Street Corner Innovation and 'System D' Shadow Economy Enterprises in South London

A literature review

Contents

About the authors 2

Introduction 3

Entrepreneurship and Innovation 4

System D and the Shadow Economy 5

The Role of Schools and Colleges in Promoting Entrepreneurship 6

Social Transgression as Cultural Capital for Many Youths in the Urban Locale 7

Street-Corner Entrepreneurship, System D and Mental Wellbeing 8

Policy Considerations and Support for Street-Corner Entrepreneurs in System D Shadow Economies 10

Conclusion 11

Bibliography 12

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Introduction

It has come to our attention there is an unexplored remit regarding local community innovation and enterprise.

There are stories of street-corner innovation in the urban locale of Brixton and South London over the last few decades as individuals in Brixton, with limited and minimal resources, have been able to establish their own businesses and enterprises, having nothing but the three 'i's: initiative, ingenuity, and innovation. These stories of unconventional pathways into business and enterprise are compelling and need to be explored and is the topic of an upcoming brief project which Centric will be conducting.

These case studies will explore the stories, narratives and experiences of these local entrepreneurs and the ecosystems of economies of scale within a broken system and different pathways to carve out their financial futures.

The ripple effect of these enterprises for those unable to enter the formal job market to then find an income stream and viable career resource. Hereby, legitimately navigating the system whence they were on the fringes and close to falling into the criminal economy, yet through their tenacity, were able to not only make ends meet locally but, also establish credible and viable local community enterprises.

This research will build upon the research of Bromley (1978), Schneider (1986, 2003, 2010), Williams (2006, 2018), Neuwirth (2011), Kraemer-Mbula and Konté (2016), Assegby and Awuni (2016), Charmes (2016), Jung and Lee (2020), and De Beers et al. (2016).

Entrepreneurship and Innovation

Entrepreneurship is a phenomenon that is required for economic growth and the sustainable development of countries moreover, it contributes to the creation of employment and soften the blow of economic crises. Cities which are more entrepreneurial are often more successful (Glaeser, 2007) and 'entrepreneurship drives innovation' (Essegby and Awuni, 2016: 211).

Venkataraman (1997) suggested entrepreneurship refers to an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organising, processes and raw materials.

Miller and Friesen (1982) have noted innovation, risk-taking and proactiveness are often used to characterise and test entrepreneurship. However, Lumpkin and Dess append to this: autonomy and competitive aggressiveness.

The concept of entrepreneurship focuses on entrepreneurial behaviours, including:

- seeking;
- identifying;
- grasping or creating opportunities;
- taking the initiative;
- solving problems;
- organising and coordinating resources;
- effective networking;
- devising innovative combinations;
- taking calculated risks; and
- actively proactively in complex situations.

An innovation economy is inclusive when there are opportunities for everyone to be involved and where there is also an equal distribution of the advantages and negatives of innovation. Inclusive economies help local economies, support local innovation at the granular level, generate increased innovation and result in a far more equitable dissemination of the benefits of innovation. Inclusive innovation is a form of innovation that emphasises both localisation and affordability. Although the definition is somewhat discussed within the literature, what is clear is disenfranchised groups are under-represented in innovation-related activities. As a result of this, disadvantaged groups do not benefit from higher salaries in a range of sectors (Echeverri-Carroll et al., 2018) [1].

Essegby and Awuni (2016: 202) have brought attention to Mashelkar (2013), who revealed that "inclusive innovation is any innovation that leads to affordable access of quality goods and services creating livelihood opportunities for the excluded population, primarily at the base of the pyramid and on a long-term sustainable basis with a significant outreach".

1 Echeverri-Carroll, E.L., Oden, M.D., Gibson, D.V. and Johnston, E.A. (2018). "Unintended Consequences on Gender Diversity of High-Tech Growth and Labor Market Polarisation." Research Policy, 47(1), 209-217.

System D and the Shadow Economy

Sometimes referred to as the 'underground economy' (Williams, 2006), the 'informal economy', 'the black economy', the 'grey economy', the 'hidden economy' (Schneider and Enste, 2013), the 'informal sector' and the 'undeclared economy' (Tiszberger, 2019: 138). Neuwirth (2011: 16) stated:

> There is another economy out there. Like those floating soap bubbles, its edges are diffuse and it disappears the moment you try to catch it. It stands beyond the law yet, is deeply entwined with the legally recognised business world. It is based on small sales and tiny increments of profit, yet it produces, cumulatively, a huge amount of wealth. It is massive yet disparaged, open yet feared, microscopic yet global. It is how much of the work survives, and how many people thrive, yet it is ignored by most economists, business leaders, and politicians. You can call it System D.

Schneider defined the shadow economy as "unreported income from the production of legal goods and services, either from monetary or barter transactions". While Schneider and Enste (2000) defined it as "legal economic activities that contribute to GDP but, escape detection in official GDP estimates". Schneider et al (2010) calculated the size of the shadow economy in both developed and underdeveloped countries in 162 countries from 1999 to 2007. They estimated that the underground economy averaged 17.1% of the total economy during the eight years for the twenty-five OECD countries, with a maximum of 28% in Cyprus, and then 8.5% and 8.6% for Switzerland and the US respectively. Rations were higher for the non-OECD countries.

They defined the shadow economy as "all market based legal production of goods and services that is deliberately concealed from public authorities" or as an economy "consisting of market transactions that would be legal if undertaken in the regular economy and included in national income and product that go underground to either avoid paying taxes or escape certain regulations such as minimum wage laws, safety standards and various administrative procedures. Their definition is regarded as being somewhat narrow (Tresch, 2022: 215).

The reasons, which Schneider (2012: 3) has alluded to, are: tax avoidance, social security contribution avoidance, labour market and wage compliance avoidance and administrative compliance avoidance. Furthermore, it has been argued this economy impacts negatively on larger firms who have higher overheads and tax responsibilities, where the capital gained may be merely shifted abroad, is irregular and is also predicated on tough physical work which has considerable strain on the street-corner entrepreneur.

Estimates of the shadow economy between 1999 and 2007 exceed on average 50% of the national income for less developed countries such as Azerbaijan, Bolivia, Georgia, Haiti, Nigeria, Panama, Peru, Tanzania, Thailand and Zimbabwe, yet also reach significant percentages for developed countries. It's estimated at around 25% for Greece, Italy, Spain and Russia and over 10% for France, Germany, Japan and the United Kingdom (Schneider and Enste, 2013; Schneider and Williams, 2013).

The notion of the shadow economy however should not merely be regarded as the preserve of illegal and illicit criminal activities, money-laundering or terrorism. Tiszberger, for instance, also emphasizes this by noting:

> The definitions agree that activities that circumvent government observation, regulation or taxation are considered parts of a shadow economy. However, whether illegal activities or non-monetary transactions are included depends on the definition.

For instance, Bitzenis et al. (2016) suggested that in the Greek context, corruption and the shadow economy are complementary.

The Role of Schools and Colleges in Promoting Entrepreneurship

In recent research conducted by Centric with Lambeth Neighbourhood and Wellbeing Alliance in 2022, respondents in focus groups emphasised schools and teachers did not encourage their creative, entrepreneurial or innovative aspirations, dreams and ambitions. Moreover, they noted schools do not equip pupils with tools which will be of use to young people when they leave school and may enter the employment market rather than continue with their education. In some instances, participants mentioned their teachers actively discouraged, poured scorn on or, ridiculed their ambitions and aspirations. All of this merely served to increase distrust of teachers and the education system and in fact led to many young people choosing to pursue their own pathways to income.

Martínez-González et al. (2020) have looked at entrepreneurial intention which they defined as 'the attempt to create new businesses, including self-employment or the expansion of an existing business by an individual, a team of individuals or an already established business'.

Jung and Lee (2020) highlight that the dissemination of entrepreneurial education in some countries is attributed to its expected beneficial outcomes, such as improved skills, knowledge and attitudes related to venture creation (Greene and Saridakis, 2008), increased self-employment, the ability to launch a start-up (Rideout and Gray, 2013) and economic growth. Entrepreneurship and innovation in the urban locale by System D entrepreneurs particularly require tenacity, energy, passion, creative solutions and new ideas. Hence, why there is increased interest in how such learning can be replicated as a pedagogical approach with education. For instance, Korean universities have provided diverse educational courses which include short-term, intensive, experiential and extracurricular courses and also formal classes over a term. Educational goals include promoting creativity, encouraging teamwork, communication skills, product development and opportunity identification (Duval-Couetil et al., 2016).

Yet they suggest the expected benefits are not limited to the realm of business, management and the economy, especially in the context of higher education. Entrepreneurship education has been extended to embrace broader educational goals for college students, such as improved career self-efficacy, career adaptability, project-management skills, self-regulation and intrapreneurship in certain professional fields after graduation (Duval-Couetil et al., 2016).

Due to increasing volatility and uncertainty in the employment market and certain career fields, young people and college students face more challenges than their counterparts did in the past (Jung and Lee, 2020: 43-44). They are more likely to encounter the gig economy, a shortage of stable life-long careers, more project-based short-term jobs and jobs replaced by AI. As a result of this, young people will require increased career adaptability to allow them to pursue multiple different career paths and an entrepreneurial mindset which may "enhance their career adaptability, would be a valuable asset in today's era of uncertainty and fluctuation in the workplace" (Jung and Lee, 2020: 44).

Social Transgression as Cultural Capital for Many Youths in the Urban Locale

Along with economic capital (wealth and income), there is also cultural capital (education credentials, knowledge and skills) which the middle-class possess and this has been seen in schools in the urban space. Middle-class residents are able to articulate concerns coherently and with sophistication, be vocal and articulate the narrative. This then translates over into collective action to address local concerns which benefit them; this has been noted by Russell et al. (2017: 216-17) in evoking Bourdieu (1986) and Hall (1999) and their writings on social capital (social connections and valuable friendships).

The middle-classes can utilise their own economic and cultural capital to underpin social capital for themselves and their locales to establish locales according to middle-class cultural preferences. Hall (1999) argued this social capital is largely the preserve of the middle-classes and is not distributed evenly among the British population. Russell et al. refer to a study of an area in London wherein the middle-class residents were able to evoke a range of social skills, such as case preparation, knowledge and social confidence which were the "elements of cultural capital which were important in relation to environmental change". Russell et al. also note (2017: 217):

> The middle-class residents of Butler and Robson's study utilised social capital to ensure cultural capital for their children, to protect the value of their property investment and to protect their efforts to gentrify the three areas of London studied. In studies of participation, it has also been found that public forums are often dominated by established middle-class people, those who possess considerable cultural and economic capital.

They continue:

> There is a clear tendency for those with cultural and economic capital to utilise this capital in ensuring their voice is heard in formal governance processes and when linking with local government and other agencies.

Bell (2019: 146) evokes this when she mentions that middle-class activists can enlist the support of lawyers, lobbyists and experts to defend their neighbourhoods and attempts for environmental improvements.

Now for youth from the urban locale who do not have this privilege, there is however an alternative cultural capital which has been highlighted by Salas and Pérez-Sáinz (2019: 28) in their paper "Youth, Labor Market Exclusion and Social Violence in Central America". They note that youth involved in gangs forge, via their networks, an alternative route. We opine this alternative route goes on to assist these young people later in their lives after they have left violence and criminality. Salas and Pérez-Sáinz suggest that via participation in transgressive acts of violence and criminality, some young people acquire notoriety and reputation. This is acquired without any formal qualifications or informal vocational training and becomes a route for socially excluded youth to participate in the consumption of goods and commodities.

Secondly, the 'transgression arena' involves the mobilisation of strong social networks in different locales. Thirdly, participation in illicit activities and the 'transgression arena' is a means for young people to gain fame on account of the economic resources which they have acquired. Resources which allow them to thereby acquire copious amounts of merchandise which have high symbolic value within the urban locale. Fourthly, the transgression arena allowed them to gain power and greater social recognition. This path therefore indicates that there is often another route, albeit not initially positive or legal, which has been the catalyst for achieving social inclusion away from normal routes. Hence, as Salas and Pérez-Sáinz (2019: 28) note:

> This subgroup exemplifies how intensifying social exclusion, social resentment, government abandonment, contextual violence, and the lack of opportunities become substitutes for types of social interaction that build inclusive community policies.

Street-Corner Entrepreneurship, System D and Mental Wellbeing

Entrepreneurial intention can also be construed as a 'state of mind leading to an individual to choose self-employment over working for another' (Martínez-González et al., 2020: 15). Jung and Lee (2020: 45) defined entrepreneurship as a mental attitude far deeper than the mere intent to 'create a business'. A 'mindset' is an individual's mental attitude or state that predetermines one's responses to and interpretations of a given situation. An entrepreneurial mindset also includes an individual's willingness to blend risk-taking, creativity and innovation with the intention of creating value, as well as an individual's ability to plan and manage projects to achieve objectives (Bosman and Fernhaber, 2018: 7-14). It also involves dynamism, flexibility and navigating uncertain environments, Bosman and Fernhaber (2018: 10) state:

> Entrepreneurs typically start with a constrained set of resources and need to either operate with less or find a way to mobilise external resources. This is where risk comes into play. As a new idea is not yet proven, there is an element of risk when allocating resources. This risk and uncertainty might be related to assumptions about customer desirability and demand, technological feasibility in being able to make the product or service, and/or business viability as it relates to execution, finances etc. This is where risk management comes in.

There are several reasons as to why many want to start their own business, such as necessity, the desire to be independent, the desire to be autonomous, the need to achieve, increase income or obtain social status.

Arco-Tirado et al. (2019: 42) highlight in some cases, even young 'gritty' individuals who see entrepreneurial endeavours as an attractive career opportunity may not take those further steps as they cannot count on adequate resources to be successful. 'Grit' alone therefore is insufficient to succeed, yet when they combine this with higher levels of resources, they are more likely to create a business and become self-employed.

'Grit' being 'perseverance and passion for long-term goals' and is associated with an individual's ability to put forth sustained effort to achieve challenging goals in the face of trials and adversity (Duckworth et al., 2007).

Grit is also related to motivation and hence, motivation is also key here, as it increases entrepreneurs to new opportunities, activates problem-solving, improves cognitive flexibility, maximises effort and influences entrepreneurial intention. Martínez-González et al. (2020: 19) note "the consequences of motivation are mediated by self-efficacy which is an essential attribute of the potential entrepreneur that refers to the extent to which a person believes that he or she can organise and execute actions effectively to produce certain achievements". People with low self-efficacy do not believe they can be successful and therefore have less intention and will be less likely to make the effort, as challenges are viewed as threats to be avoided.

Self-efficacy refers to, as Bandura outlined in 1986, exercising one's skills as both an intrinsically satisfying and important driver of the actions which people choose. Self-efficacy is not a theory but an important concept within Bandura's social learning theory (SLT). In SLT, individuals who believe they can take some specific action and believe that taking action will lead to a desirable outcome are most likely to change (Kreuter et al., 2003: 129). Self-efficacy also suggests people learn through their own experiences but, also via observing the actions of others and the results of those actions. This can then be reinforced by the wider people of influence within a community.

Thomas suggests (2019: 43) that agency is a major type of positive response activated by people during times of social crisis, disaster and environmental shock. Economic crisis can no doubt be included here. However, Thomas points out demonstrations of agency do not necessarily mean that the choice of action will be positive. But, they do allow for possibilities in which resourceful individuals can make choices, some of which may be positive, during times of crisis. Communities demonstrate agency by taking deliberative actions to respond to health crises and likewise, street-corner entrepreneurs do so when they take action to respond to economic and financial crises. Collective agency reflects the ability of people to work together to accomplish change and to promote disease prevention.

Sarason's conceptualisation of community theory (1975: 157) propounds a sense of similarity to others, an interdependence based on giving and doing for others what one expects from them, and a feeling of being part of a longer stable structure. Such community psychology can form the basis of collaborative interdependence, social action, community building etc. This is key particularly when street-corner innovators and entrepreneurs are interwoven into a local community's System D economies.

Campbell and Cornish (2021: 1) note that socio-political shifts have accentuated crisis conditions for health justice, exemplified in inequalities, precarious employment, housing, diminishing public services etc. – all of which are ripe for the conditions for nationalism, populism, cynicism and a crisis of epistemic trust. Campbell and Cornish (2021: 4), following Cowan (2021), define 'critical public health activism' as:

> Any attempt to redistribute power in ways that create more health-enabling social environments.

Regarding these 'environments', Campbell elaborates they are ones in which:

> Previously disadvantaged social groups are empowered to exercise greater control over their health and well-being.

Campbell and Cornish (2021: 5) refer to this as 'health-related agency' and other commentators regard this as an individual matter as individuals are deemed as carrying the responsibility for behaving in health-enhancing ways. On the other hand, some argue that there are collective sources of agency, pointing to the impact of peers, communities and social structures in supporting health-related behaviours. Collective agency refers to any activities by members of vulnerable groups and their allies that increase their opportunities for health and well-being.

Policy Considerations and Support for Street-Corner Entrepreneurs in System D Shadow Economies

At the policy level, innovation policy has to first recognise there is an informal economy (Kraemer-Mbula and Konté, 2016: 322) comprised of street-corner entrepreneurs. After this is recognised, bespoke innovation policies can be designed. There is some evidence this has occurred in Brixton, particularly in one case, albeit unintentionally and after some considerable community tensions involving police and local authority. Secondly, the scope of innovation policies has to be broadened to incorporate policy areas which directly impact informal economy actors. These areas being: welfare, urban planning, labour, social policies, business rates, licensing etc. Thirdly, rethinking innovation policy instruments to better incorporate the informal. Such as redesigning innovation funding mechanisms to promote collaboration with and participation from the informal economy. Fourthly, policies and programs also have to be culturally competent and tailored to particular ethnicities where necessary.

Finally, local authorities need to better understand the informal economy and the innovation occurring at the local level in order to shape appropriate innovation strategies. This may involve identification and data collection on the types of innovation that are occurring within the urban locale with local grassroots innovators in key sectors. This can also help shape which ones have larger potential for 'employment creation, upscaling, social transformation, firm creation and other policy objectives' (Kraemer-Mbula and Konté, 2016: 323). Kraemer-Mbula and Konté (2016) discuss all of this in light of developing economies yet, within developed nations with thriving informal shadow system D enterprises this can also still be applied.

Kraemer-Mbula and Konte (2016: 322-323) elaborate on potential areas where innovation policy can contribute to equitable development of the informal economy and its growth.

Mainstream models of innovation also must not merely be superimposed onto the System D shadow economy as this may merely serve to hamper its creative potential. De Beer and Wunsch-Vincent (2016: 284) note:

> If one thinks of formal innovation as a series of waves in a tumultuous sea, the "informal" sector may well be more like an "undercurrent" – often not seen and flowing in a direction counter to the mainstream. Subsuming such an undercurrent within the mainstream innovation framework might do more harm than good for the informal economy and its innovative/creative potential.

In terms of areas of training which could be put in place to better support street-corner innovators and grow System D shadow enterprises, these can include:

- improved access to market exposure;
- stimulation of links between informal and formal actors;
- integration of the informal into the formal;
- improving access to financial literacy;
- improving basic skills and business operations;
- facilitation of investment;
- enhancing marketing; and
- networking with other enterprises.

These actions do not necessarily have to be the remit of local authorities or local government, as competent and experienced third-party organisations could play a role.

Conclusion

System D shadow economies and street-corner innovation is a key component for both economic development and the career routes of young people from Gen Z alienated from the mainstream formal employment and training sectors. Street-corner innovators have been mobilising to make incomes not predicated on the pre-set ideas of others and have rather disrupted enterprise. Charmes (2016: 37) has suggested that the informal economy is an important source of livelihood, especially in developing countries where unemployment is growing. Informal activities 'play a critical role in alleviating poverty, increasing job opportunities, supplying the formal sector with intermediary products through sub-contracting arrangements and fostering adaptation and innovation'.

Yet with this, the System D shadow economy space with its disruption, idiosyncrasies and involvement of a range of disparate actors can sometimes become mired in a morass of obscurity and informality. However, Schneider (2007) does concede there are positive aspects of the shadow economy, such as its role in eliminating poverty in low-income countries. More importantly, Williams has noted how informal entrepreneurs and street-corner innovators may seek to formalise their operations and register as self-employed when they become more established (Williams, 2011: 193). Moreover, Williams identified the 'serial informal entrepreneurs' and the 'transitional self-employed', the former representing those who are quite happy to maintain their informal street-corner identity, while the latter aim to formalise their business operations.

In Brixton, we opine there may also be a median position wherein although they may obtain some sort of official status or recognition for their business, they are still firmly rooted in maintaining their street-corner identity as a unique selling point of their brand, products and services.

Other positive aspects of such street-corner enterprise are it creates employment and feeds into the legal economy as undocumented income can be utilised to purchase goods and consumers can receive goods and services at reduced prices. Yet, this is not a given as street-corner innovators usually sell bespoke products which are both exclusive and artisan and consumers wish to support these vendors whose speciality products are part of their unique selling points. This has the knock-on effect of creating conditions in the area for more enterprise, local industry and innovation, similar to what Aligica (2019: 51) alludes to in his discussion of collective action and also Marwell and Oliver (1993: 88), who discuss how resourceful individuals contribute to an area of low returns and becoming a critical mass "creating the condition for more widespread contributions".

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