

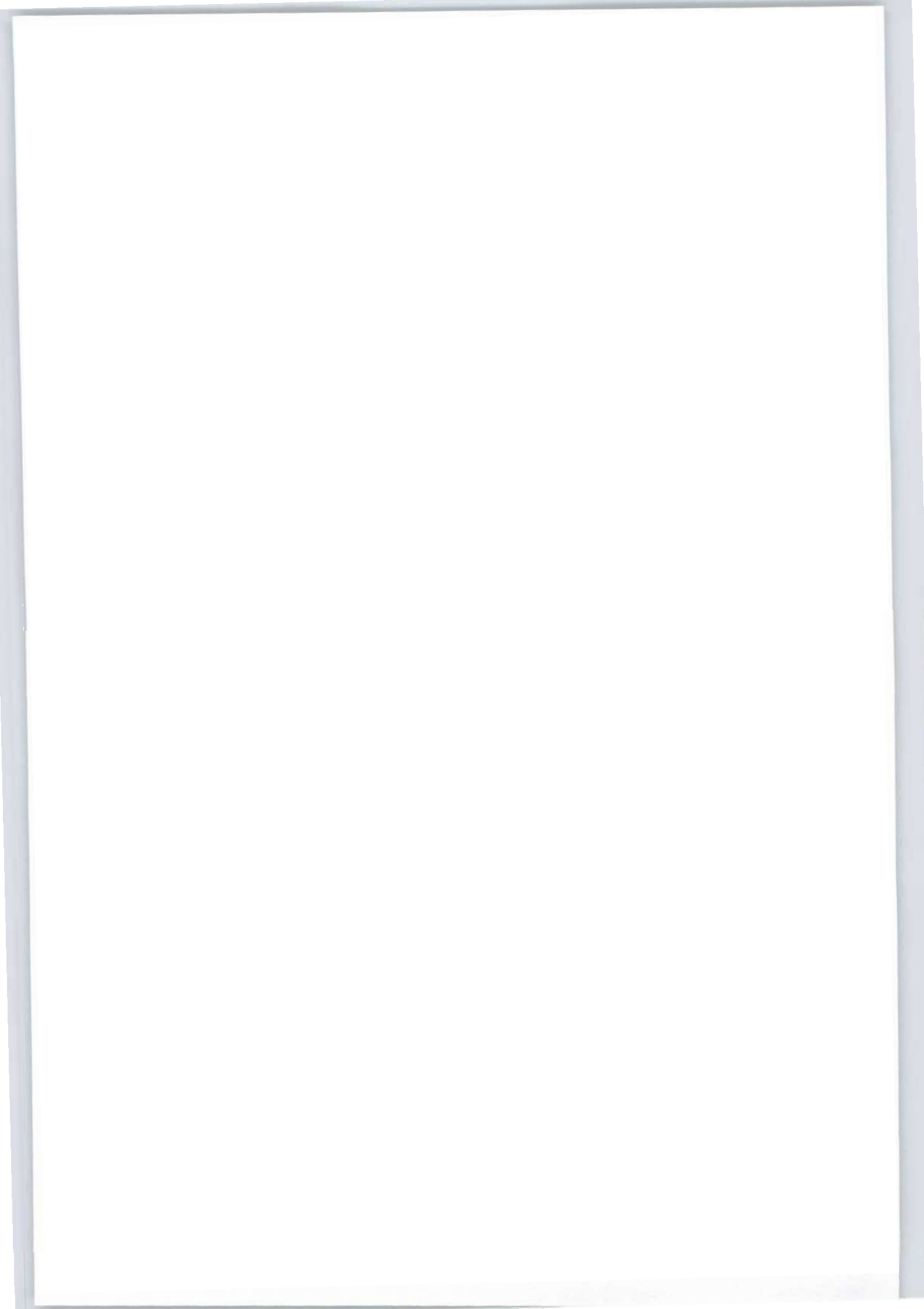


***COPING STRATEGIES OF WOMEN MICRO-ENTERPRENEURS: THE
CASE OF WOMEN CURIO SELLERS OF THE DURBAN
BEACHFRONT***

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DECLARATION

I declare that this is my own unaided work, except for the acknowledged supervision and referenced citations. It has not been submitted for any previous degree at any university.

Date 1997

Signature 

Name CATHERINE NDINDA

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ABSTRACT

The dissertation examines the coping strategies of women curio sellers of the Durban Beachfront. In order to know the coping strategies employed the study looked at the problems that the curio sellers face. The understanding of the women's coping strategies by the service providers while addressing the needs of the curio sellers was also examined. The Fieldwork was conducted at the Durban Beachfront among a total of 35 women drawn through the accidental and snowball sampling techniques.

Findings:

Women curio sellers experience problems related to recognition of their work, capital/credit, shelter, accommodation, crime and laws that impede their business operations. Though these problems are quite crippling, women are not entirely helpless. They cope. The coping strategies of the curio sellers are both individual and collective. The individual coping strategies are used to deal with immediate problems and the collective strategies are used to tackle problems that women would not resolve as individuals. The collective efforts are transformative in that they seek to change women's position. The effectiveness of the coping strategies is demonstrated by the number of women that employ them and the gains made by using the strategies. Through collective coping strategies women have been able to get the authorities to act on the problems they face such as crime, shelter and accommodation.

Coping strategies have implications for participation in endeavours to resolve the problems faced by the curio sellers. The service providers are aware of the problems faced by the women and some of the coping strategies that the traders employ. The service providers have made efforts to resolve the problems of the women but these efforts have not been fruitful. Women's coping strategies appear not to have been taken into consideration and their participation has not featured much in the planning and implementation of the programmes aimed at assisting them. For development programmes to be effective and sustainable, women's coping strategies need to be taken into account in the planning and implementation of development programmes.

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Chapter one

INTRODUCTION

1.1.1 Background to the study

The White paper on small medium and micro-enterprises¹ (1995) estimates that there are about 800,000 small, medium and micro-enterprises in South Africa. Micro-enterprises refer to businesses operated by the owner who may be assisted by some family member and at most two paid employees (Kasongo, 1995). A micro-entrepreneur is one in the business of making money. Micro-enterprises employ about a quarter of the labour force of 15 million people (Government of South Africa, 1995). This in essence shows the importance of the small medium and micro-enterprises in dealing with the growing problem of unemployment in the country.

The informal sector appears to be gendered with most of those in the sector being African women (60%) (Valodia, 1996). Studies on the informal sector suggest that women are more vulnerable to the problems experienced than men (Kasongo, 1995). While Kasongo (1995) and Nair (1996) posit that support for women micro-entrepreneurs is necessary in order to contribute to development, this study argues that their coping strategies need to be known first if the support programmes are to yield any development.

Durban is the main city within the Kwa Zulu Natal Province of South Africa. In terms of population, Kwa Zulu Natal (KZN) was ranked as the most populated province within South Africa (Central Statistics, 1996). Currently KZN has a population of about 8.7. million (Central Statistics, 1996). Durban is the main tourist city within Kwa Zulu Natal.

Durban is divided into various parts but this study looks specifically at the Metro area (See Map 1). The Metro region is the hub of activity within the

¹ (Government of South Africa, 1995), cf.: Kasongo, 1995; Nair, 1996.

city although activities are still undertaken elsewhere. The main activity areas include the busy Port and harbour and the inner city where various formal and informal activities are undertaken. These include retail shops muti (herbal medicine) trading, vegetables and fruit selling and many others.

A recent survey showed that there are about 19,865 street traders in the Durban Metropolitan area. They operate in about 200 trading nodes within the city (Urban Strategy, 1997A).

Of all the street traders in Durban, 63% are women (Urban Strategy, 1997 A). These women are involved in various activities such as Muti (traditional medicine) trading, sale of foodstuffs and manufactured products, sale clothes, and sale of curios.

From statistics on the educational levels, the women were seen to have the lowest. About 14% had no schooling compared to only 8.6% (Urban Strategy, 1997A) of the men. Among the traders that had Std 3 level of education 13.8% were women compared to 6.5% of the men. The educational levels of street traders indicate the gender differentiation within the informal sector itself. Most of the women in the informal sector have low levels of education.

About 87.4% (Urban Strategy, 1997A) of the women indicated that they were street traders because they could not get other work. The low levels of education among women limit their access to job opportunities in the formal sector. Entry into the informal sector is therefore not out of choice but out of necessity.

With the formal sector's employment capacity declining at a fast rate, the scenario is likely to be that of an informal sector dominated by a greater

number of women. Their low levels of education make their mobility from one job to another limited.

The informal sector traders experience various problems as indicated in earlier studies (Urban Strategy, 1997A; Nair 1996; Kasongo, 1995). Yet women have been seen to continue earning their living in this sector without quitting. Some have even succeeded in this sector and expanded their enterprises (as will be illustrated in the chapter on coping strategies). This being the case, it is necessary to examine how women manage to deal with or even overcome the problems they experience in the sector.

This study therefore, sets out to illustrate the ways that women micro-entrepreneurs deal with their problems. The argument put forward here is that if the programmes aimed at assisting the women curio sellers are to be effective and sustainable their coping strategies need to be known.

Perhaps it is time that development planners looked at how people deal with their problems and began their planning process there instead of designing projects with which the intended targets do not identify.

1.1.2 Statement of problem

South Africa has a segmented labour market in which race and gender are key elements. 80% (Valodia, 1996) of all those in the informal sector are Africans. When they are fortunate to get employment in the formal sector it is usually in the lowest paying and most insecure jobs (Valodia, 1996). This puts them in a vulnerable position. In the event of retrenchment they are usually the first to lose jobs.

However African women are the most disadvantaged. Since most are not qualified to get employment in the formal sector, they are in the informal economy. They comprise the majority (60%) of all those in the informal sector

(Valodia, 1996). The reasons for the dominance of African women in the informal sector include lack of formal education, which limits their chances of getting jobs in the formal sector.

In the informal sector African women are also disadvantaged. Since most do not own property that can serve as collateral, they cannot access credit from formal sources of finance (International Women's Tribune Centre, (IWTC), 1985).

It is therefore common to find women in micro-enterprises such as vegetable and fruit selling, craft business and other businesses that do not require a lot of capital to start. Even in these sub-sectors that do not require large amounts of start-up capital, women have been found to experience myriad problems.

While the studies on women micro-entrepreneurs have been strong in delineating their problems, few have been sector specific (Kasongo, 1995; Nair, 1996; Dass, 1995). Even the sector-specific studies fall short of delving deeper to examine how these women manage to cope in their businesses while besieged by a multitude of problems.

The studies that have been done on the informal sector have looked at women in general. Women have been seen as a homogenous group. Yet the informal sector is in itself segmented into various sub-sectors. These include food and drinks sector, production of textiles and furniture, motor vehicle repair and even the production and distribution of art and craft work. This shows the extensiveness of the informal sector both locally and internationally (Fapohunda, 1985; Huq & Sultan, 1991; Ondiege, 1995; Nicholson, 1997).

A few studies (Allen & Truman, 1993) have examined how women micro-entrepreneurs cope with the problems they face while in business. Since women operate in different sub-sectors of the economy their coping strategies

are likely to coincide with the problems they experience in the different sub-sectors. No studies of their type have been conducted in Durban.

While the current study appreciates the earlier studies in outlining the problems of women micro-entrepreneurs, the focus here is on how the women curio sellers of the Durban Beachfront cope with the problems.

The problems in the informal sector keep recurring. This being the case, informal sector micro-entrepreneurs always have to deal with them. According to Nair (Nair, 1997) many of the curio sellers just get by in their businesses. However studies of vendors elsewhere in the world suggest that they do not remain at the same level of operation. They improve despite having to resort to the same techniques of dealing with their problems (Bilal, 1992).

The question that needs to be explored is how informal micro-entrepreneurs manage to stay in business in the face of the problems that besiege them. Unless this is well known policy attempts at helping the curio selling activities and the informal sector as a whole to flourish will yield limited positive results.

The current study therefore picks up from the problems experienced by women curio sellers as documented by Nair (Nair, 1996) in finding out their coping strategies while in business. The word coping carries connotations of fighting off, striking or dealing with. Coping strategies can be understood as the way women curio sellers deal with the problems they encounter while in business.

While Nair stops at the problems that the women curio sellers experience from the perspective of the service providers, this study takes the issues further and explores the problems as perceived by both the women curio sellers themselves and the service providers. This raises crucial questions. Are service providers aware of the coping strategies of the women curio sellers? To what

extent do the policies and programmes of the service providers help the women cope better with their circumstances? These questions attempt to examine whether the coping strategies of women are ever considered in the programmes targeted at the women. The argument propounded in this study is that for assistance programmes aimed at the women curio sellers to be effective and sustainable, their coping strategies need to be established first.

The aim of the study therefore to aims find out how women curio sellers of the Durban Beachfront cope with the problems they experience while in business. To achieve this aim the study employs the following objectives:

1. To confirm the problems experienced by women craft traders at the Beachfront
2. To find out how women curio sellers cope with the problems they face.
3. To compare the views of the service providers with those of the women on how they cope with their problems.

1.1.3 Research Question

The main research question in this study is: What are the coping strategies of women Micro-entrepreneurs and are these taken into consideration in the planning and implementation of programmes designed to assist them?

To fully answer the main question, knowledge of what the curio sellers try to cope with is required. The secondary questions are:

- What are the problems that women micro-entrepreneurs experience while in business?
- What are the coping strategies in the informal sector? How can they be understood and identified?
- Are the service providers aware of the problems that women curio sellers experience and how they deal with these problems?
- How do the views of the women and those of the service providers on coping compare?

1.2 Scope of the study

This study looks at women curio sellers at the Durban central Beachfront. It extends from the Vetchies pier to the Battery Beach area and slightly beyond. The area is characterised by different activities at different times of the day.

The curio and craft business is not found along the whole stretch of the beach but it is concentrated in the central area. This is the area between the children's play area and the Snake Park beach (See map 2). Along the other stretches of the beach different activities like fishing gliding, surfing and skiing, are undertaken.

The study addresses only the curio businesses. These include businesses that sell African art and craft work. Examples are straw and sisal baskets, bead necklaces, key holders, wood and soapstone carvings, masks, statues, accessories like belts and crocheted blouses, rings, shields and decorated nets.

To have a grasp on curio sellers' coping strategies it is important to examine first the problems experienced in the informal sector internationally, and in South Africa in particular.

The coping strategies will be limited to the business situation. The family situation will be briefly examined if it seems to affect business. It is beyond the scope of this dissertation to review the plethora of comments, criticisms and analyses of women in development. This study focuses specifically on the coping strategies of women in the informal sector and expands to integrate some of the themes in development. However these are intended to enhance an understanding of problems and coping strategies of women and how these can be integrated into the planning process in South Africa.

1.3 Contributions of the Study

Women over the years have been left out of development planning. Most of the activities undertaken by women were perceived as being in the home. Thus their productive role in the planning process went unnoticed and uncounted (Kabeer, 1994). Worse still, their various ways of dealing with the problems they experience were rarely taken into consideration, if at all, in the planning process.

This study, by examining the coping strategies of women curio sellers, aims at making visible the productive role of South African women in development. President Mandela in his address to the nation said, "The objectives of the RDP will not have been realised unless we see in visible and practical terms that the condition of our women has changed for the better, and they have been empowered to intervene in all aspects of life as equals with any other member of society (President Mandela, quoted in Valodia, 1996).

It is by examining the coping strategies of women curio sellers that we can appreciate the efforts made by women in general in trying to provide for their families and communities in the midst of adverse conditions.

On the other hand, by examining the coping strategies it is possible to determine the level of women's involvement in development planning, design and implementation.

1.4 Chapter Outline

The first chapter of this dissertation has provided the background to the study and also stated the problem and the objectives. Within the same chapter the scope and justification of the study have been outlined.

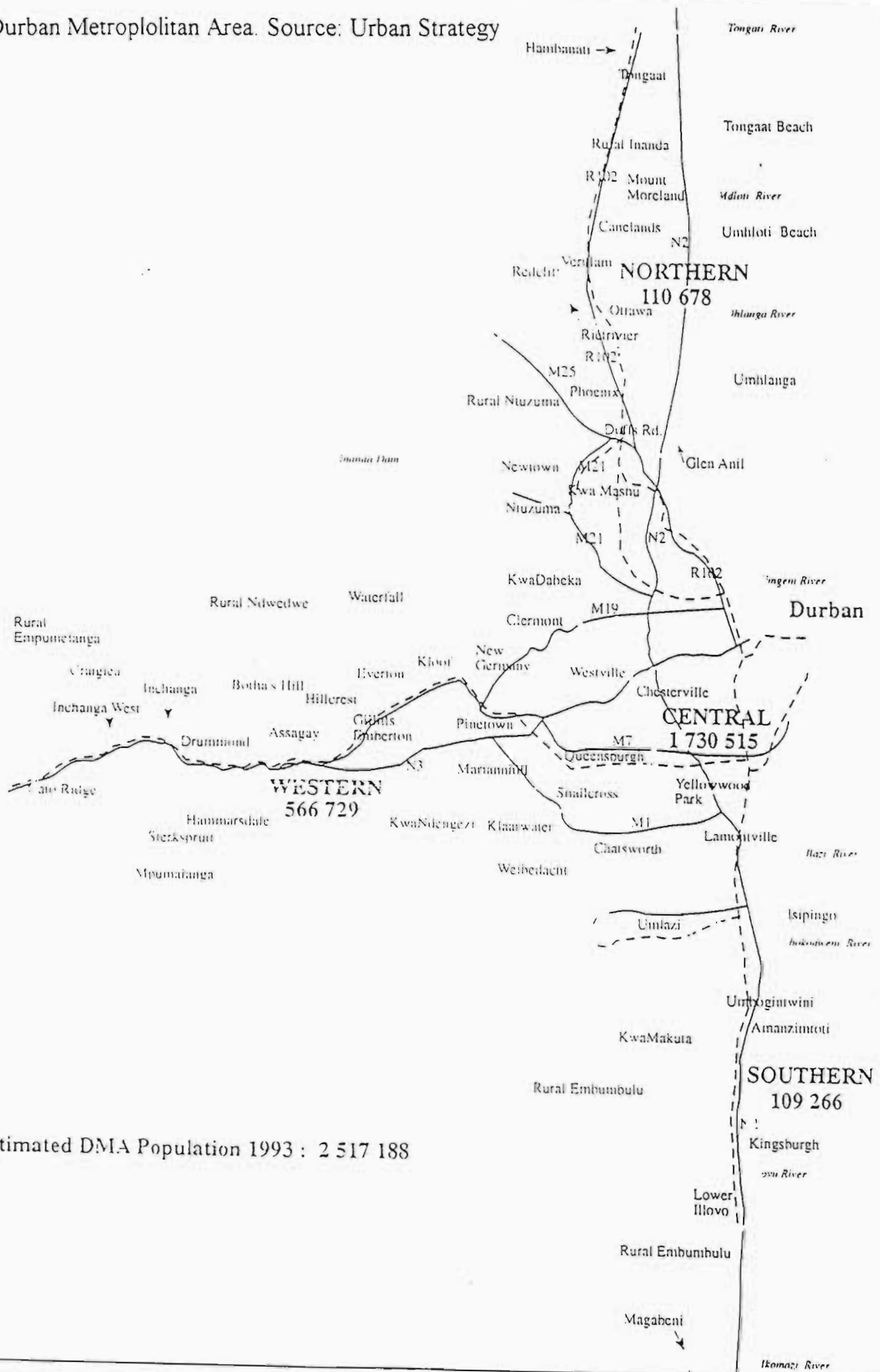
Chapters 2 and 3 examine the problems and coping strategies respectively. These discuss the problems in general and situate them within the Kwa Zulu

Natal context. Coping is discussed as a concept in relation to the informal sector and examples of coping strategies among micro-entrepreneurs are drawn internationally. The fourth chapter explains the methodology used in the research and chapter five provides a profile of the curio sellers.

Chapter six which presents the findings on the problems is immediately followed by the findings and discussions of coping strategies among women curio sellers of the Durban Beachfront in chapter seven.

Chapter eight provides the views of the service providers and the discussions around them with regard to coping strategies of the women curio sellers. The policy implications and recommendations of the study follow. Finally a general conclusion of the coping strategies of women curio sellers is drawn from the literature and the findings of this study.

Map 1: Durban Metropolitan Area. Source: Urban Strategy



Estimated DMA Population 1993 : 2 517 188

Durban Metropolitan Boundary	TRANSITIONAL LOCAL COUNCILS DURBAN METROPOLITAN AREA
TLC Boundary	
Roads	
Rail	

August 1995

Chapter Two
PROBLEMS OF INFORMAL SECTOR TRADERS
INTERNATIONAL EXPERIENCE

2.1.1 Introduction

This chapter is on problems faced by informal sector traders. The first part deals with the international experience in general without specifically referring to women micro-entrepreneurs. Where the problems specifically affect women this is indicated. Part 2 examines problems of women micro-entrepreneurs within the Kwa Zulu Natal (KZN) context. Reference has been made to 'South Africa' in cases where the problems are not only confined to KZN but experienced in other parts of the country. The chapter concludes with the summary which shows that although there are similarities in the problems experienced by women micro-entrepreneurs internationally, there are major differences that arise from South Africa's legacy of apartheid.

Most of those in the informal sector are women. In India, (Snyder, 1995) women comprise 97% of all those in the informal sector. In Swaziland, (Snyder, 1995) two-thirds of the households depend on women's earnings from the informal sector and in South Africa about 60% of all those in the informal sector are women. (Valodia, 1995). This is largely due to their high unemployment rates in the wage economy.

The participation of women in the informal sector has often been seen as an extension of their domestic roles. Their activities include raising chickens, growing food crops, bee keeping, brick-making, making craft and pots, tailoring, marketing smoked fish, and also beer brewing (Snyder, 1995).

The problems of women micro-entrepreneurs include lack of capital, space and premises, inadequate profits, transport, lack of management skills, police harassment, and the ever increasing regulations (Fapohunda, 1985; Sullivan,

1987; Snyder, 1995; Chickering and Salahdine, 1988; King, 1995). The argument propounded in the current chapter is that though both men and women traders in the informal sector experience similar problems, the intensity is felt more by women.

2.1.2 Recognition of Women's work

The international literature is replete with examples of the problems that informal sector operators experience. In generic terms, the problems faced by informal sector micro-entrepreneurs internationally are also experienced by women. However their impact is felt more by women micro-entrepreneurs because the norms of society and culture relegate them to a subordinate position relative to men (Kombe, 1994). In the allocation of resources, women are rarely considered. Yet it is true that they are involved in the production of most of the wealth in Third World countries (Shirima, 1994). Their lack of control over resources makes them more vulnerable to problems related to business than men.

Some of the problems faced by women are related to family and social responsibilities. Writing on Ethiopia, Haile shows that women's work begins at home where women have to take daily decisions such as obtaining provisions and caring for the young, elderly and the sick (Haile, 1991). Due to these domestic responsibilities, women are not able to devote all their energies entirely to business. If a child is sick, it is often the woman who has to take time off from her business to get the child to hospital. As a result, women entrepreneurs do not get regular orders for they are seen as unreliable suppliers.

Traditional values and the social environment often constrain the performance of women in business. As an entrepreneur she is required to spend a lot of time with members of the opposite sex. She is also supposed to work for long hours. Yet the society binds her with certain obligations. Women have to be

with the family while looking after their businesses, unlike men who can conduct their businesses away from home and make only occasional visits (Haile, 1991).

In West Bengal (India) (Mayoux, 1991), income generation is seen as only a minor part of their activities. The male wage is perceived to be more important than the female wage. Women's engagement in the handicraft business was seen as the only form viable form of employment for them because it tied in well with their traditional roles of making handicrafts. Such social factors made it difficult for women to earn more than just a minimal income from their activities. As a result, the scheme that was responsible for the promotion of the handicraft business was bound to fail from the beginning because of the entrenched social set up.

Writing about women micro-entrepreneurs in Ethiopia, Haile, cites the lack of role models as a problem that women face. While most of the successful business people are men very few are women. This presents problems for women micro-entrepreneurs since there are very few women role- models they can share experiences with and get advice from (Haile, 1991). The lack of role models perpetuates the mentality that women are only able to remain in small business hence the majority is confined to the small businesses.

2.1.3 Capital and Credit

Credit is a common theme in studies of informal sector. Key issues related to credit include lack access to credit from banks the procedures involved, women's illiteracy and the amount of time involved in accessing the credit.

In Tanzania the position of women is such that under both customary and civil law women have no rights to inherit property, particularly where the land belongs to the clan (Kombe, 1994). This implies that they cannot access institutional credit due to lack of collateral.

Lack of credit from banks at reasonable rates is a major obstacle to the expansion of business (Fapohunda, 1985). Informal sector traders cannot access credit from formal financial institutions. Being poor they have no property that can act as collateral to secure their loans. This is particularly so among women who own neither land nor property in many Third World countries (Fapohunda, 1985; Kombe, 1994; Ndwanga, 1994; Narayan & Nyamwaya, 1995; Snyder, 1995; Sanderatne, 1991).

The bureaucratic and paperwork requirements to qualify for credit are so onerous that most informal businesses are excluded from access to credit programmes that are meant to benefit them. Most of those in the informal sector and particularly women are illiterate or semi-literate. In Bangladesh the literacy rate is 28% (Huq & Sultan, 1991). Yet the informal sector generates about 95% of the country's income. Since the majority of those in the informal sector in most countries are women it implies that they are excluded from access to institutional credit.

The amount of time involved is also a constraining factor. In Bangladesh for example it takes 72 days for commercial banks and 157 days in government agencies. For micro-entrepreneurs, timely money is more important even if it may cost more. Thus such entrepreneurs end up borrowing funds from money lenders who charge between 48% -100 % interest (Huq & Sultan, 1991).

On the other hand development strategies in Third World countries allocate credit to large, established enterprises (Poapongsakorn, 1991). This reduces the amount of resources available for lending to small enterprises.

The banks do not find it worth their while to lend to micro-entrepreneurs because of the high administrative and screening costs that are involved in lending to micro-entrepreneurs. Small businesses without credit histories are

riskier than large established companies. If banks are not allowed to charge an interest rate high enough to accommodate increased risk and higher costs they will lend only to the most credit- worthy borrowers. The use of interest rate ceilings by commercial banks limits the amount of lending to small firms. The regulations therefore eliminate access to formal credit as an inducement to formality (Chickering and Salahdine, 1991). These banks have no incentive to lend to the informal enterprises (Poapongsakorn, 1991).

2.1.4 Market, competition, Profits

Low profit margins occur because of the concentration of traders dealing in the same goods at certain points which are perceived to be key trading nodes (Fapohunda, 1985). Thus when traders crowd in one place to try and compete for a limited number of customers the profit margins obviously decrease. This limits the expansion of business and traders end up selling their goods for very low profits and at times no profit at all.

Lack of demand (Fapohunda, 1985; Snyder, 1995) for goods is also another problem that informal sector traders experience. Lack of demand may be caused by a recession in the economy of a given country. However if the other sectors of the economy are operating then this may contribute positively to the growth of the informal sector due to increased demand for their products. An economic recession or slow growth implies the rate of job creation is slow or non-existent. Economic recession greatly reduces the amount of disposable income to the population, but may shift demand towards informal rather than formal markets.

Lack of demand for products in Third World countries particularly in Africa is related to the Structural Adjustment Programmes of the World Bank and the International Monetary Fund. Some of their conditions include the liberalisation of the economies of these countries which led to the influx of

cheap second hand products, thereby impacting negatively on local production.

The sector that has been hardest hit is the dress-making sub-sector where the majority are women. Due to the importation of second hand clothes (mitumba) the market for the women micro-entrepreneurs operating in this sub-sector has been greatly reduced (Kombe, 1994). This clearly illustrated by the fate of a group of women micro-entrepreneurs that had been making and distributing clothes in the Pongwe area (Tanzania). Having been presented with a cheaper option the people preferred to buy the "mitumba". As a result the women micro-entrepreneurs had to close down their business (Ndwanga, 1994) due to lack of market for their clothes.

2.1.5 Urban Spatial Form

Transport, Premises, Infrastructure

Transport is a problem that women often have to face, particularly those in the rural areas (Palmer, 1995). In the rural areas women have to walk for long distances to get their merchandise to the market. Where there is transport, women are often discriminated against by transporters because of their goods.

Women often have to pay extra have their goods transported. Sometimes they are left behind for it is more profitable for those in the transport business to transport people than women whose luggage takes up extra space in their vehicles. This habit is particularly prevalent in Kenya where the 'matatus' (taxis) refuse to carry women with luggage.

Similarly, transport problems have been documented for Jamaica where transporters only permit women to take small quantities of their goods to the market (Palmer, 1995). As a result they are not perceived as having the ability to supply in bulk. Sometimes they may miss transport especially in rural areas

where there is often one vehicle that operates along a certain route. All these factors earn them a poor reputation as suppliers.

At the market, lack of premises and inadequate space are factors that hinder the expansion of informal sector businesses (Fapohunda, 1985; Kombe, 1994). The problem occurs because some trade is better suited to some locations than others.

The lack of premises has in certain cases led women to use their homes for their businesses. This is illustrated by a women's group in Tanzania that had to use the home of one of the members for their poultry project (Kombe, 1994). This may have had various implications for their sales. Perhaps the sales were limited to those that could access the homes.

Using the home as a business premises is particularly problematic in Third World countries where women are prohibited by custom from interacting with members of the opposite sex (Tadesse, 1995). It implies that the women micro-entrepreneurs are restricted in the type of customers they get.

Lack of premises worsens the position of women-micro-entrepreneurs since they also lack advertising skills (Snyder, 1995). Though they may be operating in their homes women micro-entrepreneurs may lack the resources to advertise such as telephones or even newspapers in rural areas. This greatly impacts on the profits they make in their business.

2.1.6 Laws and Regulations

The laws and regulations in many countries are an obstacle to the free operation of the informal sector. Most of them were passed by the colonialists who were not interested in the development of the colonies (Poapongsakorn, 1991; Salahdine, 1991) but rather in the benefit of a small foreign elite. An example is Morocco. Salahdine argues that the colonialists who passed such

laws had no faith in or regard for the entrepreneurial aptitude of the indigenous people. Through the laws the colonialists only sought to protect the small modern sector that favoured their interests. Yet these laws were perpetuated after independence by the ruling bureaucrats, most of whom had received education in the capitals of their colonisers (Salahdine, 1991).

It emerges that rather than supporting the entrepreneurial drive among the people, most laws in Third World countries are the product of a colonial legacy that sought to systematically disempower the indigenous people. Continuing to abide by the same law implies suppressing entrepreneurship among the people.

Yet the modern sector that has been protected for decades has failed to deliver, while the informal sector that is persecuted by the same laws seems to be increasing in size. The question is; how beneficial is it for Third World countries to continue persecuting the sector that is providing employment for the masses? This question is best answered with reference to the Kenyan policy towards the informal sector. That policy drastically changed from persecution to support of the sector (Sullivan, 1987). The result has been increased job creation in the informal sector and growth (Ondiege, 1995).

De Soto (Sullivan, 1987), using the example of Peru, points to the fact that democratic institutions accountable to the people are lacking in developing countries. The analyst contends that there is no way of controlling the way rules are produced. As a result a lot of rules that inhibit the free operation of the informal sector are passed (Sullivan, 1987).

As De Soto argues, (Sullivan, 1987) the institutions charged with the responsibility of formulating laws do not represent the interests of the poor, most of whom are in the informal sector. There is also no mechanism for feedback from the people whom the laws affect. Thus despite being

detrimental to the development of entrepreneurship these laws continue operating. The rate at which they are passed is also indicative of a situation where there is little participation from the people.

Overregulation and complicated bureaucratic procedures present problems to the operation of informal sector operators. For instance, in Thailand, bureaucrats seek to control all economic activities. It is necessary for even a tiny family factory to have a factory permit. Since every department would like to exercise power, the small factory may have to obtain several permits from various agencies, including a commercial registration permit, a health permit, and sanitation standard permit (Poapongsakorn, 1991). This leads to the overlapping of the regulations of the different government departments.

It has often been assumed that informal sector traders do not pay taxes (Bromley, 1977; Maasdorp, 1983; Mead & Morrison, 1995). There is little evidence to support the claims of these analysts since they do not delve into how the informal sector traders evade tax. The claims derive from the assumption that since the sector is unregulated it follows that the sector does not pay taxes.

Yet analysts like De Soto (Sullivan, 1987) have advanced the argument that the informal sector operators pay more taxes. De Soto illustrates his claims using the experience of street vendors in Peru. The vendors have to pay a daily tax to the police for being on the streets. The author posits that the taxes of street vendors alone are twice as high as the value of the formal property in Lima. According to De Soto, the government of Peru earns 50-60% of its income from the informal sector.

De Soto's position on the high taxation of the informal sector is supported by Poapongsakorn, (Poapongsakorn, 1991) in the analysis of the informal sector in Thailand. Poapongsakorn's view is that the informal sector workers incur

high costs to stay in business. Though they are seen as not paying taxes they pay regressive sales and value-added taxes, which are very important in developing countries. According to Poapongsakorn, informal micro-entrepreneurs have to pay high tariffs for their inputs in contrast to large enterprises which the tariffs protect. The author's analysis of Thailand suggests that informal entrepreneurs must pay individual income taxes, yet they face higher overall taxes than large registered firms.

Though one cannot generalise it can safely be argued that the informal sector contributes substantially towards government revenue in most developing countries. The reason for this is that the informal sector is the source of income for the people who can not get jobs in the modern sector and these are in the majority. Taxation comes in the form of direct taxation by municipal councils through the issuance of permits and licenses and indirectly through value added tax (VAT).

Other problems include having to bribe the police in order to stay in business (Poapongsakorn, 1991; Sullivan, 1987). For example, in Bangkok vendors have to bribe the police to avoid being arrested during crackdowns. On average the vendors pay a monthly bribe that ranges between 200-300 Baht. The amount is small compared to the 500 Baht they have to pay per arrest and also to the vendor's revenues which average several thousands per month. The bribery system allows the motor-cycle operators to continue operating (Poapongsakorn, 1991). This is the same case in Kenya where the 'Matatus' (local taxis) continue operating as long as they can 'greet' (bribe) the police. Thus for the vendors bribery is less costly than paying taxes.

2.1.7 Training and Skills

Although women have the production skills, lack of management, accounting and marketing skills were seen to be major obstacles to the growth of the informal sector (Sullivan, 1987; Snyder, 1995; Mayoux, 1991; Chickering &

Salahdine, 1991). The problem is particularly pronounced among women who lack experience of the world outside their homes, for instance in India. This implies they are not able to effectively market their products (Mayoux, 1991). As a result their sales are greatly reduced and resources are inefficiently used leading to low rates of productivity.

Due to the low levels of education among women micro-entrepreneurs, few keep records of their income and those that do keep inaccurate ones (Kombe, 1994). This makes it difficult for them to assess whether their business is growing or getting worse. Thus in most cases the women have no idea of how their business is progressing.

The problems of women micro-entrepreneurs are numerous. The extent and intensity differs across countries. This brings about need to examine the aspects of the South African informal sector that are similar and those that are distinct.

2.2 The Kwa Zulu Natal Context

The second part of this chapter deals with problems that are specific to KZN and South Africa in general, with particular emphasis on women. The chapter concludes by drawing on the main constraints facing women micro-entrepreneurs with a view to finding out how women manage to deal with them and operate their micro-enterprises.

Though few studies have focused on the problems of women micro-entrepreneurs in South Africa as a special category, the available literature indicates that they experience the same problems as their male counterparts in the informal sector. However, these studies emphasise that the problems are more intense among women micro-entrepreneurs (Natrass, 1986; Kasongo, 1995; Dass, 1995; Nair, 1996; Urban Strategy, 1997A). This is because of their household responsibilities that extend to the work place.

The problems of women micro-entrepreneurs in South Africa take a slightly different angle due to the country's legacy of apartheid. Thus even though certain problems appear to be similar to those experienced internationally the severity was intensified by the political scenario. The legacy of apartheid discriminated against all the non-whites. Africans bore the brunt of discriminatory policies. In Naicker's words, African women experienced "triple discrimination" (Naicker, 1994:97). They were discriminated against because of their colour, as workers and by sexism. Their status as women put them in a precarious position.

During apartheid African women were hindered in pursuing economic opportunities. The apartheid government targeted small medium and micro-enterprise (SMME) support to large businesses operated by white men. According to Posel (Valodia, 1996), since the formation of the Small Business Development Corporation (SBDC) only about 6% of the funds had been allocated to women, which shows the extent to which women were discriminated against.

The informal sector in South Africa is small relative to the informal sector in other African countries and has only become recognised by the authorities since the demise of the apartheid regime in 1994. Early studies on the informal sector in SA described it as 'the illegal sector operated by stealth' (Maasdorp, 1983). The activities were perceived to even be morally reprehensible. The sector in KZN was seen to be confined to the African townships (Maasdorp, 1983). This view failed to acknowledge the informal activities that were undertaken in White, Indian and Coloured suburbs. This meant that activities undertaken by other race groups were formal but those that were undertaken by Africans were illegal. Such descriptions of the informal sector portray the socio-economic context in which the early studies were undertaken: a racially polarised society.

Informal sector activities in South Africa are predominantly in the retail sector whereas in the rest of the world informal sector manufacturing flourishes. This point appears in most of the studies done on the informal sector (Presto-Whyte & Rogerson, 1991, Dass, 1995; Kasongo 1995,) in South Africa and in the Industrial strategy project's report (1995).

2.2.1 Similarities of Kwa Zulu Natal to the International experience

The problems of the informal sector micro-entrepreneurs identified in the international literature are also common to the sector in South Africa in general, and Kwa Zulu Natal (KZN) in particular. These problems include the lack of access to capital and credit especially among women (Preston-whyte, 1991), police harassment, low profit margins, lack of shelter/trading premises, theft, and overregulation of the sector. Other difficulties include lack of infrastructure/ services, unfavourable regulations, overcrowding in market niches leading to limited demand and stiff competition, and difficulty in entering some activities (Kasongo, 1995).

The problems experienced by informal sector traders have been outlined by various studies (Nair, 1996; Kasongo, 1995; Natrass, 1986; Preston- Preston-Whyte & Rogerson, 1991; May & Stavrou, 1986). These studies contribute to knowledge of the informal sector in South Africa and provide useful insights from which contemporary studies can draw comparisons with the international experience.

This section traces the similarities between problems faced by the informal micro-entrepreneurs internationally and in KZN. Various studies on the informal sector have been done in KZN (Urban strategy 1997A & B; Preston-Whyte and Rogerson, 1991; May & Stavrou, 1989; Manning & Mashigo, 1994; Maasdorp, 1983, Dass, 1995, Kasongo, 1995; Nair, 1996). However only the recent studies dealing with the problems of informal sector micro-

entrepreneurs will be referred to in the discussion on the problems faced by women micro-entrepreneurs in KZN. The following section addresses distinctive features of South African informal micro-entrepreneurs.

Recognition of Women's Work

Both the international and KZN literature seems oblivious of the fact the intensity of the problems is felt more by the women micro-entrepreneurs rather than men due to the household responsibilities that women have to combine with their businesses.

Women, in addition to experiencing problems common to all entrepreneurs lack child care facilities (Nair, 1996). As a result women often have to carry their children to work if there is no one else to look after them. This contributes to the entrepreneurs' inefficiency since their attention is often divided between caring for the child and attending to customers.

Despite the fact that women have been seen to trade and care for their babies at the same time, little has been done to assist them. This problem is not only unique to South Africa but is common the world over where women are to be found operating their businesses. It is seen as their work to care for babies. However this in itself hinders them from operating effectively in their business. However it does not feature much in the literature on problems facing informal sector traders. The only accounts where child-care is mentioned as a problem is mostly in literature by women analysts (Allen & Thomas, 1993; Nair, 1996; Kabeer, 1994).

The fact the most of the curio sellers are single mothers presents a problem. This implies that the woman is the sole breadwinner of the family (Nair, 1996). The profits made in their businesses are therefore divided between household expenditure and reinvestment in their enterprises. Since women have to spend much of income they generate on their families, they are left

with very little to reinvest. The result is that the growth of their micro-enterprises is very slow.

Women's work, which is mostly in the informal sector, is still not recognised. According to Friedman and Hambridge, "many studies would overlook the full range of informal money-making activities, either because the researchers and their informants did not recognize or reveal them or because the latter did not wish, or could not be bothered, to reveal them" (1991:164).

In South Africa like in other countries, men are perceived to be the bread winners. The research methodologies and design are not flexible enough to highlight the various and irregular ways in which women contribute to household income (Friedman and Hambridge, 1991). For example, the seasonal and casual work of women micro-entrepreneurs is often overlooked. In essence women's work goes unrecognised in various ways and research design and methodology contribute to the problem. Due to the non-recognition of women's work in the informal sector, their needs remain unmet.

Capital and Credit

While in the international literature the problems with formal financial institutions is perceived to be their inflexibility in making changes to accommodate micro-entrepreneurs, in South Africa the problem is perceived in terms of race. Due to the apartheid legacy that made it difficult for races other than White to access banking services and the continued dominance of Whites in the banking sector means that any problems with the financial institutions are seen in terms of race.

The challenges faced by women micro-entrepreneurs in KZN and South Africa in general, include lack of access to credit. This is related to their low levels of education (Natrass, 1986) and puts them in a difficult position where the

banks cannot deal with them. Yet the banks themselves have not tried to change and accommodate such clientele in their operations.

Recent findings show that as many as 86% (Economic Research Unit, 1995) of the informal traders in Kwa Zulu Natal (KZN) had never tried obtaining a loan from a bank. The reasons cited were that most of them thought that bank procedures were too complicated to understand. Secondly, the high costs involved in applying for loans were prohibitive. As in other Third World Countries, such factors in South Africa have excluded women from accessing formal credit.

Market, competition, and profits

Some of the more pressing problems relate to insufficient profits (Kasongo, 1995; Nair, 1997), which is related to lack of customers. In businesses like the vegetable and fruit business the women incur a lot of losses when their goods are not bought.

Competition in the informal sector in South Africa has been seen as the cause of the taxi wars. Bank (Bank, 1991), in the study on taxi trade in Qwa Qwa, documents the origin of the taxi violence that began as a search for the legitimacy of certain taxis to operate in the Qwa Qwa homeland in the 1980s. The violence within the taxi industry in Qwa Qwa soon spread to other areas like Johannesburg. To be able to continue operating, the taxi operators sought the protection of gangsters like the Marasheas. Since then the taxi wars have been a feature of the taxi industry. These wars affect the informal micro-entrepreneurs that depend on taxis for transport.

Urban Spatial Form

Premises and Infrastructure

Proximity to the source of inputs also determines the location of the premises. Thus for strategic reasons certain places are more crowded than others. This

leads to the other problems such as low profit margins (Kasongo, 1995). This was particularly the case in certain areas that were perceived as commercial nodes by vegetable and fruit sellers in Durban, South Africa.

A major problem affecting all micro-entrepreneurs in South Africa is the lack of shelter. This was particularly a pressing problem among the vegetable and flower traders (Kasongo, 1995). Products like flowers and vegetables are bound to be damaged by the sun particularly on hot days. Among the curio sellers shelter was also cited to be a pressing problem (Nair, 1996).

Some of the problems are related to storage facilities. This is because most of the micro-entrepreneurs trade out in the open. Thus even if they rent some storage facility near their trading premises, these are temporary (Kasongo, 1995).

2.2.2 Distinctive Features of Kwa Zulu Natal's Informal Sector

The specific problems faced by informal sector micro-entrepreneurs in South Africa and KZN in particular, merit attention. While some of the problems stated in the international literature also feature in South African studies, there are areas of difference. These problems may be attributed to the legacy of apartheid and the relatively small size of the informal sector in South Africa compared to other countries, particularly African countries.

The informal sector in South Africa was repressed by the Nationalist party in the 1940s due to complaints by White formal manufacturers of 'unfair competition' (Rogerson, 1991:371). The Nationalist party eagerly responded to the complaints of the White formal producers for "if left unfettered, competition from cheap informal Black producers might undermine white living standards and create a perpetual 'poor white' problem" (Rogerson, 1991:370). The Group Areas Act was consequently used to define the racial

geography of urban industry forcing Black industries operating in areas designated for Whites to close down.

In the 1960s, Africans were prohibited to venture in financial, industrial and wholesale businesses in White areas. Racial discrimination embodied in apartheid laws relegated Africans to the rural Bantustans and Africans were seen as temporary sojourners in the cities. The perception of Africans as temporary residents in the urban areas of South Africa was "rehearsed to defend the enforced closure of the informal furniture activities and the stigmatization of other industrial activities...as a social evil in order to legitimise campaigns ridding the city of such dangers" (Rogerson, 1991: 372).

The persecution of African women micro-entrepreneurs was a deliberate strategy by the apartheid state to underdevelop their manufacturing enterprise. In the 1930s (Rogerson, 1991), women that used to brew beer in a multi-racial settlement in Johannesburg saw the end of their informal activities. The curtailment of informal activities was enforced through policies of slum clearance and demolition in the 1930s. Due to the competition that they presented to the formal brewers, harsh fines were imposed on the African brewers and police raids and searches became the order of the day. The energy the apartheid regime expended in destroying informal activities was meant to confine the Africans to poverty, ensure that they were under control and hence ensure that they worked for low wages in the enterprises owned by whites.

Urban Spatial Form

A problem unique to South Africa is the spatial form of the cities which are divided along racial lines. The spatial form of the apartheid city ensured control and repression of Africans while denying them access to the purchasing power of the high income groups that were mostly whites. Apartheid city planning since the 1950s excluded Africans from the major city

flows which “functions as an incubator for small industries” (Rogerson, 1991: 374). The problems associated with the apartheid spatial form continue to be felt by women micro-entrepreneurs.

The design of the physical environment within cities does not allow for the undertaking of different activities within the same environment. Apartheid city planning did not allow for a mix of land uses. This separation of land uses has had a negative effect on informal sector activities and led to the constant harassment of the traders (Dewar & Watson, 1991).

The great distance which the women have to travel to their businesses implies a lot of time and money are spent and this greatly lowers their profits. Yet transport is in itself problematic in SA. According to Dewar the adherence to apartheid zoning regulations greatly increases the operating costs of the informal sector operators.

Access to trading premises in South Africa was and is still a problem. The industrial built environment was not meant to cater for the needs of informal micro-entrepreneurs but rather those of formal enterprises. The factory flats built by the South African Business Development Corporation were rented according to market rates. This excluded the informal micro-entrepreneurs from accessing the premises due to the high rents that were required (Rogerson, 1991). The problem of premises continues to be a major concern among women micro-entrepreneurs due to exposure to adverse weather conditions (Nair, 1996; Kasongo, 1995).

Other problems relate to accommodation (Nair, 1996). This was perceived to be a problem particularly among the curio sellers who have to operate late due to the nature of their business. It was mentioned that these women sometimes chose to sleep on the pavement where they operated.

South Africa's transport is hindered by the high crime rates, taxi wars, and the apartheid city planning which literally pushed Africans out of the major commercial areas through the group areas act. Most of those in the informal sector are African women. Due to the group areas act that relegated them to the city periphery women depend heavily on the municipal buses, which have limited operational hours. This implies that they can only run their businesses during certain hours of the day.

Women micro-entrepreneurs also depend on taxis. Though these have extended operation hours, they are not dependable due to the taxi wars that often occur in various routes. This means that women living in areas affected by taxi wars may be unable to do business for a period of up to one week. With such problems the incomes of women are greatly affected.

Laws and Regulations

The earlier studies on South Africa indicate that city by-laws were perceived as an obstacle to the free operation of businesses within the city particularly by women. The restrictive regulations negatively affect the free operation of the traders. Despite the fact that these regulations have their origin in racial discrimination they have not been revised even with the demise of apartheid (Dewar & Watson, 1991).

While the international literature portrays council regulations as being problematic and obstructing the growth of informal enterprises, the South African literature is mixed on this issue. According to a recent survey of street traders in Durban (Urban Strategy, 1997A) council regulations were not seen by the majority to impede informal business. Instead the control by the city authorities is perceived as necessary. Such perceptions contrast with international literature and earlier studies done in SA, which show that council regulations hinder rather than facilitate the operations of the informal sector (Dewar & Watson, 1991).

The payment of taxes by the informal sector operators is also common in the international literature. The problem is that even traders on the street pavement have to pay for being there on a daily basis (Sullivan, 1987; Poapongsakorn, 1991). Although the traders that have formal trading premises in KZN pay certain rates to the councils, the street vendors do not pay rates. Thus the payment of taxes is not perceived to be a major problem by the informal sectors operators in KZN (Nair, 1996).

Some analysts like De Soto (Sullivan, 1987) see the lack of democratic institutions as being one of the problems that the informal sector traders experience in that there are no checks and controls on the way laws and regulations governing the informal sector are passed.

Although democratic institutions now exist in South Africa one has to ask whose interests are these institutions championing and how well the informal sector operators are represented in forums where decisions affecting their businesses are passed.

Crime

Another problem that seems unique to South Africa in general is the high level of crime. The international literature is silent on the issue but this is clearly brought out in KZN literature as one of the problems that faces the informal sector traders (Kasongo, 1995; Nair, 1996; Urban Strategy, 1997A). Fear of crime implies that operators close earlier than they would necessarily like. This is because the customers ensure that they get home before dusk to avoid being victims of crime. Thus due to lack of customers after certain trading hours the businesses also close early.

Despite the high crime rates in South Africa certain businesses, like the curio sellers, operate late. The areas they operate in seem to be better patrolled. There are surveillance cameras that detect crime committed at the Durban

Beachfront (Nair, 1996). The security measures serve to discourage criminals from undertaking their activities in the area. Perhaps it is because the traders sell to a different market-tourists and not ordinary workers that measures have been taken to curb crime. In essence, such security measures have been taken in order to promote Durban as a safe tourist destination in South Africa. Whether the security measures have been effective in curbing crime and in improving the image of Durban as a safe tourist destination is not clear and may be an avenue for future research.

2.3 Summary

The informal sector is a vital part of the local economy and not simply survivalist. The sector is characterised by problems that are similar to those experienced throughout the world. However differences include the intensity of problems felt and distinctive problems arising from the spatial divisions of apartheid city planning. These include the separation between residential areas and economic activities and also the racially segregated residential areas which relegated Africans to the city periphery increasing the transport costs to work. Other differences include the prominence given to crime in studies on the informal sector in South Africa unlike in international literature.

The problems experienced in South Africa in general and Kwa Zulu Natal in particular, provide the starting point in the study of the coping strategies of women curio sellers of the Durban Beachfront which are examined in the next chapter.

Chapter Three

COPING STRATEGIES

3.1.1 Introduction

This chapter presents an initial understanding of coping strategies in the informal sector and explores their relevance for research. The second section examines coping strategies by women micro-entrepreneurs in general. Literature on coping strategies in KZN and South Africa (SA) in general, is scanty thus the section on KZN is brief. Finally a summary of this chapter drawing on the key issues arising from the discussion on coping strategies in general is provided.

3.1.2 Understanding of Coping Strategies

The word 'Coping' carries connotations of fighting off, struggling or striking. Coping strategies are mechanisms that people employ during crises to deal with their difficult circumstances (Davies, 1993; Narayan & Nyamwaya, 1995). In the case of women curio sellers coping strategies refer to the ways that the women deal with their problems while in business.

According to Narayan and Nyamwaya (1995) the coping mechanisms of the poor are meant to enable them reduce the risk of disaster and maximise on the resources available. In their report on the coping mechanisms of the poor in Kenya, it emerged that help from family members was crucial in assisting the poor cope with their situations.

Other analysts like De Soto (Sullivan, 1987) see the informal sector as one of the ways that the poor try to deal with the problem of unemployment that is quite prevalent in Third World countries (Chickering & Salahdine, 1991, Sanderatne, 1991). Employment in the informal sector has become a coping mechanism in the Third World countries where a salaried job is insufficient to provide for people's needs.

Davies (1993) in the analysis of coping strategies in food security cautions that not everything that the poor people do should be perceived as constituting their coping strategies. While this may be valid in food security, a large part of what women micro-entrepreneurs do may constitute their range of coping mechanisms. The informal sector in which they operate is unpredictable and characterised by various problems; it is likely that what the women curio sellers do to keep their businesses in operation may constitute their coping strategies. This will be explored further in the section on the known coping strategies of women micro-entrepreneurs internationally.

Davies categorically states that coping strategies are only used at the point where problems develop into crises. She posits that these are abandoned once recovery is underway. While this may be true for other sectors of the economy, it is partly applicable to the informal sector. Within the informal sector, one may not talk of crises per se but problems that are experienced by the micro-entrepreneurs, particularly women. Coping strategies in the informal sector are only abandoned when the problems experienced are resolved.

Coping strategies are viewed as part of a low resilience and high sensitivity to problems. In studies of food security coping strategies are employed every year particularly in certain seasons. In such cases the use of coping strategies indicates an anticipation of certain situations and not deviations from the norm (Davies, 1993).

Coping is related to the nature and intensity of vulnerability (Davies, 1993). Two aspects central to vulnerability are resilience and sensitivity. Highly resilient individuals in the informal sector have the capacity to bounce back to normal after a crisis. This is dependent upon having strategies that can be used to deal with problems when they arise.

Sensitivity in the informal sector can be taken to refer to the intensity with which shock is experienced. Highly sensitive individuals do not have coping strategies strong enough to cushion their shock. The greater the sensitivity of an entrepreneur the more they will need to bounce back. This implies that they have got to have effective ways of coping, which may either be individual or communal.

Vulnerability to problems in the informal sector is determined by certain factors. These include access to capital and credit (already discussed in the chapter on problems) gender, and type of business, just to mention a few.

Women micro-entrepreneurs are more vulnerable and often less able to cope in the face of crisis. The most vulnerable women can be said to be those earning for subsistence and barely keeping afloat in the informal sector. Their ability to cope is often constrained by the conditions under which they operate. Their capacity to cope is dependent upon their capacity to adapt to their situation. Adapting therefore implies using all the options available to maximise the trade off between increasing resilience and reducing vulnerability.

In the analysis of coping strategies, Davies (Davies, 1993) distinguishes between long-term and short-term coping strategies. According to Davies (Davies, 1993) long-term coping strategies can be perceived as the measures taken to ensure survival in situations of crises. While one may not talk of crises per se in the informal sector there are problems that have to be dealt with over a long period of time. These, as indicated in the literature review on problems, include issues of premises or shelter, training, and capital and credit (Huq and Sultan, 1991; Fapohunda, 1985).

The short-term coping strategies may refer to ways women deal with their immediate problems. These may include borrowing money from relatives or money lenders (Huq and Sultan, 1991; Kombe, 1994).

Short-term coping strategies may not be easily distinguished from the long-term. The short-term may become long-term coping strategies due lack of an alternative. However the long-term strategies may be perceived as aiming to transform the business situation and working conditions of the women micro-entrepreneurs.

In the analysis of coping strategies in the informal sector, one can distinguish between the individual and the communal. Individual coping strategies are employed by women to deal with problems that may appear to affect them as individuals.

The communal coping strategies are used to address problems common among women micro-entrepreneurs. Experiencing common problems as women micro-entrepreneurs may cause women micro-entrepreneurs to come together as a group to decide how the problem(s) could be addressed. As a result the group may take up more issues constraining the operation of the micro-entrepreneurs. This will be illustrated in the literature review on coping strategies and revisited in the analysis of the coping strategies of the women micro-entrepreneurs of the Durban Beachfront.

Coping strategies of women micro-entrepreneurs have implications for advocating the promotion of people's own initiatives and efforts in the planning and implementation of programmes aimed at addressing women's problems in the informal sector. Coping strategies are perceived as sustaining the micro-enterprises of women experiencing problems.

Inclusion of people's ideas and initiatives in planning and implementation of development programmes are embedded in the participatory paradigm. Among the main exponents of participatory paradigm is Robert Chambers and others who critique the modernist approach to development.

Participation, according to Chambers (Chambers, 1997) demands the involvement of people in the planning and implementation of programmes aimed at assisting them. According to the author, "Any attempts by a person who is in most respects an upper...to describe the realities of the lowers is open to many of the errors....A person who is not poor who pronounces on what matters to those who are poor is in a trap" (Chambers, 1997:163). Participation takes the view point that the people know better about their own situation than the so-called 'experts'.

Davies (Davies, 1993) sees a negative side to coping strategies. Referring to food security, the author cautions that the strengthening of coping strategies may condemn people to merely a subsistence level of operation. While it is not within the scope of this study to explore the debates on coping strategies, it is worth examining the analyst's assertion with respect to the informal sector.

The coping strategies of women micro-entrepreneurs can be seen as creating independence rather than dependency. The experience of the micro-lending institutions such as the Grameen Bank (Huq & Sultan, 1991) seems to negate Davies' view on dependency. Likewise, literature on women micro-entrepreneurs indicates that women who benefit from finance programmes or services of money lenders often graduate from merely earning for subsistence to accumulation.

It is argued here that coping strategies are in themselves a demonstration of how women micro-entrepreneurs use their own initiative to address their own problems. Their efforts seek to create independence and not dependency. This

is illustrated in their efforts to ensure the growth of their enterprises in order to avoid being a burden on their relatives and being exploited by money lenders. As Chambers puts it, "...if the reality of the poor is to count more, we have to dare to know it better". The next section on known ways of coping, seeks to shed light on how micro-entrepreneurs, particularly women, internationally and in South Africa cope with the problems they face while in business.

3.2 Known Ways of Coping in the Informal Sector

The problems women micro-entrepreneurs have to cope with include the lack of recognition of their work, lack of capital and credit, lack of market, competition and low profits, problems related to the urban spatial form, police harassment, and laws and regulations, all of which have a direct impact on their enterprises. The ways in which micro-entrepreneurs, and specifically women, cope in the informal sector is the central concern of this chapter.

3.2.1 Recognition of Women's Work.

As already stated in the previous chapter, women's work is not perceived as contributing substantially to household income because most of their work is done at or near the home. Although women engage income-generating activities their work is often unrecognised because they work in the so-called informal sector. While engaging in their informal sector activities women also undertake their household duties such as child care, which constrain the growth of their enterprises. As a result women have to devise ways of coping with the constraints they experience while in business.

Most of the women manage to cope with problems as entrepreneurs because trade in the first place provides them with an opportunity that enables them to operate at different levels of activity suited to their specific circumstances. Trade also does not require large amounts of capital to start or a lot of skill

training (Allen and Truman, 1993). However, they still experience problems on related to capital and credit.

3.2.2 Capital, Credit & savings

The most common way of coping is to borrow from relatives and friends because they do not charge service fees, interest rates or ask for collateral. There is little or no paper work in such transactions. The availability of credit from friends and relatives largely depends on their good will and while such loans are likely to strain relationships, this is not always the case. This is illustrated by a group of Tanzanian women who got their initial capital from their relatives in order to begin their poultry project (Ndwanga, 1994). Instead of their relationships getting strained the success of the women won them more friends including their husbands who got interested and wanted to join in their business (Ndwanga, 1994).

Credit, for most informal micro-entrepreneurs is also derived from money lenders, grassroots institutions such as rotating credit schemes, and shopkeepers and merchants. Though it may be costly to get credit from some of these sources at least it is available when the entrepreneurs need it. It is faster to get credit from the informal sources because there is less paper work involved if any (Sanderatne, 1991; IWTC, 1985,).

The formation of rotating credit associations and community revolving loan funds are some of the ways women try to cope with their credit problems. The rotating credit associations and contributions clubs are groups of people that make contributions on a regular basis. Credit is given to members on a rotating basis. Each woman has another member "guarantee" her loan. In case the first woman defaults on the loan payment the second assumes the debt. Rotating credit systems depend on established community groups and cooperation among members. If some women fail to repay the loans those that

join the group later may have no money to borrow. A local example of rotating credit associations are the stockvels (IWTC, 1985).

Community revolving loan funds are similar to rotating associations. Governments make contributions or grants available to start such funds by providing small loans, low interest rates, and flexible periods of repayment. The administration and decisions in such community funds are the responsibility of the members.

Other ways that women try to deal with their credit problems generally are borrowing from money lenders and pawn brokers. These often do not require paperwork or collateral but they charge high interest rates.

If one borrows money from money lenders or merchants, the borrower usually tries to work very hard to break their dependence on these informal sources of finance, by accumulating profits which end up sustaining their businesses. However when they need a lot of money they resort to the same sources of credit (money lenders). This does not create dependency but provides working working capital to the entrepreneurs.

This is illustrated by the Sudanese women that rely on merchants for capital and credit (Bilal, 1992). By borrowing their initial capital and credit from merchants some of the Sudanese women have not only been able to set up businesses but also to expand and diversify. Bilal, gives the example of a women called Halima who was able to establish her businesses by borrowing from a merchant. She repaid the loan plus the interest and was able to establish other cafes and shops on her own. In essence the coping strategies of women in the informal sector do not necessarily create dependency but they enable women to deal with their crises and improve on their businesses.

Borrowing from shopkeepers is also another coping strategy for women. These can provide supplies on loan and also money without requiring paperwork or waiting time. However shopkeepers can only afford to lend small amounts of money (IWTC, 1985).

Jamaican higglers like other women entrepreneurs, suffer from lack of funds as a major set back to their businesses. Higglers are small-scale peddlers who also engage in farming. To deal with the lack of funds they participate in 'partner' operations in which each member passes to a 'banker' some money every week and collects a lump sum of all the input at one time in an order agreed by them. 'Partners' are used to obtain sufficient funding to keep up or increase the trade. The formation of a vendors bank is a response to the credit problems faced by women micro-entrepreneurs (Allen and Truman, 1993).

To cope with the lack of working capital women have in certain cases taken to vigorous marketing strategies. In Sri Lanka (Sanderatne, 1991) girls attractively dressed in their traditional wear sell cashew nuts and King coconut water to travellers at more than the usual costs in markets. Their way of dressing was a tourist attraction and often tourists took photographs of them. Aggressive marketing contributed to the growth of their micro-enterprises and enabled the young girls pay their dowry (Sanderatne, 1991).

In Kenya self help groups are important in enabling women micro-entrepreneurs cope with their capital and credit problems. One such self-help institution are the mwethia² groups (Ondiege, 1992), an institution that has its origin in the traditional Akamba society and has survived as part of their culture due to the functional role it continues to play in the society. In recent

² Mwethia (singular) is a working group among the Akamba people of Kenya. In recent years the Mwethia has increasingly served as a self-help institution.

years the myethya groups have increasingly been used by women in Jua Kali³ (Informal sector) (King, 1996) as an institution for addressing their problems in business.

Through the myethya⁴, women involve other members of the community in raising funds for their businesses. Since most informal sector women find banking procedures too tedious they have resorted to saving in their own groups. The myethya groups are not only used to address financial problems but are multi-purpose forums used to address various issues that facing their members.

In India women organised themselves into a group known as the Working Women's Forum (WWF). This group aimed at breaking the vicious cycle of poverty among women that was caused by the continuous indebtedness to money lenders. The forum acted as the intermediary between the poor women and the banking system which provided credit to at a differential rate of interest of about 4% (Wignaraja, 1990). The WWF organised women into groups, helped negotiate the loan repayment to the bank by linking loan repayment to the daily sales and marketing arrangements for the activities organised. However this arrangement did not last long and the WWF had to form a credit system to assist poor women.

The Grameen bank of Bangladesh was formed for the purpose of enabling those in the informal sector and particularly women to cope with their capital and credit problems. Thus with no collateral women are able to get credit to finance their micro-enterprises. To get credit women are supposed to form groups comprising of people they knew well and that they can trust but not

³ Jua Kali - Swahili word which means 'hot sun'. Jua Kali is the name of the informal sector and it depicts the open air conditions under which entrepreneurs operate.

⁴ Myethia -Plural for mwethia.

their relatives. The Bank then provides credit to the groups members. The members are supposed to act as a surety for their colleagues. If any of the members defaults on payment the group takes up the burden of payment. According to Huq & Sultan (1991) there have been low default rates among women. The Faulu Loan scheme in Kenya also works along the same principles as the Grameen Bank. In essence such micro-finance institutions play a vital role in enabling women micro-entrepreneurs cope with their credit problems.

In Sri Lanka like in other Third World Countries where the informal sector is found, entrepreneurs are the sole workers of their enterprises (Ondiege, 1995; Sanderatne, 1991). Their incomes are not fixed. In cases where they need some assistance in running their business they hire extra help, usually a family member or an employee who is paid very little. Hiring a relative ensures that there's maximum utilisation of the available resources while the expenses are kept at a minimal level. All this ensures that the enterprises keep operating (Sanderatne, 1991).

3.2.3 Market, competition, Profits

Women Micro-entrepreneurs have been found to have various coping strategies. An example is the 'Higglers' of Jamaica (Allen & Truman, 1994). By collecting supplies from the remote rural areas Higglers act as a link between the farmers and the market place. They pay good prices at the farm gate to the farmers. To maximise on the profits they agree to reap the crop. The fact that women can render service at very low costs ensures market efficiency in spite of the low level of auxiliary market services like transport, communication and storage.

In West Africa (Snyder & Tadesse, 1995), women micro-entrepreneurs join to provide cash when required. They also regulate trading practises and stabilise prices among themselves with built in penalties systems. In fact, the

“associations of market women in West Africa are outstanding for wielding political clout from an economic base” (Snyder & Tadesse, 1995:42). These examples illustrate the potential strength of women’s institutions in dealing with the market and competition while in business due to their dominance in the informal sector. Thus women’s coping strategies are not only beneficial to themselves but are instrumental in influencing decisions on the political outcomes of their countries.

By examining the way informal sector traders deal with their problems it becomes apparent that there is a symbiotic relationship between the informal sector and the formal sector.

Women in the informal business use the formal establishments to market their products (Sanderatne, 1991). This is particularly so where food and sweets are concerned. The women in the informal sector who make food in their homes supply it to eateries or luncheonettes, grocery stores or even laundries. Thus through such places their products get advertised and are able to get more customers.

To deal with competition in the informal sector women also resort to the distribution of specific products, which are perceived to be the most profitable. Informal sector women of Gakaranga (Kenya) resorted to specialising in the production and sale of specific crops. Though these crops are less profitable than coffee, women had resorted to specialising in French beans and bananas, crops that gave them full control over the income. Coffee is perceived to be a male crop because all the proceeds from its cultivation go to the man although it is the women who are involved in its cultivation (Wanjama, Mbuti & Slayter, 1995).

To maximise on the available capital, most enterprises normally have to run beyond the normal daily working hours (Alonzo, 1991). These enterprises

operate 7 days per week just to earn sufficient income. In India (Mayoux, 1991) the handicraft women of Bolpur Iimbazar Thanas in West Bengal worked for eight hours or more just to earn the minimum level of subsistence for their families. Thus working extra hours on their enterprises is one way of coping with the low profits and competition.

Women micro-entrepreneurs have to cope with the demand for goods within the environments they trade. To meet the demand of their customers they often disaggregate larger units of goods into smaller ones. For example instead of selling packets of cigarettes, they open the packets and sell single cigarettes. In so doing they help meet the demands of their customers and also make some profit (Allen and Truman, 1994).

Women entrepreneurs engaged in handicrafts are very vulnerable for often the demand of their goods is unstable. Overly depending on the external market can be very destabilising, as illustrated by the experience of an Asian weaver's co-operative which tried to meet the fashion demand for the bleeding madras type of material. The demand was short-lived and the members of the co-operative went bankrupt and the weavers were driven to the point of starvation. As a result most handicraft businesses have had to also supply goods that are required on a regular basis by the local communities (Mayoux, 1992). The diversification of handicrafts to meet local needs and foreign fashion tastes has been adopted by handicraft sellers all over and particularly in India.

Those in the informal sector in Sri Lanka change from one kind of job to another depending on the market. This largely depends on the kind of skills that one has. If one has different skills their mobility within the informal sector is more. This way their income varies depending on the kind of jobs they do (Sanderatne, 1991).

3.2.4 Urban spatial form

Premises

In addition to problems directly related to business women micro-entrepreneurs have to deal with problems arising from the design of the urban spatial form. Women cope by building markets for themselves where the government fails to provide them (Sullivan, 1987). De Soto (Sullivan, 1987) gives the example of Peru where the informal sector operators have built 274 of the existing 331 markets in Lima. This implies that the government only provided about 57 markets.

Other ways that informal sector traders deal with their problems include the construction of their own accommodation which often involves invading empty space within the city and the illegal construction of houses. The fact is that they provide the accommodation themselves without any government assistance (Salahdine, 1991). For instance in Peru 47% of the houses are informally built (Sullivan, 1987).

Informal networks and contacts are important in dealing with the work situation. These enable the operators to get contracts and even access informal funds when necessary (Sanderatne, 1991). When there is no business the informal contacts help them survive.

In certain instances women micro-entrepreneurs have benefited from government assistance. This is illustrated by the case of a women's' group in Tanzania that required more space for the expansion of their poultry project. Despite being unsuccessful in getting premises from the municipal council, the Ministry of Development Women and Children affairs came to their assistance and provided them with a plot. On the same plot the women were able to expand their business to include a restaurant. Government contribution can play a vital role in the growth of the informal sector.

Transport

Coping strategies to respond to cost, limited service hours, infrastructure conditions, and limited luggage allowances, for example, range from individual to collective actions. At an individual level women may choose to walk (Palmer, 1995) long distances rather than wait long hours for transport that is scarce. An example of collective response is the case of the Mraru women of Taita Taveta (Kenya) who decided to begin a transport business to serve their needs and those of their community (Allen and Truman, 1994).

3.2.5 Training

Training to women micro-entrepreneurs internationally is mostly provided by Non-governmental organisation. In Bangladesh women micro-entrepreneurs who benefit from loans granted by the Grameen Bank undergo training on how to manage their finances to enable them repay their loans (Huq and Sultan, 1991). In the Philippines women underwent courses on business management (Snyder, 1995). In Kenya, training is provided by non-governmental organisations such as the Faulu Loan scheme which is a micro-credit institution (Ondeng, 1997). In India, WWF combines human resource development and credit with raising the consciousness of the women in order to bring out their inherent potential and hence lead to development, both social and economic (Wignaraja, 1990).

3.3 The Kwa Zulu Natal Context

The above section has discussed the known ways of coping among women micro-entrepreneurs within the international experience. The current section examines some of the known ways of coping among women micro-entrepreneurs though the information on coping strategies of women micro-entrepreneurs in KZN and South Africa in general is scanty, as was already mentioned in chapter 1. The similarities to the international experience and the distinct features of the South African Situation in general and KZN in particular, will be highlighted in the discussion.

3.3.1 Recognition of Women's Work

Like in the international experience the formation of women's organisations seeks to achieve the recognition of women's work. An example is Self Employed Women's Union (Nicholson, 1997) which decided to produce a book on the economy to document the work done by women in the informal sector. The book has been written to enable women in the informal sector to recognise that role they play in building the economy of South Africa (SA), and as a result has given recognition to women's work.

3.3.2 Capital, credit and savings

In South Africa, like in other countries where the informal sector is found, women access capital and credit through their rotating credit associations (RCA) (Thomas, 1991). These are commonly known as stockvels. In her typology of stockvels (Thomas, 1991). Thomas, indicates that there are stockvels whose membership is small and serve the purpose of saving money but do not lend funds to their members. Other stockvels lend out money at an interest. The stockvels, run by women themselves, enable women micro-entrepreneurs to cope with their financial problems. Like in other countries, women curio sellers in Durban borrow funds from their relatives (Nair, 1996).

3.3.3 Market, competition, profits

Women micro-entrepreneurs in KZN resort to diversification (Nair, 1996) in order to ensure a sustained demand and market for their products. As the author shows, the Durban Beachfront women continued to sell plastics and trinkets despite having licenses that only permitted them to sell genuine African curios (Nair, 1996). Other studies show that women micro-entrepreneurs tend to diversify to reduce the impact of losses incurred through the wastage of their merchandise (Kasongo, 1995).

3.3.4 Urban Spatial Form

Transport

To cope with the problems of transport women micro-entrepreneurs prefer to operate in the early morning hours. This was found to be the case with the vegetable and fruit sellers of the Victoria market in Durban (Kasongo, 1995).

To cope with the transport and accommodation problems, women curio sellers preferred to sleep on the Beachfront pavements where they sold their wares (Nair, 1996). Other women were found to have arrangements with shop owners for the storage of their goods (Kasongo, 1995). The symbiotic relationship between the formal and informal sector therefore appears to be an aspect of the South Africa informal sector just like in other countries.

Like in the international experience (King, 1996), a recent survey on Durban's street traders showed that traders have formed associations through which they address their problems (Urban Strategy, 1997A). These are meant to help them secure their trading space in the city due to the daily increase in street traders. It is important for the women to be able to keep their trading space. It implies that without these associations the weak (mostly women) would be more easily displaced from their trading space and thereby find themselves in worse conditions or even out of business. Thus such organisations are important in ensuring that their members remain in business as long as they can afford to trade. They also ensure order among the street traders.

The study also found that women traders in particular chose to trade near other women due to the support and networks spatial proximity provides in dealing with the daily challenges while in business. Thus it is not only in formal associations that women solve their problems but more so in their informal support networks. Such a view is supported by the fact that only 14% of the street traders in the Durban Metro area affirmed that they were members of associations (Urban Strategy, 1997A).

3.3.5 Laws and Regulations

To cope with the strict regulations during apartheid, women micro-entrepreneurs would bribe the African police in order to avoid arrest for it was a criminal offence to brew beer. Bribery was in form and in cash but this was only offered to the African policemen (Haas, 1991). When arrested by the White policemen the women had devised to the strategy of pleading with the White policemen for the women had realised that fines were always reduced when they pleaded. With apartheid having crumbled it would be interesting to find out how women micro-entrepreneurs cope with the current city by-laws which they may perceive as impeding their business operations.

3.4 Summary

From the above discussion it is evident that coping as defined is part and parcel of the daily existence of informal sector micro-entrepreneurs in general and women in particular. Since the informal sector is besieged by a multitude of problems women deal with these problems as they occur.

Women try to cope with their problems in business as individuals and also communally. Individual coping efforts are, for instance, borrowing money from relatives, merchants and money lenders. Communal coping efforts are illustrated by the formation of groups that address specific issues or multi-purpose groups that address different issues facing women micro-entrepreneurs.

Coping strategies are indicative of the steps that women take not only to meet their own needs as micro-entrepreneurs but also those of their communities in the midst of adverse conditions. Their resilience and ability to cope has often gone unnoticed by development planners. If considered in the planning process, development strategies would certainly have a different impact on the

lives of women and their communities as already illustrated by the example of the Grameen Bank of Bangladesh.

The success of the women's organisations in dealing with the problems of women micro-entrepreneurs suggests that women cope better in groups rather than as individuals. By sharing their problems in the groups the women come to the realisation that they are not the only ones that are struggling and therefore are able to devise solutions to problems common among them. This brings to life the Kiswahili saying that "Kidole kimoja hakiwi chawa", which literally means that one finger cannot kill a louse. In the case of women micro-entrepreneurs, the Swahili saying shows that through group efforts among women their problems are solved.

Through their own creativity and in their own groups women traders are able to build their businesses. Were it not for their resilience many families worldwide would be destitute. Thus the efforts of women in coping with the challenges in the informal sector need to be recognised and strengthened if development planning is to have a positive impact on lives of women.

Chapter Four

METHODOLOGY

4.1.1 Introduction

The preceding chapters have outlined the problem of the study and the literature review on the problems and coping strategies of women micro-entrepreneurs. This chapter outlines the methodology followed in gathering information on the coping strategies of women micro-entrepreneurs. The chapter begins with the process used in gathering the information and this is followed by the sampling procedure, data collection and analysis. The possible constraints and limitations are highlighted and finally a summary of the chapter is provided.

4.1.2 Process

The sample site of the study is the Durban Beachfront. Data collection entailed travelling to the study area. Rapport was established by introducing the interviewer and the aim of the study. If the interviewee consented, the interview took between 20 to 30 minutes depending on how busy the respondent was.

The questionnaire had to be pre-tested at the Beachfront with four women to ascertain the validity and clarity of the questions. As a result some of the questions were dropped and others were added.

4.2.1 Sampling Procedure

Initially the accidental or availability method of non-probability sampling was used. After the first respondent the snowball technique was used. In cases where the last respondent could not identify the next interviewee, the accidental method was resorted to. The accidental technique takes all the cases of interest at hand until the sample reaches the desired size. The method

was chosen because of the unfeasibility of employing a probability design since there was not an all-inclusive sampling frame of the population.

Using the snowball sampling technique 35 women were identified. These women helped identify other women who would be of assistance in answering the research questions. This technique was successful in that it provided the study needed sample of women and as a result more ended up being interviewed.

4.2.2 Data collection

The survey method was used for data collection with both open-ended and closed-ended questions (Peter, 1992) (see appendix A). The information gathered focused on various issues under investigation. All the cases provided information on the issues raised in the questionnaire and those that came up in the process of probing.

The method is different from the case study or longitudinal study method that is a detailed and thorough investigation of a few cases. The method employed in this study does not stress the diverse aspects of a single case but rather dwelt on the frequency of responses to the same question by different cases. Probing was done for clarity purposes but this did not alter the method.

The questionnaires and scheduled structured interviews were used to gather the information. In all the cases except one the scheduled structured interviews were administered due to the need for the respondents to attend to customers during the interview session.

In cases where the respondents could not understand English an interpreter was used. In other cases some of the women interpreted the questions for their colleagues. This was also meant to overcome some of the weaknesses related to the snowballing technique. The questions were posed in Zulu and

the responses were recorded in English. The result is that some of the information was lost since it could not be recorded in the original form.

The study was undertaken in July at the Durban Beachfront. The questionnaires were administered during the day from 8.a.m to 5.p.m. The whole survey took three weeks. It could have taken shorter but sometimes the interviews had to be postponed due to rain and windy conditions and also during the weekends. This is because the women had a lot of customers to attend to. Thus even if some of the interviews were done on weekends these were found to be interfering with the business of the women. It was better to do the interviews during the weekdays due to the presence of fewer customers that gave the women time to adequately answer the questions.

Participant observation (Peter, 1994) was also one of the tools employed to come up with the composition of the customers and the items on sale. It was also useful in examining the conditions under which the women work and some of their coping strategies which they did not mention but could be observed during the interview session.

4.2.3 Key Informants

These were individuals perceived to have insight (Mikkelsen 1995) on the problems and coping strategies of the women curio sellers of the Durban Beachfront. These were identified with the help of Urban Strategy a department within the Durban Metro that has been involved in doing socio-economic surveys within the city. As a result four key informants were identified. These were the Mayor of Durban North-central region, mayor Lydia Johnson, the Department of Urban Design within the city council, Martin Prange, the secretary-general of Self Employed Women's Union (SEWU), Ms Pat Horn and an officer in the city Police Department.

Contact was made with key informants through telephone calls. This enabled them to set convenient dates for the interviews ahead of time. Initially appointments were made with 5 key informants but only 4 materialised. Initially it was anticipated that the informal sector department would provide one key informant but this proved difficult. The result is the views of the informal sector department are not contained in the findings.

Semi-structured interviews (Mikkelsen 1995) were used to gather data from the key informants. Probing was done for clarity on relevant issues to the study. The key informants were also able to expound on the various issues that arose. The questions posed to the Service providers are in appendix B. Their views are recorded in the chapter entitled 'Views of Service providers'.

4.3.1 Data Analysis

To analyse the information SPSS was used to statistically compute the data collected.

Qualitative analysis has also been used to indicate the responses of the open-ended questions. This in essence provides the intensity of the problems and the importance attached to certain coping strategies among the women curio sellers. The analysis of the key informant interviews is entirely qualitative.

4.4 Constraints and Possible Limitations

Travelling to the Beachfront was problematic due to the irregular transport and the limited operational hours given that travelling was entirely dependent on public transport.

Some of the respondents, due to reasons best known to them, declined to be interviewed and this obviously had an impact on the others. As a result more time was spent interviewing, which resulted in fewer respondents being interviewed near the Edward Hotel.

My inability to speak Zulu in instances where the respondents could not speak English obviously affected the interview schedule whenever there was no Zulu-English interpreter. About three times the interviews had to be postponed due to my inability to speak and clearly understand Zulu. Despite this the sampling design was flexible enough to allow one to proceed to other curio sellers.

The limitation of systematic bias in the sampling design used affected the representativeness of the sample. Discrepancy could have arisen in the over-representation of middle-aged women (40-50 years old). To ensure a representative sample different trading nodes were selected so that both the Zulu and English-speakers were interviewed. This was done by using Zulu interpreters where the respondents could not speak English.

The study was done at the Durban Beachfront and only among 35 women curio sellers. Thus the findings may only be applicable to the coastal areas of Kwa Zulu Natal.

The total number of people estimated to be employed in the informal sector as already stated was based on the 53.6% (Moller, 1996) of the region's economically active population. It is likely that there could be under-enumeration of the region's economically active population.

4.5 Summary

The particular methodology used here has certain constraints as already indicated. However the data gathered provides useful information on how women micro-entrepreneurs cope with the problems they experience while in business. The findings of the research are presented in the next four chapters (5,6,7,8).

Chapter Five

PROFILE OF CURIO SELLERS

5.1.1 Introduction

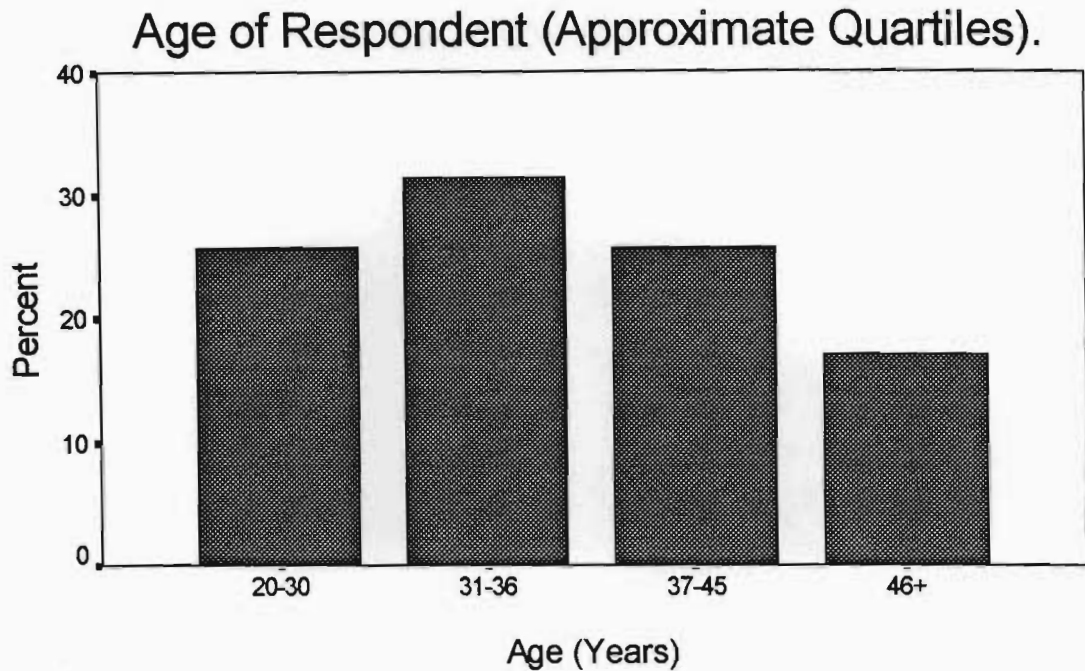
This chapter presents the research findings and discussions on the profile of the curio sellers. The chapter is divided into various sections. The first section is on the characteristics of the women curio sellers, including their age, when they started their business, the sources of initial capital and the amount of hours worked per day. The second section examines their business situation. Both qualitative and quantitative responses are presented. The summary, which recaps the main points arising from the chapter, opens the way for the presentation on the problems experienced by the curio seller in chapter six.

5.1.2 Characteristics of Women Curio sellers

The age of the respondents ranged from 20 to 74. The mean age is 38 years, which is the average age of the women represented in the sample. The median, the midpoint when the ages are distributed from the lowest to the highest, is 36. The fact that the mean is close to the median shows the distribution is normal.

From the table it appears that most of the curio sellers are in their child-bearing years, hence the likelihood of problems associated with the child bearing age such as child care and other family responsibilities. Such topics will be pursued in the chapter on problems.

Table: 1



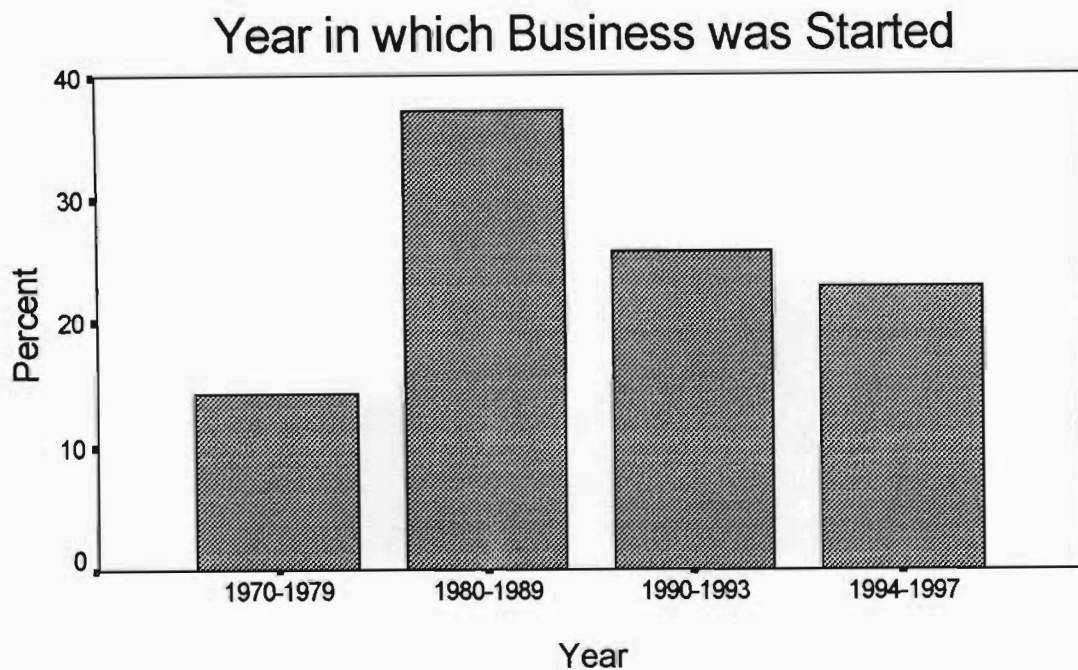
5.1.3 Period of operation in business.

Most of the curio sellers began their business in the 1980s. From the cumulative frequencies the mode of the starting date of operation is 1987 and from then the numbers of women joining the business have been steadily increasing, except for 1992 when there was only one case that joined.

The steady increase in the numbers of women traders entering the curio business in the 1980s and 1990s may be associated with the political changes which culminated in the abolition of apartheid and the onset of democracy in South Africa. With the demise of apartheid the laws that prohibited women from coming to the cities without permits (Nair, 1997) were no longer in operation. Women appear to have taken advantage of the changes to enter the curio business, a trend which continues.

The earliest date represented by the sample is 1972 and the newest entrepreneurs began in 1997. The range in years between the earliest date of commencing business and the most recent is about 25 years. The range is large and may suggest the existence of extreme cases (see bar graph 2). The mean year is 1988 and the median is 1989. The mean and the median are very close, suggesting a normal distribution.

Table: 2



5.1.4 Sources of Initial Capital

The most common sources of initial capital reported by the curio sellers sampled were their own savings, 21 (60%), and relatives and friends, 13 (37.1%). Women accumulated initial capital from working either in factories, as domestic workers, or as hawkers working for other people. Some women began by making the curios and selling them. As a result they had accumulated enough capital to expand their enterprise and the range of goods they sold.

The fact that almost all the curio sellers had begun their business with curios and expanded to include manufactured products suggests that the women

curio sellers do not always remain on the same level of operation but they improve and accumulate to increase their stock. On the other hand the women may have diversified for various reasons which will be examined in section 5.3.1.

Unlike earlier studies on women curio sellers which suggest that women get their initial capital from relatives and friends, the current study, which shows that most of the women had their initial capital from their own savings, is indicative of social and economic changes in the society. Social changes caused by worsening economic circumstances among the members may have strained kinship ties, leading to less dependence on relatives and friends.

Though the idea of the women raising their own capital may at first sight appear to be a strong point, it may also be a sign of the precarious position of women. With increasing economic problems women are left to cope on their own (Narayan and Nyamwaya, 1995). As a result, women have to find ways of coping with poverty by entering the curio business with nothing but their skills with which they have built their micro-enterprises.

Only one curio seller indicated that their initial capital was from a financial institution (see table below), which suggests that there are a few women curio sellers who did not begin their business at the survival level but rather as entrepreneurs.

Table 3: Sources of Initial Capital

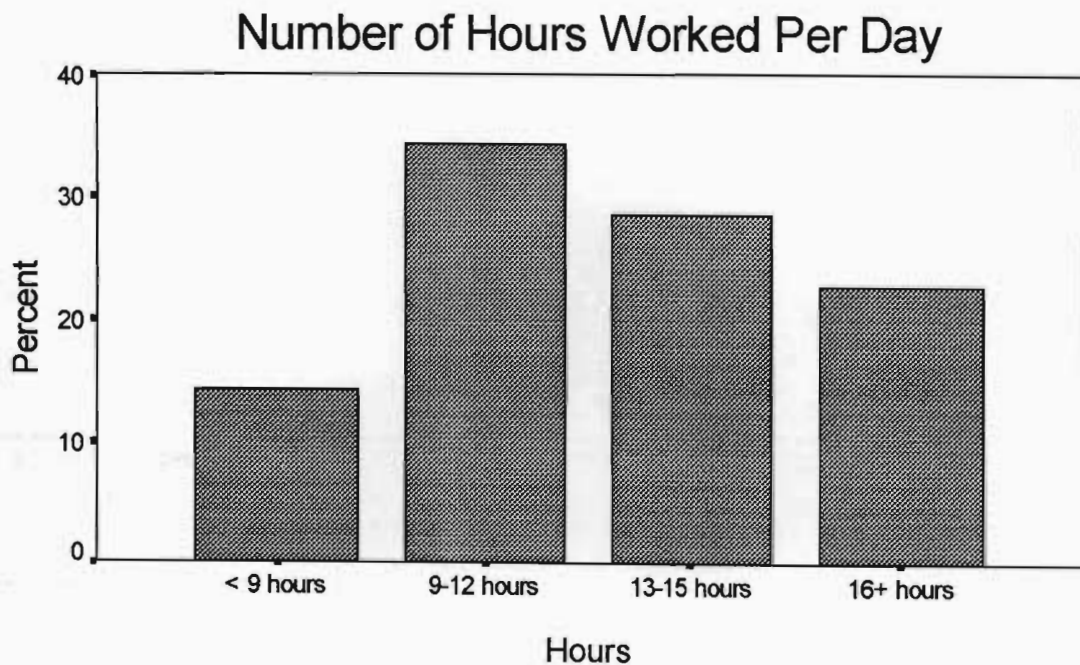
Source	Frequency	Percentage
Own savings	21	60.0
Relatives and friends	13	37.1
Financial institution	1	2.9

5.1.5 Time Spent in Business

The minimum hours spent at work per day was 2 and the maximum was 19 hours. The range between the maximum and the minimum number of hours spent at work is 17 hours, a wide range that suggests that there may be some extreme cases in terms of the hours spent working.

The fact that most of the curio sellers work for an average number of 12 hours may suggest that they try to maximise on the presence of tourists who frequent the beach even at night. Just like workers in the tourism industry they operate their businesses according to the needs of the sector. They meet the demands of the tourists that frequent the beach during the various times of the day (Urban Strategy, 1997B).

Table:4



5.1.6 Summary

From the research findings, most of the curio sellers appear to be in their childbearing age. Such a finding implies that the need for child-care facilities is among the issues that face the curio sellers.

Though a few women began trading in curios in the 1970s, the increase in curio trading appears to have occurred in the late 1980s with more women joining after 1994. This can be attributed to the political changes that occurred after 1994. The demise of apartheid, and the democratic changes, meant that laws and regulations that formerly prohibited women from coming to the cities were no longer in operation. This gave women the opportunity to engage in the curio trade without fear of being arrested for being in the city illegally.

Unlike earlier studies, which show that women get their initial capital from relatives and friends, the research findings in this study show a different trend. Most of the curio traders got their initial capital from their own savings. Such a finding suggests that in view of the socio-economic changes occurring in the society there is less dependence on relatives. The result is that the women try to maximise on their capital by working for long hours in order to tap the tourist market at the Beachfront.

5.2.1 Business Situation

The business situation of the curio sellers deals with issues such as the goods sold, their sources and how they pay for the goods. The section will also examine the determinants of the selling price, the prices of the cheapest and most expensive items sold, types of customers, income levels in both the peak and low seasons, and the changes that have occurred in business over time.

5.2.2 Goods Sold

The goods sold can be broadly divided into six categories. These are (see cover):

- Toys - handmade and manufactured goods like cars, dolls, and wire toys.
- Accessories-necklaces, headbands, earrings, sjamboks, handbags, baskets, mats, walking sticks, and traditional stools and shields.
- Masks-wooden and plastic masks
- Animals-wooden and soapstone animal carvings.
- Statues-human images made of wood or soapstone
- Wear-crocheted blouses, beach and leather sandals, caps, hats.

Most of the women sold all these items except for the statues which were sold by only 18 out of all the women sampled.

5.2.3 Sources of Items

Most of the goods sold are obtained locally and only two of the women indicated that their goods were entirely foreign sourced. The foreign sources included neighbouring countries like Zimbabwe, Swaziland, Mozambique, East and West African countries, and Asian countries such as India and China. The rationale for selling entirely foreign goods was competitiveness. The curio sellers reasoned that if they sold the goods that all the rest were selling then they would lack customers. With entirely foreign attractions they had carved a niche for themselves among all the other women that appeared to be selling similar products.

About 15 (42.9%) of the traders mentioned that their merchandise was obtained locally from Victoria Market and other stores in town. The women who mentioned that their goods were local did not distinguish between locally made curios and those that were foreign, yet could be bought from the Victoria Market. Most of the women, 18 (51.4%), indicated that their merchandise was comprised of both local and foreign curios.

5.2.4 Mode of Payment for Goods

Only two out of the 35 traders sampled got their goods on credit. The type of credit referred to here is that of taking the goods from the supplier and paying for them later after selling. This is entirely dependent on a relationship of mutual trust. It is likely that the curio sellers who got their items on credit are well known by the suppliers. Such arrangements depict the co-operation among those who trade in curios. All the other curio sellers, 33(94.3%), paid cash for their merchandise.

Paying cash for curios reinforces the finding that few curio sellers have credit facilities. About 90% of the curio sellers had their capital from sources other than financial institutions. Paying cash for the merchandise may be necessary because some of the suppliers of the goods are foreign curio sellers who require cash for their merchandise. Out of all the women interviewed, only one mentioned that her pricing depended on competition whereas the rest mentioned the cost-price of their goods as the most important determinant of their pricing.

5.2.5 Price Ranges.

Cheapest Items

In terms of the items sold, the cheapest goods range from R1 to R10. Among all the items considered to be inexpensive are things like keyholders, playing cards, bead necklaces, and some of the small wood carvings. 'Cheap' is not an indicator of poor quality but refers to the items that fetch the least amount of money among the merchandise sold. The average price for the goods considered cheap is about R3.

Expensive Items

The most expensive items cost about R800, which are mainly the big animal carvings and statues made of mahogany. The fact that some women selling

their most expensive for about R20 shows the different levels of operation. Some of the women are already at the level of accumulation but this does not imply that the rest are subsistence earners. It simply implies that some of the women may be selling items of greater value than others. Most of the women (22.9%) sell their items for about R50. These are straw baskets which are locally made.

5.2.6 Income Levels

The range between the minimum and maximum earned per day in the low season is indicative of the skewed income among the curio sellers. The reason for some earning income way beyond what the majority earn may be due to the different levels of investment. Those who invest less in their enterprises may find it difficult to realise the large incomes enjoyed by some of the other curio traders.

Table: 5 Income in the Low Season

Income	Maximum (Rands)	Minimum (Rands)	Mean (Rands)
Per Day	R200	R1	R41.4
Per Week	R1000	R20	R202

This table shows the amount earned by individual traders per day. The greatest amount earned per day in the low season earns R200 and the least earned is R1 per day. The average earned per day in the low season is R41.4. The greatest amount earned per week is R1000 and the least earned is R20.

The incomes per week during the low season are also highly skewed. The range between the maximum and minimum earned is about R980, indicating the different levels in which the women operate. Though they operate in the same geographical area some earn more than others. Some of the curio sellers are able to realise good profits even during the low season. The income levels

during the low season may be attributed to the lack of customers during this period which lasts between February - March, May, August - November.

In view of the differentiated levels of income, certain questions arise. These are related to various factors that may be accountable for the skewed income levels, such as location, levels of capital, product type, skill and so on. From the study, it is certain that these factors influence the levels of income among the traders. The extent to which the particular factors or combination of factors, are responsible for the differentiated income levels is not explicit from the study. However these appear as issues that arise in with regard to income levels. Perhaps future research will be able to shed more light on which of these factors are more influential in determining the income levels.

Income During the Peak Season

The amount of income earned per day and per week during the peak season is way above what the traders earn in the low season, except for the minimum. This suggests that the curio business is highly seasonal.

From the data on income levels it appears that there are some curio sellers who are still able to realise good incomes regardless of the season. This assumption is supported by one of the women who said, "For me there is no season. Business is generally good". Such comments suggest that there are women curio sellers who are able to earn stable income from the curio business throughout the year. The holiday period is a boom period for all the curio sellers. The incomes they realise during the peak season may sustain their businesses throughout the year.

Table: 6 Income in the Peak Season

Income	Maximum (Rands)	Minimum (Rands)	Mean (Rands)
Per day	R1000	R10	R220
Per Week	R5000	R20	R930

Table 6 shows the amount of income earned during the peak season daily and per week. The greatest amount earned per day in the peak season is R1000 and the least amount earned is R10. The greatest amount earned per week is R5000 and the least amount earned is R20. The average income per day during the peak holiday season is about R220 and the average income earned per week is R930.

The differences in amounts earned during the year indicate the seasonal nature of the curio business. The fact that the women are able to realise high incomes during the peak season indicates that their business is dependent on tourism. One can therefore infer that the trade booms in the holiday season when most places close and people have the money to spend, (April, June-July, December to January).

5.2.7 Types of Customers and Tourists

The data on the peak holiday season seems to suggest that the presence of many local tourists at the Beachfront provide customers for the curio sellers. Thus the business may not be dependent on foreign tourists as was the case with the craft business in Bolpur Iiambazar (India) (Mayoux, 1991). With or without international tourists the curio business is likely to survive due to the large local market.

Data on types of customers confirms this analysis. Only one of the curio sellers indicated that her customers were mainly local and two mentioned that their customers were foreign tourists. All the other women 32 (91.4%)

indicated that their customers were both local and foreign tourists, which suggests that the curio business is not dependent on international tourists and in the absence of such tourists the market for the curios would still be stable.

5.3.1 Changes in Business, and Future of Business

The women curio sellers indicated that they had noted various changes in their businesses. These were closely related to the changes in the composition of tourists that were visiting the beach. Most of the women mentioned more than one of the responses thus the totals do not add up to 35(100%). Based on the changes they had observed, the women predicted their future in the curio business.

From the qualitative responses it became evident that the composition of tourists was perceived by 80 % of the traders to have become more multi-racial unlike before when the tourists were mainly White. The changes in business noted were increased profits and a rise in the demand for their wares, and other changes (see table 7).

Table: 7 Nature of Change in Business

Reasons for Change	Frequency	Percentage (%)
Changing Demand	20	57.1
Increased Profit	16	45.7
other	17	48.6

5.3.2 Profit

Some curio sellers indicated an increase in their profits, though they did not give estimates of the amounts except in terms of income per day. The traders attributed increased profits to the variety of items they were selling. The profits provided them with finances to reinvest into their businesses. Women

portrayed the change with statements such as, "With the money I'm able to buy more stock and increase income".

5.3.3 Demand

Other women attributed the changes in their business to the rise in the demand of the goods they were trading in. Some of the women were specific in indicating that the demand in masks and other African curios had increased. One of the traders summed up the situation as, "I looked around and discovered what the people like and what other people were selling...the nets go really fast and the handmade things". The curio sellers are sensitive to the demands and customer needs like any other entrepreneurs in the formal sector.

Others had diversified in order to meet the customer demand. Instead of selling beadwork only they had expanded to include manufactured items. As one of the traders indicated, "I'm now selling many different things because customers used to order them...customers order for different things and you have to get them". Such findings confirm the changes in the types of tourists that have forced the women to diversify in order to cater for the different preferences.

5.3.4 Others

The category of others contains mixed responses, which include improvement in marketing skills, among others. The women had become aware that they were not catering to the children that visit the Beachfront with their parents. As a result the traders had started selling toys and other amusement items that attract children, "More children come to the beach... we can make money with the children and not the adults. When they cry for toy, they're bought for and we make money". From the interviews it became clear that selling children's toys was a marketing strategy that enabled their goods to move faster.

The women who noted positive changes can be perceived to be the same ones who predicted a bright future in their business 23 (65.7%). Changes in business for some women, had occurred as a result of the issuance of licenses. One of the women was of the opinion that her productivity had increased after being granted a license, "I'm now able to sell anything I like. I'm no longer running away from the police. I now have a permit, an area of operation and a storeroom to keep my items". It appears that permits allow the traders to expend their energy in the business rather than in trying to hide away from the police and also grants them the freedom to increase their stock without the fear of losing it in the process of avoiding arrest.

Some of the other women had not experienced any changes in their business while others had noted negative changes. Such situations are depicted by statements such as, "No change. Customer base has remained static" and were mentioned by about 7 (20%) of the women.

About 5 (14.2%) of the traders were pessimistic. Their view was that the merchandise had become more expensive and the customers were few. The increase in tourists had not had a positive impact on their sales, "There are too many Black people who do not buy curios because they have them in their homes". To some extent such comments portray another side of the curio business. The increase in the number of tourists does not necessarily imply a rise in demand because the market consists of a limited clientele. Business appears to have become worse with the changes in tourist behaviour, "Before the tourists used to buy and say keep the change but not any more". The tips that the women used to get are not forthcoming anymore. Such changes are seen to have impacted negatively on the curio business by some of the traders.

5.4 Summary

From the foregoing discussion the curio business should be perceived as an international business, for the sources are both local and international. The

items sold range from handmade African curios to manufactured products, and are meant to attract different tastes and age groups. The prices of the cheapest and most expensive items are an indication of the amount of money reinvested in the merchandise. The foreign sourced items appear to be fetching better prices due to their uniqueness. The price ranges therefore can be seen as playing a vital part in determining the income earned by the curio sellers in both the low and the peak seasons. For the women with unique collections of curios seasonal variations do not appear to greatly reduce their incomes. However, the low incomes during the low season are an indication of the seasonality of the curio trade and its dependence on tourists.

The curio sellers compete to meet the market demand using various techniques such as diversification and specialisation in certain items. The two strategies appear to have had a positive impact on the profits of the traders. Most of the curio sellers predicted a positive future for their business on the basis of the changes they had observed over time.

Having looked at the profile of the curio sellers and their business situation, the next chapter will present findings on the problems the women curio sellers face while in business.

Chapter Six
PROBLEMS FACED BY CURIO SELLERS

6.1.1 Introduction

Chapter five presented the profile of the curio sellers and their business situation. This chapter continues to discuss the research findings by presenting the problems experienced by the curio sellers and their views on the appropriate solutions. Most problems experienced in business fall under the following categories: shelter, licenses, crime, council regulations, lack of access to loans, and other problems. The problems under the category of others include the non-recognition of women's work, lack of accommodation, lack of market and low profits, police harassment, the need for training, and the inability to serve customers well due to conditions on the trading site such as the lack of chairs and the prohibition from using their trolleys as seats while trading. The curio sellers mentioned one or more of these problems. The result is that some seem to have been mentioned more than the others. The problems cited are shown in the table below and discussed following the same sequence used in the literature review (ch.2).

Table: 8 Problems experienced in business

Type of problem	Frequency	Percentage
shelter / Accommodation	29	82.9%
crime	29	82.9%
council regulations	27	77.1%
loan	11	31.4%
Licenses	8	22.9
others	7	20%

78 - Accommodation was not offered ever had no place to sleep. The new bldg that was given help was in Victoria market (78-79)

6.1.2 Recognition of Women's Work

Since the work that women do in the informal sector is not recognised by the authorities and the society at large, most are forced to carry their household responsibilities to work. The result is that business is undertaken simultaneously with child-care.

Although some of the women interviewed were past the child-bearing age they still had children to care for. It appears that since they are in the informal sector the curio sellers are seen as having a lot of time, thus child-care responsibilities are added to their business schedules. As a result, the women have to divide their attention between the business and their children, whom the women said sometimes stray into the busy Marine Parade. Alternatively, business colleagues had to take part in caring for the children while their mother served the customers. Moreover, some women had to leave their children in rural villages to be taken care of by relatives; they then made trips to the villages to check on their children. Child-care facilities therefore seem essential for the young toddlers able to run in to the roads and those of nursery school age.

6.1.3 Lack of Capital/credit

The problem with credit, as most women (34%) put it, is that the banks will not lend them money because they have no form of savings or collateral. Others indicated that even if they wanted to borrow from the bank they would have problems because they did not know how to go about applying for a loan.

Even though women had initial capital from their own savings, it was at times difficult to sustain the business. Women pointed out that sometimes they needed quick sources of money, "We have no source of finance. If you join SEWU you must stay for 5 months before they can help you. But we need

quick money...we don't know who can help us. We went to Itala Bank. They asked us for payslip, account and savings. They said they can't help, we should try elsewhere. We don't have payslip because we're self-employed". Banks do not cater to informal sector traders who do not have huge deposits. The women cannot afford to save on a regular basis because of the seasonal nature of their business, which is shown by the differences in their incomes during the low and the peak seasons (see 5.2.6).

Another problem mentioned by the women and related to the way banks operate is that banks require literate customers. Thus the procedures are not easy for women to follow on their own. This is portrayed by the comment by one of the women, "Banks should finance us. If we got credit it would be a bit better...I don't even know how to go about borrowing from the bank. The banks need a lot of things like security and we don't have these".

It is evident that women face many problems associated with accessing credit from the formal financial institutions. The institutions are not designed to meet the needs of the micro-entrepreneurs. The women stand disadvantaged on this level due to their low savings capacity.

Due to tradition and their status in society, women have no ownership of land or other property, which are necessary to serve as collateral. Since women lack collateral it follows that financial institutions do not extend credit to them. Based on the comments of the women, banks are not user friendly to micro-entrepreneurs nor are they encouraging these women to save in with their institutions.

The credit problems faced by the women curio sellers are similar to those faced by women in other developing countries (Huq and Sultan, 1991). Credit problems of the curio sellers of the Durban Beachfront confirm the findings of studies carried out in Durban on the problems of women micro-entrepreneurs

(Kasongo, 1995 Nair, 1996). The current study, unlike the others, shows how the curio sellers perceive the problem. In their view the credit problems are aggravated by the inflexibility of the banks that seem not to understand their position as micro-entrepreneurs who are less literate and require information of banking procedures. In the women's view it appears that the banks are unreasonable in asking for payslips because the women are their own employers and therefore do not have payslips. In essence the women indicate that the way the banks currently operate makes it difficult for them to accommodate to the needs of the curio sellers.

6.1.4 Market, Competition, Profits,

Among the women interviewed some (20%) felt that there was no market due to certain factors. As mentioned already, some felt that the number of African tourists had increased. Yet their profits had not increased because African and Indian tourists do not buy their goods.

The women also felt that there were too many traders at the Beachfront and this limited their profits. The competition among the women was stiff. This is confirmed by what one of them said, "there are too many traders now...can't make money...we all sell the same things". Those without licenses were seen by fellow curio sellers as staging unfair competition against the license holders. Due to the competition those with licenses were making low profits.

The shop owners spoke against the women selling toys for they felt the women curio sellers constituted unfair competition. This may be due to the fact that when the women were allowed to trade at the Beachfront the permission granted was for trading in African curios only. Nonetheless, the women have had to diversify due to the reasons given above.

6.1.5 Urban Spatial Form

Lack of shelter

Lack of shelter was seen to be a problem by most women (82.9%) because it exposes the curio sellers to the adverse weather conditions, such as rain, wind, the cold winters and the summer heat.

The women indicated they could endure the sun even if it cracked their wood carvings. However the rain and the wind were associated with a lot of other problems. Rainy days meant that no tourists came to the beach and therefore no business for the curio sellers. This was particularly problematic in times of prolonged.

The curio business being their only source of income for the women meant that income base was threatened. For the women that have been operating without shelter for almost 25 years (see table: 2), it means that they have had to endure all problems associated with lack of shelter.

All these years the women have been in operation yet not much attention was given to their need for shelter by the council. In the 1970s efforts were made by the Rotary Club to provide trading sheds but, the sheds provided were inappropriately situated (Nair, 1996). The curio sellers did not occupy them. Later the council intervened to erect some more shelters but these were far from the pedestrian walk and the prospects of getting customers were limited. The council sheds were also rejected.

The rejection of projects implemented without the participation of women is not only common among the curio sellers but among women elsewhere. Pearson (1993) gives the illustration of the Gambian women that refused to participate in a rice growing project because they were not involved in the planning and implementation.

In places where women have been involved in programmes aimed at assisting them the outcome has been positive. An example is the credit programme of the Grameen Bank of described in chapter 3 (Huq and Sultan, 1991). In the micro-finance programme lending to women micro-entrepreneurs using their group members as their security has yielded positive results. Women micro-entrepreneurs have not only been able to expand their business but also to repay their loans, increase their income and improve the health status of their families. As Huq and Sultan (1991) indicate the default rates have been low in Bangladesh. The success of the Grameen Bank can be largely attributed to the involvement of women including having the right to choose their group members.

The fact that women refused to occupy the shelters because they were not designed with their business needs in mind is in itself a message to planners. What is clear is that the attempts to address the problem of shelter have been made without the involvement of the intended targets, the women curio sellers. It is likely that if this trend continues then the planners will continue implementing projects that are finally abandoned and stand out as white elephants. In the end a lot of resources get wasted and the needs of women remain unmet due to poor planning practises.

Lack of Accommodation

Accommodation was seen to be a problem because of the transportation system. Most of the vehicles stop operating as early as 6.p.m. During the peak holiday season the women have to work for long hours and therefore they miss the transport to get home.

In the past most of them would sleep on the pavement after closing their business late (Nair, 1997). However the stringent council by-laws do not allow them to sleep there. They risk being arrested if caught doing so. In fact sleeping on the streets was, according to the council, a problem associated

with the presence of street traders (Prange & Web 1997). It seems that even the authorities are aware of this problem. However it remains to be seen in concrete terms what is being done by the stake holders (non-governmental organisations, the curio sellers, big business and the local authority) to address the issue.

The issue of accommodation borders on having a place where they can at least sleep after closing late even if there is a small fee to be paid. Resolving the problem will appease not only the women also but also the authorities that are keen on making the Beachfront appear attractive to tourists. The new building that will offer short-term accommodation to street traders is located near Victoria Market, far from the Beachfront.

Infrastructure

20 out of the 35 traders indicated that they had access to services provided by the City Council, such as toilets, lights and showers. Other street vendors do not have easy access to the Beachfront facilities because they are inappropriately situated; the curio sellers indicated that the toilets were far, and as a result they risked losing their items while visiting the bathrooms.

The toilets are the ones used by tourists at the Beachfront and were not purposely built to serve to curio sellers. The curio sellers were quick to mention that it was only after SEWU negotiated with the Metro Council that the showers were provided. Other services included the police station at the Beachfront where the women report incidences of crime.

The problem with the infrastructural facilities is not their unavailability but the way they are situated in relation to where the curio sellers trade, which creates other problems for the women such as exposing their goods to theft while visiting the bathrooms.

6.1.6 Crime / Theft

Crime featured prominently in the problems mentioned by 29 (82.9%) of respondents. Crime mainly affected the curio sellers in that the gangsters were seen to scare customers away. The sellers said that the gangsters were not interested in them but rather in the tourists. The women had a lot to say with regard to crime, for instance "The tsotsis⁵ disturb our customers as they snatch their wallets". The criminals were referred to with terms such as, 'tsotsi', 'scabengu⁶', 'gangsters⁷'. Though there may be minor differences in the meaning of these terms, the common factor is that characters referred to are seen as criminals by the curio sellers.

Crime was seen to be more prevalent during the peak holiday season when there are many tourists and customers. Crowding along the pavements made it difficult for the women to identify the gangsters, "In December it is bad...the people crowd and the small boys steal our things". However the women were of the view that the 'scabengers' are mainly a problem when the police seem absent from an area.

What emerges is that the women are clear on the impact that crime has on their business. Though the women themselves are not targets they are affected in that the money that they are supposed to get ends up with the gangsters instead. Large crowds at the Beachfront during the peak holiday season do not necessarily boost business but are associated with increased crime.

6.1.7 Laws and Regulations

These regulations include laws which prohibit women (77.1%) from selling at the Beachfront without license. The curio sellers without licenses end up being

⁵ Tsotsi- local name for common criminals

⁶ Scabengu- young thieves; armed with knives

⁷ gangster-refers to armed criminals; 'Tsotsi', 'scabengu' and 'gangster' are words locally used to refer to criminals in south Africa

harassed by the police and almost have to play a game of 'hide and seek'. This is because they are always on the look out for the police to avoid getting arrested and having their goods confiscated.

The women felt that the council was to blame for their 'illegal' trading status because it had failed to issue them with licenses one woman remarked, "They always demand a license. The Durban council says license issuing is still on hold until further notice". The research findings show that about 30% of the curio sellers do not have trading licenses.

The curio sellers with licenses felt that the council should stop issuing more licenses because they were having to compete with too many women. Their market share had been greatly reduced due to the presence of these 'illegal' traders.

The license problem is surrounded by a great deal of complexity. From the city council's view, allowing many traders on the Beachfront would create problems for those that clean the place (Nair, 1996) and therefore threaten the tourism industry on which the City council depends for the collection of revenue. The women with licenses see the issuing of more licenses as increasing competition and lowering their profit margins. Those without licenses blame the council for not keeping their promise to issue the licenses.

There may not be simple answers to the problem of licenses or permits in view of the fact that unemployment is perceived to be one of the major problems in South Africa and in Kwa Zulu Natal in particular (Moller, 1996). With the low level of education among women, they are unlikely to find employment elsewhere. Women have few options and it is not surprising that most find themselves in the informal sector. The question is therefore whether it is feasible for the council to try and regulate the number of curio sellers at the Beach front. One may also ask whether the 'illegal' curio sellers have other

alternatives except crowding at the Beachfront. It is also not clear whether the council has an alternative for the women that have to move out, considering most of them (60%) (Nair, 1996) are the sole breadwinners of their families. According to the women, the council regulations are “too stringent and they prevent movement into strategic points which offer better opportunity”.

The women with permits complain that since the permits bear their numbers and pictures it has become problematic to have other members of their families operating the business in their absence. Should an operator be absent, the business closes for that day which is a loss to the trader.

As already shown in the graph on age, there are some operators who are so old that they would like their children to inherit their business. However, the council regulations seem to be a blockage to this kind of arrangement. According to the women it was initially agreed that a permit of operation can be inherited by a member of the family. “Of late we are told that such an arrangement cannot be effected as there are many people in the waiting list. The council is initiating this ruling despite the fact that we suffered to have these businesses...In the case of my death I would like my daughter ...to inherit my license”.

The issues around licenses revolve around the fact that there are many traders who require licences. The Metro council appears to be controlling the number of curio sellers trading at the beachfront. These new comers in the curio trade pose competition for their fellow traders who have trading licences and also for the formal shops that sell manufactured goods just like the women traders. In essence the issues and debates around licenses are competition, control by the council and the need for issuance of the licences to the non-licensed traders. Resolving the issues on licences implies making hard choices and trade offs. This study does not provide definitive answers to the

problems around licenses but recognises the controversies that surround licensing.

The council by-laws seem to be one aspect that is the cause of a lot of problems to the women. Yet it is unclear whether the rules are passed with the consultation of the people they are meant to regulate. This contrasts with the findings of a recent survey on the Durban street traders in which the council regulations were not perceived to impede business (Urban strategy, 1997A). This finding contrasts with what the street traders themselves later on indicated. About 83% mentioned that shelter was needed in addition to other facilities such as water, electricity, and garbage collection (Urban Strategy, 1997A).

6.1.8 Police Harassment

Police harassment was one of the problems classified under the category of other problems. The curio sellers, particularly those without licenses suggested that they often experience police harassment. This is because they were doing business illegally and the police come and evict them from their trading areas.

As one of the women noted, "The business is very unpredictable. It fluctuates. Police sometimes affect our business. You can't start operating on time as you can get harassed". Apparently police harassment was limited to the women curio sellers without licenses.

6.1.9 Training

The curio sellers interviewed clearly lacked training in marketing, accounting skills and management skills. This could be observed from the way they were responding to customers. Some of the women were not welcoming to customers. They did not even try to smile or convince their customers to

purchase their products. The need for training is illustrated by the fact that the women indicated they do not know how to go about borrowing money from the financial institutions if they wanted to do so.

Some of the women were cheated by crooks who gave them fake money or less money in the pretext of buying goods and often asked for change. The women fell victim to such tricks by crooks because they lack knowledge of finance.

From the interviews it became clear that the women had no records of their businesses. When asked how much they reinvest into their businesses, most had no idea. They simply mentioned that when they get customers they use some of the money for buying more merchandise. Since the curio sellers do not keep records of their business it becomes difficult for them to know whether they are making losses or improving their businesses. The Beachfront curio sellers appear to be consistent with the international experience in the lack of training in marketing, accounting and management skills (IWTC, 1985).

6.2 Suggested solutions to Problems

After mentioning the problems and how they deal with them, the curio sellers had views on how they thought some of the problems besetting them could be addressed. The responses included getting recognition through the issuance of licenses, the provision of shelter, access to formal credit and policing. Some had multiple solutions which means that there were many ways in which the women thought that their problems could be addressed. Other solutions included the provision of training and child-care facilities.

From the suggested solutions it appears that the women do not perceive themselves as being part of the solution to the problems they experience. This may be due to the fact that in the past the curio sellers have not been involved

in seeking solutions to their problems. Women without licenses see their issuance as playing a vital role in solving their problems. The various responses are shown in the table below.

Table: 9 Suggested Solutions to Problems

Solutions	Responses	Percentage (%)
Sheds	31	88.6
Credit	25	71.4
Policing	25	71.4
Others	20	57.1
Licenses	11	31.4

6.3 Summary

The problems experienced by the curio sellers confirm the findings of earlier studies on women micro-entrepreneurs in Durban and those from the international experience. The difference is that their voices in the analysis portray the intensity of problems such as licenses, crime, accommodation and competition. The magnitude is portrayed by the number of curio sellers that perceive certain issues as impeding their operation in business, for instance shelter and crime.

The women appear to have come up with measures they consider to be proper in trying to address their problems. The responses show that the curio sellers do not see a role they can play in solving some of the problems. Despite the problems, the curio sellers continue in their business. The next chapter examines how they cope with the problems already outlined.

Chapter Seven

COPING STRATEGIES

7.1.1 Introduction

The presentation of coping strategies follows that of the previous chapter: recognition of women's work, capital/credit and savings, market, competition and profits, crime/theft, urban spatial form, laws and regulations, training, police harassment and others. Some of the coping strategies are used to deal with more than one problem (for example the institutions) while others are used to deal with specific problems (for instance borrowing money). The lessons from coping strategies of the curio sellers follow. The final section of this chapter provides the summary of coping strategies of the curio sellers of the Durban Beachfront.

Despite the problems they experience in business, the curio sellers indicated in various ways that always manage, though with difficulty. Some of the coping strategies include borrowing money from their fellow colleagues to buy more stock, closing business when it is rainy or windy, and also covering their merchandise with plastic covers as they wait for the rain to subside. The women indicated that they had more than one coping strategy to deal with the many problems experienced. The responses therefore do not add up to 35 (100%).

Table:10 Coping strategies

<i>Coping strategy</i>	<i>frequency</i>	<i>Percentage (%)</i>
close	29	82.9
Act on crime	27	77.1
makeshift cover	16	45.7
Borrow	9	25.7

7.1.2 Recognition of Women's Work

Women's work, as indicated in the preceding chapters, is unrecognised and as a result women have to undertake a double load of work by combining their household duties with their income generating activities. Some of the household activities that the curio sellers combine with trade include child-care. One of the ways that women have devised to cope with child-care is formation of informal networks among themselves.

Informal networks were among the most important coping strategies in dealing with problems that required immediate attention. From the interviews with the women it appeared that there was a lot of co-operation among women working in the same vicinity. The observations made during the interviews confirmed that some of the curio sellers had come to work with their babies. However, it was not easy to tell who the mothers were for it appeared that fellow curio sellers shared the responsibility of looking after these children. To attend to customers the women would just pass the baby to their trading colleagues, who did not seem to mind. They assisted one another in terms of baby-sitting to enable their colleagues to attend to customers.

Without the support from their colleagues, women would not cope with the burden of trading and looking after their children at the same time. Thus they would have to drop one of the responsibilities. However as a result of the support among themselves women still manage to trade and care for their babies, though with difficulty.

Assistance among the curio sellers included operating the businesses of their colleagues while they were away procuring more stock as observed during the interview sessions. Operating a neighbour's business ensured that the women did not lose their trading space or even customers because their colleagues took care of their goods. The support that women give each other on the ground helps them cope with the day-to-day problems in their business. Such

aspects may not be clear in the literature on the informal sector in Durban yet it appears that without the informal support most of the women would find it difficult to cope with the challenges of trading on the Beachfront where there is competition also from hawkers trading in food and drinks and clothing (Urban Strategy, 1997B).

A few women (3) indicated that they had formed partnerships with their sisters or friends in order to continue earning while also minding their family responsibilities. The arrangement among the women was such that when one was working at the business the other was at home looking after her children. Each of the women had some days off to look after their children and also the opportunity to continue earning. The proceeds from the business were shared among the partners. The partnership arrangements were found among sampled women who live outside the Durban Metropolitan area have their curio business at the Durban Beachfront.

Institutions

Apart from the informal networks institutions emerged as one of the important coping mechanisms of the curio sellers. The institutions included membership to organisations that represent the women's problems to the relevant authorities. The major institutions mentioned were SEWU and Kanubi whose members combined were 11 (31.4%) of the curio sellers sampled.

In the organisations, the women indicated that they were able to speak as one voice and be heard by the service providers. In these organisations the women raise the various issues affecting them and these are presented to the authorities concerned.

The women who belonged to the organisations seemed to be coping better. This is indicated by comments such as "We solve our problems through SEWU". Such comments show the importance the women attach to their

organisations. The comment is further supported by the high levels of membership (31.4%) compared to the 14% recorded in the literature (Urban Strategy, 1997A), and the successful lobbying as explained below.

An example of the issues successfully addressed through lobbying in the organisations is the harassment of the curio sellers by gangsters. The women took up the issue with the police, which has led to the increase of police patrolling along the Beachfront. When the women raise an alarm the police come to their assistance and criminals also get arrested.

Through the lobbying of the organisations the curio sellers had been allowed to keep their trolleys and use them as seats while trading but not for sleeping since it made the Beachfront appear 'untidy' (Prange & Webb, 1997).

By negotiating with the relevant authorities the women have been able to secure some services such as bathrooms, better street lighting and police at the Beachfront. Organisation into groups seems to be working as an effective mechanism through which the women can address their needs. Strengthening women enterprise organisations holds potential as a coping strategy. This view is supported by international literature on the role of women's organisations in meeting their needs. These organisations include SEWA in India, (Wignaraja, 1990) Jua Kali Associations in Kenya (King, 1996), and informal women's groups in Tanzania (Kasongo, 1995). Working in groups appears to be one of the ways women's voices are heard and their needs met by authorities.

The interviews with the women it suggest that they are aware of the existence of these organisations. Yet more than 60% explained that they did not need to join them the organisations. For some, the process that women have to go through before they can get assisted by the organisations is too long since they need immediate assistance. As one aspiring member of an organisation commented, in some of the organisations one has to be a member for about six

months before one can qualify for assistance and due to such conditions she had not joined the organisation.

The need for the organisations to know their members well before they can recommend them for assistance cannot be over-emphasised. Yet the financial problems of the women traders usually require immediate attention when it comes to financial matters. By the time one has completed the six months, the women would have quit the business or found other means of dealing with their problems.

From the analysis on institutions their major role seems to be the empowerment of women micro-entrepreneurs. Less than 40% of the women are represented in these organisations implying the rest are not. The women outside the organisations may find it hard to cope with the various problems since they do not have an effective channel for representing their interests. On the other hand those outside the organisations may not deem it necessary to join the organisations for some of the benefits of membership trickle to the non-members, for example, safety measures by the police and the infrastructural services provided. The institutions have not been very successful in getting the banks to extend credit to most of the traders. The way curio sellers cope with their financial problems is discussed further in the following section on capital, credit and savings.

7.1.3 Capital/Credit and Savings

About 26% of all the respondents borrow from colleagues to cope with their financial problems and repay when they manage to sell stock. While this is not explicit from the coping strategies in the literature, it depicts a situation where the informal networks among the women curio sellers enable them deal with their financial problems. Respondents stated that they borrow from their friends and relatives (37.1%) while others are members of stockvels that lend them money.

These findings correspond with what the international and South African literature says about the coping strategies of women micro-entrepreneurs (IWTC, 1985; Thomas, 1991; Kasongo, 1995). That is, women micro-entrepreneurs cope with their financial problems by borrowing from friends and relatives and also through the rotating credit schemes.

However, there appears to be a different trend reflected in the findings on curio sellers. Unlike what is mentioned in the literature (IWTC, 1985; Kombe, 1994; Ondiege, 1995; Kasongo, 1995; Nair, 1996) most of the curio sellers borrow from their fellow traders. Borrowing from fellow traders is not explicit from the literature review either on international experience or the South African context (Kasongo, 1995; Nair, 1996).

That the women assisted one another with credit is illustrated by the comment from some nearby women when the respondent was asked the source of credit. Their chorus answer, " We always lend her", shows the importance of support from their fellow traders. Without such support some of the women would not manage to cope with their financial problems.

Other women, instead of borrowing from their colleagues take things from the suppliers on credit: "I take goods from the suppliers and pay them after selling", Even when women do not have money they are still able to continue with their business for the suppliers allow them to pay for them later.

The findings on coping therefore suggest changes in the socio-economic set up in South Africa; in the face of growing poverty, dependence on relatives is decreasing. In this scenario, it appears that since assistance from relatives is not forthcoming, women have to find their own ways of dealing with their financial problems. The relationships they form among their fellow traders

thus are crucial to their continued operation in the face decreasing assistance from relatives.

Since the formal financial institutions cannot accommodate the women, they too have found their own ways of meeting their need to save. "We save using the stockvels because they require less money, about R10". This indicates that despite their low levels of income the women have a desire to save. They do save in their stockvels. This is a kind of security that ensures that in hard times they not only have to borrow from their friends but they can draw on their savings. It is also an indication that the women not only earn for subsistence but are also trying to improve and increase their earnings. The finding, though not reflected in the latest study on the curio sellers (Nair, 1996) is evident in the international literature (Bilal, 1992).

It appears that women tend to resort to similar coping mechanisms such as borrowing from friends and relatives and the rotating credit schemes in the face of difficult circumstances (IWTC, 1985; Mbutia et.al 1996; Kombe, 1994). The coping strategies enable them to meet their individual needs in the absence of institutional support. Thus it can be concluded that coping strategies are a response by human beings when faced by crisis. The question that remains to be answered is how effective these coping mechanism are.

The street trader organisations have also been responsible for linking the women to micro-finance institutions such as the Itala bank in order to access credit. However the formal financial institutions have not been very responsive to the needs of the women micro-entrepreneurs for they demand for the same things that the conventional banking institutions demand. Despite trying the women through their organisations still have to try and devise better ways of dealing with the credit problems.

7.1.4 Market, competition and profits

Women address market and competition through various strategies including granting special prices, differentiated products and selection. To avoid losing customers the women offer special prices to those that bargain. The women lower their prices to meet demand. Such a coping strategy helps their goods move faster thereby earning them income at a faster rate than if they decided to stick to their set prices. The granting of special prices concurs with international experience on coping strategies of women micro-entrepreneurs (Allen and Truman, 1993) and therefore cannot be said to be unique to the women curio sellers of the Beachfront.

Due to the competition the women have devised ways of competing through their selection of goods to sell. "I always look for new items. When the stuff is too common the value goes down because people don't appreciate it", said some of the respondents. Some of the curio sellers have a better business and are always on the look out for new curio designs to enable them to cope with the competition. The unique products ensure that they get good prices and that they can sell more than their fellow women curio sellers and therefore earn better incomes.

7.1.5 Crime

Crime, rampant as it is on the Beachfront, is one of the issues that women have to confront daily in their businesses. As already shown, the gangsters are not so much interested in the women as in the customers because they do not perceive the women as having money worth stealing.

The women, realising that crime was having a negative impact on their turnover, decided to deal with crime in their various organisations. The organisations lobbied for greater police presence at the Beachfront and the outcome is evident. More City police were deployed at the beach. This was

particularly evident during December 1996 when police patrolled the entire Beachfront (Urban Strategy, 1997B).

As a result of the women lobbying for better security at the Beachfront, cameras have been fixed at various points along the beach for a quick response to crime. The police response to the women's complaints about crime shows the strength of working as a united group. Though the police efforts to deal with crime are commendable there are still some incidences of crime on the Beachfront.

The women in their day-to-day work experience crime. As already mentioned, they need immediate action solve their problems. While some shout for the police to come, there are others who simply take the law into their hands and whip the gangsters with the sjamboks (whips) they sell. Thus their unity as people who work together constitutes an important coping strategy. This is portrayed by the comment of one woman, "As women operators we assist each other to beat the culprits who do sometimes try to steal".

The above statement shows that women do not sit and become part of the crime statistics but through their own way try to solve the issue of crime. Thus these women are not just victims. They too participate in dealing with the crime on the Beachfront because they realise the repercussions it has on their business. The women's response negates the earlier findings (Nair, 1996), that the women assist the gangsters in committing crime by hiding some of the criminals.

7.1.6 Urban Spatial Form

Makeshift cover

Women curio sellers trade in the open. To cope the curio sellers use makeshift cover to protect their wares from the rain and the summer heat. Both the rain and the sun may cause damage to the goods and the rain decreases the number

of tourists. Given the lack of stands, women use plastic material to protect their goods, rent storage garages and have lobbied for better facilities.

The women rent garages in the shops near the Beachfront where they pay R20 per month for storing their goods. Though this saves them the trouble of having to transport their goods daily from home there is always the fear of being thrown out as the cars that need parking in such places increase.

Most of the curio sellers (83%) indicated that in addition to covering their goods when it begins to rain they pack and leave when the rain becomes heavy. This finding concurs with earlier studies on micro-entrepreneurs in Durban (Kasongo, 1995, Nair, 1996), which indicate that during the rainy seasons most the micro-entrepreneurs have to close their businesses due to lack of shelter. This is usually done to avoid damaging the merchandise and incurring greater losses.

Accommodation

Accommodation is a serious problem for the women have to work late hours. Their initial coping strategy of simply sleeping on the pavement where they sell their goods was rendered useless by the council by-laws which now prohibit people from sleeping there. As a result the women have to find alternative accommodation. Most of them indicated that they have to walk all the way to a hotel at the Victoria market. Walking to the Victoria Market helps but there is the fear of getting mugged along the way since public transport does not operate after 10 p.m.

The issue of accommodation has been taken up with the Durban Metro Council as a result of lobbying by SEWU. Work is in progress but it needs to speed up and also involve the women in order to reflect their needs. This will help reduce the number of women sleeping in the streets. It appears that when

the curio sellers take up issues with the authorities as groups the authorities listen. The reason for this may be in the strength that lies in unity.

7.1.7 Laws and Regulations

Laws and regulations inhibiting curio sellers without licenses to trade along the Beachfront are seen as impeding business by the women. Those without permits must leave to avoid getting arrested for illegal trading. Those that pack when they see the police only do so temporarily and when the police leave they spread their goods and continue selling. Trading without permits and hiding from the police are risky endeavours and some have had their goods confiscated by the police. The women have adopted this strategy because they have no other source of income and they believe that it is only at the Beachfront they can make money due to the presence of tourists. In fact most of those without licenses seemed to be in the category that is earning moderate income.

Some of the women without licenses had made friends with those that have licenses. Instead of waiting to be evicted by the city police the women were operating under the licenses of their friends. This in itself shows the co-operation and understanding among the women and the role they play in helping one another to cope. Without support some of the women would not be able to do their business.

The idea of sharing licenses raises questions on what will happen to the women that do not have their own trading licenses when the council finally completes issuing the new licenses bearing the photographs of the real license holders. The idea of license sharing also shows the vulnerability of the women without licenses. It appears that they can only continue operating as long as they are in good terms with the license holders. The completion of the shelters (1.5m by 2m) that will only be able to accommodate one trader and some little

space for the goods, those without licenses may have to find an alternative trading place.

The above scenario shows that though some of the women without licenses are currently coping, their ability to cope in future may be constrained by the factors also described. Thus their coping mechanisms may at best appear to be temporary.

7.1.8 Police Harassment

The curio sellers, particularly those that did not have trading licenses, indicated that they experienced police harassment. Due to the complaints by those women with licenses the police harassed the curio sellers without licenses. The women without licenses were seen to pose unfair competition by some license-holders.

The women curio sellers also indicated that harassment by the police was due to the complaints by the formal shop operators, who complained that the women were selling manufactured goods and this was posing unfair competition to the formal sector. The concern of the shop owners may be valid; King's (1996) analysis of Kenya's informal sector suggests that the formal sector experienced competition from the informal sector. By lobbying for change through SEWU the women had succeeded in convincing the authorities to allow them continue selling the manufactured products like toys.

Women were also harassed for keeping their trolleys which they use to transport their goods from stores. Through lobbying by SEWU the council had allowed the women to keep the trolleys at the places of business. It appears that SEWU plays an important role in helping the women cope with their problems.

7.1.9 Training

The women also indicated that their organisations also look into matters of improving their businesses. The organisations had helped the women acquire skills training with a view to having multiple-skills (Multi-skilling) on business management, and leadership training. In essence the whole idea of women becoming multi-skilled in itself constitutes a coping mechanism. This is meant to ensure that in the case of their curio business failing due to competition or other reasons the curio sellers are still able to earn a living by using their other skills.

Multi-skilling is in itself very empowering to the women. It implies that the employment mobility of women is increased thus making them more competitive unlike in the past when women only got training in certain careers that were perceived to be congruent with their role as mothers and home-makers.

The women have to pay for training themselves. Those with little income are, for the most part, excluded from the whole of acquiring more skills. Likewise, single mothers may be unable to engage in training due to their household responsibilities. Although multi-skilling is a positive idea the factors mentioned militate against it. These factors would better addressed in the women's organisations, which would provide a forum for negotiating with trainers on the appropriate times and fees for their courses.

As a whole the women were of the view that they had learnt a lot in their organisations, the most important being negotiating skills, which enabled them to deal with problems on their own without having the organisations step in on their behalf. This is important for the women have to keep negotiating with the authorities who are their main service providers

7.2 Lessons from the copings strategies

The findings on coping strategies of the Beachfront women curio sellers shed more light on the issues raised in chapter 3 (coping strategies). Women curio sellers appear to resort to coping strategies when they are faced with problems such as lack of finances, the adverse weather conditions, crime and the inhibitive laws and regulations. The way that the curio traders respond to these problems constitutes their range of coping mechanisms.

To elaborate on the above point, women do not borrow from their relatives but their fellow traders. The assumption is that due to changing socio-economic conditions relatives can no longer be counted upon to assist most of the time. After getting initial capital and credit from relatives, curio sellers may find it difficult to turn to them once more for assistance. Borrowing from trading colleagues helps the curio sellers to cope with their financial problems when relatives can no longer be expected to assist.

Since curio sellers are self-employed, they do not have payslips which banks require to gauge the savings capacity of the curio sellers. The women curio sellers indicated that banks could not extend credit or allow the traders to save in their institutions. As a result the women had joined stockvels as a coping strategy to enable them to save, which appears to be a coping strategy among women micro-entrepreneurs internationally and in South Africa, in particular. Coping strategies can be seen as the measures women curio sellers revert to when assistance is not forthcoming from their known sources.

The findings on coping strategies of the Durban Beachfront curio sellers seem to suggest that women curio sellers have both individual and collective ways of coping with the problems they experience. The traders use individual coping strategies include borrowing credit from fellow traders to purchase stock, using makeshift covers to protect their wares from damage, caring for children and waiting for the police to leave in order to avoid getting arrested

for trading without a permit. The individual coping strategies are used to cope when situations demand immediate attention and are therefore temporary.

Women curio sellers also employ collective measures to cope with their problems. The collective measures constitute the range of long-term coping strategies. The women cope through their organisations which are forums for addressing the problems the traders experience. The measures taken by the organisations are transformative in that they seek to change the women's conditions by getting the relevant authorities to respond to the women's needs.

The effectiveness of the organisations is portrayed by the gains that have been achieved, such as getting to Metro Council to respond to the need for shelter and getting the police to act on crime. The organisations have also assisted the women to cope by providing the traders with training opportunities to improve their business and equipping them with negotiation skills to enable women be able to face the authorities to address more issues. The fact that the curio sellers indicated that they solve their problems in their organisations is a sign of their effectiveness. The use of organisations to cope with problems experienced in business conforms to international trends on coping strategies of women micro-entrepreneurs which include the formation of organisations such as SEWA (Wignaraja, 1990).

While collective efforts of women micro-entrepreneurs have resulted in political and economic power elsewhere (Snyder and Tadesse, 1994; Wignaraja, 1990; Huq and Sultan, 1991), these results are not clearly apparent from the collective efforts of the curio sellers of the Durban Beachfront. Whether the collective strategies of the curio sellers result in political, market, or other power is an avenue for future research.

Though collective coping strategies seem to be effective, these are difficult to achieve due to time and organisational difficulties and perhaps, that is why some of the curio sellers are not members of the either SEWU and Kanubi.

The coping strategies of the curio sellers show that the women have taken their own initiative to address their own problems. The women have had to use their organisations to get the Durban Metro Council to look into the problems of the curio sellers such as crime, shelter and accommodation, among others. One can therefore say that working with the local authorities and the nearest police division results in the resolution of the women's problems either temporarily or in the long term.

The levels of the curio seller's inclusion by the city officials in addressing issues such as shelter will be examined in the next chapter. Participation of the curio sellers in programmes aimed at addressing their problems would necessitate the use of their resources in the planning implementation and maintenance, thereby ensuring effectiveness and sustainability.

7.6 Summary

The coping strategies of women micro-entrepreneurs are various and these are a response to the challenges they face while already in the business. From the findings, it is evident that women curio sellers are not just victims of the conditions under which they operate. Women have their own ways of coping with their situations.

Coping strategies range from those devised by individuals to those used collectively in the organisations. The individual coping strategies include borrowing, trading using friends' licenses, closing when it begins to rain, waiting for the police to leave so that they can continue trading, and borrowing and other resources from fellow traders.

The collective or extended family strategies include making partnerships with their own sisters or friends to operate their businesses at given days to enable them meet their household obligations. Those who bring their children to work do not have to bear the burden of caring since fellow traders assist.

Collective coping strategies are also employed through the women's organisations such as SEWU and Kanubi. These organisations deal with problems that the women would not be able to address as individuals. The organisations have been responsible for lobbying for the women to get infrastructural facilities such as water, toilets and bathrooms. They have also linked traders to micro-finance institutions, although such efforts have not been very successful. While trying to cope with the problems in their businesses women are able to meet their own needs and the needs of those around them.

The coping strategies seem to suggest that women do not just complain about their problems in business. Women take action. They are part of the solution to their problems. Yet, interventions by the local authorities to resolve some of the traders' problems have either been limited or inappropriate, because women have not been involved in the process. It is therefore necessary that those charged with the responsibility of implementing policies targeting women micro-entrepreneurs to involve the women's organisations and the informal networks, because it is in these groupings that one finds how the women cope collectively. The next chapter examines the extent to which policy makers have incorporated an understanding of the curio seller's problems and their coping strategies into the design of policies and programmes to serve them.

Chapter Eight

COMPARISON BETWEEN THE VIEWS OF THE SERVICE PROVIDERS AND THOSE OF THE WOMEN CURIO SELLERS

8.1.1 Introduction

The preceding chapters have examined the problems and coping strategies of women micro-entrepreneurs in general and the curio sellers of the Durban Beachfront in particular. Chapter seven has highlighted how the curio sellers use their organisations as a coping strategy to get the local authorities to resolve their problems. The current chapter will endeavour to compare the views of a non-governmental organisation, the police and the government officials, who are taken to be the service providers in this study. The lessons from the comparison are presented and these are followed by the summary of the chapter.

The organisations interviewed include city council departments, SEWU which is a trade union representing the interests of women in the informal sector, and key individuals involved with the women and interested in the issues facing the women curio sellers. There are fundamental differences between the service providers in terms of their roles and their approach in dealing with the issues affecting women. While a non-governmental organisation, the other service providers are part of the government. The service providers that provided the information are named in the chapter on methodology.

In general there are similarities between the views of the service providers and of the curio sellers with regard to the problems the women face and the coping strategies used. The differences appear in the what the both the service providers and the curio sellers perceive as priority problems.

The coping strategies of the traders are known by the city officials, but some of the strategies, such as spreading the plastic covers to dry on the grass are seen as being deleterious. From the perspective of the city officials such strategies destroy the aesthetic beauty of the lawns by damaging the grass. The similarities and differences are highlighted in the ensuing discussions.

The problems facing women curio sellers, from the perspective of the service providers, are seen to be non-recognition of women's work, capital and credit, lack of market, low profits and competition, problems related crime, the urban spatial form, and training. The list of problems mentioned by the service providers is smaller than that provided by the women curio sellers themselves. This may due to their prioritisation of the needs of the women curio sellers. Some of the service providers seemed to know more about the problems than others.

On the role the service providers were playing in assisting the women deal with their problems there were various measures being taken. These are shown in the assistance the service providers had extended to the women and also in the objectives of SEWU as one of the women's organisations whose leader highlighted its role in enabling women to cope.

8.1.2 Recognition of women's Work

With respect to recognition of women's work, SEWU is concerned about providing access for women to organisations which offer skills training, credit and loan facilities, legal assistance, health advice and assistance, relief or counselling for survivors of violent attacks including rape.

The aims of SEWU include assisting women to organise on go about solving problems such as child care, lack of credit, and lack of maternity sick or disability benefits. SEWU is involved in developing lobbying skills so that women can organise to get laws changed if they are not suitable to their

needs. The organisation is also concerned about developing leadership skills among women who work outside the formal sector.

The various service providers presented ways in which they had tried to assist the women cope. From the interviews with the women it became evident that child care is still one of the problems that has yet to be resolved. Women were seen to help one another care for the babies while in business.

8.1.3 Capital/Credit and Savings

Lack of credit was seen as a problem by the women interviewed (Pat Horn and Lydia Johnson). According to these service providers, the banks were still conservative and not flexible enough to meet the needs of micro-entrepreneurs. Pat Horn mentioned cases where banks still required the women curio sellers to provide their salary slips and to give evidence of collateral. Certain financial institutions still required women to provide signatures of their spouses in order to get credit. These views concur with the views of the women curio sellers.

SEWU had set up an advice office to deal with the financial problems of the women. Though SEWU was helping women access credit this was through a sieving process. SEWU itself had to negotiate with financial institutions to reach consensus on a system that is agreeable to the financiers. Members are lent small amounts of money to prove that they are credit worthy. If they prove their credit worthiness, they are recommended for larger loans. The experience is, according to Pat Horn, that "most of the women have been able to repay their loans back".

Some of the women curio sellers were critical of SEWU's policy of having them wait for 5 months before they could qualify to be assisted with credit. As the women indicated, they sometimes need quick cash and waiting would mean closing their business.

SEWU is of the opinion that the attitude of the banks to micro-entrepreneurs has not changed. The same feeling was expressed by the women who mentioned that the banks ask for payslips yet the women are self-employed. They have no payslips.

The result of the negative attitude of the banks has been the formation of the National Portfolio Committee to look into the issue of lending to micro-entrepreneurs. The aim is to transform the banks and make their services available to the micro-entrepreneurs.

From the interview with Pat Horn, it came out clearly that the Itala bank has Reconstruction and development programme (RDP) section, that looks into issues of lending to micro-entrepreneurs. As mentioned previously, this bank already has a reputation among the women curio sellers of being strict and asking them for payslips. According to the women, the Itala bank had told them to seek help elsewhere since they could not assist the women with their credit problems. It remains to be seen what the RDP section is doing in this regard.

On the same question of credit the Mayor was of the view that if the women managed to save in their own stockvels outside the business they should extend the idea of stockvels to their work place and form them among the business colleagues. This in her view would ensure availability of credit among the women themselves. While the women curio sellers had mentioned that they save in their stockvels they did not specify whether the stockvels were among their business colleagues or in the townships.

8.1.4 Market, Competition profits

While the service providers perceived low profits to be a function of the middlemen involved in the curio business the women curio sellers presented a different view. According to the women curio sellers, the low profits were due to the discounts ('special prices') they had to give to their customers.

Both the service providers and the women curio sellers agreed that the crowding of too many women at the Beachfront selling similar items was a major cause of low profits. Although the supply of curios was expanding at a fast rate this was not commensurate with the increase in tourists that are the main customers.

The Mayor, Lydia Johnson and the city official Mr. Prange perceived the trade in curios from other countries as a problem. This is because the curios from other African countries were highly competitive and were selling faster and better than local curios. The concern of the service providers about the African countries was that they would soon take over the curio business for they are of better quality than the locally made curios. This concern was also raised in the 1996 study (Nair) in which traders from other African countries were seen to compete with the locals.

While the service providers see the trade in curios from other African countries as a problem the women themselves see it as a blessing that provides them with good income. The traders confirmed that the curios from other African countries were earning them better income than the local curios and women that had decided to specialise on curios from other countries were making extraordinary profits (R3500-R5000 per week) in the peak holiday season. One of the women expressed her ambition to travel to other African countries when she got the opportunity so that she could bring curios to sell here in South Africa. This shows the value attached to curios from other African countries by the women curio seller of the Durban Beachfront.

Additionally, this study found that the women from other African countries do not stand on the Beachfront to sell their curios. Instead they supply the women on the Beachfront with the curios. Thus the threat of foreign curio sellers competing with the women already on the beach is slim.

The view of service providers is contrast with the views of the women themselves. The curio sellers indicated that they were selling the goods that seemed attractive to their customers and those that were in demand. It should also be noted that although the women are in the curio business, not all are engaged in their production. The women that sell them are mainly distributors of the products made by other people. Most of them did not know the sources of their merchandise. All they knew was that their products were from the Victoria market.

While the service providers complained about curios from other African countries, they did not complain about the Indian and Chinese products that were being sold by the women curio sellers. This shows that the service providers are biased against products from other African countries competing with the local goods. Ironically manufactured goods from India and China were not perceived to be a threat because they were not mentioned as competing with the goods sold by the women. Yet from the range of things that the women sell it was evident that they had a lot of Chinese and Indian made products. Only Mr. Prange expressed concern that despite having been granted permits to trade in African curios the women were selling manufactured products.

From the interview with Mr. Prange, it appears that the women sell the manufactured plastic items in December when there are a lot of school trips visiting the beach. "The women sell the plastics because of the African tourists". This is said to have an impact on formal business. This may be due

to the fact the women compete for the market using the same products in which formal business trades.

It may appear that due to the presence of many Black tourists, the White tourists keep off. This may not apply to the foreign White tourists but rather to the locals. This was noticeable during the 1996 Beachfront appraisal on the adequacy of the facilities at the Beachfront (Urban Strategy, 1997B).

Thus while the women are trying to respond to the market demands there seems to be a conflict with what the service providers would like to see. From the interview with the women it became evident that they had negotiated with the council official to be allowed to sell the plastic goods and other manufactured items. Despite this there seems to be a strong preference for African curios from the city Council. This has various implications for the incomes of the women.

Diversifying into products other than curios assists the women to earn a steady income throughout the year and in boom periods during the holiday season (November to January).

In trying to market Durban as a tourist destination the council has been emphasising that the women ought to sell the African crafts only. There is emphasis on selling only South African craft. Observing what the women sell, it becomes clear that the wishes of the council will be long coming, because the women are not particularly interested in selling African products, but anything that will provide them with income.

The competition that curios from other countries pose to the locally made crafts seems to be a major concern of the service providers. The debate on foreign curios attracting more customers borders on the quality and variety of the locally made curios. From observations made in the study, South African

curios lack diversity and the quality compared to the imported curios is different. The customers' taste appears to be biased towards the imported curios. How these issues should be dealt with is not clear from the study. However, the author recognises them as issues of concern to the service providers and not the curio sellers. As already shown the source of the curios is not the concern of the traders but rather the amount of income they can generate by selling the various types of curios.

8.1.5 Urban Spatial Form

The issue of storage was seen to be problematic because the women traded in the open. Only a few had access to storage facilities. This was confirmed by the women curio sellers, most of whom indicated that due to lack of storage facilities they had resorted to storing their goods in the garages of the supermarkets close to the Beachfront.

From the perspective of the council, it has provided on-site storage facilities to some of the women. So storage is not perceived as being significant, which is in contrast to the women's point that they required proper storage facilities. The difference may be due the fact that traders in the demarcated trading zone are few compared to those outside.

The issue of facilities at the Beachfront had been addressed. This was in part due to pressure from SEWU, a trade union representing the interests of self-employed women, and not because the council was particularly interested in addressing the needs of the women curio sellers. Another reason for the prompt response in addressing the infrastructural facilities was because of the importance of the area as a major tourist attraction

While the service providers were concerned with the shortage of space at the Beachfront the women thought there was a lot of 'empty' space where they could spread their goods for the day and earn their income. This conflict in

perceptions is illustrated by both the women and the service providers. The city police had been deployed to clear the women from trading in certain areas like those close to Wycombe place. The women, especially those without licenses, saw this as police harassment. While the beach has to be kept clean and attractive to tourists the local women curio sellers think otherwise. The women see the Beachfront as providing an opportunity for them to earn income.

From the history of the informal trade department (Nair,1996) within the Metro, it is clear that it was started to control informal trading in Durban and not because of sympathising with the traders. This is because Durban is an important tourist destination and it has to be kept attractive.

Accommodation

One of the service providers expressed concern about the accommodation of the women curio sellers. Curio sellers needed accommodation because the nature of their business means that they work late and rise early for work. The women require a temporary residence where they could put up for the nights when they have to work late. The contrast in the views of the service providers is illustrated by the city official who wondered why the council should be responsible for providing them with accommodation while other council workers were left to make their own accommodation arrangements; "Why should the council provide accommodation?"

The women cope by sleeping on the street due to the fear of getting mugged on their way home. Thus the council acknowledges that there is a need for accommodation, prohibits the women from sleeping on the pavements and yet does not seem to be having an alternative for them. Theirs seems to be a hands-off approach with regard to accommodating women. This is in contrast to what the women's organisation or the women think.

SEWU had taken the council to task to provide accommodation for the women. The City Council access money from the provincial housing board to contribute to an accommodation project. Although the women had mentioned their need for accommodation none indicated any knowledge that something was being done about it. This shows that although the service providers are keen on assisting women, the views of the women are not sought and they are not well informed of the actions taken on their behalf. The result is that the views of the professionals dominate in programmes aimed at the curio sellers. This represents the blue print approach to development that has been perceived to be the reason behind the failure of development programmes and projects (Chambers, 1997).

Shelter as addressed by the Council

The issue of trading sheds has finally emerged as a concern to the city council. They have finally decided to provide the women with shelters from which they can sell their goods. This is itself is good, though belated. The women have been trading out in the open for about 25 years.

However, it must be borne in mind that the provision of the shelters is more for aesthetic purposes rather than a genuine concern for the women. This is illustrated by the way they council has embarked on providing the sheds.

In the first place, from the interviews with the women it became evident that though they had licenses, they were not all sure of getting shelters. This is because the space that has been planned for their erection is quite limited. It appears that those that will not get the shelters may be forced to move out of the Beachfront, which has implications for their capacity to earn income and therefore to support themselves. Those unfortunate enough to miss the shelters may sink deeper into poverty.

Secondly, the process of providing the shelters is an illustrative of the top-bottom (modernist) approach where the development experts provide for the

people and do not work for the people (Chambers, 1997). This is clearly illustrated in the way the design of the shelters was undertaken. According to the department of Urban Design, a meeting was held with the informal sector department and the city officials, and some money was allocated for the provision of the shelters.

Thirdly, in designing of the shelters, there appears to have been no input from the women. The department of Urban Design was given the work of designing the shelters and the architects that of providing the structure. The structure consists of a thatched roof with gum poles. This is supposed to portray the image of the SA as an African country. It is also supposed to match with the African items that the women sell thus adding on to the aesthetics of the area.

The plans were then presented to the women to read and decide whether they agreed with them or not. This is the only time that the participation of the women was sought. However the women complained that they were given plans to read yet they did not understand how to read them. This may be due to their low levels of education. Yet, if educated people need assistance in reading design plans the women curio sellers, who at most only have numeracy skills, must need more. The women did not indicate that they received such assistance.

It also emerged from the interviews that the women had decided that the space allocated to each trader was insufficient to accommodate all their wares. The women have to spread all their goods on the ground for display unlike the East African women that may spread and also hang their goods for display. Thus the practises of the curio trade here were not considered in the design of the shelters.

The result of not involving the women in the planning process is that the women rejected the kind of plans that were presented to them by the city council. This was confirmed by the Urban design department who indicated that the women had complained that the structures were small. The size of the space initially provided was 3 by 2 metres. However due to the number of women that need the shelters this was reduced to 3 by 1.5 metres. The shelters under construction have a raised floor to solve the problem of water setting in when it rains and also to protect the women from damaging the plants. The women will be required to pay R25 per month when they get the shelters.

The reason for limiting the amount of space available to the women was that there is a limited area in which the structures will be built. The other reason is that of trying to accommodate more women in the shelters that will be provided.

Despite the complaint of the women, about the space, the council has gone ahead to erect the structures at various points along the Beachfront; these are: Battery Beach, Elangeni Hotel, Grosvenor Court, Cattleman, Rachel Findlayson Pool, Funworld, Seaworld, and Greater Durban Marketing Association (GDMA) Building and Children's Amusement Centre. The various points hold the potential of providing shelter for an estimated number of between 10 and 20 traders, except Seaworld that is estimated will provide shelter to about 50 women.

With the threat of having their permits revoked if they refuse to accept the shelters provided, the women have no choice but to take what has generously been bequeathed to them by the council. The attitude of the council in responding to the shelter problem may be summed up by the following phrase, "Either they sit in the sun and bake or take it".

The council, council as represented by the informant, was more concerned about providing shelter for its own business reasons; that is to “make the facilities at the Beachfront uniform and fair”. This may sound very noble but the council is more interested in the money that it generates from the tourists. During the non-holiday period there are a lot of activities that are undertaken at the beach, including surfing competitions and other ocean action that draws people from various nationalities. The curio sellers are part and parcel of what makes the scenic beauty of the Beachfront and have to be taken care of. They contribute partly to what one expects to see while in Durban and without them then the Beachfront would appear to have a missing element, as those on the council know..

From the interview with the city council officials it is apparent that the shelters that were initially provided for the women were rejected (Prange, July 1997, Nair, 1996). The reason given was that they were situated far from where most of the pedestrians walk. This meant that the women would be far from their customers and would end up with losses due to the location of their shelters.

This shows the weaknesses that have accompanied the planning for women as opposed to planning with the women. The city council does not seem to have learnt from the first exercise that planning without the women could lead to the rejection of the services provided. This confirms Robert Chamber's (1997) view that the preferences of the poor always contrast with those of the so-called 'experts'.

8.1.6 Laws and Regulations

The women also complained that the council regulations were obstructing their free trade along the beach front. For the council all the women without trading licenses are there illegally and constitute a problem for the city police. Some of the regulations that the women complained about are those involving

retention of trolleys while in business. However, in this particular area SEWU had succeeded in getting the city council to allow the women to keep the trolleys. To this extent it can be said that as one of the women's organisations SEWU was playing a role in enabling women to cope with their problems while in business.

8.1.7 Training

The Mayor was particularly concerned that the women lacked management skills. She explained that in her view the women were not keeping records of their business. They did not check to find out whether they were making profits or losses. The Mayor thought that the women were only concerned that at the end of the day they had some money. However this contrasts with the views of the women themselves.

From the interviews on how they determine the prices of their goods it became evident that the women noted the cost price of their items before they decided to fix their own prices. Thus they calculated the amount of profit they would make on an item. This is shown by the fact that most indicated that if they bought an item for R7 they would sell it for R15. Thus it appears the service providers hold the view that the women are making losses while this is an invalid assumption if tested against the information provided by the women themselves. It shows that the views of the service providers do not necessarily tie with the reality of the women curio sellers.

However the view of the mayor about the women not keeping records on their business seems to concur with that of the women. On trying to assess the income they earn per day it was clear that most of the women were just making estimates. Some indicated that they did not actually know their balances because business was done as it came. They bought more stock when they had money. On days when they had no money they would borrow from their friends to restock their businesses.

According to Mayor Lydia Johnson, she had often tried to arrange training workshops through Urban Strategy on how the women could improve their business. However when they turned up for the workshops they often were not so much concerned in listening as in discussing the problems they were experiencing. Thus the workshops had turned out to be forums where the women got a chance to talk about their harassment by the police because the council had delayed in issuing them with permits. They were not ready to listen.

The experience of the Mayor with the curio sellers reveals much about the issue facing women curio sellers and their priorities. The women, it appears, are not ready to listen to any other issues when their most pressing needs remain unmet. Trying to address the question of how to improve business when the operation of the business is threatened due to the delay or lack of a permit is problematic. Thus the mayor had not been successful in trying to get the women to listen. What emerges is that though the service providers have noble ideas on what the women need, it is important to listen to them first as a precondition for any success in the planning and implementation of programmes aimed at assisting them.

From the interviews with the women who indicated they were members of SEWU, it became evident that some had acquired skills with assistance from SEWU. Others had acquired leadership skills and had represented fellow women in conferences and exhibition overseas, for instance in India.

SEWU in particular was involved in various programmes aimed at meeting the needs of the women, as described in chapter seven. Their areas of concern include, building unity among women whose work is not recognised, legal assistance and training in negotiation skills. These objectives of SEWU are confirmed by the women curio sellers. The women mentioned that as a result

of going to the council as a group the council had responded by embarking on a programme of erecting shelters for the women.

Due to the Veterans' Games that took place between June and July the demand for African curios was higher. According to the officials the women need education on marketing their goods according to the seasons in order to cater for the demand at different times. This suggestion came from Mr. Prange, and not the women themselves. The question is whether anything has been done to involve the women in planning for such training. On the other hand it is questionable whether the women would have the time to leave their business to attend training. It is likely that if such training is to be useful to the women they will need to participate in how when and where it will be undertaken, since most of them are full time workers in their businesses. The women also have to see the need for such training. If the decision for training comes from the council alone they may reject it as occurred with shelter.

There appears to be an information gap between the service providers and the women. Essential information that the women ought to have in order to market their products according to seasons is not transmitted. It is also important for the council to communicate such information to the women for it assists the council in trying to create an impression, particularly to the foreign tourists.

Since city council officials are interested in seeing genuine African art and craft work then the beach is being made more presentable by erecting shelters that are reflective of African architecture. Through the women's businesses the City Council is trying to create an impression of what one would expect to see while visiting Durban. Thus the City Council's interest in seeing genuine African curios is not so much a concern for the promotion of the women's enterprises as in the promotion of Durban as a tourist destination in South Africa. That may be the reason why the women were initially prohibited from

selling manufactured goods by the City Council. However to spread their risk the women had to fight to keep the manufactured goods for this ensured them business when the market for the African curios is low.

From the foregoing analysis it appears that the approach taken by the service providers is mixed. While the women's organisation is trying to empower the women through working with the women in training and negotiation, the city council is trying to do things for the women.

8.1.8 Crime

Crime was seen to be a problem mainly by the police. According to the police there were no incidents of crime committed against the women curio sellers. However it was confirmed that crime was rampant at the Beachfront and it was often committed against the customers. In this way the women became involved.

From the perceptions of the police crime was seasonal and often associated with the presence of many tourists during the peak holiday season. This concurs with the views of the women who also indicated that crime was more rampant during the peak holiday season because then, they are not able to distinguish who are genuine customers and who are not.

While police thought carelessness of the tourists contributed to crime, the women associated it with overcrowding at the Beachfront during the peak holiday season. Most of the crimes are provoked by careless handling of personal effects like cell phones, handbags and other valuables. In such situations the criminals found it easy to snatch purses from the customers as they bought items from the women.

According to the police there are hardly any crimes committed against the women. The only crime committed against the women are for instance theft of

some of their things when there are a lot of customers. The thefts are by the 'scabengers' and some of the customers that crowd the women.

The police also confirmed that the women themselves deal with the gangsters that attack their customers. They whip the gangsters and alert the police who then arrest them. Thus the women in this regard can be seen as assisting in resolving the crime at the Beachfront through their use of the regalia they sell.

It also came to surface that during the holiday period there are usually police reinforcements from the city by the city police and also the South African Police (SAPs). Under normal circumstances there are usually about 40 officers. During the holidays the number doubles. Crime rates at the beach the rate has been decreasing over the years due to increased awareness that there is crime.

By acting as a group through SEWU the police had positively responded to the curio sellers' complaints about crime by erecting surveillance cameras along the Beachfront. The cameras help identify criminal acts along the Beachfront and on the beach itself, contributing to quick arrests. The culprits cannot deny committing the crime because of the videos that are taken.

It must be noted that the police would not have acted due to the pressure from the women only. The business of the women is small and it is unlikely that they would have received the sympathy of the authorities and the police in particular. Though the women's organisations played a role in influencing the police to take action it appears that the interests of big business were also taken into account. It is big business that is likely to be listened to because they pay taxes. Thus their loss of customers due to crime is not likely to be condoned. This would imply losing business, which in turn affects the revenue base of the city council and the country as a whole. Thus it is more for

business reasons rather than the safety of the women curio sellers alone that crime has been given such a priority along the Beachfront.

8.2 Lessons from the findings

From the response of the service providers on the problems and coping strategies it appears that they are conversant with the issues. However there appears to be some gaps. While the service providers have good intentions they fall short in implementing them.

Where the service providers have been able to get programmes for the women curio sellers in place, this has been with little or no participation from the women themselves. This is illustrated in the case of the planning and implementation of the shelters. The rejection of the first shelters should have suggested to the planners the need to involve the women in planning for programmes meant to benefit them. Nonetheless, the Council has not seen it necessary to involve the women in the planning process and implementation of new shelters.

In trying to meet the training needs of the women it appears difficult when their immediate needs remain unmet. This is illustrated by the fact that when the mayor tries to get the women to discuss issues on improving their business the women change the agenda to discuss their problems with getting licenses. This shows that the service providers in planning for programmes aimed at assisting women should involve women's participation from the start. The fact that women are coping with their problems shows that they too have ideas to contribute to programmes aimed at assisting them and programmes would be more effective if these ideas were incorporated.

8.3 Summary

Service providers hold contrasting views regarding problems faced by women curio sellers. It appears that the service providers are aware of the coping strategies of the women curio sellers. This in itself shows that the women do not merely complain about their problems but they make decisions and take action to deal with the problems. Yet in the planning process the idea of how women have been coping has not been taken into account by the service providers. As a result the various attempts they have been making to assist the women have been futile for the women seem have their own agenda, different from that of the Council officials.

The message that comes from this section is that the coping strategies of the women curio sellers, which reflect their priorities, need to be considered when planning for programmes aimed at assisting them. This will ensure the effectiveness and the sustainability of such programmes as can be seen from previous and current efforts of the Durban Metro that have been rejected by the curio sellers.

Chapter Nine
POLICY IMPLICATIONS, RECOMMENDATIONS AND
CONCLUSIONS

9.1.1 Policy Implications & recommendations

The coping strategies of women curio sellers have implications for the involvement of the women in the planning and implementation of programmes aimed at assisting them. An understanding of the coping strategies of women curio sellers is likely to improve the effectiveness and sustainability of programmes aimed at assisting them, for such programmes would have the support and commitment of the women. If the curio sellers are involved they are likely to own the process, and identify with the programme as their own, instead of seeing it as the Metro Council's or the government's. Participation would ensure that they are involved in the maintenance of the programme after the development agent (City Council) has withdrawn support.

In the places where the coping strategies of the poor have been considered there has been success in the assistance programmes aimed at the poor as in the Grameen Bank. Women need accessible credit facilities that do not require collateral in the form required by the formal financial institutions. Since women are able to repay the loans provided by their trading colleagues, it is likely that they would be able to repay loans provided on favourable terms by financial institutions. Such coping strategies of the women curio sellers should be given support if the assistance policies and programmes are to be effective and sustainable.

The income levels of the curio sellers shows that the women are at different levels of operation. While some may appear to be at the subsistence level, others have moved beyond subsistence to the level of accumulation and are set on the growth of their enterprises. Policies must take note of the fact that the women sellers are at different levels of operation. The appropriate assistance

may be in various forms, such as, credit, accounting and management skills, and also marketing.

The income levels indicate the seasonal nature of the curio business. During the non-holiday period, the income levels are very low and they drastically shoot up in the holiday period, which is the peak season for the curio sellers. Any policies to assist the women curio sellers must take into account the seasonal character of the business. Incomes in the low season may be improved by increasing the range of activities likely to attract people to the beach during this period. The activities may range from sporting to holding functions in venues along the Beachfront.

The City Council sees the curio sellers as boosting the image of Durban, and therefore the women should be involved in the planning of city programmes, related to the Beachfront for these inevitably impact on the curio enterprises.

The role of women's organisations and informal networks emerges from the findings on how they cope and the views of the service providers. Service providers need to recognise the role women's groups play in enabling the curio sellers to cope while in business. Those vendors in the women's organisations seem more confident in speaking about their problems and how they solve them, implying that facilitation of more women's groups is required if the curio sellers are to effectively cope with the problems they experience while in business. Perhaps this is one avenue that development planners should use in channelling assistance directed at women micro-entrepreneurs.

Since some of the women are not aware of organisations that represent them, it is necessary that awareness on the existence of the organisations be created. There is also need for an increase in the number of such organisations that represent the interests of the entrepreneurs. These may not emanate naturally from the women themselves. More women's organisations would imply that

more issues affecting the women are dealt with for the City Council would feel the pressure from more groups than it currently is feeling with SEWU and perhaps Kanubi making demands on it. The authorities are likely to listen when there are more organisations lobbying for the redress of issues facing women curio-sellers. Future research could look at the women's organisations and their lobbying strategies.

The comparison between the views of the service providers and those of the women curio women sellers depicts a situation where the two parties do things at cross purposes. While the service providers are interested in addressing certain issues that they consider important, the women have other issues that they would like addressed. By implication, planners need to be conversant with issues perceived to be of importance by the intended beneficiaries of development programmes.

Efforts to address the problems of women curio sellers need to be replicable. If the City Council decides to erect shelters for the curio sellers, all those that hold trading permits/licenses should benefit from the programme to prevent complaints about some being given preference due to their social or political connections.

The women's organisations seem to be playing a vital role for the strategies they employ to assist women cope are transformative as illustrated by the objectives of SEWU and some of the gains that have been achieved. The effectiveness of the organisations shows that the Metropolitan Council should work closely with them in planning and implementing policies and programmes aimed at assisting the women. Working with women through the various organisations implies getting their participation in issues that affect the curio sellers. Participation of the women is likely to lead to the efficient and sustainable use of resources.

9.1.2 Conclusion

The argument that flows in this thesis is that there is need to consider the coping strategies of women curio sellers in the planning and implementation of programmes aimed at assisting them. To do so it is necessary to know the problems they experience while in business first.

There are problems common to both women micro-entrepreneurs internationally and to the women curio sellers such as the non-recognition of their work, lack of credit, lack of training, low profits, competition, and lack of market.

The differences in the problems experienced in South Africa can be attributed to the legacy of apartheid. These include the urban spatial form that is designed to conform to apartheid segregationist policies and the land use patterns that did not allow for a mix of activities within areas designed for specific purposes. As a result there has been strict control by the city authorities on the activities of the curio sellers along the Beachfront. The curio sellers are only allowed to trade in certain areas of the Beachfront.

There are similarities in the coping strategies of the women micro-entrepreneurs internationally. However some differences emerge appear to be between Asian and African countries. In Asian countries the phenomenon of money lenders is widely documented in Asian unlike African literature on the informal sector. This applies to South Africa.

Since the Beachfront is frequented by many people, the curio business has the potential to contribute to the economy of Durban and the country as a whole. However the problems that the curio sellers face thwart the development potential of the curio business.

Instead of quitting the business due to the problems, the traders have devised coping strategies to deal with the problems that they experience. The strategies are both individual and collective. The individual strategies seek to meet the immediate needs of the women, such as credit. The collective coping strategies are transformative in that they seek to make visible the work that women do by challenging the local authorities to address the problems the women face while in business.

Coping strategies illustrate that through their own efforts women are able to cope temporarily or permanently. Women cope temporarily by borrowing from friends and permanently by getting the Metro Council to change by-laws that impede their efficiency in business, as shown in the case of the trolleys.

In coping with their problems the curio sellers play a crucial role in contributing to both the Durban and international economy, as shown by the daily turnover of income generated among them during the peak holiday season.

The coping strategies of the women micro-entrepreneurs show that the women are not merely victims of their circumstances but that they manage to cope, though with difficulty. They are able to deal with the problems that they encounter while in business. Through these strategies women are not only able to meet their needs but also those of their communities. By their activities curio sellers provide goods that are not easily found in South Africa.

The literature internationally and in South Africa depicts women as coping with credit problems through the assistance of their relatives and friends. However the findings from the interviews with the women curio sellers show a different trend. They cope using their own savings.

The women curio sellers at the Durban Beachfront also contribute to boosting the image of Durban for they are perceived as a tourist attraction. Without them there would be a missing element in making Durban what it already is; a tourist destination.

Coping strategies depict the way that women micro-entrepreneurs use their own initiative to deal with their problems and suggest that the women have ideas on how their needs should be addressed. The fundamental issue is that women micro-entrepreneurs have the knowledge and are able to prioritise their needs and these should be taken into account while planning for programmes aimed at assisting them.

The effectiveness of coping strategies of the curio sellers is shown by the number of women that depend on them and the gains made by using the strategies, be they individual or collective. Whether the collective strategies used by the curio sellers result in political, market or other power is not clear from the findings and is an avenue for further research.

The use of coping strategies by women micro-entrepreneurs suggest that if programmes aimed at assisting them are to be successful then these should to be considered in the planning and implementation to ensure the effectiveness and sustainability of such programmes.

Despite trying to cope, women's efforts have not been fully recognised. The authorities have gone ahead to plan and implement decisions without the participation of the curio sellers. As already shown, the result of not involving women has been the dismal failure of the programmes aimed at providing shelter, and the wastage of scarce resources.

The conclusion, therefore, is that, for the efficient use of resources and for assistance programmes aimed at the women curio sellers to be effective and

sustainable, the coping strategies of women need to be known and their participation sought in the planning and implementation of policies and development programmes.

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Prange, M. 06.1997. Officer Department of Design, Durban Metropolitan Council

Unnamed Policeman 10. 1997. City Police, Beachfront

Appendix

Appendix A.

CHECK LIST FOR THE SERVICE PROVIDERS

Name:

Institution:

Briefly tell us about your involvement with the women curio sellers of the Durban Beachfront.

What in your view are some of the issues affecting women curio sellers while in business?

How do the women curio sellers deal with these issues.

To what extent has your organisation been involved in resolving the issues that affect the women curio sellers while in business?

What comments can you make about your experience dealing with the issues that the women curio sellers face?

Appendix B

WOMEN CURIO SELLER'S QUESTIONNAIRE: DURBAN
BEACHFRONT

1. Age **Year of Business Start**

Place of Business:

2. Type of Business

a) Owner Managed

b) Employee managed

3. List Items on Sale

Curios

Plastics

Others

4. What are the sources of your items: 1)Local ii)Foreign

Name the sources

5. Who are your customers a)Foreign b)Local

6. How do you determine the prices of your goods.

a) Market

b) Competition

c) Cost-price

7. What were your sources of initial capital

I) Relatives ii) Friends iii) Financial institutions iv) Others

b) Give reasons for your answer in No. 7.

8. Is there a group or organisation that provides some other kind of assistance? Name the group and the kind of assistance.

9. What are the operation hours of your business?

10. What kind of problems do you experience in your business?

11. How do you deal with the problems you experience?

b). How do you think these problems can be addressed?

12. Do you pay for the operation premises?

I). Yes II) No

13. If yes for No. 12, state the amount per month and to whom do you pay?

14. What are some of the services that the Durban Council provides you with and how adequate are these?

15. What items did you start your business with and why?

16. Has there been any change in the variety of items you sell?

b). To what can you attribute this change?

17. Have you noticed any kind of change in the type of customers you get since you began your business? Explain.

18. What is the price of the I) Least expensive ii) most expensive item that you sell?

19. How do you pay for your stock a). Cash b) Credit c) Other

20. How do the operations of the Durban Council affect your business?

**21. What future do you predict for your business? a) bright b) dull
c) can't tell**

Give reasons for your answer.

22. In the peak holiday season, how much do you earn

I) Per day

ii) Per week