorded and later transcribed verbatim. Of those who did agree to participate four were reluctant to be recorded, so the interviewers took notes.

Analysis

Interviews were transcribed and anonymized, and a template analysis (King 2004) was conducted to identify common themes across all of the interviews. This commenced with a thorough reading of each transcript with different segments of texts given category labels, resulting in the generation of an 'initial template'. These categories were defined mainly by the interview questions in respect of the four themes identified above, with sub-categories capturing different elements of the issues within each category where appropriate. Once all the transcripts had been labelled and categorized, the reliability of our interpretations were cross checked with the interviewers, to ensure no misrepresentation of respondent views. The agreed template provided a coherent overview of the whole data set (see Figure 1). This stage of the analysis, grounded in the data, provided the basis for further theoretical abstraction, using the lens of liminality to interpret/make sense of the findings.

Table 1. Sample details.

Name/Cash-in-hand activity	Duration of informal self-employment (years)	No. of People in Household Adults	Children
1. Lorraine/Domestic cleaner	2	2	0
2. Steph/Domestic cleaner	4	2	2
3. Maria/Domestic cleaner	3	1	1
4. Janine/Domestic cleaner	2	1	3
5. Alison/Domestic cleaner	8	2	0
6. Rosa/Domestic cleaner	6 months	2	1
7. Angela/Childcare	5	1	2
8. Susan/Childcare	1	1	2
9. Rachael/Childcare	2	1	1
10. Janet/Childcare	3	1	1
11. Kathy/Childcare	4	2	2
12. Barbara/Ironing service	10	2	4
13.Elaine/Laundry service	2	2	0
14. Nicola/Home-made meals	1.5	2	0
15. Joan/Sewing service	7	1	2
16. Dora/Clothes altering & baking	2	1	1
17. Paula/Home help/elder care	6	2	3
18. Julie/Hair dressing -	1	1	1
19. Lisa/Hair dressing	3	2	1
20. Doreen/Beautician Manicure/pedicure	2	1	2
21. Eve/Beautician manicure/pedicure	4	2	3
22. Lindsey/Dog Care	3	1	1
23. Dog Walker - Kate	6 months	1	0
24. Jewellery importer - Mary	1.5	2	0

1. Demographic info
    a. Household composition
    b. Sources of income
2. Type and extent of informal work
    a. Informal work done.
    b. Prevalence / extent of informal work
3. Motives for engaging in informal work.
    a. Economic need
    b. Limited alternative options
        i. Limited access to decent formal employment
        ii. Caring responsibilities limiting flexibility / availability.
4. Risks associated with informal work.
    a. Risk of being caught working 'off the books'.
    b. Risks associated with formalizing.
        i. Instant loss of benefits
        ii. Limited / unpredictable earnings from self-employment

Figure 1. Final template.

This was in part led by the discovery that the majority of respondents had been informally employed for many years. Respondent narratives also emphasized the anxiety associated with informal self-employment, their reasons/justification for working informally and how this contributed to their outsider status, and the dilemmas and risks associated with this position.

We end with a summary of our sample in Table 1, which includes information related to the type of informal self-employment, how long it has been undertaken, and details of household composition. Such contextual details provide an important interpretive backdrop for making sense of the narrative data presented.

All participants shared a dependency on welfare benefits, with limited options in the formal labour market, due to low skill levels and domestic responsibilities. Ten were single parents and the only source of income in the household. With the exception of Mary (who imported jewellery) all participants undertook feminized labour, which was often an extension of their

domestic roles (e.g. ironing, cleaning, laundry, cooking and childcare). Six participants had formally recognized skills/qualifications that would be of some value in the formal realm – the dog groomer, two of the hairdressers, the two beauticians and one of the childminders. Of these, five had previously been self-employed on a legitimate basis, and one was an employee, but for different reasons, they had decided to pursue informal work. This transition from formality to informality is rarely recognized within the small business and entrepreneurship literature. All participants' informal activities were based either in their own homes or the homes of others. All participants regarded the scale of work as small, principally because work had to fit in with other domestic responsibilities, but also because of the fear of being caught and the desire to remain 'under the radar'. Cash-in-hand earnings averaged 50–80 pounds per week and all participants relied on word of mouth for clients. Only one participant combined her cash-in-hand activities with formal work. Operating formally as a registered childminder, Angela would simply not declare all the children she cared for.

Findings

Our findings coalesce around three main themes that summarized our template analysis; Separation for survival; Balancing anxiety and resistance; and the threat of formalization. They offer insights into the lived experience of our participants and the impact of their paraliminal position. Indeed, in line with Moraes et al. (2021), our findings show that respondents have *chosen* to pursue a paraliminal position, navigating the co-existence of the liminal and the liminoid. Their experiences subsequently reflect their liminal obligations as welfare benefit claimants, and the liminoid creative and subversive responses to their economic deprivation and exclusion from the formal labour market.

Separation for survival

For most, their separation was triggered by the realization that they could not survive on income generated by welfare payments and yet, they could not pursue suitable formal employment or self-employment for various reasons such as lack of qualifications or domestic responsibilities. In doing so they suggest a sense of having to distance themselves from others and to keep aspects of their informal work hidden to avoid being '*found out*'. When asked why they worked cash-in-hand all said it was out of necessity. For example, Steph, a domestic cleaner, came to the UK as an immigrant and is illiterate, so there is little formal work available to her. Her cleaning combines well with her own childcare commitments. They were all highly dependent on their cash-in-hand work and without it would struggle to pay household bills. Susan, a childminder and single parent, suggested that her position of being '*on benefits*' had led to informal self-employment '*to cover some of the necessities*', while Alison, also a childminder argued '*people do what they have to, to survive*'.

Domestic responsibilities and limited skills mean there are few opportunities in the formal sector, either as employees or in formal self-employment. Economic activities have to fit with domestic responsibilities, such as childcare, something that some had found difficult to accommodate when formally employed. Rachael used to work as a care assistant in a care home for the elderly. When the shift rotas changed, and she was required to work evenings, she left because she could not find affordable childcare. She now offers childminding on an informal basis.

> . . . . I haven't got many options at the moment. I can't look after that many children . . .I don't want to raise suspicions so it's good to combine it with my own 'childcare' . . . then they don't look so out of place . . . there are other mums like me who need cheap childcare so why not . . . .

Such informal work provides one of the few available opportunities to meet both their domestic and financial responsibilities in a way that provides the necessary flexibility and control of their working conditions. Also highlighted is the benefit of this activity to others, by providing affordable services for those unable to access such services formally. These informal activities therefore cater to an

underserved local market, mainly women also on low incomes, seeking affordable and accessible services so that they can work formally.

Van Gennep (1960) suggests that protection and separation are closely intertwined, and it appears that their separation *is* a form of protection. They see safety in separation, as being betwixt also means they are invisible; it is a place to hide their activities. Indeed, all participants work from home or in other's homes, which in turn become liminal spaces – between the public and private, the domestic and the commercial. However, Julie voices the concern that such activities may *still* be visible:

> It is not really an advantage to do it this way. If people see too many people coming to the house they would report me. I am worried about that . . . . . so I try to make it as quiet as possible and not have too many people coming to my house. (Julie, Hairdresser)

Any potential business growth is inhibited by this need to hide and avoid detection, something mentioned by several interviewees. For example, Angela talks of being *'afraid all the time'* but has to cope with this anxiety *'to be able to get everything I need'*, while Racheal expressed fears of *'getting caught by the tax man'*. Their fears about getting caught reveal an acute awareness of the scrutiny and structural stigmatization they face as benefit claimants, made manifest in campaigns to clamp down on benefit fraud, which encourage the public to inform on 'benefit cheats'. They would rather not have to work like this but feel there are few other options. The threat of being exposed is something several participants suggest has *'got worse'* recently:

> Years ago, it was not easy to get caught, but now it is. People can call on you and people would do it for the money, years ago you would not think of it. (Alison, childcare)

Despite their fears, it does seem that this paraliminal space offers opportunities to take risks and experiment with forms of work that transgress societal norms and obligations. However, they are keenly aware of the risks associated with their structural position, expressing concerns about the increasing incentive to inform on those working informally. This makes them suspicious of new clients from outside their local community; another constraint on their ability to grow their businesses to the stage where they could generate enough regular income to formalize. The in-between, separate space they inhabit has therefore led to creative strategies that are simultaneously constraining and enabling, highlighting the porosity of agency and structure, suggested by Moraes et al. (2021).

Balancing anxiety and resistance

The subversiveness, and structural stigma, inherent in their informal activities is further reinforced by their comments concerning their fears and anxieties. The fear of being informed on was also revealed when attempting to find participants for this study – those approached were much more reluctant to participate in research than in previous Community Links projects. Indeed, many who did participate wanted assurances they would not be 'shopped' to the benefits office.

Angela, a registered childminder, who did not put all of her earnings through the books, reflects the themes of deviance and fear of being caught. Whilst aware that what she was doing was '*wrong*' (i.e. under-declaring her income), she considered it justifiable and a creative response to the inadequacies of the current systems and structures:

> I think it is a shame that people have to go to these lengths to be able to cope financially, it should be better laws regarding employment, pay and conditions so people choose this option instead of doing it unregistered or make a living on benefits. . . . It is not good for anyone, the person doing it is under stress of being caught and the government and the country lose out on money. So losers all around but as I said before it's the system that needs changing.

Angela recognizes that this is a form of deviancy that results in broader consequences for the economy. For her, working informally is a way of subverting a system, which in any case

does not work. She also references the inflexibility of structural regulation (and related stigmatization) of employment, pay and conditions. This provides both a justification and a spur to find different ways of working, whilst her paraliminal position provides the opportunity to do so.

Another major source of anxiety was disclosed when participants were asked about formalizing their business activities. Whilst some did voice aspirations to create legitimate businesses, fear about their earning potential prevents them doing this:

> Yes . . . but I have no idea how much I would earn weekly. There are people some weeks and some weeks not many customers. If I am earning money, one week would affect my benefits and the other would be fine. It is too difficult at the moment. (Julie, hairdresser)

The entanglement of the welfare system with their informal self-employment is also voiced by Barbara, a mother of four dependent children, who says:

> I would like to make a proper go of it . . . but it's really scary, what if I can't get enough clients? I just can't take that risk, not at the moment.

Barbara's husband is employed as a semi-skilled labourer and they qualify for tax-credits that supplement their household income. Barbara has never worked formally and has no qualifications. Her ironing business is a regular stream of income, which enables her to afford '*extras*' for the children. Ironing is something she enjoys and can do at her own convenience. She has noticed an increased demand for her services and, although she does not advertise, she is regularly asked if she can take on more work/new clients. When asked if she has considered formalizing however, she says she has, but considers it too risky, as the income is not guaranteed and would mean a reduction in tax credits:

> so the tax credits would stop . . . like straight away . . . so if I didn't have much work one week, well, we'd really really struggle . . . .

These comments reveal the very real risks faced when considering self-employment in low-paid, feminized sectors, such that they outweigh the risks of informality. Given such concerns, participants continued to work informally, with two having done so for over 10 years. The comments also highlight a major barrier to formalizing businesses in situations of economic deprivation; the inflexibility of the in-work benefits system to cope with fluctuations in earnings. A sudden loss of benefits, without any guaranteed replacement income, means that formalizing their cash-in-hand activities is too risky to contemplate. As such, many see little scope to reintegrate and transition to formal self-employment, or to revert back to relying solely on their state benefits, resulting in the potential permanence of informal self-employment.

The threat of formalization

For most respondents becoming formally self-employed was not worth the risks related to loss of income from tax credits/benefits and the uncertainty of their self-employed income. Five women who used to operate formally, but now undertake cash-in-hand work, substantiate these fears, revealing some of the external challenges faced when formally self-employed.

Lindsey, who had a successful dog-grooming business, decided that, due to a doubling of business rates for her premises, her formal business was no longer viable. She therefore closed the premises down, informed the tax office (HMRC) that she was no longer in business, and continued her business activities from home on an informal basis. She had the advantage of already having an established and trusted customer base as well as the necessary equipment.

> I just go round people's houses now or they come to me . . . it's not as stressful as when I had the shop . . . most of my clients now are friends so I don't think they would inform on me.

Susan left her employment at a nursery to set up her own childminding business. She found, however, that she was not appropriately qualified and that her home did not meet the regulations in terms of space and facilities. As she could not afford further training or the required changes to her home, she set up her business on an informal basis. Her informal self-employment was also underpinned by a perception that she could not revert to formal employment in the sector. The perception that she would inhabit this paraliminal space for the long-term has seemingly prompted a creative response – to move from the formal to the informal sector.

> I used to work at the nursery but I doubt they'd have me back now, it's a young girl's game . . . they come in on college placements and then get taken on and because they're younger they're cheaper . . .

Susan's comments also reveal barriers associated with age, suggesting that younger workers are regarded not only as better value for money but also more flexible, and less likely to be constrained by childcare demands of their own. These two examples highlight how context-specific structural pressures (such as increasing business rates and sector-specific regulations) combine to force (potentially) formal business activity into the informal sphere. It also highlights that reverting back to formal employment *or* transitioning to formal self-employment are all difficult once the choice is made to work informally.

Nicola, who supplied home-made ready meals, explained how it was originally her husband's business idea. He had formally run his own café, along with his brother, but the business failed, leaving them with significant debts. Her husband now works in construction as a casual labourer, while she earns what she can cooking and supplying meals through informal networks generated when they had the café. Likewise, both Lisa (hairdresser) and Doreen (beautician) had worked in salons owned by other women on a formally self-employed basis, where they would rent a chair. Neither of them made enough money consistently, explaining that they still had overheads to pay (e.g. chair rental), even when they did not have many clients. Both had since switched to providing their services informally, operating on a mobile basis visiting clients in their homes.

This route from formality to informality is rarely recognized, and highlights the possibility that, when small businesses/self-employment fails, a proportion may not cease trading altogether but might, instead, choose to operate invisibly and informally. It also suggests that being unemployed and totally reliant on benefits after formal employment, is perceived as being lower status, than illegally operating a business. The paraliminality of informal self-employment, therefore, offers positive benefits over and above merely economic imperatives, allowing them to still use their skills and knowledge, but on their own terms. It also suggests that the regulatory demands of formality can be a barrier to those working in low-income communities who *do* want to formalize and *can* force those who initially take the formal route, into informality.

Others voiced doubts about the viability and legitimacy of their business activities when asked why they did not formalize. Mary, who imported jewellery through relatives abroad, reveals a common sentiment – that they are not 'proper' businesswomen, running 'proper' businesses:

> It's only small amounts . . . I just sell it on to friends and family so it's not a proper business . . . I haven't invested lots of money into it.

Likewise, Steph, a domestic cleaner, suggested there was no reason to declare her work. She has never wanted to expand her business, feeling it would not benefit herself or her customers. Although Barbara thinks working informally is *'bad'*, she *'doesn't earn bundles'* and does not consider it a *'proper business'*. Such perceptions reveal the exclusionary effect of the idealized norms/models of entrepreneurship that, at best, have little relevance to the participants in this study and, at worst, deter self-belief and inhibit intentions to develop the business and become formally self-employed. The participants have not set about their informal activities in order to test the market with the intention of setting up a formal business. For many, they have found a creative way of generating income from activities that they normally do on an unpaid basis. They subsequently suggest this form of informal self-employment is not a 'proper' business,

being based on feminized work and in feminized sectors. This may also be a way of minimizing the illegality of their informal self-employment (i.e. if they are not proper businesses they do not need to formalize). However, they also suggest they do not generate much income – so they are not positioned as 'proper' businesses in terms of societal understandings and policy imperatives linked to growth, profit maximization, etc. This also suggests a pattern of emergent entrepreneurship, and its recognition is important, if the entrepreneurial potential of their informal activities is to be harnessed and supported.

That said, informal self-employment is not a comfortable existence, bringing with it considerable uncertainty and anxiety. Some did perceive formalizing to be one way of reintegrating and ending the felt surveillance and anxiety that comes with their paraliminal status, allowing their businesses to become visible and viable. However, some expressed concerns about the perceived difficulty and bureaucracy of the regulatory environment:

> (formalizing) would get the social off my back … at the moment I cannot get more customers 'cos I can't advertise, but then I don't have all the paperwork (Barbara, Ironing)

> It's the right thing to do, but a lot of hassles comes with it (Angela, Childminder)

The suggested punitive demands of the welfare state combined with the regulatory demands of working formally has the potential to keep them in a perpetually paraliminal state, vacillating between the liminal social obligations of welfare benefit claimants and the liminoid risk-laden uncertainty of informal self-employment. This is evident in the length of time some participants had been engaged in informal self-employment and suggests they cannot revert to relying solely on state benefits, yet they cannot transition and grow their businesses through formalization.

Discussion

Women from low-income communities face the greatest barriers to formal working opportunities, due to often having fewer qualifications, the domestic burden they carry – which cannot be affordably 'outsourced' – and their employment opportunities being restricted largely to low-paid feminized work (Wilson 2019). We subsequently argue that the structural stigmatization inherent in welfare systems, which prioritizes inflexible and punitive approaches to informal work, keeps them in a perpetual state of paraliminality.

These informally self-employed women are 'betwixt-and-between' (V. Turner 1977); between unemployment and self-employment, dependency and autonomy, social rejection and social acceptance, between the liminal and the liminoid. Although they seemingly choose this paralinimal state, it is difficult to escape from, given the constraints of an increasingly punitive, conditional and meagre benefits system and the need to generate extra income to support their families. This 'betweeness' results in them having to constantly navigate and respond to the co-existent obligations of the liminal and the uncertainty and risk of the liminoid. This state is perpetuated by the structural stigmatization of the broader UK welfare and enterprise policy realms, and media/societal discourses around unemployment and benefit 'cheats'. Despite this, or perhaps because of this, they provide vital and affordable services to their local communities, which in turn allows other women in low-paid, precarious employment to continue working.

However, in pursuing informal self-employment, they risk losing vital welfare support, do not view themselves as real businesses, have limited intermittent income streams, vocalize the perceived threat of formalizing their businesses, and view their endeavours as illegitimate. Although 'provisionally *liberated* from structural and social responsibility' (Johnsen and Sørensen 2015, 324 [our emphasis]), they do recognize the constraints of their position. They do not necessarily experience freedom, although it is an agential choice to pursue informal self-employment and it does alleviate some of their financial worries. It is, however, a stressful and uncertain space, particularly when there is little opportunity to escape and with the ever-looming possibility of being caught.

In this paraliminal space, they also grapple with the dilemmas of needing both visibility and invisibility. Their obligations as welfare claimants forces them into the invisibility of the domestic sphere, yet they need to be visible in order to gain new customers and generate an income. Such dilemmas suggest that the paraliminal space of informal self-employment has multiple and complex dimensions of betweeness, which these women have to negotiate on a daily basis. They are ultimately caught between competing structural visions; the negative vision of unemployment and welfare dependency, and the positive one of self-employment and autonomy.

Boland (2013) suggests that such positions prompt critique of the structures one is separated from, allowing the reflexive space to question these structures. In this paraliminal space many do just that, in their talk of the structural constraints of the welfare system and the onerous systems for registering and formalizing their businesses. However, it seems that the communitas and solidarity of those living in low-income areas becomes structured, resulting in hierarchical social relationships between those who have jobs and those who do not, and between those who work informally and formally. Our respondents lie somewhere in between, separated from broader society, while at the same time providing services to others on low incomes in their communities. To address their broader structural stigmatization they subsequently draw on a sense of ideological and normative communitas (V. W. Turner 1969, Klekotko 2024). This is evident in their alignment with, and support of, others who are unemployed and/or on low incomes in their community, who also experience the liminality that poverty can bring. This also chimes with Williams and Windebank's (2003) argument that women's informal self-employment in low-income communities is a form of mutual aid and community building, rather than being purely economically driven. It also shows how liminoid phenomena may have a 'paying-it-forward character' (Moraes et al. 2021, 1173).

In recognizing their structural stigmatization, we argue that emphasizing the good they do for their local communities, and challenging the perceived unfairness of current welfare policies, is a form of agential resistance and social resilience. However, their actions may also be seen as a paraliminal act of deviance and transgression, resulting in unfair competition, undercutting similar businesses in their locality, who work formally and are therefore subject to business regulations and taxation, leading to further structural stigmatization and continuing paraliminality.

Theoretical contribution

Our theoretical contribution lies in highlighting the complexities of our respondents' informal self-employment through the lens of paraliminality, and how their betweenness is underpinned by structural stigmatization. We argue that such an approach can capture the contextual conditions that perpetuate this marginalized, paraliminal state, and why it can be difficult to revert back or transition from. We also give voice to an often overlooked group of marginalized women, bringing a gendered perspective to a body of knowledge that is primarily theorized in gender-neutral terms. This helps us to understand how women's role in the invisible domestic sphere may serve as a driver for informal self-employment, while also acting to constrain their opportunities to develop viable businesses. Finally, we challenge the uncritical valorization of self-employment in UK policy, and the suggested benefits and positive status of formal self-employment for *all*. We show that, rather than unproblematically transitioning from unemployment to formal self-employment, the structural stigmatization inherent in the UK's welfare system, and resulting barriers to formalization, render our respondents permanently marginalized, in the paraliminal space of being both unemployed *and* informally self-employed.

Limitations and future research

As this study is based on a relatively small sample in a specific national context, we suggest future research uses our conceptual lens of paraliminality and structural stigmatization. Such research could explore women's informal self-employment in other national contexts, with different welfare

systems and self-employment policy drivers. This would draw out the contextual and policy drivers of structural stigmatization in other settings. We also call for research focused on both formal and informal work more broadly, in order to understand the advantages and disadvantages of championing self-employment, in other contexts of deprivation and economic exclusion. It is essential that such research takes gender and other contextual, structural factors into account. Further research could also focus on those who move from formal self-employment to the paraliminal space of informal self-employment. However, such research should be mindful of the ethical challenges of working with such difficult to reach women. To this end, we suggest that researchers build links with trusted and experienced community intermediaries; ensuring that, in making their voices heard, they are not placed in an even more vulnerable position.

Policy implications: moving from conditionality to cooperation

Chen (2016) argues for a more holistic view of policy interventions because *all* social and economic policies invariably influence the informal economy. This suggests an urgent need to question government policy that, in its universal/blanket approach, fails to take account of the nuanced situations of many self-employed people. This is especially important for women, who often have caring responsibilities and are unable to generate the equivalent of a full-time living wage through self-employment. Rather than imposing a minimum-income floor, which has to be attained before any top-up benefits are awarded, more support should be given to aid the transition to formality (where this is viable), allowing benefits to be paid during start-up, or until the self-employment generates enough income to enable economic independence. It is also argued that allowing people to average earnings over a recognizable cycle would also address the implications of the minimum income floor (Tucker 2019). Support should extend to providing education and advice, through trusted community intermediaries, on self-employment, including clarity on the tax and benefit implications of such work. Where 'cash-in-hand' earnings are persistently low, an earnings disregard could be introduced, where benefit claimants are allowed to earn a certain amount without it negatively impacting their benefits. This might at least remove the fear of criminalization amongst those working informally, potentially helping to build a relationship based on cooperation and trust rather than one based on fear and secrecy (see Williams and Renooy 2009 for a review of these and other measures to tackle informal self-employment in the EU). However, Chen (2016, 169) argues that to develop appropriate policy responses, which are mindful of the constraints and risks faced by informal workers, such workers 'need visibility in official statistics and representative voice in rule-setting and policy-making processes'. Such visibility and representation remains impossible in the UK, given the current punitive approach to those who work informally while receiving state welfare. Ultimately, such an approach could help government departments to understand and develop ways to address persistent gender disparities inherent in the UK's welfare and self-employment policy domains, which do not always speak to each other.

Conclusion

Our research develops and extends the concept of paraliminality in considering the perpetual 'betweenness' of informally self-employed benefit claimants, and the difficulty of either reverting back to relying solely on welfare benefits *or* transitioning to formal self-employment. For as long as informal self-employment is criminalized, low-paid work is feminized, and informal self-employment is structurally stigmatized, such women will remain in this paraliminal state, which is further reinforced by the structural stigmatization inherent in welfare policy. However, we also show the complexity of their position, and how it can create opportunities for resistance and agency in dealing with their risk-laden position.

UK welfare policy, with its punitive approach, means such groups are unable to easily talk about their situation, to inform policy, or build on their entrepreneurial skills and experience to secure

a more sustainable livelihood. Likewise, the general failure to recognize the potential benefits informal entrepreneurial activity may bring to communities highlights the limitations of a narrow focus on the purely individual economic value of self-employment, challenging its suggested pivotal role in poverty alleviation. Such approaches are particularly damaging in contexts of deprivation and poverty, due to the limited economic success of 'top-down' attempts to regenerate low-income communities through the fostering of entrepreneurship (Blackburn and Ram 2006; Southern 2011).

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ORCID

Sally Jones http://orcid.org/0000-0002-4760-5969

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