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KWAZULU-NATAL**

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YAKWAZULU-NATALI**

**AN EXPLORATORY STUDY OF CONGOLESE REFUGEES'
EXPERIENCES IN DEVELOPING SMALL, MEDIUM AND MICRO ENTREPRISES
IN DURBAN CITY CENTRE**

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**A dissertation submitted in fulfilment of the requirements for the degree
of
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DECLARATION

I, Prosperine Tshijika Mujinga (211559496) declare that:

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DEDICATION

I dedicate this dissertation to God almighty and a special feeling of gratitude to my loving parents Mujinga Prosper and Musenga Antoinette; your prayers, guidance, support and love made me the person I am today.

ABSTRACT

Internationally, South Africa receives the highest annual number of asylum applications with about 106,904 of applications received in 2011 (United Nations High Commissioner for Refugees [UNHCR], 2013) of which 16,970 were from the Democratic Republic Congo (DRC) (UNHCR, 2012). Durban is a city in the province of KwaZulu-Natal with a considerable number of Congolese refugees, which makes it a good site for research about Congolese refugees, their place in the business arena and in small medium and micro enterprises (SMMES) in Durban.

After taking the decision to open small businesses, DRC refugees in Durban encounter many difficulties (UNHCR, 2012).

An exploratory qualitative research design was used to understand the experiences faced by Congolese refugees in developing SMMES using the structural opportunity theory on immigrant entrepreneurship.

A qualitative research methodology allowed for exploration of the difficulties refugee entrepreneurs are facing in Durban city Centre. Non-probability sampling was used in particular purposive sampling technique. Data was analyzed using thematic analysis. The study found that opening of any kind of business requires a lot of effort and resource mobilization is a crucial step for all who wanted to start business. The majority of participants in this study said that their business was not created to have a brilliant future but for family survival.

Most refugees lack sufficient and true information about the process to get any legal documents for their businesses. Refugees who have no information about the process of obtaining business documents are afraid to invest more in their businesses and apply any element of novelty or creativity. However, they are aware that knowledge is an important element in their business activities in order to be successful in addition to being positive minded, having capital or belonging to a group of immigrants who are predisposed to be engaged in entrepreneurship.

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LIST OF ACRONYMS

ASCA	Accumulating Saving Credit Associations
BEE	Black Economic Empowerment
CBD	Central Business District
CBFOs	Community Based Financial Organisations
CFI	Coopérative Financial Institution
DLC	Durban Learning Center
DHoA	Department of Home Affairs
DRC	Democratic Republic of Congo
FFIs	Formal Financial Institutions.
GDP	Gross Domestic Product
GEM	General Entrepreneurship Monitor
HRW	Human Right Watch
ID	Identity Document
MFS	Micro Finance Services
NGO	Non – Governmental Organisation
NGO-MFIs	Non-Governmental Organisations - Micro Finance Services
NVIVO	Qualitative Data Analysis
NRC	National Regulator Credit
OUA	Organisation de l Unite Africaine

RCD	Rassemblement Congolais pour la Democratie
RSCAS	Rotating Saving and Credit Association
SADC	Southern African Development Community
SAPS	South African Police Service
SBR	Small Business Researchers
SHG	Self-Help Group
SME	Small Medium Enterprise
SMME	Small Medium and Micro Enterprise
UKZN	University of KwaZulu-Natal
UN	United Nations
UNCHR	United Nations High Commissioner for Refugees
UNRISD	United Nations Research Institute Of Social Developing

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter presents the background to the study of refugees from the Democratic Republic of Congo (DRC) and their efforts to create a livelihood for themselves and their families in EThekwini Municipality. Even though there is a lack of adequate support and it is not easy to integrate directly into society Difficulties during the process of obtaining business documents for those that are engaging in a variety of commercial activities as a means to sustain themselves, which presents the research problem resolved by answering four different questions presented below.

This chapter also includes the research objectives, the significance of the study, the methodology used and the definition of the concepts and terms used in the study, the structure of the study and the limitations found during the study.

1.2 Background of the Study

Several studies show that 8 million refugees worldwide moved from their own native countries to seek asylum in other countries and depend on the support of those countries to survive (Landau, 2007; Lefko-Everett, 2007; United Nations High Commissioner for Refugees [UNHCR], 2003). South Africa received the highest annual number of asylum application with about 106,904 applications in 2011 (UNHCR, 2013).

Of the total number of asylum seekers in 2011, 16,970 were from the DRC (UNHCR, 2012) but the asylum levels dropped by almost half in 2012, compared to 2011. South Africa's Department of Home Affairs reported 61,500 new asylum applications in 2012, 45,404 claims less than in 2011 (-42%) and the United States of America topped the list with an estimated list with an estimated 70,400 new asylum claims registered (UNHCR 2013).

According to UNHCR spokesperson Adrian Edwards, South Africa hosts some 65,000 refugees and 295,000 asylum seekers (UNHCR, 2015).

In South Africa, there are two major stages in the refugee status determination process: becoming an asylum seeker and being recognised as a refugee. A refugee is a person who has a formal written recognition of refugee status (Form BI-1693) from the Department of Home Affairs, also known as a 'Section 24' document.

The movement of refugees from DRC is caused by human tragedy. The waves of movement are caused by colonialism, cold war and the failure of democratic transition in DRC formerly known as Zaire. Scholars argue that colonialism introduced ethnic discrimination, exclusion and militarism in DRC (Algotsson & van Garderen, 2001; Castles, 2000). Others argue that the transition to independence was carried out carelessly and was immensely misguided (Consortium for Refugees and Migrants in South Africa [CoRMSA], 2008; Dhumma, 2009).

The society that emerged at independence (1960) in DRC failed to eliminate the colonial system. Instead, society sustained the ethnicisation of politics leading to the division of the local people and war among ethnic groups (UNHCR, 2012). The immediate causes of the DRC war instigating movement of people include external influences for example the failure of the 1997 rebellion to change the political leadership in DRC. The rebellion involved Rwanda, Burundi and Uganda who were actively involved for security reasons (Amisi, 2006). Ehlers and Pretorius (1998) argue that powerful countries' obsession with DRC resources caused the war in DRC causing mass movement of refugees. Some of these refugees came to South Africa.

The arrival of DRC refugees in South Africa worsens the xenophobic attitude which is already a problem in South Africa especially that refugees are perceived as a threat to the South African social fabric. This makes it difficult for them to be easily integrated into society. To make the matter graver, those in support of anti-refugee mentality accuse refugees of all sorts of ills including taking jobs from the local people, spreading sexually transmitted diseases and infections such as HIV and engaging in criminal activities (Pickering, 2001).

As a result, policy makers are reinforcing labour and immigration policies. This is limiting refugees' further migration and excludes the refugee's community from getting opportunities for formal employment, equal protection and social warfare (Amisi, 2006; Freedman, 2004).

Therefore, refugee communities bring to life and reinforce formal and social networks for survival and as a way of adapting themselves in their new environment. For sustenance they join associations and ethnic organizations. Salmon (1996) found that refugees engage in SMMEs as livelihood tactics. However, very little is known about the challenges they encounter in running these small, medium and micro businesses. This study will investigate the challenges Congolese refugees encounter in running small, medium and micro businesses in Durban.

1.3 Research Problem

Most of the Congolese refugees in Durban are poor and vulnerable because of lack of social protection, lack of formal employment, lack of adequate access to trading places in the formal economy in which they are living and lack of trading licenses (Amisi, 2006). The lack of access to adequate support forces refugees to engage in small businesses such as petty trading, flea markets and street vending to sustain themselves and their families as many reported arriving with nowhere to stay. Sometimes it took several days of sleeping rough (Segale 2004).

According to Peberdy and Rigerson (2000), business ownership by migrants from different parts of African countries are noticeable characteristics of the South African informal sector and the Small, Medium and Micro-sized Enterprises (SMMEs) sector of the economy. However, it is not known what the impact of mistrust and exclusion and the struggles for inclusion have on developing and running small businesses in Durban. This study will fill this gap by exploring Congolese refugees' experiences in developing small businesses.

1.4 Research Questions

- What are the predisposing factors that influence Congolese refugees in Durban city centre to be entrepreneurs?
- What are the resource mobilization strategies used by Congolese refugees in Durban city centre?
- What are the market conditions that present business opportunities to Congolese refugees to engage in small businesses?
- What ethnic strategies do Congolese refugees employ to position themselves in the business space in Durban city centre?
- What is the extent of creativity and innovation of Congolese refugees engaging in small businesses?

1.5 Research Objectives

- To determine the predisposing factors that influence Congolese refugees in Durban city centre to engage in small businesses.
- To understand the resource mobilization strategies used by Congolese refugees in Durban.
- To ascertain the market conditions that present business opportunities to Congolese refugees to engage in small businesses.
- To determine the ethnic strategies Congolese refugees employ to position themselves in small business space in Durban city centre?
- To know the extent of creativity and innovation of Congolese refugees engaging in small businesses?

1.6 Significance of the Study

This study is important of two main reasons. First, it will deepen the academic understanding of the problem Congolese refugees' encounter in developing small businesses in the light of lack of assistance from government (Amisi, 2006). Secondly, the study is important because

it will assist the South African government and organizations that deal with refugees generate and define appropriate strategies for dealing with the mass influx of refugees into South Africa.

1.7 Research Methodology

1.7.1 Research Design

This study will use an exploratory research design to study Congolese refugees' challenges developing small businesses. The researcher will employ exploratory research because very little is known about the topic.

1.7.2 Research Methodology

The study will employ the qualitative research methodology to explore the difficulties faced by Congolese refugees in running small businesses in Durban. This method examines meanings and processes, rather than calculations in terms of amount, frequency or quantity (Labuschagne, 2003). In qualitative research participants have the opportunity to respond more elaborately and in greater details (Mack, Woodson, MacQueen, Guest & Namey, 2004).

1.7.2.1 Sampling Strategy

The researcher used purposive sampling and her knowledge of the Congolese refugee community to obtain the views of refugees involved in small business in Durban city. A total of 50 interviewees (25 males and 25 females) were selected taking into account marital status, gender, size of the family, tribes, and other variables.

In this research, participant observation and both structured and non-structured interviews with closed and open-ended questions were conducted with interviewees.

1.7.2.2 Data Collection Tools

Participant observation and structured and non-structured interviews with closed and open-ended questions were used to gather data.

1.7.2.3 Data Analysis

After the data was edited in order to engage in transcription, detect errors and omissions, the data was analyzed by using content analysis to classify and tabulate the data (Cohen, Manion & Morrison, 2011).

1.8 Definition of Terms

1.8.1 Illegal Migrants

Illegal migrants are people who have either stayed longer than the time permitted by their visas or been unable to navigate their way through the Department of Home Affairs (DHA) for official documentation (Landau, Ramjathan-Keogh & Singh, 2005:17), those who enter the country without the proper legal requirements of that country, or undocumented people.

1.8.2 Immigrants

Immigrants are individuals who enter the country for the purpose of making the host country their permanent home (Bridget & Blinder, 2014). There is no legal definition of immigrants but the term might be defined by foreign birth, by foreign citizenship, or by movement into a foreign country to stay temporarily (sometime of as a little as a year) or to settle for the long term (Bridget & Blinder, 2014).

1.8.3 Refugees

The 1951 UN Convention and 1967 Protocol delineates the status and rights of a refugee: “A refugee is any person who owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events is unable or, owing to such fear, is unwilling to return to it” (Stedman and Tanner 2003: 139). In South Africa, refugee broadly means illegal immigrant, immigrant, asylum seeker but each term has however its own legal conceptualisation and applications (Bridget & Blinder, 2014).

1.8.4 Asylum Seekers

An asylum seeker is defined as a person who is seeking recognition as a refugee (DHA, 1998). An asylum seeker permit is a permit provided for in section 22 of the Refugees Act, which allows asylum seekers the legal right to stay in South Africa; however, they do not have the right to work or study until their status as a refugee has been determined (Dalton-Greyling, 2008:11).

1.8.5 Refugees in South Africa

The Refugees Act No. 130 of 1998 states that a person will qualify for refugee status if that person: “(a) owing to a well-founded fear of being persecuted by reason of his or her race, tribe, religion, nationality, political opinion or membership of a particular social group, is outside the country of his or her nationality and is unable or unwilling to avail himself or herself of the protection of that country, or, not having a nationality and being outside the country of his or her former habitual residence is unable or, owing to such fear, unwilling to return to it; or (b) owing to external aggression, occupation, foreign domination or events seriously disturbing or disrupting public order in either a part or the whole of his or her country of origin or nationality, is compelled to leave his or her place of habitual residence in order to seek refuge elsewhere; or (c) is a dependant of a person contemplated in paragraph (a) or (b) above” (DHA, 1998:6–8) but a person can also be excluded from receiving status.

A person may be excluded from receiving refugee status if that individual has:

- Committed a crime against humanity, a war crime or a crime against peace;
- Committed a serious non-political crime outside South Africa, which if committed in South Africa would be punishable by imprisonment;
- Already received protection (refugee status) in another country (University of Cape Town Refugee Rights Unit. n.d).

1.8.6 Small, Medium and Micro-Enterprises (SMMEs)

Defining an SMME is a challenging task. Broad Definitions of SMMEs are contained in

Table 0.1: Definitions of SMME

Enterprise size	Number of employees	Annual turnover (SA rand)	Gross assets, excluding, fixed property
Medium	Fewer than 100 to 200, depending on Industry	Less than R4 million to R50 m depending upon Industry	Less than R2 m to R18 m depending on Industry
Small	Fewer than 50	less than R2m to R25 m depending on Industry	Less than R2m to R4.5 m depending on Industry
very small	Fewer than 10 to 20 depending on Industry	Less than R200 000 to R500 000 depending on Industry	Less than R150 000 to R500 000 depending on Industry
Micro	Fewer than 5	Less than R150 000	Less than R100 000

(Source: Falkena, et al., 2001)

1.8.7 Entrepreneurship

Creating something different with value by entrepreneurship is the creation of new enterprise, which includes SMMEs.

According to Corwall and Michael (2003), entrepreneurship is described as a process of identifying, evaluating, seizing an opportunity and bringing together the resources necessary for success by taking on calculated well planned business risk in the presence of opportunity in the market. Entrepreneurship requires the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction.

1.8.8 Entrepreneur

The term entrepreneur is very inclusive but it is broadly defined as those who organise, manage and actively control the affairs of units that combine factors of production for the supply of goods and services (Evans, 2002).

1.8.9 Self-management

According to Othman (2010), Salmon (1996) management is equally defined as the process and act of planning, organizing, coordinating and controlling of people in order to achieve or attain organizational goals. Thus from this definition, self-management can be understood as an off shoot of management and ensures the entrepreneur does not waste his/her time but focuses on what is important for his/her business.

1.8.10 Micro Finances

Micro finance is the act of providing financial services such as savings institutions and insurances policies (Sengupta & Aubuchon, 2008). Micro finance is considered as an opportunity given to entrepreneurs too poor to qualify for conventional loans to get finance for their businesses.

1.8.11 Integration

According to Hyndman (2011), the word integration has two forms of usage:

- **Usage 1:** The process through which immigrants and refugees become part of the receiving society. Integration is often used in a normative way, to imply a one-way process of adaptation by newcomers to fit in with a dominant culture and way of life. This usage does not recognize the diversity of cultural and social patterns in a multicultural society, so that integration seems to be merely a watered down form of assimilation.
- **Usage 2:** A two-way process of adaptation, involving changes in values, norms and behavior for both newcomers and members of the existing society. This includes recognition of the role of the ethnic community and the idea that broader social patterns and cultural values may change in response to immigration.

1.8.12 Social Integration

Social integration is defined as a process of “promoting the values, relations and institutions that enable all people to participate in social, economic and political life on the basis of equality of rights, equity and dignity” (Ferguson, 2008).

1.8.13 Social Network

Refugees may have relatives, family members, friends and contacts who are local, who live nearby, national, and those who live elsewhere in other countries of exile or in the country of origin. All these contacts define the social network for a person.

1.8.14 Challenge

A challenge is a new or difficult task that tests somebody's ability and skills organization (Oxford, 2014).

1.8.15 Xenophobia

Fear of stranger. The word xenophobia has its origin in two Greek words: *xenos* (meaning foreigner or stranger) and *phobos* (meaning fear). Xenophobia can a variety of forms, ranging from derogatory language to violence (Handmarker & Parsley, 2001:44)

1.9 Limitations of the Study

This section gives all the limitation founds during the study.

Initially the study sample number was set at 50 the final number was 30. The reason for this is that only legally recognized refugees (as per Act No. 130 of 1998) could be participants – the majority of DRC small business persons only have asylum seeker documents. Another limitation was that some of those who did have the proper documents and proof of their business being recognized wanted to be paid for participating in the research because they had heard rumors that universities pay for research. They chose not to participate when they found out this was not the case. Of the 30 participants 16 were males and 14 females. Sampling methodology was purposive considering the difficulties of designing a sampling frame. As a result, findings cannot be generalized. In purposely choosing respondents rather than randomly choosing them, there is a possibility of missing useful information from people who were excluded. Accurate statistics on Congolese refugees in Durban are not available, so this study cannot claim to have selected the most representative respondents. Finally, there may be an element of bias because the researcher is also a refugee.

These limitations were minimized firstly by including a wide range of respondents taking into account gender, marital status, family size, diverse previous and current occupations, and individuals from different places in Durban and different tribes and provinces in DRC. Secondly, they were minimized by using interviews with a wide range of themes and qualitative analyses. The processing and analysis of data were done with people who are not involved in refugee related issues. That is why findings are accurate, fair and relevant.

1.10 Language

In order to gather specific information from the target group, three languages were used: English, Swahili and French. Swahili is one of the four national languages in DRC and French is the official language. The other three national languages are Kikongo, Lingala and Tshiluba.

English was used by those who have been in Durban for many years here and are comfortable in English but respondents had the choice to choose the language because as an interviewer the principal role is to establish an appropriate atmosphere so that the participant could feel relaxed and safe enough to talk.

1.11 Structure of the Thesis

This thesis is divided into seven chapters:

- Chapter One: Introduction, this chapter presents the problem in a general way, questions of research.
- Chapter Two: A review of the literature related to DRC refugees in South Africa and small business in South Africa.
- Chapter Three: Structural opportunity of immigrant entrepreneurship and the theory used underlying the study.
- Chapter Four: Research methodology which includes the research design, project area, and study sample, data collection methods, analysing the data, ethical consideration, limitations of the study.

- Chapter Five: Data presentation.
- Chapter Six: Data analysis.
- Chapter Seven: Summary of the research, conclusion, recommendations.

1.12 Summary

This chapter has presented the background of the study, the research problem, the objectives, how the study research was conducted, the importance of the study, and limitations encountered during the study.

CHAPTER TWO

SMALL BUSINESS DEVELOPMENT BY DEMOCRATIC REPUBLIC OF CONGO REFUGEES IN SOUTH AFRICA

2.1 Introduction

This chapter is the result of a more extensive literature survey presented as a theoretical base from which to conduct this study; It explores several aspects of Congolese refugees in Durban, the establishment of small, medium and micro business, xenophobic attitudes, and social integration.

2.2 Congolese Refugees in South Africa

In this section the study looks at the situation of Congolese refugee in South Africa and the different causes of their migration.

South Africa is one of the important countries of destination for mixed movement southward from east Africa, the horn of Africa, the great lakes area as well from other southern African countries such as Zimbabwe.

Since the 1990s, there has been considerable growth in the movement of people from the DRC to South Africa. It is estimated that there are currently around 30-40,000 Congolese in South Africa and many, particularly those from eastern DRC (the Kivu), have strong claims to refugee status. Some Congolese, including those who leave the DRC for refugee-related reasons, also leave with the aim of finding better employment and educational opportunities (Long and Crisp, 2011).

The partial or complete breakdown of a country in relation to giving its people the basics such as human rights, political freedoms and socio-economic needs is attributed to be the main cause of refugee migration (Kadima, 2001; Hynes, 2003). In many situations this breakdown happens at the same time with repression as a country is rising and seeking to re-create a new society. It can also be triggered by external or foreign occupation and due to the

lack of resources for a country to protect its people living in specific boundaries for example people in DRC (Bosweel, 2002).

Most Congolese refugees in Durban have followed different entry routes from those that are used by refugees in other South African cities such as Cape Town, Pretoria and Johannesburg. To be specific, Congolese refugees in Cape Town enter South Africa via Namibian refugee camps while those in Johannesburg come via the northern part of South Africa (Amisi & Ballard, 2004).

2.3 Waves of DRC Refugees in South Africa

Researchers perceive that there are different waves of Congolese movement to South Africa with different expectations. Bouillon (2001) said that the first wave took place around 1990. This is believed to be a time when highly learned, skilled and rich Congolese business persons migrated to South Africa in search of economically viable environment in terms of investment and employment.

The second mass exodus occurred between 1991 and 1994, instigated by the falling apart of the economic and the socio-political conditions in DRC. The breakdown caused brutal repression, mass killings and outrageous human rights infringements. The third migration happen after 1994 caused by the ethnic conflict in Rwanda and Burundi which spread like wild fire through neighbouring countries and did not spare DRC (Monche, 2006).

The fourth migration wave happened with the first liberation war in 1996 led by Laurent Desire Kabila which was aimed to overthrow Mobutu's regime. Another war started in 1998 aimed at overthrowing Kabila's government, led by Kabila's former Tutsi allies mainly from Rwanda, Uganda and Burundi. On the 28 July 1998, the union made by the new Congolese government lead by Kabila collapsed and Kabila ordered the Rwandan and Ugandan troops to leave the country and unleashed a series of pogroms against Tutsis of both Congolese and Rwandan origin (Weissman, 2004:211).

Some days after the collapse of the union, the Rwandan and Ugandan army intervened when Kinshasa and Rwanda contingents and Banyamulenge soldiers started fighting; claiming the

right to intervene based on protecting their borders and pursued the genocidaire. But in practice, the Rwandan forces, like the Ugandan troops, are members of an occupation army.

Hiding under the reason of protection, the Rwandan and Ugandan troops' objective and principal goal is the economic exploitation of the area. As a member of the United Nation's investigation has documented, the illegal exploitation of Kivu natural resources and the plundering of its installations to benefit Rwandan and Ugandan military oligarchies constitutes one of the major reasons for the conflict (Weissman, 2004). The repercussion of the war on society was disastrous as many people fled for security reasons. All that was followed by the Makobola massacre which caused a fifth wave of migration toward South Africa.

2.3.1 Makobola Massacre

Makobola is a town in the far east of DRC and was controlled at the time by foreign government forces and Congolese army opposition groups with many human rights abuses being committed. The year 1999 started with the massacre of at least 800 people (civilians) by the RCD (Rassemblement Congolais pour la Democratie). The massacre lasted three days. Different sources reported that civilians were herded into houses and set on fire (Jason et al., 2013).

According to Swing (2003:25, cited in Ramsbotham, Woodhouse & Miall, 2005), the Makobola massacre and the different elements that influence all the waves of Congolese in the world, resulted in killing of up to 3.5 million people, with 3.4 million internationally displaced and 17 million without food security while other sources said that the number could be as high as 5 to 6 million.

These critical moments in DRC caused a lot of people to migrate to South Africa and Durban specifically (Bouillon, 2001). With a view to a better and successful life in South Africa, the journey of a refugee is a challenge from the first day of their arrival in South Africa.

2.3.2 Legal Recognition of Refugees in South Africa

The issue of legal recognition by the host state is extremely pertinent for asylum seekers. Some host nations may refuse to bestow legal refugee status to asylum seekers, or prolong the period of processing their applications for refuge and residency (Harris and Telfer, 2001).

According to CoRMSA (2011), over the last two years the Department of Home Affairs (DHA) has made significant progress in alleviating the pressures at refugee reception offices.

To be recognized as refugees applicants face the prospect of a long and sometimes traumatic process because often DHA presents major stumbling blocks for refugees (Landau, Ramjathan-Keogh & Singh, and 2005:25). According to Mawadza (2008) many applicants sleep outside the office for as long as three months waiting to lodge an application. DoHA offices have a reputation for corruption (Centre for Development and Enterprise, 2010) and research indicates that refugees pay money to DHA officials to speed up their asylum applications that take at least 18 months rather than the six-month envisioned by law (Landau & Jacobsen, 2003).

According to Perspectives on KwaZulu-Natal (2001), there has been a crisis in the processing of outstanding asylum applications in KwaZulu-Natal. Many asylum seekers have waited for as long as four years for their application to be processed. Eventually the United Nations High Commissioner for Refugees stepped in and provided KwaZulu-Natal with 30 lawyers to help facilitate this process. The processing of the backlog throughout the country has allegedly cost the UNHCR approximately R30 million and was supposed to be complete by the end of January 2011, but figures provided by the department a month later stated that 2 120 asylum seekers were still waiting for adjudication. Only 230 had been accepted as refugees.

At the time a committee's research was conducted by UNHCR, the DHA in Durban was receiving about 200 new applications a week, in addition to having to process the growing number of submissions from people requiring extensions. However, it is difficult to estimate the number of refugees and asylum seekers currently living in KwaZulu-Natal, where they stay predominantly in Durban.

The situation now is much better in Durban, with most applications being handled on the same day as making application. Although the problem of waiting time has been dealt with, there is still the fear of being rejected.

Those who are already refugees and those who are still seeking asylum are facing different kinds of problems in relation to language, the socio-economic circumstances and social integration.

2.4 Challenges Faced by DRC Refugees in South Africa

When the decision to move from one living place to another place is not taken voluntary but caused by external circumstances including security reasons, there are many burdens the person is carrying into the new living place, including emotional afflictions, loss of all material belongings and the loss of the hope of having a normal life.

2.4.1 Health Care and Services

In South Africa, refugees and asylum seekers are entitled to the same health care services that South African nationals are entitled to. The South African government gives the opportunity to all refugees and asylum seekers the right to be treated as local citizen; they have the right to receive the same healthcare services and pay the same fees as South Africans in similar social and economic circumstances (University of Cape Town Refugee Rights Unit, n.d.)

In South African public hospitals the fees paid for a visit depend on how much the individual earns and how many dependents they have, according to the hospital rating scale. Most primary health services are free. All primary health care services for pregnant and lactating women are free. (University of Cape Town Refugee Rights Unit, n.d.).

2.4.2 Language Problem

The DRC, with hundreds of different groups, is considered as one of the most linguistically and ethnically diverse countries in Africa. French is the official language with other four major national languages: Lingala, Swahili, Kikongo and Tshiluba.

Coming from a French speaking country with many other dialects and national languages, communication is a big wall between Congolese refugees and the new society they are seeking to integrate into. Many refugees know four or more languages already and, learning another language on top of those they know already is a difficult challenge.

Before looking for a job or any other activity, Congolese refugees newly arrived in Durban always start by looking for a place or a facility where they can learn local languages. In Durban, there are different organisations like Addington school (Durban South beach); The Denis Hurley Centre Trust (Emmanuel cathedral: Roman Catholic Church: refugee pastoral care (www.emmanuelcathedral.org.za), Durban learning Centre (DLC) and many others that are giving free English lessons to refugees and asylum seekers and to anyone who wants to learn (www.durbanlanguage.com). In certain facilities like The DHC at Emmanuel cathedral, there is also the opportunity to learn the isiZulu language. Language learning facilities have been created to help refugees to learn the language as the founders are aware that those who freshly arrive cannot integrate into society without knowing any of the local languages that can help them to communicate with others.

2.4.3 Socio-economic Problems

Refugees in South Africa have the advantage, from the first day of arrival, to integrate and live with the South African population.

To survive, they are looking for jobs and some among them are opening small businesses. Businesses opened by refugees are usually survival businesses financed by money sent by family members abroad who are available to send again when it is needed. For others, their businesses are financed by a salary which is invested in a business that can help supplement their daily expenses. In general, sources of finance are important issue.

2.4.4 Banking Access

South Africa is a party to the 1951 Refugee convention and also to the OUA convention. For this reason the country has adopted liberal asylum legislation for refugees and asylum seekers which incorporates basic protection of refugees, freedom of movement, the right to work and the right to access social services and banking.

Before 2003, access to bank and credit was not possible for refugees in South Africa. Being obliged to hold cash, refugees were exposed to high risk of being robbed or attacked. In the late 2003 the situation started to change when the First National Bank (FNB) agreed to open accounts for asylum seeker and refugees after being lobbied by the Coordinating Body for Refugee Communities. However, the right to open and to have an account has not been universally respected because many refugees and asylum seekers have been denied such services (University of Cape Town Refugee Rights Unit, n.d.).

After petition in November 2010, settlement was reached between the Financial Intelligence Center (FICA) and the DHA, stating that DHA would provide banks the ability to verify the authenticity of the documents brought by refugees. Despite the signing of the settlement, refugees and asylum seekers are still reporting being turned away from banks for the same reasons as before, that the identity documents presented by refugees and asylum seekers are less trustworthy and less official than South African citizen identity documents.

2.5 Social Integration

In this section, the study explains the terms integration, social integration and the significance of them in relation to refugee life style.

2.5.1 Integration

A person who does not live in their native country or place of origin has the obligation to integrate into the community within which they are living. The concept of integration is an adaptation process by a migrant and their host society at all levels (Kamitadji, 2006).

In *Refugee Resettlement: An International Handbook to Guide Reception and Integration*, the UNHCR defines integration as a mutual, dynamic, multifaceted and on-going process. From a refugee perspective, integration requires a preparedness to adapt to the lifestyle of the host society without having to lose one's own cultural identity. From the point of view of the host society, it requires willingness for communities to be welcoming and responsive to refugees and for public institutions to meet the needs of a diverse population (UNHCR 2002:12).

Integration theory explains that a lack of positive social interaction and acceptance has negative consequences from an individual, family, community and societal perspective. The theory proposes that actively engaging in social roles helps people to build self-esteem , physical wellness and a sense of commitment to the community around them.

2.5.2 Social Integration

The French sociologist Emile Durkheim is credited with introducing the Theory of Social Integration in the late 19th century. He defined social integration as a means through which people interact, connect and validate each other within a community. The theory proposes that people experience mental, emotional and physical benefits when they believe that they are contributing towards life and are accepted as part of a collective.

Durkheim believed that society exerted a powerful force on individuals. He argued that people's norms, beliefs, and values make up a collective consciousness, or a shared way of understanding and behaving in the world.

Furthermore, the Social Integration Theory explains that the more people engage in economic activity with neighbours or distant traders, the more they begin to loosen the traditional bonds of family, religion, and moral solidarity that had previously ensured social integration.

Social integration is one of the constellation of social terms that is used wildly in contemporary policy development to describe concepts whose aim is to foster societies that are stable ,safe ,just and tolerant and respect diversity ,equality of opportunity and participation of all people (Sharon, 200:1)

Social integration is a complex idea, meaning different things to different people. To some, it is a positive goal, implying equal opportunities and rights for all human beings. In this case, becoming more integrated implies improving life chances. To others, however, increasing integration may conjure up the image of an unwanted imposition of conformity. And, to still others, the term in itself does not necessarily imply a desirable or undesirable state at all. It is simply a way of describing the established patterns of human relations in any given society (UNRISD,1994: 4).

Social integration describes a social unit with a relatively stable order that establishes a border between itself and its environment. There are four types of integration: cultural integration, normative integration, communicative integration, functional integration.

2.5.3 Cultural Integration

According to William (2006:3) culture consists of two distributions that give a community a distinct identity and social integration is the cross culture interaction.

Social integration is not a coerced assimilation and forced integration and concerns all the aspects of social life (Kamitadji, 2006), but when the integration fails there is the phenomena of social exclusion. Social exclusion is leading to conflict and insecurity in many parts of the world. Perceived in some quarters as a threat to the South African social fabric, refugees have become victims of xenophobic attacks which make integration into society very difficult.

2.6 Xenophobia

This section explains the root and the raison of xenophobia in South Africa and explains the result of xenophobic attitudes.

2.6.1 Historical and Theoretical Background to Xenophobia in South Africa

The xenophobic violence ravaging South Africa has firm roots in the country's history. This history dates back more than 350 years when the first white merchants conquered the territories that are today the Republic of South Africa (Onah, 2011: 268).

From that moment two lines were created with different opportunities available: blacks were ruled by whites who were the owners of all the productive enterprises. That difference created tensions as whites were considered usurpers because of their arrival and takeover of land. The tensions aggravated when the policy of apartheid was instituted. Apartheid segregated society by race, giving to whites multiple political, economic and social opportunities that were not available to blacks (Mohammed, 2007).

With an end to almost 50 years of suffering and distress due to apartheid with the pride of having the most progressive constitution in the world (Crush, 200:105)) and with the

buoyancy of the South African economy when the economies of many other African countries was down, South Africa became a target for immigration with the arrival of immigrant from many countries such as Zambia, Kenya, Mozambique, Malawi, Nigeria, Ghana, and others sub-Saharan countries.

In the beginnings, these foreigners were welcome, and South Africa even prided itself as the country of *Ubuntu*, the Zulu concept of hospitality to strangers (Onah, 2011).

2.6.2 Xenophobia and Violence in South Africa

The beginning of violent expressions of xenophobia was considered to be a citizens' reaction to a real social problem with foreigners as their target, but with time aggression become more frequent. In 1998 Human Rights Watch (HRW) said that South Africa had become increasingly xenophobic with a large percentage of South Africans perceiving foreigners – especially almost exclusively black foreigners as illegal or alien, who then became targets of popular xenophobia manifested through many means ranging from social and economic exclusion to violence (Elford, 2008: 67).

Refugees in South Africa are accused of all sorts of ills including taking jobs from the local people, spreading sexuality transmitted diseases and infections such as HIV and engaging in criminal activities by those in support of anti-refugee mentality (Pickering, 2001) which is why foreigners, including refugees, fear both the ordinary citizens and the agents of the state (Handmaker & Parsley, 2001: 44). In many cases, immigrants, both legal and illegal, are vulnerable to abuse and exploitation by both the civilian population and the South African Police Service (SAPS) (Mosselon, 2010).

Xenophobia is an unreasonable fear or hatred of the unfamiliar, especially people of other races, but also of other cultures, subcultures and subsets of belief systems. However, in South Africa as in other places, the primary cause of xenophobia is economic, but it is usually aggravated by politics. Violence is usually the end result of xenophobic feelings of a people towards out-groups (Onah, 2011).

Considered as a direct threat to their future economic wellbeing and as responsible for the troubling rise in violent crime in South Africa, more than 60 foreigners were killed and about

600 wounded in 2008, and tens of thousands had lost their property or fled their homes. Thousands of immigrants turned to churches and police stations into refugee camps, with many thousands more preferring to flee home to their countries. (Mosselon, 2010; Onah, 2011).

A refugee street vendor reflected his concern about xenophobia as follows: “If you put R1000 and go to the streets, sit there and start selling and if the next day someone comes and calls you *makwerekwere*, they may come take your stuff and kill you.” (Palmary, 2002: 15).

As a result of this social unrest, policy makers are reinforcing labour and immigration policies. This is limiting refugees’ further migration and excludes refugees from getting opportunities for formal employment, equal protection and social warfare (Amisi, 2006; Freedman, 2004).

The year 2015 has been characterised by xenophobic attacks. After the death of a young man who was shot by a foreigner in Soweto, many shops belonging to foreigners were destroyed.

In Isipingo (south of Durban, KwaZulu-Natal) more than 2,000 people were victims of xenophobic violence. Most of the victims of that outbreak of xenophobic violence sought refuge in the police station. The attack on foreigners started in Isipingo days after certain declarations of the Zulu King, Goodwill Zwelithini. In an article dated 06 April (18:13), the South African news site www.news24.com stated that the most important traditional leader in KwaZulu-Natal province said immigrants should pack their bags and leave South Africa. The king was supported by Edward Zuma, son of the South African president, Jacob Zuma, who warned “we need to be aware that as a country we are sitting on a ticking time bomb of them (foreigners) taking over the country and these declarations are the root of the latest attacks.

A few days after the Isipingo attack, the government sent a team to apologise to foreigners who were attacked and driven far from their homes and were assured by them that the government wants to help those who are determined to go back in their countries or to stay in South Africa. Beside the government many other organisations and important people also sent their support to the victims.

2.7 Notion on Business

Starting and operating a business entails considerable risk and effort (Hisrich et al., 1884: 30). Self-employment is a risky venture but offers independence, a sense of higher self-worth, life satisfaction, and higher earnings and socio-economic level. People usually start businesses due to the need to be their own boss, to be financially independent, to use their personal skill and knowledge and to have freedom to be creative.

Self-employment is an antidote to unemployment and welfare drain, creating jobs, at the very least for the self-employed themselves. Small entrepreneurs, in particular, have contributed to the creation of revolutionary businesses, and they account for a majority of employed workers (Global Entrepreneurship Monitor [GEM], 2006). The possibility of failure or success starts right from the the decision to start a business is taken. Deciding to start and run a business is an enormous task for the future entrepreneur. To determine if owning a business is correct for an individual, they need knowledge of their weaknesses and strengths, the possession of determination, hard work, talent and persistence. A lot of research and planning is important, the most important of which is: what does the customers want to buy?

The idea to give customers what they want by perceiving an unmet need is important because the purpose of a business is to satisfy customers.

A small business is a profitable economic activity which can become an opportunity for employment. A business owner is an entrepreneur, an opportunist who can be a leader with a vision, and who is able to build trust and emotional engagement with his/her followers (Jan et al., 2011: 2). Entrepreneurs or business owner have one common experience: the existence of a good idea that is the eureka moment but all ideas do not result in a successful and viable business opportunity.

Entrepreneurship represents a significant area of career opportunities not only for scientists but for everyone. A new venture requires the skill and ability of an entrepreneur, availability of resources, industry, the market and society. Entrepreneurs are savvy risk takers, implementers and innovators. They transform the socio-economic landscape by creating and exploiting new opportunities (Nicolaidis, 2011: 1043).

A new business venture is a long process requiring hard work and sacrifice and starts with a good idea. This idea leading to new opportunities is a pathway described as a creative process that includes six distinct phases using the SEARCH acronym (Gundry and Kickul, 2007: 40) (see Table 2.1).

Table 2.1: A creative approach to new venture idea generation

S	Scan the environment
E	Expand on the idea
A	Adapt the idea to the circumstances
R	Revise and reconnect the idea's components
C	Create the opportunity
H	Harvest the idea and develop the vision

(Source: Gundry & Kickul, 2007)

A successful business emerges from a long entrepreneurial process. Visser, de Coning and Smit (2005: 53) define entrepreneurship as a creation of something different with value by:

- Devoting the necessary time and effort;
- Assuming the accompanying financial, psychic, and social risks; and
- Receiving the resulting monetary rewards and personal satisfaction.

Thus, no matter the size (small, medium, large) the ability of the business to resist environmental influences requires effective leadership. Leadership is a social process that is very personal but also a product of groups and the overall business and organizational context (Binney, Wilke & Williams, 2005: 6).

In South Africa, the contribution of SMMEs is estimated to be 57% to the GDP and thus creates many employment opportunities, generates high production volume, increases exports and introduces innovation and entrepreneurship skills (National Regulator Credit, 2011).

2.7.1. Entrepreneurship

Known as a process of conceptualisation, organising and launching through innovation and nurturing a business opportunity into a potentially high growth venture in a complex or unstable environment (Rwigema & Venter, 2004), entrepreneurship is compared to a dynamic process of vision of change and creation. Entrepreneurship gives to the entrepreneur the ability to create jobs and new markets and represents a significant area of opportunity for scientists in the current economy (Letovsky, 2011).

Entrepreneurship has the potentiality to create products, services and technologies, thus transforming the socio-economic landscape by creating and exploiting new opportunities. The ability of an entrepreneur is also to identify, evaluate, and seize an opportunity and bring it to success.

The notion of virtue is relevant in entrepreneurship. Entrepreneurial virtues are difficult to define theoretically, but in practice virtue makes people more human, and are often proposed within the context where these habits are absent, particularly in large corporations.

Different forms of virtue exist including industriousness, ingenuity, efficiency, risk assessment, tenacity, self-discipline, improvisation, frugality (Timmons, 1999). Entrepreneurial virtues complement the technical character of an entrepreneur because technical characteristics on their own are not enough. Making things as such is not enough. The notion of productivity is an important point because an entrepreneur must be a productive person but a productive person must have virtues.

According to Cornwall & Naughton (2003), entrepreneurship gives to the entrepreneur the need of the basic business skills of accounting, marketing and in general there are three different kinds of entrepreneurs:

2.7.1.1 Characteristics of Entrepreneurs

Entrepreneurs are savvy risk takers, implementers and innovators. They transform the socio-economic landscape by creating and exploiting new opportunities (Nicolaidis, 2011: 1043).

An entrepreneur is someone who has:

- Initiative
- Bias toward action
- Vision
- Determination
- Courage
- Creativity
- Perseverance and persistence
- Drive to achieve
- Orientation toward opportunity
- Ability to deal with the abstract and ambiguity
- Ability to prioritize
- Drive toward efficiency
- Ability to take feedback
- Tolerance for stress
- Decisiveness
- Ability to deal with failure
- Ability to learn from mistakes
- Ability to delay gratification,
- Ability to plan
- Ability to inspire and lead people
- Ability to build a team

All business owners or entrepreneurs are managers and being a manager introduces the question of knowledge about management.

2.7.2 Management

Management has been known since the beginning of the civilization and is known as a group of activities with a common purpose and is essential for any organization from small to large, profit to non-profit enterprises to manufacturing as well as services and industries. Management is the process of designing and maintaining an environment in which individuals working together in a group make efficient use of resources to achieve and accomplish selected objectives and aims (Wehrich, 1993) and is crucial for success in business and entrepreneurial activities.

Planning, organizing, staffing, leading, controlling are the different functions needed by all effective and efficient managers.

- Planning: management needs to know all the objectives and ways to achieve them.
- Organising: the manager needs to make sure that all the tasks are assigned in order to realize what has been planned.
- Staffing: the management has to fill all the position with staff able to accomplish their task efficiently and effectively.
- Controlling: is the ability to measure performance against pre-planned goals and objectives.

Management skills can be categorized as follows (Robert, 1974):

- Technical skills with knowledge and proficiency in activities involving methods, processes, procedures.
- Human skills involving the ability to work with people, creating an environment in which all the workers feel secure and free to express their opinions.

- Conceptual skills consisting of the ability to see the big picture, to recognize significant element in a situation and to understand the relationship among all the elements.
- Design skills which involve the ability to solve all problems in ways that will benefit the enterprise.
- Aspects of management include human resource management, operations management or production management, strategic management, marketing management, financial management, information technology management and many others (Lucky & Minai, 2011).

However, one important aspect of management that is not given much attention is that of self-management. (Lucky & Minai, 2011).

2.7.3 Self-management

To accomplish desired objectives effectively and efficiently, an entrepreneur needs to work hard on management. According to Bennett (2007), self-management techniques assist entrepreneurs to become more successful and effective entrepreneurs.

2.7.4 Self-employment and Immigrants

Immigrants are mostly seen as people forced into self-employment due to restricted access to jobs and limited opportunities of upward mobility in the jobs available to them (Clark & Drinkwater, 2000).

Self-employment is a powerful instrument used by immigrants to integrate into the host country. Borjas's (1986) study on the self-employment experience of immigrants in United states showed that not only did self-employed immigrants have higher annual incomes than salaried immigrants but also had higher incomes than comparable self-employed natives.

According to Lofstrom (2002), migrant workers and self-employed migrants are noticeable in earning and educational attainment.

- Factors that can influence an entrepreneur - Social psychological perspective

In this perspective, different factors such as the family, social background, religion, education, culture, work and general life style have an impact on the entrepreneurial effort. The history of their families and the roots of an entrepreneur help the entrepreneur in the leadership of the business.

According to Heskett et al. (2002), the culture should be strategically relevant; should be strong and know what is important and caring; should introduce a focus on adaptation, innovation and change.

- **Behavioral approach**

A leader's behaviors predict more variance in leadership effectiveness than a leader's traits. An entrepreneur is recognized and differentiated by personal skills and behaviors. The behavioral approach promotes a combination of attitudes, behaviors and management skills, for example, hard-working, energetic, commitment and determination, ambition, competitiveness, excelling, winning and experience determine the entrepreneurial success. The entrepreneur is viewed in terms of a set of activities associated with the venture (Carson, Cromie, McGowan & Hill, 1995:50). Timmons, Smollen and Dingee (1990) suggest certain common behaviors and attitudes shared by successful entrepreneurs. The most important of these are hard-working, energetic, commitment and determination, ambition, competitiveness, excelling and winning.

- **Psychological perspective**

The psychological perspective proposes that by focusing on his/her personality characteristics and traits, an entrepreneur can develop the understanding of what he/she needs to do.

2.8 Starting a Business

To start a business may seem easy if one has sufficient money but actually it is a long and difficult process because there are risks of failure those needs to be overcome such as: the lack of sufficient capital, poverty of planning, lack of performance, the lack of management, cash flow problem, inadequate cost control

The person starting needs to understand their motivation for business ownership by:

- Defining their personal needs, financial objectives, feelings about being a business owner and their family needs.
- Knowing if the correct choice of business is made a suitable business is not easy to find and requires research.
- Knowing the feasibility of the chosen business which is a process that involves evaluating the personal and market reality.
- Knowing the start-up requirements and any additional information required.
- Always establish a plan to develop the business.

According to Alaska division of investment (2009:1) an entrepreneur need to understand these points in order to avoid failure, the most common are:

- Insufficient start- up capital
- Poor business plan
- Poor business performance
- Lack of management skills
- Cash flow problems
- Inadequate cost control.

In South Africa like in other countries in this world, the establishment of a business includes processes to be followed according to the relevant laws.

2.8.1 Process to Follow During the Opening of a Small Business in South Africa

In South Africa, the opening process for a business requires the future owner to register the company in Pretoria within 21 days of the company being started, then registration with the receiver of revenue, the relevant metropolitan council or district, and with the Department of Labor. Only businesses dealing in fresh foodstuffs or health matters are required to register with the local authority.

Other procedures include checking exchange control procedures, obtaining approval for building plans, application for industry and export incentives, application for import permits and verifying

import duties payable and registration as an exporter and applying for an export permit and ensuring exchange control compliance when remitting payments overseas.

2.8.2 SMMEs in South Africa and Access to Finance

According to Maas and Herrington (2006), quite a significant number of entrepreneurs are of the opinion that, although there seems to be sufficient funds available, it remains difficult to access these funds, especially for start-up SMMEs. SMMEs face several impediments in their effort to access finance (Rogerson, 2008). Realizing the importance of boosting small businesses, the South African government started by creating a one stop body, institution to provide assistance for small businesses.

Considered as the most marginalized group during the apartheid, black people are now the focus target for promotion of entrepreneurship, which is behind the creation of the black economic empowerment (BEE) code of good conduct.

The BEE code is based on the percentage of black ownership, black management, black staff, black staff training, procurement from black suppliers, business or financial assistance to black small business, corporate social investment, and came into effect in 2008 (Correia et al. (2008).

Unfortunately, the majority among those who have been qualified choose to buy into existing large, often listed companies instead of creating their own business and using their skills.

The limitation of the access to the BEE finances entities has created challenges for restructuring of ownership of companies (Correia et al. 2008).As a result according to the small business researchers SBP (2009), the impact and achievement of the government initiatives have fallen disappointingly short of operations.

With the main objective to assess the access to credit and support for SMMES in the SME sectors, the NRC (2011) reported there is a need to understand the meaning of SMME sector in South Africa context, and which type of financial services/products and support they need, and what type of financial support is available. The key obstacle to the growth of SMMES globally is the access to capital for their business.

Many small businesses in South Africa are excluded from the financial credit market but there are many who do not even apply for credit as they are not aware of financial products on the market. Among those who have information, many lack the minimum loan application requirements such as credit records and bank statements. Felkana (2001) states that there is a premium to be paid by communities for being unbanked because the development of economic activity is severely constrained in such areas.

Information in terms of access to finance and SMME support available from government programs and information on support offered by the private sector is not easily available. In general, the credit available is insufficient to meet demands; the government would have to put in place programs that will increase the availability of sources of funding of institutions that provide credit to the small, medium enterprises sector. Lack of finance is a common feature of research on problems facing entrepreneurs and is apparent in both developing and developed countries (Foxcroft, Wood, Kew, Herrington & Segal, 2002). In an effort to address access to finance challenges facing SMMEs in South Africa, the government of South Africa, through the department of trade and industries, has put in place several institutions to help SMEs gain access to finance for both start-ups and for growth purposes. KHULA Enterprise Limited for instance takes 80% risk of the indemnity if loan default occurs and encourages banks to lend to SMEs who are unable to provide adequate collateral. But the effectiveness of these institutional arrangements in addressing challenges particularly regarding access to finance remains a controversial issue. South African's small business policies have done little to create effective support agencies to help and to support business owners to start up and grow their business and many of the government support schemes are still very low (Timm, 2011).

Despite the guarantee, there is considerable numbers of SMMEs who do not present the minimal collateral required to qualify for the guarantee schemes but other opportunities are presented by microfinances organizations.

2.8.3 Microfinance Institutions (MFI)

Microfinance institutions (MFI) started as far as back as the 1700s when the model included saving and lending (Bagula, 2011). They provide an opportunity for entrepreneurs too poor to qualify for conventional loans and help them by teaching those who are taking the loans different

methods to help increase their funds. MFIs help the micro-entrepreneur during difficult times and have an impact on the development of small and micro-enterprises.

2.8.4 Micro Finance Services

Micro finance may be classified into five groups (Ritchie, 2007):

- Formal financial institutions (FFIs) such as private commercial banks, micro-finance bank, state owned bank and non-bank financial institutions.
- Cooperative financial institution (CFI) such as multi-purpose cooperative and financial cooperative and credit union are found.
- Non-governmental organizations (NGO-MFIs) such as multi-purpose NGOs, multi-purpose NGOs with micro finance services separated from other services, multi-purpose NGOs transformed into a bank or non-bank financial institution.
- Community base financial organizations (CBFOs) including village based entities, *caisse villageoise d'épargne et de credit autogérée* and self-help groups (SHG).
- Informal village based providers including rotating saving and credit associations (RSCAs), accumulating saving credit associations (ASCA), village saving and loans programs, moneylenders.

2.9 Refugees and Small Business in South Africa

Globally, entrepreneurship is considered as the engine of economic development. The SMME sector has the potential to address socio-economic challenges facing both developing and developed countries. Without small business development, it is argued that economies stagnate, unemployment levels continue to rise and the general standard of living deteriorates.

For an enterprise to be categorized as an SMME, it needs to respond to a number of criteria: first it should have a small market share, second be managed by an owner, third, be independent, and fourth, be the size of a small firm sector in terms of contribution to the country's GDP and its general contribution as compared to other firms within the country (NRC, 2011).

Research indicates that the choice of South Africa by different waves of African migrants as a privileged destination on the continent is because refugee status here enables mobility and the freedom to create businesses and seek employment (Sadouni, 2009: 236). According to Peberdy and Rogerson (2000), business ownership by migrants from different parts of African countries are noticeable characteristics of the South African informal sector and SMME economy.

Rogerson's (1997) study showed that businesses run by immigrants including refugees from SADC countries created jobs for an average of 2.65 persons and businesses from non-SADC countries created jobs for about four people per enterprise. A large number of migrants in South Africa are involved in micro-economic activities such as petty trading, flea markets, and street vending. Peberdy and Rogerson (2000: 39) observe that "businesses owned by migrants from various parts of Africa have become a distinctive feature of the South African informal sector and SMME economy".

2.9.1 Refugees and Finances

According to Bagula (2011), refugees in South Africa have difficulties in finding work, accessing banks and loans due to certain measures adopted by the government to prevent the granting of micro loans. Refugees create other ways to collect the money needed for their activities by saving during the period they are working for other people or by using their social networks.

2.9.2 Social Networks

The term network refers to individuals (or more rarely collectivities and roles) that are linked together by one or more social relationships, thus forming a social network (Marshall & Scott, 2005: 444). A social network is a link between people living in a foreign country (refugees or not) to their country of origin, in the country of destination if known to others, and relatives across the world. It is not just people from home that are crucial but also other groups such as the Muslim community are particularly helpful.

Social networks are purposively well planned or spontaneously formed to face specific challenges such as unexpected events on the journey to the country of destination but also constitute a social net against random events such as illness, police arrest and death (Amisi &

Ballard, 2004: 12-19). Social networks refer to ties and kinship which provide social, financial and political support in order to facilitate social development of their members (El-Abed, 2003: 5).

Baruti (2006) revealed that social networks plays a crucial role in Congolese refugees' lives and constitute a way around or a reaction to the social exclusion they face in Durban ,Social networks are vital to survival and regarding job seeking. A wide range of people contribute to the journeys of Congolese refugees. These people include ordinary citizens, police and religious leaders (pastors, priests and Imams). Also important are Congolese social networks which provide vital information about migration routes and costs, first accommodation and information about job opportunities, survivalist abilities, and welfare during their stay in Durban (Amisi & Ballard, 2004:7).

2.10 Summary

Various themes and concepts around the central aspects of the dissertation were highlighted in this chapter. The review of the literature exposed areas of interest within the context of the study and additional research that needs to be conducted.

Leaving their country of origin (DRC), the majority of refugees from DRC are from Kivu and Katanga province due to wars, rebellion and massacres. On top of that they encounter many problems during the process of asylum application although the situation is different and better in Durban.

Fortunately, in South Africa, they are entitled to the same health care that South African nationals are entitled to but they have difficulties of language, social integration, and socio-economic need pushing them to engage in small businesses but always living under the threat of xenophobic attitudes from the local population.

The following chapter presents the structural opportunity of immigrant entrepreneurship theory representing the second part of the literature review.

CHAPTER THREE

STRUCTURAL OPPORTUNITY OF IMMIGRANT ENTREPRENEURSHIP

3.1 Introduction

This chapter explains the theory of structural opportunity of immigrant entrepreneurship.

3.2 Foundation of the Theory of Structural Opportunity

According to Kupferberg (2003), the structural opportunity theory comes from the ethnic market niche theory of Aldrich and Waldinger (1990) which, by emphasizing a subcultural dimension of ethnicity, posits that there is an ethnic element to immigrant entrepreneurship, defined as “a set of connections and common patterns of interactions amongst people of a common national background or place of origin as well as migratory experiences”.

This theory proposes that there is a complex interaction of three components which yield entrepreneurial processes for immigrants (Waldinger & Aldrich, 1990). These components are immigrant (or ethnic) group characteristics, opportunity structures and ethnic strategies. The theory has given rise to an interactive model of ethnic entrepreneurship development (Volery, 2007).

In examining immigrant entrepreneurship, scholars have raised some important questions related to the varying levels of business involvement and success of different immigrant/ethnic groups (Waldinger and Aldrich, 1990; Barret *et al.* 1996; Light & Gold 2000):

- Why do ethnic and immigrant groups become entrepreneurs?
- What makes for a successful business venture?
- Why are some groups more entrepreneurial than others?

- What are the pros and cons of participating in ethnic businesses, particularly with regard to economic returns?

Several theories have been proposed to address these questions. To answer those questions, this study will be utilising structural opportunity theory because of its relevance to the objectives of this study as it contains constructs that are suitable for what the study intends to examine.

3.3 Group Characteristics

Group characteristics are concerned with why some particular immigrant groups are more probable or predisposed to be engaged in entrepreneurship than other groups. Some immigrant groups are known to be more entrepreneurially-oriented and will be more engaged in business in one form or the other (Zhou, 2004). That why there is a suggestion that there are some inherent features in immigrant groups which influence their orientation towards entrepreneurship and enhance their ability to mobilize basic resources (capital and labour) which on the whole enable them to start and run businesses and may even give them a competitive edge over their local counterparts (Halkias, 2007).

Group characteristics have two elements which are immigrants' predisposition to business and resource mobilization.

3.4 Predisposition Factors

An immigrant's predisposition factors include selective migration, settlement characteristics and cultural and aspirational levels (Waldinger & Aldrich, 1990).

Selective migration refers to the quality of human capital immigrants possess when they arrive in their destination country. This brings into focus skills, education, training, prior entrepreneurial experience, work experience and competencies which an immigrant may possess and which may contribute to their entrepreneurial abilities. Settlement characteristics are how the location of an immigrant enterprise will influence the trajectory of the business (Halkias, 2007) whether it be located in clustered spatial concentration of co-immigrants or in the wider open space consisting of locals.

Many studies identify the role of managerial and other individual abilities, family background, occupational status, financial constraints, the nature of work, and ethnic enclaves, among other factors, as relevant determinants of self-employment.

The other predisposing factor is culture and aspiration levels of immigrants wherein immigrants have aspirations of socioeconomic upward mobility and may take the route of entrepreneurship to achieve it (Waldinger, 1993). Aspirations reveal the motivations for entrepreneurship. Also, some cultural traits such as dedication to hard work, propensity towards enterprise and trade, loyalty, trust, appetite for risk, solidarity and reciprocity which some immigrant groups may hold strongly are believed to be useful in business and thus will become a factor of influence in their entrepreneurial activities (Volery, 2007).

Marital status is also an element that influences entrepreneurs: single men are more exposed and less likely to avoid risky ventures than married men who have the advantages of flexibility in location and in time the help and the support of their wife which gives stability in management and incomes. The age and the education are also relevant predisposing factors.

3.5 Resource Mobilisation

A business of any size requires resources for start-up and on-going sustainability. Resource mobilisation in an immigrant's enterprise refers to how and where the business owner sources capital, labour, suppliers, information and other resources pertaining to the business (Assundani, 2009). Research alludes to the high level of significance that immigrants' social networks occupy as far as resources are concerned.

Tengeh et al. (2012b), Halkias (2007), Bates (1997) and Aldrich and Waldinger (1990) agree that given the inability to access traditional financial institutions for loans and aside from personal savings, immigrants often resort to their social connections and networks in their immigrant communities to raise capital to either start-up or support the business. Labour is often recruited from within these networks too but as the business grows locals are also employed. The social connections and ties available to immigrants in a host country form an important network from which they draw support, and these can be in the form of family ties, friendship, bonds of kinship, shared country of origin, interpersonal ties.

3.6 Opportunity Structures

Opportunity structures are the external factors in the environment within the host country which influence immigrant entrepreneurship within which economic advantages from imports and services from and to homelands are also found. Nowadays, in the sense of modernisation, opportunity structure develops not only within ethnic enclaves but in consequence of the break out also in the open market which satisfies the needs of the majority population (Waldinger et al., 1990). Specifically, they refer to settings in a host country which provide market niches and ownership access routes to business for immigrant entrepreneurs (Zhou, 2004).

Opportunity structures have two elements which are market conditions and access to ownership.

3.7 Market Conditions

For immigrant entrepreneurs, there are market disadvantages such as the difficulties to obtain employment, limitation in the host country language skills and many others however market conditions which present opportunities for serving a wide variety of possible demands in different customer also exist for immigrant entrepreneurs.

These conditions are available firstly within the immigrant communities themselves where immigrant businesses can offer ethnic consumer products and services and secondly in the wider open non-ethnic market, if and when immigrant entrepreneurs are able to gain access to them (Aldrich & Waldinger, 1990).

In the open market, Iyer and Shapiro (1999) identify four market situations for possible business opportunities:

- abandoned or underserved markets whereby mass-market retailers have moved out of core inner city urban areas allowing immigrant retail or grocery shops to spring up to meet demands of a substantial customer base
- markets with low economies of scale which allows an immigrant business to provide the same products as local counterparts but has the advantage of offering value-added services alongside

- markets that are affected by uncertainty hence deemed unstable because demand fluctuates so mainstream business may operate in the stable side while immigrant businesses take up the unstable aspect
- markets for exotic goods demanded by the local population where immigrants can convert features and symbols of their culture and ethnicity into means of trade.

These four market conditions are what the theory posits are available to immigrants for entrepreneurship. However the abandoned market proposition is debatable in South Africa because the presence of one or two major retailers is often found in the inner cities and major townships but in many informal settlements and smaller townships the availability of underserved markets persists.

3.8 Ownership Access

Ownership access refers to the extent which immigrants are able to gain access to business opportunities and own their own business (Yang, Colarelli & Han, 2008). This is influenced by prevalent government legislation and institutional policies regarding business permits and licensing, capital and financing, employment and labour regulations, SMME development and assistance programs. The regulations in a host country governing establishment of business enterprise and facilities available for enterprise development can hinder or enable immigrant business.

Yang, Colarelli and Han (2008) identify a second factor which affects ownership access which is competition amongst immigrants themselves for available business opportunities such as vacancies. According to Waldinger et al. (1990), concentration in some industry sectors creates intense competition which may displace some entrepreneurs from the mainstream to fringe businesses or out of the industry completely.

3.9 Ethnic Strategies

Strategies are actual actions taken by entrepreneurs to compete in the business space they are in; it refers to how they have positioned themselves as a business in order to achieve their objectives

in the market space (Thompson, Strickland & Gamble, 2007). Volery (2007) explains that the interface of the dimensions of opportunity structures and group characteristics give direction to the strategies an immigrant entrepreneur has to implement in order to create a viable business in a foreign environment.

The structural opportunity theory shows the interconnected relationship between immigrant entrepreneurs, resources they have and those available to them and opportunities in their host environment. In light of this, there are possible strategies which an immigrant entrepreneur may undertake based on two scenarios, the first being that the immigrant entrepreneurs leverages their own resources and take advantage of known opportunities.

The second being that the entrepreneurs have resources but are not aware of opportunities available or they cannot access those opportunities. Oliveira (2007) identifies possible strategies available to immigrant entrepreneurs as: adaptation by finding the right fit for available resources, negotiation which may involve some form of collaboration; imitation by replicating what is already available; or innovation by way of doing something new.

3.10 Concept of Creativity and Innovation in Small Businesses

Creativity is the initial step in the process of innovation in which new ideas are generated. The newness of the ideas is notable because they are different from what has been done before. Also importantly, the suitability of the idea to the opportunity presented or problem situation gives it a creative characteristic (Amabile, 1997) where when successfully implemented is regarded as innovation. Kotsemir, Abroskin and Dirk (2013) conceptualize innovation into two main distinguishable aspects. The one aspect is innovation as the implementation of something new which could be an event, a physical object or a process of doing things. The other aspect is innovation as a means of change with inherent ability to add value. The fundamental and most important characteristic is the element of novelty which can be implemented and made applicable in a useful sense.

Entrepreneurship takes innovation further by introducing the aspect of commercial viability. Drucker (1985) describes innovation as the systematic scanning of the environment for opportunities to introduce change (innovation) that is capable of being profitably

commercialized. In this instance, it is being considered that innovation is of no consequence to entrepreneurship if it does not deliver a benefit or competitive advantage. Aldrich and Waldinger (1990) seem to be in agreement with Drucker's position in their definition of entrepreneurship as the combination of resources in novel ways to create something of value.

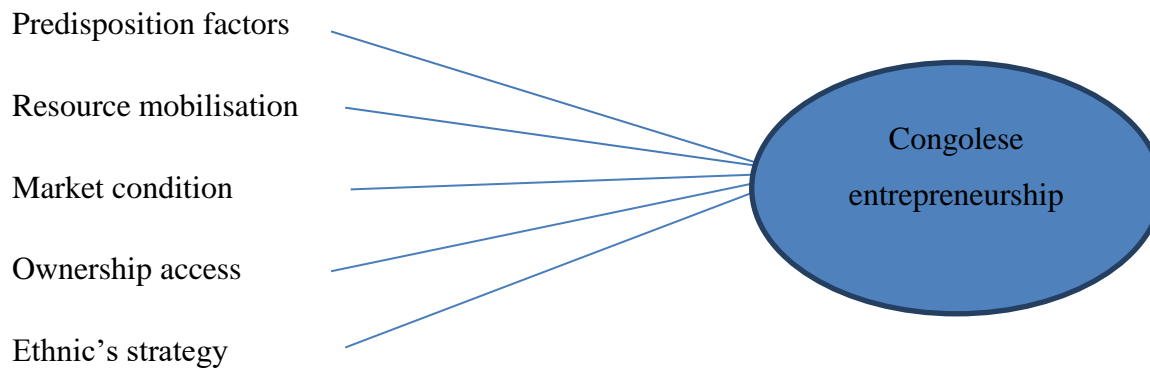
Kupferberg's (2003) theory of innovation shows an implication for immigrant entrepreneurship wherein it postulates that individuals or groups who, by reason of exclusion or discrimination, are not able to actively participate in mainstream society or economy have to break the status quo, existing norms and established order of things by doing something new and different in order to achieve their goals. There is also some elements that can influence the application of novelty element which is called personality. A female immigrant entrepreneur who finds herself – a woman and a foreigner, often two bases for discrimination and exclusion in society – in the tightly contested and rapid changing arena of business may choose to demonstrate a sense of innovativeness, be it in terms of product, process or markets, rather than being imitative reproducing what is readily obtainable.

3.11 Application of the Theory of Structural Opportunity

The key constructs identified in Figure 3.1 inform the research questions and therefore explore the predisposition factors, resource mobilization strategies, market conditions, ownership access, ethnic strategies and creativity and innovation as experienced by Congolese refugees running small businesses in Durban.

The structural opportunity of immigrant entrepreneurship theory is applied in this study because of the ability of the theory to underpin the research and to understand and answer the questions and to reach the objective of the study.

Figure 3.1: Theoretical framework



The predisposition factor of the theory, including human capital, helps to discover the real reason of engaging in small business.

The resource mobilization factors show how the business owners in the study case, the DRC refugees in Durban, have gathered resources for the startup and the on-going sustainability of the business as resources is the key to business existence.

With the opportunity structures of the theory in study, the discovery of market conditions represented by advantages and disadvantages is possible. The opportunity structure has two elements: the market condition and access to ownership. Those two points allow the study to discover all the advantages and disadvantages of the market that exist for immigrant entrepreneurs (DRC refugees) in selling ethnic or non-ethnic products or services.

The ownership point allows the study to understand and discover how DRC refugees in Durban are facing the problem of legalization of their businesses to protect their investment.

The ethnic strategy helps the study to understand and to know how DRC refugees in Durban have positioned themselves in order to attain their objective by looking also at the relationship between opportunity and available resources.

The creativity notion of the theory shows the notion of novelty and innovation and their applications to the investments made.

3.12 Summary

This second chapter of the literature review provided details of the structural opportunity of immigrant entrepreneurship theory and detailed the notion of characteristic predisposition factors; resources mobilisation, opportunity structures, market conditions, ownership access, ethnic strategies and the concept of creativity in small business with complex interaction of elements and the application of the theory in the study. The following chapter presents the research methodology used in the study.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 Introduction

This study explores the different experiences of Congolese refugee business owners in developing SMMEs in Durban city Centre. This chapter describes where the study was conducted, the study population, the study sample, and the instrument used to collect the data. The chapter includes the methods implemented to maintain validity, credibility, reliability and validity of instrument and related ethical issues.

4.2 Research Design

Although research might initially seem like a simple gathering of information, it is essential to understand different methods to be an effective researcher. This study used an exploratory research design to study Congolese refugees' challenges in developing small businesses in Durban because exploratory research design provides details where little information exists.

An exploratory research design is an investigation into a problem or situation which provides insights for the researcher with the main objective of identifying the boundaries of the environment in which the problems, opportunities or situations of interest are likely to reside and to identify the salient factors or variables that might be found there and be relevance to the research (Brian,2011).

In exploratory research, participants have the opportunity to use their own words rather than choosing from fixed responses. Exploratory research is appropriate for this study because it gathers data and clarifies problems about subjects. The primary reasoning of using the exploratory research design in this study is to give the researcher pertinent information and help her understand the problem under study and because very little is known about the topic.

4.3 Research Methodology

This study employed qualitative research methodology to explore the difficulties faced by Congolese refugees who are developing SMMEs in Durban CBD. Qualitative research answers are formed by the words and actions of people who become participants or respondents in the study. In this study the qualitative method was used to describe the problems faced during the period of business establishment because of the method's ability to describe things as they are. Qualitative research is the term used to define strategies and techniques matched with field research. Qualitative methods produce a more complete and applicable knowledge on their own (Toloie-Eshlaghy, Chitsaz, Karimian & Charkhchi, 2011).

The main goal of qualitative research methods is to group phenomena as perceived by the participants (Toloie-Eshlaghy, Chitsaz, Karimian & Charkhchi, 2011). Qualitative researcher are focused on answering a question based on the words and actions of people who became participants or respondents in the study (Aiken-Wisniewski: 2010). The focus is on participants' perceptions and experiences and the way they make sense of their lives (Denzin and Lincoln, 2011). Qualitative methodology is appropriate for this research study as it attempts to understand the challenges in running small businesses from the point of view of the immigrant business owners in their natural setting (Fetterman, 2010).

To fill the gap on the limited number of qualitative research studies in the field of immigrant studies, (Creswell, 2009) and because it is has also been established that quantitative studies are the dominant approach in immigrant research (Heeks & Bailur, 2007; Irani et al., 2012) and because they can provide in-depth knowledge of the phenomena under study, the qualitative research method is the best choice of method for this research.

4.4 Study Site

A study site is an area or a geographic place in which a study is conducted to collect desired data (Patton, 2002). The research will be conducted in the city of Durban CBD which is in eThekweni municipality, KwaZulu-Natal province, on the east coast of South Africa. Durban is third largest city in South Africa and is a sophisticated cosmopolitan city of over three million people from different countries. Industries include sugar refining, shipbuilding and ship repairing, petroleum

refining, fishing, automobile assembly, and the manufacture of food products, paint, chemicals, fertilizers, soap, footwear, and textiles.

Durban is the main port of South Africa and has air, road and rail links with Johannesburg and other cities. The researcher chose to conduct the study in Durban due to her accessibility to Congolese refugees within this environment, and the researcher's awareness that this city has the highest number of Congolese refugees in KwaZulu-Natal. The selection of this field site is therefore purposive and convenient.

4.5 Target Population

A target population is defined as units or individuals that a research study is interested in (Trochim, 2006). The target population in this study is 30 Congolese refugees (16 males and 14 females) who are running small businesses in Durban city.

4.6 Recruitment of Sample

Since the researcher is a Congolese refugee in Durban, she was aware of where to find Congolese refugees to select for the study. Creswell (2009) suggests the importance of acquiring participants who will be willing to openly and honestly share information or "their story". Therefore, the researcher used purposive sampling which involves intentionally selecting the subjects based on their knowledge of and involvement in the research problem (Babbie, Mouton, Vorster & Prozesky, 2001: 1142).

Findings in this study will not be generalised because the sample is not selected by means of probability sampling. A major argument of qualitative researchers for not generalizing from qualitative studies is that this research is not based on sufficiently representative samples and adequate statistical controls. In qualitative research there is no need for the findings to be generalised based on factors such as:

- Facilitation of reciprocal learning relationship
- A critical appraisal by teachers on their own deficiencies

- Courage to change ones convictions in the face of new contradictory evidence even in quantitative research “convenient” rather than random samples is used.
- Generalization can lead to controversies (an important characteristic of progress in science) and even facilitate construction of our own metaphors” in the new context; generalizability from one context to another is not automatic but still remains a necessity); there will always be discrepancies between the original and the applied contexts, and this precisely leads to controversies and not panaceas, and hence the progress in educational research.(Niaz, 2007:433).

4.7 Sample Size

In qualitative research, sample sizes are usually small and defined as the total number of people or units studied. The research sample size in this study is characterised by diverse variables such as age, gender, family size and many others.

Taking these variables into consideration helps to understand the challenges Congolese refugees are encountering in developing SMMEs in the Durban city Centre. Thus, the sample regrouped 30 interviewers within 16 males and 14 females.

4.8 Data Collection

In this research, in-depth interviews combined with pre-determined sets of open questions were used. In depth-interviews are usually less structured and explore the participant’s personal perceptions. It is a technique designed to elicit a vivid picture of the participant’s perspective on the research topic (Mack et al., 2011).

In this study in depth interview questions investigated the small businesses Congolese refugees engage in, the role social networks play in refugees’ small businesses, the level of integration into the business world and the challenges experienced by refugees in running small businesses.

4.9 Validity

Validity is ensured by properly collecting and interpreting data so that conclusions accurately reflect the real world (Yin, 2011). Some generalisation is possible and the concept of transferability was used instead of external validity. Transferability is achieved by providing an adequately detailed description to allow readers to judge for themselves if their own situation has similar features to that described in the research. Readers can determine if the findings may also be relevant to their situation. The emphasis is on the reader judging for themselves (Oates, 2006). In order for readers to judge transferability, this study ensured that adequate details were provided.

4.10 Credibility

Credibility is used to ensure internal validity. This can be achieved through prolonged engagement in the problem situation by the researcher, rich data, various forms of triangulation and respondent checking of descriptions and interpretations (Oates, 2006). Respondent checking were used in this study to ensure credibility. The researcher went back to selected respondents to confirm the accuracy of the findings. Internal validity also ensured by basing interview questions on questions that have been used in similar or related previous studies. In addition triangulation of data sources were used, as data were gathered from interviews and document analysis.

4.11 Data Analysis

Data were firstly edited to transcribe, detect errors and omissions and correct where possible (Kothari, 2004). Content analysis was used to analyse and interpret the data. Content analysis is used to establish the presence of certain words, sentences, concepts or themes within texts or sets of texts in order to objectively quantify their presence (Busch et al., 2012).

Content analysis is appropriate for this study as the aim of the research is to understand Congolese refugees' challenges experienced in small business in Durban, hence it can be applied to evaluate the challenges as determined during the interviews and to draw conclusions based on

the findings. In order to analyse the data, coding units were identified and data were categorised according to coding units (Oates, 2006).

The data were then classified and tabulated (Kothari, 2004). Interpretations were formed based on an iterative process of evaluating the data against the researcher's own experiences and the literature in order to draw conclusions (Klein & Myers, 1999).

Transferability describes the process of applying the results of research in one situation to other similar situation. Data were used in order to have an overall and understanding situation base on the researcher understanding

4.12 Limitation of the study

This study has three limitations:

- The use of purposive sampling in order to capture what is useful for the research and considering the difficulties of designing a sampling frame. As a result, findings cannot not generalised.
- The possibility of missing useful information from excluded people in choosing respondents.
- The non possibility to claim that right respondents have been chosen since accurate statistics on Congolese refugees are not available.

There may be some kind of bias because the researcher is also a refugee but these limitations will be minimised firstly by including a wide range of respondents taking into account gender, marital status, family size, diverse previous and current occupations, and individuals from different places in Durban and different tribes and provinces in DRC.

4.13 Ethical considerations

Ethical processes were followed during this research in line with applicable University of KwaZulu-Natal policies and guidelines. Respondents participated in the research based on informed consent with their anonymity ensured and respected.

4.14 Summary

This chapter presented the exploratory research design, qualitative research methodology, and exploratory research design used in the study. An exploratory qualitative research design was used to allow the researcher to gain in-depth understanding of the challenges faced by DRC refugee in developing small businesses in Durban.

A total of 30 participants were selected for the study. The chapter also presented the data collection instrument used to gather data from the participants. The data was analysed using content analysis method. Issues of reliability and validity were addressed. The following chapter presents the findings from the study.

CHAPTER FIVE

DATA PRESENTATION

5.1 Introduction

This study explored the different experiences encountered by DRC refugees in developing SMMEs in Durban. A qualitative study was conducted and interviews were employed to collect data for the study. Data collected were analysed using content analysis in order to establish the presence of certain words, sentences, concepts and themes related to the research objectives underpinning this study.

This chapter is divided into different sections. The chapter begins with a review of the research process and a recap of the key research objectives of the study. Thereafter the data collected in the study will be presented in relation to the themes identified by the researcher. The chapter concludes by summarising the presented data. Below a brief outline of the step-by-step research process is offered.

5.2 Research Process

The collection of data was authorised by relevant authorities at the University of KwaZulu-Natal (UKZN). In respect of the research process and ethics, consent to be part of the study was granted by participants before collecting data. Participants were required to sign an informed consent form acceding to participate in the study. However none of the participants agreed to the recording of the interviews because of the fear that refugees have concerning the disclosure of their identity and the possibility of refugees not being accepted and even being subjected to violence in South Africa.

The reality of finding 50 business owners legally recognised as refugees by law in terms of Act 130 of 1998 was difficult because the majority of those who operate SMMEs are asylum seekers and the word 'refugee' excludes them. Another limitation in terms of finding an adequate

number of participants was that some of those participants who did have the proper documents and proof of their business being recognised wanted to be paid for participating in the research because they had heard rumours that universities pay for research. They therefore chose not to participate when they found out that this was not the case in this study. At the end, 30 participants agreed to participate. The sample consisted of 16 males and 14 females. The marital status, family size and age varied from participant to participant.

After introducing herself to the participants, the researcher explained the main purpose of the study as well as the issues of confidentiality, anonymity and privacy. Data related to each question is presented in this chapter while the analysis of the data is presented in the next chapter.

5.3 Demographic Data Presentation of the Participants

This section of the data presentation outlines the demographic data of the 30 participants who participated in the study.

5.3.1 Age Characteristics

In this sample of 30 Congolese refugee business owners, the majority were aged between 26 and 45 years old, 4 were over 46 and 2 were less than 25 years of age.

5.3.2 Family Size

The majority of Congolese refugee business owners in the sample had a large family to take care of. The number of family members for the majority of participants varied between 4 and 7, with 3 of the business owners having more than 8 family members and 8 owners having less than 3 family members under their care.

5.3.3 Marital Status

The data indicates that the majority of participants (23) were married; only 4 were single and 3 were widows.

5.4 Recapitulation of Research Questions

- What are the predisposing factors that influence Congolese refugees in Durban city to be entrepreneurs?
- What are the resource mobilisation strategies used by Congolese refugees in Durban?
- What are the market conditions that present business opportunities to Congolese refugees to engage in small businesses?
- What ethnic strategies do Congolese refugees employ to position themselves in the business space in Durban?
- What is the extent of creativity and innovation of Congolese refugees engaging in small businesses?

5.5 Predisposing Factors

Participants were asked to share their views on the predisposing factors that influence Congolese refugees to engage in business activities. The views obtained from the participants are discussed in the following sub-sections.

5.5.1 Description of Business

This section presents findings related to the type of businesses as a predisposing factor. After being asked to describe the business, one tenant who runs a small shop which sells ethnic products only in St George's Street said:

I can say that I have realised my dream because since I am in South Africa I am able to engage in business. I want to pay the rentals, to send kids to schools and to send regularly a certain amount of money home (MR1, 18-09-2014).

A successful furniture vendor with responsibility for more than six persons declared:

The beginning was difficult but now I realise that owning this business is better than working for other people. This business has allowed me to survive and realise other of dreams like traveling in other countries (MR6, 10-10-2014).

Some participants offered responses to the question that were in disagreement with the sentiments of the participants quoted above, as they said that their business was the only way

they had to survive. A young man who runs a unisex salon and who has a big family to take care of said:

I always say and knew that it is better to start your own business because you are your own boss and have the possibility to work for others only during the weekend for extra money but my business is only helping me to survive (MR3, 17-09-2014).

A street vendor who kept the attention of buyers by selling different kinds of products at the same time, such as foods, shoes, t-shirts and plastic plates, said:

When I started the business, I have been influenced by surrounding people, this is better than working for someone else. After 3 years now, I realise the dream I always have to be independent but I am still in the survival stage (FR3, 10-09-2014).

An exotic food business owner who had been in that line of business for more than five difficult years said:

I have tried many things, I have been a car guard and a security guard working for Ethiopians business owners and there I saw the opportunity that exist in business, it is true that people around me were always talking about business but the day I decided to start my own business, I realised that it's an opportunity I had to take (MR2, 10-11-2014).

Among the responses received, a special and particularly interesting response was given by a female participant who was a street vendor who sold a very small quantity of products compared to the time she had been in the business world. She stated:

I have been in this business since 2009, from the day I started until today, I can say that the only description that is suitable for my business is 'a way to survive' (FR6, 14-11-2014).

The findings show that the majority of participants' responses to the question of describing their business involved the opinion that their businesses allowed them a means to survive.

5.5.2 Insurance and Success of Investments

In this section, the participants' responses in respect of the elements that ensure the success and the smooth operation of their businesses in Durban are presented.

Respondent offered different answers but the majority believed that their trustworthiness (loyalty) and their own strong belief that they were good (useful) in business contributed to the success and smooth operation of their businesses. For example one female participant who owns a salon said:

Before I arrived in South Africa, I was already in this business and back home people who knew me were always telling me that I was trustworthy (loyal) and I know I am good in business because I can convince a customer with my work and my words (FR12, 04-11-2014).

Another small group of tenants suggested that loyalty was a factor that contributed to the success of their business. Among them a 22 year old tenant who runs a salon in the South Beach Point area said:

Being loyal makes my customers to be faithful and became close to me and wait for me until I get what they need (FR5, 10-10-2014).

A small group of participants said that they are not only loyal but they also have the propensity towards business and trade. A street vendor in this group said:

Business is in my blood and as I am loyal, I have faith that in few years this business will be a success (MR10, 11-11-2014).

Another group of participants said that loyalty, the propensity toward business and trade and the fact they believe that they are useful in business is the key for their success. A female participant in this group said:

I always believe that I can do business and with my strong human quality and loyalty, I can talk and attract easily customers (FR9, 07-10-2014).

The findings from the study show that three business tenants answered that they are loyal and also have a propensity toward business and trade. In addition, they believe that they have strong human qualities to succeed and, furthermore, strongly believe that they are useful in business. A female participant justified her answer by saying:

You need all those quality to have a place in business world (FR13, 28-11-2014).

However an interesting answer was given by a young business tenant under the age of 25 who said:

There is no need to be loyal in business, the important thing is to sell and always sell, for that you just need to believe in yourself and have the eye of a business man (MR15, 03-12-2014).

The findings in this section show that the participants believe that in order to ensure success in their business activities, there is a need for dependence on one another as well as a strong belief in themselves.

5.5.3 Conception about the Business World Before Arrival in South Africa

In this section, the findings related to how the DRC refugees considered and conceived of the business world in South Africa before their arrival in the country will be presented.

5.5.3.1 Unknown field

Findings show that some business owners considered their current business field as an unviable option before their arrival in South Africa. Considering the difficulties of surviving as refugees, some participants were pushed to look for other alternatives including opening other forms of business. An internet café owner said:

Instead of working for 1000 or 1500 Rands, I decided to work hard for short period, saved some money and now I have my own business (MR14, 28-11-2014).

In the same vein, another owner of an internet café said:

Business was not a choice but it was like an obligation. When I arrived here, only those who have an external activity from their formal job were those who had a suitable life, and that makes business the only option to choose (MR5,03-12-2014).

5.5.3.2 Work Experiences

Findings show that two business owners had previous experiences and competencies that helped them to continue in the same field in South Africa. One among them said:

When I arrived here, I decided to work hard to get the money to finance my business because I knew my competencies and I am able to manage what I have today (FR8, 18-09-2014).

A history of work experience is an important element that helps participants to engage in business, thus one business owner said:

I have always been in business and it is the only thing I am able to do (MR11, 09-10-2014).

5.5.3.3 Subjects Studied and Work Experiences and Competencies

Findings show that engaging in business is not a random choice but that some of the participants had in the DRC learned, studied and received adequate experience about the businesses that they are currently running in Durban.

Considering fashion design as his biggest dream since a young age, a tailor declared:

I have a degree in esthetic and a certificate in management called “commercial in DRC”, I did not start doing what I am doing here but I started doing this many years ago because that is my passion (FR7, 10-10-2014).

Agreeing with the abovementioned participant’s sentiments, another business owner declared:

I did agriculture in Congo and those vegetable you see in this shop are from my own initiative because those vegetable are not known by South Africans (FR2, 12-10-2014).

5.5.3.4 Experiences, Competencies and Family Role Models

In this section, the findings show that for the participants in this study, experience and competencies as well as belonging to families that have a business background is an important element of success.

A young female participant confirmed this idea by saying:

I have in my blood the seed of business because since we were young, our parents always led everyone into business (FR1, 11-11-2014).

5.5.4 Location Choice for the Business

The findings of the study suggest that business owners' choices about the location of their businesses influenced the desire to do business.

The location for a business or an enterprise influences the trajectory of the business, for instance, whether it is located in a clustered area with a special concentration of co-immigrants or the wider open space consisting of locals. Participants in this study have businesses located in different areas for various reasons. The majority of participants chose an area with a mix of immigrants and locals, while some had chosen exclusively immigrant areas and others non-immigrant areas.

Among those who chose mixed areas, participants said that they had to have a good market for their products and therefore had to open their business in areas with mixed races and nationalities. A street vendor stated that:

I always wanted to have more money but before I realised that the location of my business has an impact on my activities, to sell some product was very difficult, after understanding that I needed to find an appropriate place where people in the street could see my products, I almost doubled the quantity and selling capacity when I moved to this new area (MR5, 12-10-2014).

Other participants said that they followed their instinct, for example, one of the tenants who chose the immigrant area said:

Choosing the immigrant area is a strategic choice for me because I know that potential customers are aware that I belong to their community which unconsciously pushes them to support me by buying my product (FR2, 05-11-2014).

In the same vein, a female participant said:

Because I have decided to sell exotics and ethnic products that are only known by people from DRC, the immigrant area is the only location that was suitable for my business (FR3, 21-09-2014).

Only one tenant located his business in a non-immigrant area. Justifying his choice he said:

I am selling furniture and I know with the quality of my product different customers will come MR4, 04-11-2014).

This finding shows that the choice of the location selected to trade in was an important consideration for participants' decision to engage in business.

5.6 Resource Mobilisation

DRC refugee business owners who participated in this study said that capital, labour, suppliers, information and other resources pertaining to their businesses influenced their decision to engage in business. Most of the participants reported that they used their personal savings to start their business. To confirm this finding one business tenant said:

Who can help you when they know that you are in SA? The only thing that remains to do is to work hard to and save money to start business (FR10, 18-11-2014).

The findings of the study show that a small group of participants obtained their finances from their social networks in and out of Durban as well as from relatives living in South Africa.

Having a strong bond with these social networks helped them to start their businesses. This actuality is confirmed by an owner who said:

My first objective when I arrived in South Africa was to ask my family's members who are in Europe who sent me an amount of money to start business (MR2, 18-12-2014).

Other participants reported that their contacts gave them the money to finance their business:

I have contacts around Europe. I had to ask them for help and thanks they helped me and today I am running this business (MR14, 04-11-2014).

In this section, the findings show that the majority of DRC refugee business owners in Durban were not assisted by financial departments or associations but started businesses using their own personal savings and relied on support from relatives and friends.

5.7 Market Condition

Findings show that different markets present various opportunities for serving a wide range of possible demands related to the nature of the product to be sold.

5.7.1 Products for Sale

The majority of the participants said that non-ethnic products and services were the suitable choice for their businesses. In accordance with this view, one of the participants said:

Choosing what everyone can buy makes the circle of my clients to become big. Why choose a product that can be bought by only a small group of people?(FR6, 10-09-2014).

Another group of participants said that they have mixed products. Representing these others one participant said that:

To mix products is a choice that is helping me to have more customers from different groups. Having a range of products doubled my sales (FR8, 25-10-2014).

In this section, findings show that the choice of goods depends on the quantity of product that the business owner aims to sell, thus the majority of participants chose to sell non-ethnic products which would appeal to a wider market. Others chose to opt for ethnic and non-ethnic products and services to cater for different groups.

5.7.2 Classification of Businesses

Findings show that the businesses operated by the participants can be categorised into four different groups. The findings indicate that the first category is businesses that have been attained due to financial problems or other problems experienced by the previous owner of the business, who was then forced to sell their business. One participant said:

I bought this business from a friend who has been re-allocated by UNHC in USA; it was a chance for me because I was looking for activity to do. (FR5, 07-11-2014).

In agreement, a street vendor stated:

My brother due to financial problem sold the business to me (MR8, 21--09-2014).

A fashion designer said:

I bought this business from a friend, and my business is now a successful and I am certain that my future will be bright (FR3, 21-09-2014).

5.8 Ownership Access

This section presents the findings related to the ownership access process by explaining the challenges encountered by participants during the course of gaining access to business opportunities and to legal documents required in order to operate a business.

5.8.1 Process of Accessing Legal Documents

Findings show that two business tenants did not apply for the legal documents required to operate a business. One of them is using a friend's documents and justified her action by saying:

I know that refugees do not have the right to apply for any business registration and instead of wasting my time, better to look for other alternatives (MR1, 17-11-2014).

The other participant, who is using his brother's document, said:

My brother was the previous owner and now I am trading under his name (MR7, 17-10-2014).

The majority of participants had applied for legal documents but had not received the documentation from Pretoria:

The long processes in Durban influenced me to choose to apply for legal document from the Pretoria offices (MR15, 17-11-2014).

One of the owners in this situation declared:

I have just applied because my wife insisted but personally I know that I will never get the document as I am a refugee (MR11, 18-09-2014).

An interesting answer was given by an owner with regard to obtaining a South African Identity Document. He said:

A green ID is the key for all doors here in South Africa and that red ID we do have does not allow us to apply for license or any others documents. Why are they calling it ID if it does not do the same job as a normal ID? (MR14, 14-11-2014).

5.8.2 Process Duration

Findings show that the majority of refugees have to wait for a prolonged period of time, not less than two years, to receive legal documents which will allow them to legally do business. The findings in the study also show that the majority of refugees only have a copy of their applications but many among them are using the previous owners' documents while others are using their friends' documents. However, legal business owners who have the correct

documentation are afraid that this may result in problems for them in terms of being allowed to continue to do business.

Unfortunately there are also those who do not have any documents whatsoever and put their businesses at risk whenever there is a raid, but they continue to engage in business because of lack of alternatives. A street vendor reported:

Every time there is a police operation, they will take my merchandise but I do not have any choice but keep on doing it (FR6, 18-09-2014).

5.9 Strategies

This section presents the findings related to the strategies used by participants to reach business objectives. The findings show that the meticulous choice of location, hard work, participants' attitude, the ability to convince people and to respect appointments with their customers are easy and cheap strategies that the business owners use.

A fashion designer said:

The quality of my work makes young South African designers to bring me their work, I am the one who is doing all the work (FR3, 28-11-2014).

Another participant talked about partnership:

It is true that partnership is not an advantage but in my case, my partner is a blessing, he knows where to go, and who to contact (Interview, 18-09-2014).

Some business owners use marketing strategies such as presentations, business cards, pamphlets and other methods to market their businesses. One participant, in this regard, said:

I have the chance to study marketing in a big college here in Durban, so with the knowledge I have in informatics design, design adverts myself (FR8, 10-10-2014).

Others focus their work on carefully selecting their products, particularly those who sell ethnic products, and they insist that quality attracts customers. In agreement with this idea, an owner said:

All the vegetables that you see in my shop (vegetables that are not known by South African) are not products that you will find in other shops, I have the best quality because I decided to contact a farmer, with him we produce those vegetable, my customers are aware about it (MR2,07-11-2014).

The findings show that improving the materials used in the business as well as the acceleration of services offered makes the participants' businesses vibrant:

My internet café offer students fast service so a lot people flock to my internet café. I am getting more money than the time I had slow internet access and closing at 8 pm (FR6, 18-11-2014).

5.9.1 Availability of Resources

Findings show that many refugees were aware of business opportunities but lacked resources. A business owner said:

I knew that this business was an interesting opportunity to take but the problem of money obliged me to work hard and save for more than 2 years as I did not have any others sources of money (MR14, 18-09-2014).

A female participant declared that:

I worked hard for many years because I saw different opportunities of business around me and I was able to raise enough money to start my business (FR3, 10-10-2014).

5.10 Concept of Creativity

This section discusses the element of creativity used by Congolese refugees in running small businesses in Durban CBD. The scanning of the environment for opportunities to introduce change that is capable of being profitably commercialised is called innovation. The first step of innovation is creativity, which involves the element of novelty.

The findings show that the majority of participants were applying some elements of creativity while only four were not using any element of creativity.

5.10.1 Element of Creativity

Findings indicate that the application of creativity was an important aspect identified by business owners but the limitation of resources only allowed them to be cautious and led them to apply the simplest and cheapest forms of creativity.

Findings show that participants reported the element of finance as being the reason why they did not apply any element of creativity. On the other hand those who were creative reported that they were able to do so due to resources at their disposal.

5.11 Summary

In this chapter, the results of the study which investigated the experiences encountered by DRC refugees in developing SMMEs in Durban were presented. The DRC refugees participating in the study engage in various forms of business ranging from furniture and ethnic product sales to hair salons and fashion design businesses, amongst others. The success of their businesses depends on characteristics such as loyalty and a propensity for business and in other cases is based on previous training and experience. The majority of the DRC refugees' businesses are located in areas where there is a mix of local people as well as immigrants in order to maximise the market for their products. Most of the businesses were established using owners' personal savings and financial resources from relatives and people in the refugees' social networks, however the business owners often operate with friends' or family members' legal documentation and in some cases with no documentation at all. A major challenge that business owners face is that they are hindered from expanding their businesses due to a lack of financial resources. The following chapter presents a more thorough analysis and discussion of the results of the study.

CHAPTER SIX

DATA ANALYSIS AND DISCUSSION

6.1 Introduction

This study investigated the challenges faced by Congolese refugee business owners in developing SMMEs in Durban city. The purpose of the study was to provide answers to the following key research questions:

- What are the predisposing factors that influence Congolese refugees in Durban city to be entrepreneurs?
- What are the resource mobilisation strategies used by Congolese refugees in Durban?
- What are the market conditions that present business opportunities to Congolese refugees to engage in small businesses?
- What ethnic strategies do Congolese refugees employ to position themselves in the business space in Durban?
- What is the extent of creativity and innovation of Congolese refugees engaging in small businesses?

The findings of the study in relation to the above research questions will be analysed and discussed in this chapter. As outlined in the previous chapter, data was analysed according to the themes that emerged in respect of the research questions and the structural opportunity of the immigrant entrepreneur concept of Aldrich and Waldinger (1990). This concept refers to a process which involves the examination and interpretation of the data collected. The main findings will be summarised and general conclusions based on the findings of previous studies considered in this thesis will be drawn.

6.2 Demographic Analysis of the Participants

The discussion of demographic data is presented in this section which includes age, gender, marital status and family size.

- Age: The 30 business owners who participated in the one-to-one interviews, 16 male and 14 female, were between 20 and 50 years old.
- Estimated family size: The majority of participants had between 4 and 11 people that they were responsible for.
- Estimated marital status: The majority (23) of the participants were married.

6.3 Predisposing Factors that Influence Congolese Refugees in Durban City to be Entrepreneurs

The study found that the predisposing factors that influence business owners to be entrepreneurs include financial stability, the desire to have fancy belongings, the need to have sufficient means to sustain themselves and their families, and the wish to have some plans for the future. According to Zhou (2004), some groups of immigrants are known to be more entrepreneurially oriented and more engaged in business in one form or another because of the financial stability that it affords them.

While the DRC refugees involved in businesses in Durban city are influenced by people around them to a degree, the findings indicate that the refugees are not necessarily engaging in business because others are in the same activity but because of the need to have a stable source of income for their daily expenses and their basic needs.

Cultural factors are also some of the predisposing factors identified in the findings of the study. The majority of the participants said that assurance from their families supported their drive to succeed and the strong human quality influenced by their culture allowed them to succeed in business.

The findings of the study show that a group of business owners who had studied a subject linked to the business that they currently operate before coming to South Africa found it easier to engage in business in Durban.

The study found that location is an element influencing the trajectory of the business. For the choice of location, a mixed area was preferred by the majority of participants. A few participants had established their businesses in immigrant areas and only one in a non-immigrant area.

6.4 Resource Mobilisation Strategies used by Congolese Refugees in Durban

The findings of the study indicate that the ability to mobilise resources for the start-up and the on-going sustainability of a business is a key factor for establishing a business. Findings show that personal savings and family ties are the two leading means used by Congolese refugees to finance their activities. The majority of the business owners had started their businesses with their personal savings after working for many years.

This is in agreement with Willems' (2003) study which found that Congolese, Burundese and Rwandese urban refugees in Dar es Salam depended on their social networks to find employment or received financial and material support from friends and relatives. The same situation is evident with Congolese refugee business owners in Durban. The business owners have different kinds of networks and relationships, with some owners combining their personal savings with those of their family members and friends living in South Africa or abroad.

6.5 The Market Conditions that Present Business Opportunities to Congolese Refugees to Engage in Small Businesses

The nature of the goods to be sold is an important element that creates opportunities to engage in business. Thus non-ethnic products and services were most frequently chosen by participants in the study followed by a mixture of ethnic and non-ethnic products. Grey, Rodriques and Conrad (2004) found that selling of ethnic products and services is meticulously done by only a few immigrants who are aware of the best places and times to source the best products but it is a field otherwise avoided by many Congolese refugee business owners.

6.5.1 Ownership Access

The findings indicate that for every business owner the legal documents required to operate a business are important for ownership access. However this study found that many business

owners did not apply for these legal documents because they believe that they cannot be obtained because of their status as refugees. The easiest way for them to be in business and in good standing with the government was to use other people's business documents to engage in their own business. In the sample, some business owners had applied for legal business documents but some among them used different ways to obtain the documents such as applying directly in Pretoria because of the length of the process in Durban.

The majority of the participants said that it takes about 4 to 10 years to obtain the legal business documents. This situation is linked to the findings of a study by Hunter and Skinner (2002) where foreigners in Durban, refugees included, who worked in the informal economy were not recognised as economic agents and had challenges in obtaining legal business documents. Despite not having documents, data from the study shows that the majority of Congolese refugee business owners have the desire to legalise their places in the market to which they belong.

6.6 Ethnic Strategies Congolese Refugees Employ to Position themselves in the Business Space in Durban

The findings indicate that the choice of strategy used by refugees depends on the nature of the products they are selling. Ethnic and non-ethnic product sellers focused on the type of product while others focused on the improvement of business. This is in line with the findings of a study by Aldrich and Waldinger (1990) which indicated that refugees' ethnic strategies emerge from the interaction between opportunity structures and ethnic immigrant characteristics.

The findings show that in many cases the majority of refugees were aware of business opportunities but lacked resources to be able to take advantage of these resources. Others did have access to resources, were aware of opportunities and thus were able to engage in business.

6.7 The Extent of Creativity and Innovation of Congolese Refugees Engaging in SMMEs

In the study, findings show that some business owners did not apply any creative elements because of lack of finance to do so. Thus, the limitation of resources caused the majority of business owners to apply only simple and inexpensive elements of creativity such as the element

of the process of doing things. Congolese refugees running survival businesses apply processes, products, services and strategies as identified by Baker (2002), while only those with skills apply physical elements.

Bessant and Todd (2007, cited in Freedman, 2004) defined innovation as the technical, design, manufacturing, management and commercial activities involved in the marketing of a new (or improved) product or the first commercial use of a new (or improved) process or equipment. The combination of events and physical elements by improving equipment, as suggested by Freedman (2004), is used by the majority of the Congolese business owners who run internet cafés as well as designers because there is regular progress in technology which leads to the creation of new products. Thus to compete in the market and to resist concurrence, the business owners do apply new processes and implement new equipment. However the element of a lack of financial resources presents impediments for the total use of the innovative elements that they had planned.

Among those business owners who have applied the element of novelty, the majority recognise the benefit of applying it while others did not see any change.

6.8 Summary

The findings of the study show that DRC refugees who develop SMMEs in Durban CBD experience challenges in the business decisions that they take. Hard work, meticulous choice of their product, improvement of the material, the characteristic of loyalty followed by the strong beliefs that are useful in business are the reasons that make them believe in the success of their businesses. They generally do not place their hope in people but their personal savings are the principal source of finance. The lack of financial influence, the choice of non-ethnic products and services and the cheapest and easiest element of creativity contribute to their success. They are using all aspects at their disposal to acquire legal documents and operate businesses without these documents even if the risk is high because the requirements and the length of the process is affecting their business. Those who have legal documents for their business fear the change of the law which may prevent them from doing business. The following chapter presents the conclusions and the recommendations for future studies arising from this study.

CHAPTER SEVEN

CONCLUSION AND RECOMMENDATIONS

7.1 Introduction

This study investigated the challenges faced by business owners who are Congolese refugees in developing SMMEs in Durban city. The previous chapter discussed these challenges in relation to the research questions and relevant literature and this chapter will present the conclusions that can be drawn based on the discussed findings. The main findings with regard to the research questions will be summarised and general conclusions based on the findings of the study will be described. Recommendations for how the DRC refugees can be empowered and supported by the South African government will be put forth. Recommendations for future studies will also be suggested. Finally, the strengths and limitations of this study will be considered.

7.2 Predisposition Factors

Findings show that immigrants' principal objective is to be able to offer their family a good future but they face difficulties in trying to sustain themselves in the host country. South Africa has adopted a very progressive model of local integration instead of setting up refugee camps as is done in various other countries. As result, many asylum seekers and refugees have opportunities to engage in the informal economy for their livelihoods and are not dependent on government to provide for them.

The study shows that the majority of Congolese refugees in Durban city developing SMMEs are achieving their dreams. In the Congolese refugee community 'achieving their dreams' is defined and understood differently because of the situation they encountered in their country of origin. Thus achieving their dreams for the majority of Congolese refugee business owners means living in a country where human rights are respected and finding ways to survive.

The study indicates that the opening of and the viability of businesses develop by DRC refugees in Durban city is the result of hard work, meticulous choice of location and product,

improvement of the materials they may be using and, for a few among them, the use of marketing elements.

The results of the study show that the influence of surrounding people and of the refugee lifestyle does exist in the DRC refugee community which encourages refugees to open their own businesses. For the majority of refugees the primary reason that they open businesses is due to the need for more income to sustain themselves and their families.

The study also found that the characteristic of loyalty followed by a strong belief that they are useful in business are the principal points that make refugees believe in the success of the business, which enables them to fit into the market.

7.3 Resource Mobilisation

The start-up and the on-going sustainability of businesses require the mobilisation of resources. The study found that Congolese refugees rely on personal savings to establish and maintain their businesses. Personal savings are the principal source of resources although there are a small number of owners who count on their social network contacts in Durban or other areas of South Africa and sometimes even outside of South Africa. This is because these contacts are often more flexible than traditional channels of financial mobilisation. Thus, a significant percentage of migrants feel that they have no place to turn when they are in need of financial assistance, while a smaller percentage of migrants rely on social networks, such as family and friends.

7.4 Market Condition

To have a position in the market, most participants trade in non-ethnic products and services because of the ability to sell more of these but nevertheless face the problem of not having good locations to sell their products. Selling ethnic products obliges business owners to follow customers into locations where the customers live. This is in agreement with Waldinger et al. (1990:3) who stated that ethnic entrepreneurship is “a set of connections and regular patterns of interaction among people sharing common national backgrounds or migration experiences and

cultural and social factors which take up a central position in explaining growth in ethnic enterprises”.

The study shows that the choice of ethnic products requires the meticulous selection of products in order to sell more and gain more loyal customers. This is in agreement with Ogenyie et al. (2004) who suggested that retailers must focus on issues relating to culture and traditions of ethnic minorities and must also consider that what they buy depends on their religious, cultural and social economical background.

7.5 Ownership Access

The study shows that some participants had applied for legal business documents in order to be legally recognised but the length of the process was hampering their efforts. The study indicates that many DRC refugee business owners in Durban city are running their business in fear because of lack of legal business documents.

7.6 Extension of Creativity and Innovation

The study shows that the application of any element of creativity is an idea all DRC Congolese refugee business tenants in Durban CBD dream of but many lacked finances. As a result they only use cheap and easy forms of creativity. Alfred and Christian (2005) suggest that successful SMMEs consider the secret to their success to be the fact that they are in a position to combine technologic competencies. The application of this combination of technologic competencies is expensive and non-implementable for most Congolese refugee business owners. Only a few business owners incorporate a mix of events and physical elements. Those who had studied a subject in school or had undergone some form of training linked to business are trying to incorporate the knowledge they have.

7.7 Recommendations

Underpinned by the structural opportunity theory of immigrant entrepreneurship, findings in this study revealed the existence of many and varied problems and challenges encountered by DRC

refugee business owners in Durban city. The results show that Congolese refugees engaging in business face several problems but ownership and resource mobilisation are the most important challenges.

There appears to be an attitude of rejection from refugees towards offices where they must apply for legal business documents as they believe that they cannot be granted legal business documents due to their refugee status. The Congolese refugee community needs to find ways of informing their members about their rights and obligations as refugees in South Africa to prevent this attitude. This will help to facilitate processes concerning their lives.

The Congolese refugee community must try to establish an organisation, like the Somalian or Ethiopian communities have, that will be able to help all members requiring assistance in representing their plight.

Government entities in charge of the legal recognition for businesses should assist refugees to learn about their rights concerning blanket prohibition against self-employment in terms of the Constitution or applicable legislation.

Refugees are not able to have access to credit or loans and still have difficulties with opening bank accounts because of the inadequacy of their identity papers. Thus the South African government should try to deal with the problems that hinder refugees from opening bank accounts and from accessing other privileges.

7.8 Recommendations for Future Research

The study found that a number of Congolese refugees developing SMMEs are illegal migrants, undocumented migrants, asylum seekers and refugees coexisting within the local community. There is a need for researchers to study the experiences of illegal migrants, undocumented migrants and asylum seekers because they also play a role in the SMME sector. The research into illegal businesses will help authorities to understand the situation of refugees and the challenges that they face in greater depth. Strategies to mitigate the challenges faced by refugees could be suggested and implemented based on this research.

7.9 Notion of Transferability

DRC refugees and refugees in general involved in business continually encounter problems in every step of the establishment and the running of the business in Durban city centre.

Developing a business for DRC refugees is an easy way for them to realise the dream of having a better life in future. The majority of business tenants are facing financial as well as other difficulties but they always try to find a solution in order for the business to survive. Their businesses represent the only source of income and provide hope of having a better future. However as a result of the difficulties and problems experienced by those tenants in each step of their activities, opening a business for a DRC refugee is a risk taking gesture or plan. Nevertheless there is always some positive effect on the people who depend on it.

7.10 Summary

It was argued in the study that elements linked to the immigrant entrepreneurship concept allow for an understanding of the challenges faced by DRC refugee business owners in Durban city to be developed from a different angle than previous research. This is achieved by bearing in mind group characteristics, predisposition factors, resource mobilisation, opportunity structures, market conditions, ownership access, ethnic strategies, the concept of creativity and innovation in SMMEs. The study found that the majority of DRC refugee businesses owners have achieved their dreams through the establishment of small businesses.

After losing hope and everything that they may have worked for in their country of origin and finding refuge where human rights are respected, the dream of a refugee is not to be a millionaire but to have at least enough to sustain their families in the host country. The study found that the establishment of those businesses is not linked only to the refugees' belonging in the communities and their belief in their strength in business, or surrendering to the influence of people, but the principal reason to invest in small businesses is for survival because it is difficult to find a job in South Africa.

The study showed that individuals believing in the capability to be successful in business and loyalty allowed DRC refugee business owners to persevere with the activity that they have taken

as their daily occupation. The majority of DRC refugee business owners found themselves on the margins of survival but are doing all that they can to fit into the market where they belong. This includes hard work, meticulous choice of goods, meticulous choice of locations, the improvement of the materials used in the business and the use of simple elements of creativity for both ethnic products and services and non-ethnic products and services. The study found that personal savings is the principal source of finance used to establish businesses followed by social network assistance from inside and outside of South Africa.

In conclusion, it is recommended that the Congolese refugee community and legal departments in charge of refugees as well as departments dealing with SMMEs help refugees to be aware of their rights because the majority of DRC refugees have the experience of being rejected in the legal institutions that they may approach. Concerning the existence of difficulties in accessing financial resources, the majority of DRC refugee business owners accept and understand that only South African citizens are allowed to source finances. However, the issue of applying for legal business documents is not clearly understood by DRC refugees involved in small businesses and more awareness of the processes and procedures needs to be created.

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APPENDIX ONE: IN-DEPTH INTERVIEW GUIDE

Welcoming remarks (moderator)

I will first greet the participant and introduce myself. Then ask the participant to introduce him or herself by telling me his or her full name and also the nature of his or her job.

Purpose of the interview (moderator)

I will explain the aim of the study namely to explore different challenge DRC refugee tenant are encountering in running small medium and micro enterprises in Durban city and the importance to understand the subject that will be study. Through his or her participation I hope to found the right responses to all questions that why I will encourage him or her participation to share and express freely his or her views. I will ensure him or her that any answer that will be given has an importance for our research and there were to right or wrong answers. I will make it clear that the research has only one objective that is collect more information that would enable to understand the study.

I will make the participation to understand that there will be no monetary gain from participation and a participant may withdraw from the project at any time with no negative consequences. All respondents will be informed about expected duration of the interviews and all the information collected will confidential and anonymous and maintained by the School of Management and Science, UKZN.

INTERVIEW QUESTION GUIDE in ENGLISH

- Question 1: What are the predisposing factors that influence Congolese refugees in Durban city to be entrepreneurs?
 - a) Describe your business?
 - b) What insurance that you will succeed in the world of business?
 - c) Before you arrive in South Africa, what was the business world for you?
 - d) In which area your business is located?

- Question 2: What are the resource mobilization strategies used by Congolese refugees in Durban?
 - a) How did you get the finances for your business?
 - b) If it's from non-government contact, what is the name of that association?
 - c) If it is from your personal contact can you describe the contacts?

- Question 3: What are the market conditions that present business opportunities to Congolese refugees to engage in small businesses?
 - a) What kind of goods are you selling?
 - b) Your business is :a business you buy from someone else
 - c) Your business was a business that was abandoned and inspired you?
 - d) Your business was an underserved market?
 - e) Your business was a business that may have uncertain future but take with hope to succeed?
 - f) How did you get your license?
 - g) After how long did you get it?
 - h) How the law about licenses, permits, and finances has affected you?

- Question 4: What ethnic strategies do Congolese refugees employ to position themselves in the business space in Durban?
 - a) What strategies are using to reach to reach your objectives?

- b) When you started your business what was your knowledge about opportunities and resources?
 - c) How did
 - d) you found the right fit for your available resource?
 - e) How did you manage to resist to the concurrence that exist?
- Question 5: What is the extent of creativity and innovation of Congolese refugees engaging in small businesses?
 - a) What is the special element that makes you different and more attractive than other?
 - b) What is the impact of the element of novelty applied on your business?

Closing remarks

I will offer an opportunity for any short final comments participants would like to make.

Thank you very much for your participation

INTERVIEW QUESTION GUIDE in FRENCH

- QUESTION 1: quels sont les facteurs qui ont influencé les congolais a devenir entrepreneurs ?
 - a. pouvez- vous décrire votre business ?
 - b. Qu'est vous rassure que vous allez réussir dans le monde de business?
 - c. Avant que vous n arriviez en Afrique du sud, quelle était votre position par rapport au business?
 - d. Dans quel environnement votre business est localisé ?

- QUESTION 2 : Quelles sont les stratégies utiliser par les réfugiés congolais a Durban pour réunir les ressources financières pour leurs business ?
 - a. Comment avez- vous eu l'argent pour financer votre business ?
 - b. Si l'argent vient d'un organisme international, quelle est le non de l'organisme ?
 - c. Si l'argent vient de vos contacts personnels, pouvez-vous décrire ses contacts ?

- QUESTION 3: Quels sont les conditions du marché qui présentent des opportunités pour que les refuges s'engage dans le business?
 - a. Quels genres de produit vendez –vous ?
 - b. votre business a-t-il été acheté chez quelqu'un d'autre ?
 - c. Votre business avait il était abandonné par quelqu'un d'autre ?
 - d. Votre business fait-il parti d'un marché moins considéré ?
 - e. Votre business a-t-il un avenir qui n'est pas certain mais considérer par vous-même comme un business qui va progresser ?
 - f. comment avez-vous obtenue la License pour votre business?
 - g. Après combien de temps avez-vous obtenue la License pour votre business?
 - h. comment est-ce que la loi à propos de permis et License voua à affecter ?

- QUESTION 4: Quelles sont les stratégies ethniques que vous employez pour vous positionner dans le monde de business?
 - d. quelles sont les stratégies utilisées pour atteindre vos objectifs ?
 - e. Lorsque vous avez comment votre business, quelle était votre connaissance sur les opportunités et les ressources ?
 - f. comment avez-vous trouvez le commerce adéquat pour les ressources que vous aviez ?
 - g. comment résistez-vous à la concurrence ?

- QUESTION 5: quels sont les éléments de créativité que vous utilisez ?
 - a. Quel élément spécial vous différencie des autres ?
 - b. Quel est l'impact sur votre business de l'élément spécial et différent que vous utilisez?

Remarque

A la fin de l'interview, l'opportunité sera donnée aux participants de donner tout commentaire qui pouvait lui venir en tête.

Merci pour votre participation

APPENDIX TWO: INFORMED CONSENT

Project Title

An exploratory study of the Congolese refugees experiences in running small, medium and micro enterprises in Durban city.

Full Names

Name: PROSPERINE TSHIJIKA MUJINGA

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I am doing research on a project entitled, **an exploratory study of the Congolese refugees experiences in running small, medium and micro enterprises in Durban city**

The aim of this project is to understand the challenge Congolese refugees are encountering in running small businesses in Durban. Thus, it will deepen the academic understanding of the problem Congolese refugees in running small businesses in the light of lack of assistance from

government and will make the South African government and organizations that deal with refugees to generate and define appropriate strategies of dealing with the mass exodus of refugees in South Africa.

This project is supervised by Dr GIVEN MUTINTA at the School of Management, Information Technology & Governance, and University of KwaZulu-Natal. Thank you for agreeing to take part in the project. I would like to emphasize that your participation is entirely voluntary, you are free to refuse to answer any question, and you are free to withdraw at any time.

The information you provide will be kept strictly confidential and will be available only to members of the research team. If you give consents to participate in the study; please sign this form to show that you have read the contents.

I..... (Full names) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participating in the research project.

Signature of the Participant.....Date.....

Thank You for Your participation

CONSENT FORM IN FRENCH: LETTRE DE CONSENTEMENT

Titre du sujet

An exploratory study of the Congolese refugees experiences in running small, medium and micro enterprises in Durban city.

Nom et Post –nom

Noms : PROSPERINE TSHIJIKA MUJINGA

School: Management information technology and governance

College: College Of Law and Management Studies

Campus: Westville

Proposed Qualification for Project: MA

CONTACT DETAILS

Cell. No. : 0785498186

e-mail : prosperinets hijika@yahoo.fr / 211559496@stu.ukzn.ac.za

Postal address : Kwazulu-Natal University, Heard, Westville Campus, Durban, South Africa

SUPERVISEUR

Nom: GIVEN MUTINA

Cell. No.: 0733336667

Email : mutinta@ukzn.ac.za

Etant étudiante à l ' university of kwa zulu natal, je poursuis une recherche dont le sujet est: An exploratory study of the Congolese refugees experiences in running small, medium and micro enterprises in Durban city.

L'objectif de notre étude est de comprendre les différents challenges que les réfugiés congolais entrepreneurs rencontrent dans la gestion de leurs activités.

Ce travail approfondira la connaissance sur les problèmes que les réfugiés congolais rencontrent dans la gestion de leurs business surtout que ces derniers ne reçoivent pas de financement venant du gouvernement Sud-Africain et aussi va permettre à ce même gouvernement et aux organisations s'occupant des réfugiés de créer et de définir les stratégies appropriées pour gérer cette exode de réfugiés en Afrique du sud.

Cette étude est dirigée par le Dr GIVEN MUTINTA à l'école de Management, Information Technology & Governance, and University of KwaZulu-Natal.

Merci pour votre participation dans ce projet et nous vous rassurons que votre participation est entièrement volontaire et que vous êtes libre de refuser de répondre aux questions posées et même de vous retirer lorsque vous le désirez.

Toute information sera confidentielle et ne sera disponible que pour l'équipe de recherche.

Si vous êtes consentant pour participer à cette recherche, veuillez s'il vous plait signer ce formulaire que vous venez de lire.

Moi,..... (Nom et poste nom) par la présente confirme que j'ai compris le contenu de ce document, la nature de cette recherche et offre mon accord pour la participation dans cette recherche.

Signature of the Participant.....Date.....

Merci pour votre participation

APPENDIX THREE: DECLARATION LETTER

This is to declare that I.....

Student Name: PROSPERINE TSHIJIKA MUJINGA

Student Number: 211559496

Will ensure that the respondents name and privacy is protected, any information received in the study will be recorded with a code number that will be secured.

By the end of the study, every proof that show which code number goes with the name will be destroyed. Respondents have the right to withdraw without any negative consequences.

I also confirm that respondents' have a right to withdraw from participation without any negative consequences.

Student signature:

Date:

APPENDIX FOUR: PROPOSAL APPROVAL LETTER



TO: Miss P Tshijika (Student Number: 211559496)
FROM: SCHOOL OF MANAGEMENT, IT & GOVERNANCE
DATE: 18 June 2014
SUBJECT: Approval of Masters Research Proposal

Title: An exploratory study of the Congolese refugees experiences in running Small, Medium and Micro Enterprises in Durban City
Supervisor: Dr. G Mutinta

This memo is to confirm that the Research Proposal Review Committee has accepted your Masters Research proposal presented on the 06 June 2014.

Please take note of the following suggestions/comments:

- Need to justify your study and clarify your angle. The reader needs to see more conviction in your research that it is needed and that it will be significantly different to what is currently known –needs to see your additional knowledge to the subject area. How different are Congolese from other nationalities such that their findings will be uniquely different? Justify why Congolese and how significantly different they are to other nationalities;
- Title: use of word "experiences", choose a better word. Drop the phrase "an exploratory study". "Durban city"- check wording/ terminology;
- Wording "refugees", may be illegal immigrants so be cautious. May raise issue of population sample;
- Take into account the new legislation;
- Check the Economic significance against the Global Entrepreneurial Monitor;
- Look at Home Affairs for population statistics to have a better knowledge of your population size. How did you arrive at 50?
- Check Trade and Investment KZN for statistics;
- December timeline for submission is too tight;
- Being an insider is not necessarily a limitation, it is an advantage as well. Be open to other perspectives/possibilities;
- Suggest you drop participant observation as this is difficult to do; and
- Caution against replicating a study. Perhaps add personal rationale.

Please note that the above comments/suggestions are intended to develop and strengthen your study, thus you need to consider them seriously. Your supervisor(s) will provide further guidance on how to factor the suggestions into your study.

Good luck with your studies, and we look forward to your successful completion.

Yours sincerely,

Ms. AB Pearce

Research & Higher Degrees: School of Management, IT & Governance
University of Kwazulu-Natal - Westville Campus

School of Management, IT & Governance- Research & Higher Degrees
Postal Address: Room 237, 2nd Floor, M Block, Westville Campus, Westville, 3630
Telephone: +27-(0) 31 260 8162 (Pearce2@ukzn.ac.za) Website: www.ukzn.ac.za

APPENDIX FIVE: ETHICAL CLEARANCE



22 October 2014

Ms Prosperine Tshjika Mujinga (211559496)
School of Management, IT & Governance
Westville Campus

Protocol reference number: HSS/1127/014M
Project title: An exploratory study of the Congolese Refugees experiences in running small, medium and micro enterprises in Durban City

Dear Ms Mujinga,

Full Approval – Expedited Application

In response to your application received on 08 September 2014, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol have been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shenuka Singh (Chair)

/ms

Cc Supervisor: Dr Given Mutinta
Cc Academic Leader Research: Professor Brian McArthur
Cc School Administrator: Ms Angela Pearce

Humanities & Social Sciences Research Ethics Committee

Dr Shenuka Singh (Chair)

Westville Campus, Govan Mbeki Building

Postal Address: Private Bag X54001, Durban 4000

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