

UNIVERSITY OF KWAZULU-NATAL

**Leadership, Gender and Poverty: Exploring Business Leadership Qualities of the DRC
Congolese Refugee Women Living in Durban**

By

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Submitted in partial fulfilment of the requirements for the degree of Master in Commerce

Faculty of Management Studies

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2010

DECLARATION

I, Ka Muzombo Kandolo declare that the present research is my original work and it has never been submitted for degree or examination purpose at any other university. Quotes and words used from others sources are acknowledged and referenced in the text.

Signature

Date

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ACKNOWLEDGEMENTS

It would be impossible alone to complete such an academic thesis without God's intervention through Gilgal Christian Ministries - my Christian family for its spiritual support; a basic education provided by my late parents – Michel Muzombo wa Walemba and Chantal Zalia Muzombo without their preparation, I could not figure the meaning of the school. Many thanks to the entire family, Vieux Freddy Walemba Kandolo, Kitoto Mango, Mwenday Usseni, Fitina and Jeanjacque Kanyama, Celestin Bukulu Bwa Kazoni Lufimbo, Remy Kadihira for their inspiration and support to complete my secondary school; to all my respondents in Congolese refugee community based in Durban for the trust they put in me by answering to the interview questions. I am also appreciating my colleagues and friends to their moral and material supports during the hard time of this dissertation.

I would like also to accredit the University of Kwazulu Natal, Professor Kriben Pillay and the staff members in Leadership Centre for their support, guidance since the beginning of this dissertation.

I am indebted to my relatives, friends, and colleagues in South Africa – Elysee Ka Muzombo, Emmanuel Ka Muzombo, Arsene Kingombe Walemba, Mireille Masoka wa Lukaba, Isidore Mupenda Bazala, Zoro Lambo Kilimani II, Kyungu Lubaba Lubadi, Pierrot Mwamba Ilunga and many whom names are not listed here.

ACRONYMS

ANC	African National Congress
ATM	Automatic Teller Machine
ATRC	Arms Trade Research Centre
CBD	Central Business District
COMESA	Common Market for Eastern and Southern Africa
DHA	Department of Home Affairs
DMA	Durban Metropolitan Area
DRC	Democratic Republic of Congo
FNB	First National Bank
GDP	Gross Domestic Product
ID	Identity Document
NGO	Non-Governmental Organisation
RSA	Republic of South Africa
SADC	Southern African Development Community
SAQA	South African Qualifications Agency
SOB	Security Officer Board
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
WW1	First World War
WW2	Second World War

ABSTRACT

Although gender inequality is a major element of poverty, women the world over have showed their heroism in the role of both economy generators and family supporters' by engaging in informal trade. This became most remarkable in South Africa where refugees in general and women in particular are living without either government or UNHCR supports. The following study attempts to explore business leadership qualities of the Democratic Republic of Congo (DRC) refugee women living in the city of Durban.

The study is the result of challenges that Congolese women informal traders are facing (family responsibilities, identity documents...) since their arrival in South Africa which hinders the development of their businesses. Additionally, this study identified a number of successful strategies for developing businesses and reducing poverty.

This research used a qualitative method during data collection. In turn, both explanatory and descriptive theories were used. Congolese refugee women informal traders were the sample taken and were selected from the Congolese community living in the city of Durban. In order to answer the research questions, this study used in-depth interviews and questionnaires where ten Congolese refugee women informal traders between the age of 24 and 41 years were involved. Selecting respondents by the abovementioned ages in this research was helpful for exploring socio-economic challenges of the most categories of the neediest refugee women: widows, single women and mothers of 5 or more children, and so forth. These categories provided relevant information for being mothers and their daily socio-economic challenges in the city of Durban.

In the line with findings, respondents on the questions related to business development mentioned the number of factors as hindrance to development of their businesses. Thus, they had no access to business training organized by government and NGOs, poor access to finance, lack of UNCHR support, and family responsibilities especially their refugee status.

The study reveals the needs of both UNHCR and government's support in terms of sponsoring refugees' projects (including business training) and appropriate identity documents from the department of Home Affairs.

UNHCR assistance together with local NGOs and appropriate identity documents are identified to be important factors of respondents' business development strategies.

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

“The first mass refugee movements to take place in modern times were those that occurred in Europe during the last part of the First World War (WW1) but mass refugee movements have dominated the history of international migration over the millennia” (Marrus, 2002:3). “During the Second World War (WW2), sixty million victims of war were forced to leave their homes; the number of refugees in Europe thus became ten times what it was at the close of WW1. The mass movement of refugees around Europe ceased at the end of WW2, but the phenomenon shifted to the African continent” (Marrus, 2002:4).

In Africa, the figure of refugees has, in more recent times, been augmented dramatically and this prognosticates future challenges to both sending and receiving countries. These challenges have escalated since the 1960s; the end of the colonisation period in most African countries (Adepoju, 1982:21). As a result, the majority of Sub-Saharan African countries produced refugees. To name a few: Burundi, Rwanda and especially the Democratic Republic of the Congo (DRC) where the fights and armed conflict still occurs causing countless people to flee their homeland in the east of the country. South Africa with its own socio-economic challenges has become a safe haven for these refugees (Makhema, 2009:10).

“The 1960s was a critical decade for Africa; there was much decolonisation and this meant that during this period a demand existed for both the previous colonisers and the newly independent states to strategise and to plan how the transfer of power was going to be handled and how the new political dispensations were going to be put in place. It has generally been agreed that Africa’s post-colonial political leaders were unprepared to take over power from their colonial rulers. Also, those whom one might consider as having been prepared to take power, were often serving the interests of the West” (Smitha, 1998:7).

Many African political leaders were in the service of the West, which kept them in power at the expense of local populations. This was the case in the newly formed Democratic Republic of Congo (DRC) and the rest of Africa, where the late Congolese dictator Mobutu Sese Seko and

other political leaders were kept in power by the West, more specifically the United States of America (USA), Belgium and France (Ajibewa,1997; Grant,1997).

Causes of Armed Conflicts in the DRC

“The 2000 report prepared on behalf of the Arms Trade Research Centre (ATRC) shows that the spread of weapons of war on the African continent and the continual national war in the DRC seems to have been the result of the disturbing donations of weapons as part of the United States of America’s weapons deals strategy on the African continent. This government prolonged the reign of the late tyrant Mobutu Sese Seko by supplying, during his reign, about three hundred million American dollars worth of arms and one hundred million American dollars in arms education. The late Congolese president utilized his ally’s weapons donation for the suppression of many fellow compatriots, and for pillaging the former Zaire’s wealth during his reign. In 1997 Mobutu with his violent government was removed from power by the army of the former rebel Laurent Kabila” (William *et al.*,2000:12).

It was during Mobutu’s reign that Emery Patrice Lumumba, a Congolese national hero, was murdered (Smitha, 1998:12). This murder was part and parcel of the many armed conflicts that were taking place in the DRC in the 1960’s. A more recent conflict was known as the ‘second liberation war’, and was between the government and the Mai-Mai, as well as other related rebellious movements. The long reign of Mobutu was characterised by political instability, human rights violations and economic crises, all of which were used by Mobutu to maintain power. As a result, many Congolese fled the country, fearing for their safety and security.

On the 17th May 1997 Kabila’s army captured the capital city to confirm the end of Mobutu’s reign. Although Kabila removed the dictator of many years standing, today the country is still suffering from the consequences of Mobutu’s dictatorial regime (Schatzberg, 1997:4). The DRC today is a country with a politico-economic crisis, poor infrastructure and unresolved armed conflicts.

It is not only the DRC which suffers because of its conflicts; donor countries, the Southern African Development Community (SADC), the African continent as a whole and the United Nations High Commissioner for Refugees are all being negatively affected by the dramatic

increase in the number of Congolese refugees that are flowing out of its borders. South Africa has especially been affected by the refugee movement, as it has received a great many Congolese refugees into the country, either legally or illegally.

1.1.2 United Nations' (UN) intervention on migrants in their sending/receiving countries

According to Kofi Annan, the UN's Secretary-General: leadership and human rights violations ought to be among the United Nations' (UN) first priorities when it comes to responding to the problems that are being faced by refugees (UN: 2006). The period of post-independence in Africa has witnessed multiple rebellions and armed conflicts in the majority of its newly independent states. These armed conflicts and rebellions are the result of African leaders being given political power in spite of the fact that most lack training and experience in the ways of democracy. In Africa today, especially in sub-Saharan Africa, people are living without hope because of the multiple wars that are taking place and the general political instability of the region. Also, African leaders have proved to be insensitive towards issues of gender.

Without the UN's intervention regarding Africa's political leadership, Africa will keep on producing refugees. There is a Congolese adage that says: "you cannot catch a snake in the middle to kill it". To solve Africa's refugee problems the UN needs to tackle the issue of African leadership (the head of the snake), instead of simply dealing with each crisis as it arises. If the issue of leadership is addressed, then Africa will once again be relatively free of its refugee problems.

1.1.2.1 International Migrants in SA

About 120 million people worldwide are living as international migrants, asylum-seekers and illegal migrants (Solomon, 2003:91). Solomon tells us that South Africa has approximately two million registered refugees living within its borders. He also claims that besides these legal migrants, there are a staggering three to eight million illegal aliens who reside in the country. He estimates that, in the suburbs of Johannesburg, one in five inhabitants are illegal migrants. Most of the illegal migrants living in Johannesburg are concentrated in the Berea and Hillbrow areas, and they represent seventy percent of the local population (*ibid.*). The independent French researcher, Marc-Antoine P. Monteclos (1996), as cited in Solomon (2003:91), confirms that Congolese refugees constitute seventy-five percent of the people living in these areas. In Durban,

they make up the majority of the refugee population. Amisi (2005:3) tells us that most of Durban's Congolese refugees are concentrated in two areas of the city: Albert Park and Mahatma Gandhi Road.

The conflict in the DRC is regarded by many as being the most critical in the world. Since 1996, the wars there have killed about 5.4 million people and forced many more into exile. The majority of the refugees flee to neighbouring countries, such as Burundi, Rwanda, Uganda, Tanzania and Zambia, for reasons such as distance, finances, many children and so on which makes it difficult if not impossible for them to consider travelling any further. Only a few manage to travel as far as South Africa or Europe, where one's human rights have a greater chance of being upheld.

1.1.2.2 Xenophobic attacks on foreign nationals

Xenophobia in South Africa has become a major problem for both legal and illegal migrants. Research shows that the majority of South Africans have xenophobic attitudes. Zulus tend to be the most xenophobic (Solomon, 2003:92). It is important to note this fact because although refugees living in KwaZulu-Natal were not as badly affected by the May 2008 xenophobic attacks (as their comrades in the suburbs of Johannesburg and Cape Town), they do still suffer from xenophobic attitudes. Refugee women operating in the informal sector in Durban bear the brunt of these xenophobic attitudes. They are discriminated against as both foreigners and as women. Many Congolese refugees who live in South Africa are left wondering where on earth it might be safe for them to live; they face mass rape and other human rights violations in their homeland (the eastern Congolese provinces of North and South Kivu) and yet in South Africa they suffer from xenophobia. What then is their future?

Xenophobia continues to rear its ugly head in South Africa (Harris, 2002:174). Instead of celebrating the New Year in 2009, foreigners living in Albert Park in central Durban mourned the murder of their two 'brothers' by an armed mob. According to Inspector Innocent Mdunge, a South African Police Services (SAPS) spokesman, the xenophobic attack left two foreigners dead and another in a critical condition in Addington Hospital. Many others were injured. Amnesty International, a human rights organisation, reported that "the attack was due to poor police intervention. Police paid no attention to the armed crowd that passed near by the Broad Street Police Station (the nearest police station to Albert Park) on its way to the residence of the

soon-to-be victims. What is more, these criminals returned the same way after the violence, without any arrests being made” (Attwood, 2009: 3)

In the majority of refugee host countries (i.e. South Africa, Canada, the US, and Australia), the mainstream of migrants are juvenile males or males within a family unit and of the global refugee population eight percent of the twenty-seven million international and national migrants are females and children . The figure represents a severe disparity with South African statistics for 1998, which record that the proportion of UNHCR-assisted women migrants in South Africa was simply 17,8% (Valji and De La Hunt, 1999:3).

In South Africa, refugee women continue to be susceptible to discrimination and are facing various socio-economic challenges in their daily lives although many of them have had a good education and hold high formal qualifications. In their homelands, a number of them had lived with and had been supported by families. This became difficult in South Africa. The study conducted in the city of Johannesburg showed that of the Rwandese refugee women sampled a number of them were qualified doctors, teachers, and nurses potentially then they could be useful in the host country (Wambugu, 2003:34).

This corresponds with the findings on Congolese refugee women traders living in Durban where ten refugee women were selected for the study. One of my respondents was a professional nurse with a Bachelor’s degree in nursing science. As a refugee woman with daily challenges and being far away from her family, she started selling small items on the streets of Durban to support her children.

Women living in sub-Saharan African cities are most often the ones responsible for the reproductive as well as the productive work, no matter what profession they might otherwise have. Many African countries have laws in place to ensure gender equity, but only a very few women have benefited from them. Most are not able to overcome the numerous socio-economic challenges that face them, such as illiteracy, poverty and their generally inferior position to men. African women generally lack of time to advance their education and they have no access to the necessary credit or capital that might empower them. Congolese refugee businesswomen in South Africa suffer from all these hindrances (Robertson, 1995:46).

This study explores the business leadership qualities of Congolese refugee businesswomen who live in the City of Durban. It is concerned with understanding why Congolese refugee informal traders choose to enter and remain in the informal sector as well as why they are unable to succeed in their ventures. The concept of the informal sector is discussed as this is the operating zone of Congolese refugee businesswomen, and there is the need to develop it so as to aid strategies that seek to alleviate poverty.

1.1.3 The Need of informal sector in South Africa

The informal sector of society contributes greatly, through the creation of jobs, to the economic and social development of South Africa. Yet there is an absence of strategy in place to support this sector. Although the informal sector plays a major role in the South African market and society in general, the majority of casual traders remain voiceless. Because of the unofficial nature of informal trade, there are very few records concerning it and little is known about the number of foreigners and refugees who operate informal businesses. Much less therefore is known about the number of Congolese refugee businesswomen who operate informal businesses. It also appears to be difficult to track their progress in this field of operation (Durban's Informal Economic Policy, 2001).

Furthermore, an analysis of gender in the informal sector is still an overlooked topic, even though it is known that family responsibilities have constrained women in the development of their businesses in the informal division of the economy, which is where they have to operate, if they wish to have any business at all. Providing informal traders, especially women, with training programmes is one possible strategy for both reducing poverty and helping create job opportunities (Mannak, 2008:7). In the early 1990's, South Africa received its first wave of Congolese refugees. This was the second major influx into South Africa of refugees. The first major influx was from Mozambique and took place in the late 1980's following the Mozambican civil war (Steinberg, 2005:1). Unlike the Mozambican refugees, the Congolese refugees – and its women in particular – remain under-researched in South Africa (Amisi, 2006:5; Hunter and Skinner, 2001:3).

1.1.4 Feminists debates on gender roles

“It was during the 1960s that the feminist debate concerning gender roles began to develop. Feminism is both a school of thought and a social movement. For this reason it

represents a variety of opinions that should more accurately be termed feminisms rather than feminism. The main objectives of the feminists were, and still are, to reveal how gender relations are socially constructed ideas rather than biological inevitabilities, how they can be changed, and how women and other oppressed groups can be liberated” (Steans, 1998:16).

In the 1960’s feminists began to argue that gender is a socially constructed idea. Males, they say, are given societal roles that afford them greater social respect than their female counterparts. For example, men are always identified as breadwinners: this makes them proud and they are the social leaders of society. Women, on the other hand, are identified as housewives, and this limits their self-esteem while also curtailing their activities, allotting them domestic activities only. These gender constructs and their associated responsibilities have created societies of inequality, where women are subordinate to men. Throughout history man has been privileged over woman. The myth of male superiority has led women to believe that management and leadership skills are the sole preserve of men. This belief is prevalent throughout Africa.

Feminist scholar (Wilson, 1986:23), has noted that “patriarchy is a form of discrimination that favours both men and boys at the expense of women and girls. In most patriarchal societies, gender norms determine the degree to which men and women have access to resources, opportunities, rights, a public voice, decision-making powers, and authority in both the public and private spheres. In such patriarchal societies women thus occupy a lower economic position and are more likely to suffer from poverty.

In the nineteenth century (Hundley, 1989:4), feminists were interested in the issue of birth control. The majority of women during this century had four or more children. They had no time to work outside of their homes and their emancipation was only made possible when the birth rate dropped. The majority of working-class women had to cope with menial factory work as well as their domestic duties. Women today, regardless of their class or race, still face many challenges, but they are nowhere near as oppressed as their predecessors.

Today’s women are more likely to know about their rights. They are finally able to vote in elections. Women can also now engage in salaried employment. And yet most are still burdened

by their position as women. Most women must juggle the demands of work, motherhood and domestic duties. Many still suffer at the hands of male abusers and patriarchal values continue to undermine them. Refugee women find themselves in an even more profoundly challenging situation. This research will explore the challenges faced by Congolese refugee businesswomen living in Durban. On the one hand, they are facing challenges that are common to all women. On the other hand, they have added challenges that are unique to them and their situation as refugees. Congolese refugee businesswomen are challenged by their lack of rights. These denied rights include:

- The Human Right to freedom from discrimination based on one's refugee status;
- The Human Right to basic social services and access to housing;
- The Human Right to have equal access to education and training;
- The Human Right to social security in the event of unemployment, disability, old age or the lack of livelihood, which includes childrearing; and
- The Human Right to decision-making to poverty eradication and business development.

According to the 2003 International Labour Office report, inequality in one way or another arises in the work place each day, all over the world. In the meantime, work is an advantaged access point from which to set free society from intolerance. In addition, millions of citizens in the world are deprived of jobs, limited to certain activities, or offered minor pay just because of their gender, their religion or the colour of their skins, irrespective of their capacities or the necessities of the job. Most horrible is the intolerance that certain people, such as women, ethnic or racial minorities and refugees, come across in the labour marketplace. Obstacles to adequate jobs often force parents belonging to ethnic, marginal or disparaged social groups to remedy the situation by exploiting the labour of their children to make ends meet. Favouritism at work denies people their say at work and full involvement, thus discouraging democracy and fairness in the workplace (www.ilo.org).

The abolition of discrimination is crucial if all persons, irrespective of their race, colour, creed, religion, culture or physical characteristics are to be able to decide freely on what occupation or profession they wish to pursue in order to achieve their full potential as individuals. In economic terms this benefits not only the individual but can contribute to the general socio-economic

strength of the society. Eliminating bias in the workplace goes beyond benefiting the individual as it helps to develop the economy and the society as well. Equal treatment remains a necessity if meaningful progress is to be attained. Active people who benefit from equal treatment by the authorities in their operational sector are very likely to make progress.

1.1.4.1 Women and the informal sector

Although there are irregularities in the informal economy in many countries, gender inequality worsens the situation. Women constitute the majority of the informal sector participants yet they are excluded when it comes to decision-making in talks on economic development. They are better informed about the informal sector's problems than men since it goes together with household challenges. The reasons behind operating in the informal sector relate to the scarcity of living resources in the households. In most cases, women, especially mothers, during economic crises are engaged in small and micro business activities to save their families. Ironically, these women are not given a chance by the policy-makers to tell them about the real problems that they are experiencing and what makes them to choose the informal sector as their only safe haven. As a result, the truth behind the dynamics of the informal sector remains cloudy and the true talent in the females within the refugee communities remains unexploited.

This research looks at the impact of leadership, gender inequality and poverty of Congolese refugee women informal traders in Durban. It also explores the contribution of Congolese refugee women informal traders towards the alleviation of poverty within their new local communities in particular and within South Africa in general.

1.2 Structure of the dissertation

Chapter One offers a general introduction and background to the study, an explanation of the structure of the dissertation, and the reason for choosing the topic. The research problem is also presented.

Chapter Two deals with the literature review which covers the key themes of feminism, leadership, gender, poverty, refugees and businesswomen in South Africa. Chapter three, deals with the research methodology. In this section there are two other sub-sections: theoretical framework and research design.

The theoretical framework puts the focus on gender aspects in terms of biology and social-cultural ideas. Some feminist theories (Radical Feminism, Liberal Feminism and Traditional Marxism) related to the study are also explored. Research design will indicate the methodology of the study showing how data will be collected, and how it will be analysed. Finally the outcome of the study will be presented. The study will use qualitative research methods as it combines both explanatory and descriptive theories. Ten Congolese refugee businesswomen grouped in four different types (married, unmarried, divorced, and widowed) operating in Durban inner city informal sector (flea markets, streets stalls etc.) will be selected and then interviewed to gather the necessary information. The researcher will make use of a questionnaire as well as in-depth interviews (which will last about one-and-a-half hours per respondent).

Chapter Four focuses on the informal sector. It will start by giving a brief definition of this. The informal sector is not developing in many countries because of the economic crisis and the illiteracy that characterises the majority of people operating in this sector but it exists all over the world and it plays an important role in underdeveloped and developed countries where there is an absence of social security measures. The chapter explains the reasons why women in general and Congolese refugee women in particular outnumber men and why it is that they remain in the informal sector. The negative points of the informal sector, which are its irregularities and lack of development, will be discussed. Members of this sector who do manage to develop their businesses move into the official sector whilst the informal sector remains a recipient zone for employment losers from the formal sector (e.g. during the economic crisis) and for desperate people with hardly any capital and little formal education. Most of those in the informal sector do not have professional qualifications and do not have enough money to start a business.

Chapter Five will discuss gender, migration and poverty alleviation. Besides, this the chapter will explore the socio-economic challenges that face refugee women in South Africa and, more specifically, Congolese refugee women informal traders in Durban. Chapter Six will present the findings of the data collection. A final analysis of this data will be provided, which will also use gender-related concepts for its business analysis. Finally, Chapter Seven will present recommendations and offer a conclusion. It will propose gender-sensitive business programmes that the government and NGOs could use to help both South African women and Congolese

refugee women to participate in the alleviation of poverty and in gender equity campaigns.

1.3 Reasons for choosing this topic

The idea for this research came from my own life experiences. I am an only son born into a patriarchal family, which meant I received more privileges than my sisters. On the completion of my primary school in Uvira (one of South-Kivu's small towns), I was sent away by my late father to further my secondary studies in Bukavu (South-Kivu's major city), which is about 128km away from home, because of its good standard of education. My sisters were not given the same opportunity simply because they had to do domestic work when my late mother was away on trade. They were therefore obliged to remain at home. As a result of this disparity in opportunities, I successfully completed my secondary school on time while my sisters failed because of their dual duties (studies and domestic work). They were, nonetheless, blamed by our late parents for their failure.

My mother did have a business of her own. However, she had to deal with both her business and her family duties. The success of her business was always uncertain, in spite of the capital that she received from my father. Success was uncertain because of the challenges that face women in the DRC. She was struggling both physically and morally as she strived to protect both her business and her family.

In general, African female entrepreneurs suffer the consequences of patriarchy and a lack of education. My mother was a prominent entrepreneur working in the informal sector of our community. She also helped initiate other women into business. The two major problems that she faced were her lack of leadership or management skills and her patriarchal obligations. Like so many other women who work in patriarchal African societies, my mother was being an entrepreneur and a house worker at the same time (Ntseane, 2004:38). My mother's business did not succeed because she never had a business plan, her money could not be kept in the bank for its irregularities, without my father's consent, and she never engaged in the global market.

The problems of women are the problems of the community; solving these problems would be to solve the entire community's problems. Conversely, failing to think about the challenges that women face is to hinder the development of one's whole community. My mother's consistent complaint, when she was alive, was that she had to play a dual role in the family. Similar

challenges are being faced by female informal traders living in South Africa. Congolese and other refugee informal traders are further challenged in their daily lives because of their refugee status. I therefore chose to undertake this particular topic for my research: *Leadership, Gender, and Poverty: Exploring Business Leadership qualities of the DRC Refugee Women Living in Durban*. It is my intention and hope that this research will further enable and inspire Congolese refugee women informal traders who, like my late mother, needed help in successfully moving to the next level in their business practices.

1.4 Problem Statement

Leadership and management skills are not natural factors, they are progressive learning processes. Both of them require a combination of good personal skills, talent, and character. Having such qualities can help either man or woman to achieve affirmative influence as a manager (Crisp:1995).

Leadership has nothing to do with biological issues. It deals with one's knowledge in terms of values, beliefs and authority to orientate or excite other people's life understanding. One is gaining leadership skills as long as one is learning (Hamilton, 1980:11). Therefore, anybody who has educational opportunities can learn to improve his or her leadership and management skills. Everything depends on one's capacity to learn, regardless of one's gender, social class, race, and so on (Parks, 2005: ix).

Charisma is not a synonym for leadership (Adair, 2005:273). For Adair, charisma is an individual physical characteristic, such as one's voice or one's arresting eyes. But Adair carries on to say that charisma is not fundamental to leadership even though many women are not given official leadership positions in their communities and families because they are perceived to lack charisma. Ironically, it is with charisma and natural leadership skills that many women are the hope of their families when it comes to managing the family finances, especially in third-world countries. This was most noticeable during the recent global economic crisis. The great number of female informal traders was supporting their entire families from the earnings brought in by their small businesses.

As argued by Adair, charisma is considered by many to be a physical characteristic but possessing charisma is not enough to make one a leader. One can lead without charisma, but one

cannot lead when all one possesses is charisma alone – leadership skills are also necessary. In other words, charisma is not the primary requirement for leadership. Charisma should not be the basic requirement for leadership and management appointments. Choosing the leader or manager of a company or organisation based on that person’s charisma alone can be a critical mistake.

I believe that women naturally possess strong management and leadership skills. It was Socrates who first argued that women deserve leadership awards (Adair, 2005:277). The paradox is that women’s leadership skills arise out of the same patriarchal system that confines them. But women prove their skills when it comes to spinning wool, to motherhood to their sharp ideas for starting businesses when necessary to support their families, and so on.

Thinking is one of effective leaders’ abilities. Systems thinking is the ability to regard systems as a whole and be aware of their contents, energies, models and interrelationships that form the behaviours of systems which supply opportunity for achievement (Pisapia, Reyes-Guerra, and Coukos-Semmel, 2005:48). Systems thinking is an holistic approach that enables leaders to think effectively – to see problems in perspective and events as concepts.

It is the failure to address the issue of gender inequality (in terms of leadership skills) that has lead to poverty in most African countries. In patriarchal societies, leadership is regarded as a male prerogative and women are ignored regardless of any innate talent. Furthermore, in patriarchal political systems, males are favoured and privileged over their female counterparts. Girls, for example, are often kept from attending school in order that they might fulfil their domestic duties. Their brothers, on the other hand, are free to develop their skills by attending school and playing and competing with their peers. As a result, female children grow up uneducated. The political systems of patriarchal nations seem to be the main cause underpinning poverty and women’s general illiteracy because such societies confine women to the private sphere. Women are thus not prepared or trained when it comes to the development of their leadership or management skills. Additionally, without formal education, it is difficult to engage in the formal sector as it mostly seeks skilled personnel. Conversely, the informal sector does not require that one have any experience. This explains why many women are running micro-businesses in the informal sector and why their businesses remain underdeveloped and why they still live below under the poverty line (Happer and Happer, 1997: 20).

Besides skills, capital and network, passion is another golden key to success in business (Yoskovitz, 2007). Informal businessmen and businesswomen are most often not passionate about the businesses they are running. Most of them engage in this sector unwillingly simply because of the need to provide for their families, regardless of the risks that accompany informal trade. These businesses are likely to fail because most of the owners who started them do not have a business plan (Renuka, 2001). For example, a widowed mother will, if she cannot find formal employment, engage in whatever informal business she can find or think up in order to feed her children. In this case, her business is liable to fail because she was either unprepared for it, had no passion for that particular business venture, or a combination of both. Without passion, no business can progress very far. Passion is an essential ingredient for any successful business, but many women and other underprivileged people lack it when they engage in the informal economy. The majority of women traders are selling small goods, such as second-hand clothes or fruit and vegetables.

According to Sheldon (1996:195), “uneducated women have fewer opportunities when they are trading than do educated female traders. Disadvantaged women lack experience, education and the necessary capital to start up a business. Female Skilled workers, alternatively, do not struggle with these challenges as much”. In addition, lower-class women are seldom able to access the world market so as to build a strong business network that will help ensure the quality and success of their businesses (Renuka, 2001). Gender analysis is, however, one possible strategy for solving the problem of poverty and boundaries in business development. For example, the majority of disadvantaged community members are not educated and belong to poor families that receive no government or NGO assistance. Conversely, the majority of middle-class women are educated, are dealing with the global market and have access to information that will help them in the running of their businesses. All these factors, as well as their greater financial security, protect middle-class women from the economic problems that accompany business failure. They are also more protected from oppression because they tend to know their rights and have access to avenues that will help them fight against any injustices committed against them.

Gender analyses categorise people according to their social class, race, sex, and even their geographical area (Muntaner and Lynch, 2002:261). Such analyses help the government, NGOs and other private societies to supply the facilities necessary to the development of those people

who need it most. The necessity of these analyses can be seen, for example, through the two-day workshop on Project Management and Business Entrepreneurship that was recently organised by the University of KwaZulu-Natal and supervised by its alumni. This workshop was attended by neither Congolese refugee businesswomen nor South African rural women, and these are the people in our society who desperately need the skills that were being taught at the workshop. If the workshop was free of charge and was held in locations that are accessible to these women, then, I believe, they would have been effective in helping change the livelihoods of women. Additionally, most of these women possess poor English skills and most formal workshops are run in English. Hence, workshops need to be run in the mother tongue of the disadvantaged.

Although economic, social and political factors affect the development of one's business, individual factors also play a crucial role. Direct attention needs to be given to individuals to help them to learn how to implement strategies for developing their businesses (Dhillon, 1993:167). The government, NGOs, and the private sector tend largely to ignore women when it comes to activities and spending aimed at business development and poverty alleviation. If they involved women, however, they would greatly be contributing towards their goals of the alleviation of poverty and business developments, as women are directly involved in these two concerns.

According to Amisi (2006), "Congolese refugees face a range of challenges in South Africa. Women refugees are the most affected by these challenges." For example, a lack of support from the United Nations High Commissioners for Refugees (UNHCR) and the gender-based service delivery by the Department of Home Affairs (DHA) are leading causes in both the social exclusion and poverty of the Congolese community.

The South African Constitution of 1996 established a Bill of Rights. "This Bill of Rights instituted equality for all and yet certain people in South Africa – refugees, for example – continue to suffer from discrimination" (Jagwanth, 2000:16). Refugees in general and Congolese refugees in particular remain discriminated against in terms of the identification documents (ID) that are issued to them by the DHA. South African citizens and permanent residence permit holders carry a green ID. Refugees, on the other hand, are given a two-year red ID in spite of the fact that many will need to remain asylum-seekers for more than two years. The issuing of

differently coloured IDs has caused great trouble for refugees. Since red IDs identify you as a refugee, they can be used as a means of identifying and discriminating against refugees. Refugees cannot, for example, open a bank account with the bank of their choice if they hold an expired red ID. Refugees also do not qualify for loans because of their red ID booklets. Some opportunities, such as bursaries, certain jobs and training workshops are not made available to refugees. Certain educational institutions and companies will insist that only those with green IDs need apply.

According to Lehohla (2007:28), “South Africa’s 2007 Labour Force Survey (LFS) showed that the unemployment rate of women (30.7%) was higher than that of men (21.2%). Most unemployed women are today living in great poverty and their operational zone is restricted to the informal sector” (Congolese refugee female informal traders find themselves in the same situation). The poverty of Congolese refugee women is even more marked than that of rural South African women due to their refugee status, but many Congolese women have no refugee status and even if they do have refugee status, they still do not qualify for social grants like their South African counterparts. Lack of a bar-coded South African green ID book (as required by many employers) disqualifies Congolese female informal traders operating in the informal sector to apply even for a loan or credit in a formal institution. Once excluded from these opportunities that benefit South Africans, including rural women, Congolese refugee women have no opportunities to cultivate even a piece of land as do South African rural women in case of economic crisis. Although Congolese refugee women are engaging in economic activities in Durban’s inner city, the risk of business failure is high due to the above factors.

1.5 Objectives of the study

The objectives of this study are:

- To establish the gender challenges that face Congolese refugee informal traders (street vendors, vendors at flea markets etc.) and which make them vulnerable to poverty;
- To explore how a lack of leadership and management skills is the major cause of the failure of Congolese refugee women in business; and.
- To investigate Congolese refugee informal traders’ participation in the local, national and global markets, as well as their awareness of the availability of credit from formal institutions.

1.5.1 Research questions

- What challenges do Congolese refugee women traders face in operating within the informal sector in Durban?
- What strategies do the government and NGOs use to provide leadership skills training to women and do they assist in formalising informal businesses?
- Why do Congolese refugee women informal traders (self-employed) remain trapped in informal businesses?
- Does the leadership and management training received by women and other disadvantaged people contribute towards the alleviation of poverty?
- Do informal Congolese refugee informal traders collaborate with commercial banks and other formal credit institutions?
- How does gender bias affect Congolese refugee women informal traders in Durban in particular and in South Africa in general?

1.5.2 Purpose of the study

The intention of the present research is to investigate and understand the challenges which Congolese refugee women informal traders face in developing their businesses. In addition, the study aims to highlight how Congolese refugee informal traders can take advantage of business opportunities with the aim of developing their businesses and thereby help to reduce poverty in their new local communities and in South Africa in general.

1.5.3 Definition of terms

This section is about definitions of business and, entrepreneurship.

Business is defined as ‘a planned activity that aims, as its primary objective, to receive and to use labour, land and capital in its entrepreneurial endeavours’ (Jones, 2007:7). Needle defines business as ‘a person’s planned effort to respond to the needs of the community’. Like Needle, Bovée *et al.* (2004:3) define business as ‘any profitable activity that satisfies the needs of people’. Entrepreneurship concerns ‘activities that involve initiative taking, organising and recognising societal and economic methods to change income and situations, and finally the acceptance of the risk of failure’ (Hesrich and Reters, 1998:9).

1.5.4 Limitations of the study

There are limitations to any research project and it is important to acknowledge them. In the present study, only Congolese refugee female informal traders were chosen as interviewees.

Those chosen live in central Durban.

1.5.5 Significance of the study

This research is important precisely because it is concerned with the very real and current socio-economic problems being experienced by migrants residing in South Africa (Marshall and Rossman, 1999:34). This study exposes the challenges that Congolese women face in their everyday lives in Durban. As previously mentioned, this study makes use of both the descriptive and explanatory approaches to research. It describes and explains the boundaries to business development that are faced by Congolese refugee women informal traders. An understanding of these obstacles is important if NGOs, private societies and the government are to advance women (and especially Congolese women) in their business development programmes.

1.5.6 Summary

The decade of the 1960's, witnessed the independence of many African countries and the beginning of both armed conflicts and massive displacement of people. Side by side with this came the inevitable refugee movements. The case of the DRC is a case in point. Although South Africa struggles with its existing problems of poverty and unemployment international migrants become a new challenge to the government. To solve the problem, the economic growth strategy in South Africa should encourage entrepreneurship. In South Africa, women both citizens and international migrants play an important role in economic empowerment. They are engaging in micro and small businesses to support their households' economy. They are also the hardest hit by poverty, more than anyone else in the country. Women have to be considered principal elements in the economic strategy progress for a community and a country that wants to progress economically.

The South African government, public and private sectors have been aware of the importance of female traders in the empowering the South African marketplace and have supported them by creating favourable policies and initiatives to promote and launch female entrepreneurs (Mahadew, 2007:6). However, foreign female entrepreneurs in general and Congolese in particular are not beneficiaries. Congolese refugee female entrepreneurs are still struggling for proper identity documents. They are still using refugee identity documents, which negatively affects their businesses (as was explained earlier). It is important to understand all the problems that Congolese women informal traders encounter in Durban, so that strategies can be devised to

solve these problems and to sponsor entrepreneurship.

Chapter two will assess the existing situation with regard to poverty levels, gender issues and entrepreneurship possibilities. The role, definition and characteristics of the entrepreneur will be examined together with key migrant-related issues.

CHAPTER TWO:

THE IMPACT OF LEADERSHIP AND GENDER ISSUES ON THE ECONOMY

2.1 Concepts of leadership, gender and poverty, trade and migration

This chapter discusses the need for entrepreneurship and for jobs creation as a strategy for poverty alleviation. Concepts of gender inequality will also be considered to better understand the informal economy challenges that impact on Congolese refugee women as informal traders.

2.1.2 The meaning of leadership

“Leadership success is not just about birth or education; people who possess various leadership skills must also develop it. Natural leadership ability without opportunity affects its development and may produce a miserable leader or manager. On the other hand, a good education may develop and nurture poor inborn leadership skills to enable the individual to acquire strong leadership and managerial skills. All will depend, of course, on individual effort and determination. Everybody is a potential leader and we can all acquire leadership skill to a certain extent” (Lussier and Achua, 2007:9).

Although gender bias is evident in many cultures, women have an equal capacity to lead as men do. Their biological makeup has no intrinsic influence on leadership *per se*. (Indvik, 2004:26). Maternity leave may affect women’s leadership capacity throughout the pregnancy and child-rearing period, but it does not affect their entire professional life. Besides, sick leave can also affect anybody’s profession including men. Thus, women’s recruitment and potentiality should not be based on their biological makeup. Women’s perceived ineffective personal ability is rather the outcomes of the types of education and leadership and management training they receive (*ibid.*:275).

Mapunda quoting Pietersen (2004:251) in a study carried out in Tanzania; found that “the growth of businesses is based on entrepreneurial leadership”. Although there are various definitions of leadership they all converge at the same point. This point is articulated in the concept of leadership being a method used to convince people to pursue a course of action in order to attain a specific objective (Northouse, 2004:3). According to Pietersen (2004:256), “entrepreneurial leadership involves inspiring the confidence in individuals to reflect, perform and act to benefit

the needs of an entrepreneurial institution together with its beneficiaries, and benefactors.”

There is no leadership policy which responds positively to all organizational situations. The contingency leadership hypothesis attempts to clarify a particular leadership method in relation to a particular leader/manager and a particular workforce. Contingency theory is all about the success of an organisation in using the available facilities under peculiar circumstances (Lussier and Achua, 2007:18). To achieve the success or development managers and/or owners should not copy fellow leaders/managers’ strategies even if they have been shown to be successful. This provides a convincing argument for saying that leadership and management training given to informal traders has to be related to the nature of their businesses, their social circumstances and their individual learning capacities.

In some management models in the past, managers seem to have been seen as dictatorial and autocratic. Today, managers play a twofold role of being both leaders and managers. The relationship between people is imperative and the relationship between leaders and the workforce obviously has an impact on transformation and development of the company. The importance of women in contemporary leadership and management should therefore be judged on their relative ability to relate to the workforce for their social interest and correlation (Lussier and Achua, 2007:19).

This research will be supported by information collected in the field together with a theoretical framework which will be necessary to assist the researcher to determine a comprehensible formulation of the problem to be investigated. This will be acquired by evaluating whatever has been published that seems important to the research topic. In addition, a theoretical framework is crucial for helping the researcher to sharpen and deepen a review of the literature. This review should also provide the researcher with information on the latest developments in the area of study, as well as in related areas, and to define variables that have to be considered in the research, as well as those that appear to be inappropriate. The theoretical framework will also help to study the advantages and the disadvantages of the research techniques used by others who have used the same framework, and this can guide the present research (Bless *et al.*, 2006:24). In the section that follows, gender issues will be explored in more detail in terms of economic opportunity.

2.1.3 Gender and economic factors

The World Bank Policy Research Report on gender discrimination shows that “even while most countries have a gender equity policy in place, regarding rights to and control over property, men still remain more privileged than female counterparts with regard to financial opportunities and political security” (2001:23). The gender challenges recorded in this Report are multiple and apply to most developing countries. The situation of women in these countries is critical as they are struggling more than ever before to respond to the needs of their families during the economic crisis. Focusing on women when it comes to development strategies would be to promote such strategies (Vickers, 1991:67). In addition, “it would be disastrous for both local and international project development managers and NGO owners if they were to discredit the potential value of women in their projects since women possess a great wealth of knowledge and know-how” (Peterson and Runyan, 1993:109).

Wolpe (1998:86) argues that “although feminist campaigns have been carried out worldwide since the 1960’s, many African countries have, in effect, been carrying out anti-feminist campaigns. South Africa is one such nation, as women and other oppressed groups have been far from liberated.” Although feminism is essentially a political movement that works towards the liberation of women, the rights of other women such as refugees, prisoners, disabled and so forth are also defended. These people are also benefiting from the campaign since feminists work together with human rights activists. Feminism was used in the 1960’s, in the political sense, to liberate the concerned people. But women were given motherhood status exclusively by many African governments instead of economic and political opportunities. Women, for example, did not in the 1960’s have rights to vote in political elections. For feminism to succeed in South Africa, all people should be given opportunities regardless their gender, race, social class, and so forth.

The World Bank’s Chief Economist for the Financial and Private Sector, Simon Djankov, has said that “gender research is very important when it comes to identifying the boundaries that keep female entrepreneurs and other poor people around the world in an inferior position. He further argues that for both men and women to benefit from the economies of their countries, any discriminatory laws and regulations against women need to be abolished” (World Bank Group, 2008).

Any research on women in South Africa should target black females because of the great number

that these women represent in society. The research should also include refugee women as part of its focus. Refugee women find themselves discriminated against for three reasons. Firstly, they are black women, secondly, they work in the informal sector and thirdly, they are members of a disadvantaged community. South African underprivileged black women are not only oppressed by white women for being members of the disadvantaged community but by other middle-class black women as well. Although there are few formal organisations and workshops that are owned and run by white women and their middle-class black women colleagues, oppressed poorer black women suffer the consequences (Naicker, 2001:97). For this reason, class, race and geographical area analyses are very important to the development of any project aimed at female liberation and poverty reduction. The lack of such analyses will exclude women and other underprivileged people from opportunities to develop their leadership skills and thus any poverty alleviation projects will be less effective in achieving their goals (østergaard, 1991).

Although women worldwide are relative newcomers to formal business enterprises, they do participate significantly in the economy both formally and informally. Women, regardless of their social classes are doing extra duties both in their households and in their micro-enterprises. Without household responsibilities which are time consuming, women neither formal nor informal business can develop.

Although the Internet offers knowledge and information to people who want to launch businesses, it has never been an easy process for those uninitiated in the ways of the Internet (Kaplan, 2003:4). Gender bias still impacts negatively on many people's chances of successfully running a business. For example, the majority of the disadvantaged in South Africa are not computer literate, let alone have access to a computer and the Internet. Additionally, the use of the computer requires formal training if one needs a good understanding of how a computer works, what it can offer and so on (Nzimande, 2004:12). The Internet would thus be a good tool for learning business skills if it could only be made available and accessible to everyone.

According to Durban's Informal Economic Policy (2001), the informal economy contributes greatly towards the economy as well as towards the social development of South Africa in general and Durban in particular, by creating jobs. Unfortunately there is currently no official written policy for helping to support informal traders, the majority of whom are women. For this

reason, little is known about the number of foreigners and refugees that are operating in the informal sector, let alone the number of Congolese women refugees who operate as informal traders. It is also difficult to gauge their progress in their businesses. Providing informal participants, especially women, with entrepreneurship training programmes could help create job opportunities and thereby reduce poverty (Mannak, 2008:7)

It is significant to note that nations with a high degree of violence are those where female entrepreneurs are not developing and given entrepreneurship opportunities. In South Kivu province in the DRC for example, rebels and government soldiers are living at the expense of economically active people, especially women. The majority of women traders in the eastern DRC reported insecurity and armed conflict as the worst fiscal challenges facing this eastern province. Some noted that government soldiers and rebels are the major causes of their businesses' failure by demanding irregular taxes from them, while others mentioned lack of loans and credits to improve their businesses (Women for Women International, 2010:28).

The creation of entrepreneurship opportunities is a good strategy for developing communities. It offers people a chance for greater independence. People will not only gain business experience and skills but they will also be able to gain a better understanding of how to manage their own lives. Importantly, when businesses develop, this contributes significantly towards the alleviation of poverty. It also makes people independent and increases their income. Finally, enterprises help develop the community in which they are run (Fort and Schipani, 2004:109). According to Sakhi (2007:1), the domination of men at the expense of women in the public sphere, in businesses and in politics – especially when it comes to leadership positions – is rooted in a country's patriarchal political system. In most African societies, women are only given motherhood responsibilities of being a wife and a mother.

The 2007 Global Campaign for Education (GCE) report notices that around the world more than half of the 80 million children ready for school who miss primary education are female children. In Africa particularly, more than 40 million children are not sent to school, and girls are said to represent half of these children that do not complete their primary education. (www.globalcampaignforeducationusa.org).

Hunt (2004:243) notes that illiteracy among female children is more pronounced in the central African region than it is anywhere else. This situation is particularly bad in the DRC, where many armed conflicts have led to the destruction of the social order and to a situation that many consider to be the most critical the world has seen since WW2 (International Rescue Committee, 2008:15). Quality education in the DRC seems to be like a distant dream. Being informed about economic gender challenges in the previous section, a detailed examination is required by looking at the theories to explain gender aspects to better understand the challenges.

2.2 Theoretical Framework informing the study

In order to understand the theoretical framework of the study, both gender-and business-related literature is explored in this research.

2.2.1 Gender aspects

Sex and gender are two clearly different concepts. One's sex is a biological reality. One's gender, on the other hand, is based on socio-cultural constructs (Wilson, 1986:28). One's sex is hard to change because of its biological nature, but it may be oriented in different ways, such as in heterosexuality versus homosexuality and sexual reproduction can be controlled through contraceptives and family planning. On the other hand, gender differences, being socio-cultural constructs, can be changed. It is not, however, an easy process. Changing one's gendered role depends largely on your understanding of gender change and the reaction of one's community or family. African men and European men, for example, have very different perceptions concerning domestic duties such as cooking and childrearing. It is unthinkable to most African men for them to do domestic duties. Many European men, however, will perceive it as normal. One can thus see that men and women do not represent monolithic groups when it comes to gender and gender roles. Gender stereotypes depend on one's class, race, culture and ethnicity. According to Østergaard (1992:6) gender links are formed by authority and influence relations that shape the life opportunities of men and women in a given society.

In many societies, spatial separation exists between women and men. This segregation is the origin of women's barrier to education. It is also contributing to women's lower status in the family with regard to that of men by the fact that from childhood women are always given duties which confine them to private spheres. Gender space shapes women for being used by men. On the other hand, from childhood men are assigned competitive roles which develop their knowledge outside the home (Spain, 1992:3). Patriarchal domination dates back a long way.

Women's potential economic contribution in the family, especially for married women, was not recognised as a personal effort and it was always controlled by fathers, brothers or husbands. Although various changes were brought about by the industrial revolution to the family, women's careers are still affected by the influence of patriarchy in the family. Men's privileges and control over the household unit subordinate women including their economic contribution (Bradley, 1998:150). For women to overcome economic gender barriers, policy-makers have to tackle patriarchy. They have to know what kind of responsibilities women are taking on in their households in order to contribute to their economic development (Evans, 1992:26).

Women are natural resources able to make a financial contribution to the progress of the community. During economic crises, they are the first to engage in informal economic activities to provide for the needs of their families. It is also a way to discover the real problems to target in the project since they know the core challenges in the community. Leaving them behind in economic development projects is to decrease the power of the projects (Moser, 1993:2-3). Although not all women contribute to economic development, they are all affected by a patriarchal political system in terms of economic development. In order to decrease the gender inequality that constrained economic progress in modern societies the removal of customary, legal and social barriers on women's opportunities and links to economic, social and cultural resources is needed (Williams, 2003:17). Marriage has a negative impact on the economic development of women in terms of work performance. Men's good performance at work is dependent on the consequences of the household responsibilities being taken on by women at home. Men can seem then to be seen as more committed at work than women. It also decreases the chances of married women, especially mothers, to be employed and to get paid formally (Wharton, 2005:143). Thus, women are excluded from the job market and find their way into the informal economy. "We do not need magic to create an unbiased society; all that is needed is to speak openly about women's oppression. Inconsistencies between women's rights and men's have to be tackled and transformed" (Wood, 2003:333). In the following subsection feminist theories will explain the origins of various feminist movements and their views regarding women's emancipation.

2.2.3 Feminist theories

Before attempting to define 'feminisms' rather than 'feminism' for the review of the study, the meanings of some concepts relevant to the topic are first explored. Women's emancipation

means having freedom from all the biological and societal barriers that are imposed on one's sex, on one's individual determination and on one's financial independence. In other words, women will enjoy their liberation once they receive societal benefits as members without gender discrimination. The Movement for Women's Rights refers to a lobby group that fights for women's equality with men; women, they claim, ought to be given the same rights as men in society. Women's rights, it is argued, should actually be considered as being the same as civil rights (Lerner, 1986:236).

According to Lerner (1986:237) various definitions have been used and argued for by different women writers and feminist scholars when it comes to describing feminism. First of all, feminism is a doctrine that advocates equal social and political rights for women. Secondly, it is an organisational movement for achieving those rights. Thirdly, feminism has been described as an assertion of the demands of women. It is also the theory that women have created about their concerns. Finally, it is a belief in the necessity of a mass social movement to change and improve woman's position in society. Although feminists hold differing opinions as to how gender relations are socially constructed, their theories converge when it comes to how gender roles can be transformed and how women can be liberated (Steans, 1998:15).

For gender equity in trade three procedures are crucial, namely, the implementation of equitable gender-related business policies, the structuring of business policies to reflect gender equity, and anti-gender discrimination campaigns. These procedures will help implement social policies that are favourable to women and to other disadvantaged people. They could also identify and develop structures that aim to discourage gender biases that prevent women from developing their businesses (Williams, 2003:20). For this reason, important feminisms related to the research will be explored in the following paragraphs.

Radical Feminism

Radical feminism attributes the oppression of women to the system of patriarchy which means literally 'the rule of fathers'. Patriarchy is a political system that ensures the total domination of men over women in all aspects of life. Furthermore, radical feminists argue that gender distinctions are not natural but are rather the construct of patriarchal political systems. Radical feminists are associated with the notion of 'the personal is political' (Steans, 1998:20).

Patriarchy thus hinders women in terms of both economic and political opportunities.

Liberal Feminism

Liberal feminism is most concerned with equal rights for all. Liberal feminists believe that all human beings have the potential to think and act rationally. This theory gave birth to the idea that human beings possess natural rights. Therefore, liberal feminists support the rights of people to pursue their individual interests, so long as they respect other people's rights as well. The *Vindication of the Rights for Women*, written by Wollstonecraft and first published in 1792 (Steans, 1998:16), was an extremely liberal document for its day as it advocated equal rights for women. This became a fundamental theory for many liberal feminists. Wollstonecraft insisted that women receive an education and equal economic opportunities. Her theory was supported by the majority of liberal feminists. Feminists then further insisted that men should help them with domestic duties, as men should be equal partners in the responsibilities of the home. They argued that men and the state need to participate in family responsibilities the same as women do (Steans, 1998:17).

Traditional Marxism

Traditional Marxist theories emphasise that the oppression of women is rooted in the division of domestic work, which thus restricts them from participating in the public sphere. They argue that since women are forced to assume the key role in the domestic world, they therefore become economically vulnerable. Women, regardless of their class and race, thus have an extra burden to carry. They are responsible for cooking, cleaning and childrearing, among other things. As a result of these duties, they have little or no time for work and leisure. Men, on the other hand, have ample time and opportunity to pursue gainful employment (Wilson, 1986:42). When women from any class in society are going through pregnancy and the early months of childrearing, they inevitably have to depend upon men for their financial needs (Bryson, 2003:212). Motherhood does have negative effects on the majority of women's economic activities. This is especially true when it comes to Congolese refugee women, as will be seen through the interviews conducted with several Congolese refugee women informal traders. The section that follows, deals with the causes and origins of poverty on the African continent, in South Africa, and within the Durban Congolese refugee community.

2.3 The causes of poverty

In Africa, poverty is not a new concept and it is badly affecting most people. The legacy of colonisation has left behind an unsuitable climate for social, political and economic development. The slave trade, continual colonial occupation and succession by European-based trade Corporations to make use of Africa's natural minerals; all of these contributed nothing to the building of institutional infrastructure and education on the eve of African independence. The many modern armed conflicts increase the number of orphans and force many people to flee their homelands and to become refugees. As a result, the region is poorer now than in the period before independence (Christopher *et al.*, 2008:1). Colonialism is a major cause of poverty in Africa, but authors fail to point out that African political leaders are themselves direct causes of the new image of poverty in the continent. Although the legacy of colonialism has intensified poverty in Africa, African political leaders are also promoting it in their own ways.

In South Africa, poverty originated from de-agrarianisation and unemployment. The majority of South Africa's deprived peasants do not own land. This increases survival production with rare sales of farming produce, informal employment or remittances from immigrant labour. Obligatory removals from huge business farms, overcrowding in the 'homelands' or 'bantustans', low-quality education, poor links into inner-city and industrial labour markets, and the rising capital-intensity of production in most economic sectors resulted in the development of unemployment among unskilled workers and of mass poverty among them and their families (Seekings, 2007:15). It is well known that poverty and inequality have shaped the image of South Africa in the post-apartheid era and the life of people in developing countries seemed to be improving more than that of the newly liberated people in South Africa (Michelle *et al.* 2008:60).

Although the South African government is spending extensively on public schools – amounting to about seven percent of GDP – the majority of young South Africans abandon school and enter the labour market with inadequate skills. They are not ready even for semi-skilled let alone highly-skilled employment. There is a critical disparity between the delivery and the requirements for labour. This increases unemployment among the unqualified and it sees low salaries being paid to those unskilled workers who are fortunate enough to get jobs (*ibid.*:19). Poverty is temporary for some unemployed people ending when they get employment. But others still lack the skills (e.g., language ability), identification documents and the relatives which are

important in cases where there is need to shelter the unemployed.

Poverty alleviation programmes can be successful, if the campaign reaches and benefits the poor. The programme should also target the most vulnerable communities in order to provide for the most affected people. This strategy relates directly to poverty alleviation since it tackles the root causes of poverty such as infrastructures in the community, water related problems and so on (von Braun, 2005;176).

In 1994, South Africa achieved its first democratic elections with the participation of all racial groups. The democratic South Africa was created in order to decrease poverty and discrimination from their high levels under the apartheid regime. The reality proved to be otherwise. Although South Africa's economic development has been reasonable, shortages arose in the late 1990's prior to a quiet decline in real earnings from early on in the 2000's, Wage inequality has increased and life expectation has declined as well. This is due to high unemployment with few employment opportunities for untrained labour and a strong demand for skilled labour. Add to this a problematic education system and the recent influx of refugees into the country and the case for pro-poor social interventions is persuasive (Seekings, 2007:1). But for a poverty alleviation campaign to achieve its objectives; the most underprivileged people (mainly women) should be involved in such a campaign. The main focus of this should be on economic independence which can be achieved through entrepreneurship.

The next section deals with the ideas and theoretical issues of entrepreneurship and its current nature. Its relevance is assured as it plays an economic role in both informal economy and in the lives of refugees living in the host country and entrepreneurship is the new strategy for poverty alleviation especially for those who are operating in the informal economy.

2.3.1 Entrepreneurship, the gate to economy growth

Since 1994, South Africa has demonstrated progress in its economic growth, but there is some evidence to suggest that critical economic and social aspects have not adequately been addressed. Unemployment remains one of the major concerns. The current unemployment rate shows that only about 13.5 million people are part of the economically active population in South Africa (Botha, 2006:1). Although South Africa has developed its economy after the fall of the apartheid regime, poverty and unemployment remain the challenges. Entrepreneurship has to become a

first priority for both the government and private sectors agendas to fight poverty.

International Entrepreneurship [No date] argues that business in South Africa needs to grow at a fast pace and, at the same time; the cost of living has to decrease. Although the country is on the list of the richest nations on the continent, its income sharing is pitiable. Wealth in South Africa is still in the hands of the minority while the majority of the population are suffering. Education can be more significant than wealth when it comes to opening a company, and it is education that has assisted people from underprivileged or modest backgrounds, to start some of South Africa's most flourishing companies. To deal with this country's unemployment, currently at about 35 percent, entrepreneurship is convincingly the key to the gateway of the post-apartheid economic development programme.

Entrepreneurship becomes one of strong remedies for economic development and a way out of poverty for both deprived and privileged people in a country where entrepreneurship is given priority in the educational programme. An economic crisis will not be solved by relying on entrepreneurship alone since the majority of entrepreneurs who start businesses with the aim of feeding their families, are unsuccessful. The government and the private sector should support entrepreneurs and prospective entrepreneurs by providing thorough education and training. The following subsection defines 'entrepreneur' and outlines the different kinds of entrepreneur in the marketplace.

2.3.2 Definition of an Entrepreneur

An entrepreneur is someone who is skilled enough to determine marketplace needs, who can envisage a means of satisfying those needs, who can create a product to cater for those needs and who can prepare a marketing strategy for this product that is effective enough to ensure a sustainable income (Nieuwenhuizen, 1996:1). Although scholars can never agree on a single definition of 'entrepreneur', the following two definitions for lifestyle and social entrepreneurs will cover the usage of the term in this study.

“Lifestyle entrepreneurs are people who search for economic independence and hope to make an income emanating from their individual circumstance and value” (Bessant and Tidd, 2007:256). Although there are various definitions of social entrepreneurship, the majority relate to two important points: firstly, the objective is to build social change and value, rather than marketable

improvement and financial value. Secondly, it engages business, public and third sector business to attain the first aim. These aims include: poverty relief, community improvement, education, health care, and the preservation of cultural heritage (*ibid.*:258).

More than 5.8 million small businesses contribute billions of dollars each year to the US economy. These small businesses generate more employment than the large companies in that country. Although there are risks, these small companies make people's lives more enjoyable by creating employment for hundreds of thousands of employees and they satisfy the needs of the customers. For this reason, business experts estimate a bright future for these small enterprises (Green, 2006:6).

Entrepreneurs change the character of American trade decade after decade. They form big corporations or fulfil more modest ambitions. Entrepreneurs in the United States (US) are essential because they boost the US economy and that of the world (Green, 2006:6). Economic growth through entrepreneurship is possible through entrepreneurs around the globe; their governments should support them in terms of both social and economic security. Formal entrepreneurship training and financial support should be guaranteed firstly to prospective entrepreneurs and to existing entrepreneurs as well.

Small enterprises have always played and carry on playing an essential role in the American economy for the following reasons: 1) small enterprises are useful for competing with and challenging the economic potential of big corporations, 2) they give a broader range of choice to the consumer. Small firms can reply to the specialized needs, whilst large firms are interested in mass markets, 3) they inspire improvement – a good number of changes (innovation) in services and technology emanate from small businesses. Finally, they also provide career opportunities for people (Hosmer *et al.*, 1977:1).

Small businesses are important not only for economic growth but also for community service in both developed and underdeveloped countries. They can deliver services where large enterprises would never think to open up a business. They are also the origin of many big corporates. However, whilst small businesses may develop in terms of networking with the world, community development is their prime concern.

In South Africa, spaza shops (retail outlets) are one of the resources Black South African's use to cope with the problems of the higher cost of living and unemployment. In addition, it is the way to understand how the informal sector operates. Although these shops do not enjoy high visibility, use poor technology, and demand long working hours, these spaza shops (the majority of which are run in the townships) have expanded in number and together with their fast-rising turnovers and expanding product varieties, have promoted a multi-million rand industry. Many local disadvantaged people have, in consequence, established for themselves sustainable incomes (Lutge-Smith, 1990:18).

Although spaza shops are not allowed in many South African cities due to their irregular mode of operation (i.e. operating without licences), many disadvantaged people, including international migrants, refugees and asylum-seekers living in the cities survive by running related businesses as street vendors, stall holders in flea markets etc. and their economic contribution plays a crucial role in supporting their families without a major demand being placed on social grants.

Developing a business plan at a formal enterprise level requires professional training, although it is not the fundamental of business success. In the informal sector it is far more important to have a suitable social background and a disposition to work together with each other to conduct business, in an informal way and with an absence of bureaucracy (Legge and Hindle, 2004:8).

The establishment of every new venture presents its problems and in order to solve the problems effectively entrepreneurs should receive formal education and training. Although this does not guarantee the enterprise's success; its success relies upon an entrepreneurial team spirit.

A business plan is a valuable strategy that helps people who want to launch a new business. A business plan is a written instruction that details and clarifies each and every phase of a new business. Although some entrepreneurs seem to succeed without starting with a written plan they can hit a few bumps along the road for which they may be unprepared. Without a proper business plan, the enterprise may not interest the shareholders and other potential stakeholders in the business opportunity that the firm creates. Within the firm's business plan will be an indication of how the business plans to expand and develop over time (Barringer, 2009:1).

A good start to both informal and formal businesses should be a business plan if its writing can be afforded. The plan helps an entrepreneur to know what to do in terms of cash flow and how to strengthen the team by recruiting prospects. The lack of a business plan affects both the entrepreneur and the consumers by not responding to the needs of the clients. A business plan's priority should be, however, to guide entrepreneurs, before interesting shareholders. Not all kinds of business interest investors. Therefore entrepreneurs, especially in the informal sector, should first (if possible) write their business plans for themselves.

Entrepreneurship is relating to risk, uncertainty and insecurity. It involves wealth and autonomy. Starting a new business is a danger, but it has rewards as well. The more the level of risk and uncertainty, the higher the prospective rewards. Buying a franchise outlet to escape risk is good sometimes, but engaging in a new business enterprise is better because you stand the possibility to gain much and to expand your businesses without being under someone's control (Clark and Clouw, 1991:4). Although entrepreneurship is a risk-taking exercise, prospective entrepreneurs should not fear to take that risk. But they have to be careful to choose opportunities that have a good chance of working because not all ideas can provide positive opportunities. Opportunities are ideas that show the way to a promising future and to fully developed businesses.

Not everyone has enough money to become an entrepreneur. Some lack the talent needed to launch a business. For others, the need for profit blinds them so that they cannot spot the dangers. The only technique to see the risks in entrepreneurship is to examine oneself using self-reflection which tracks the progress of your strengths and reveals your weaknesses (Green, 2006:10). Financial issues are crucial for launching an enterprise. You may have business ideas, money (but not enough for starting a business) and so on, but still not succeed in business simply because of the absence of a business plan. A business plan helps a prospective entrepreneur to balance his/her budget with regards to the nature of the enterprise. This helps to avoid taking chances by seeing only the benefits and ignoring the risks. Profit comes after the launch of a business.

Today people want to work for individual financial security. Even though jobs are scarce, there has been an increase in the cost of living and we still face a world-wide economic crisis, numerous people are preparing to become their own bosses or to find second jobs to secure their

economic viability. Home entrepreneurs launch businesses, most of the time, as a second income stream with a plan that is reasonable to live with and which accommodates household duties and can be executed without any harm to the family. These enterprises serve as business trials, to see if success is certain (Lutge-Smith, 1990:7). The need to increase one's salary and the curiosity in entrepreneurship can push people into launching a business without passion, experience and time for formal business courses. Such entrepreneurs can have no real ambitions for their businesses as they do not have enough time to devote to them. Hence, they do not employ a permanent manager, or employee to take care of the business. They keep on giving turns to people (usually family members) to take care of the business. As a result, the enterprise fails to progress because everyone sees the business as an opportunity to enrich him/her-self through the family enterprise.

It is necessary for an entrepreneur to recognize the market potential of their product or service and then to institute reliable working policies for selling, marketing, manufacturing, financing, product improvement, and the managerial system and structure for that product or service. Management of changes in the strategy at different levels of the enterprise's development is required (Hosmer *et al.*, 1977, v). Although small firms lack the economic resources and the market penetration that brings competitive opportunities to the company, the manager still has to plan working policies. `

Entrepreneurs are the starting point for any economic development and governments should think about policies for supporting these enterprises. Furthermore, the success of an enterprise can generate jobs and decrease poverty (Farrell, 2001:235). For the improvement of enterprises, policies should firstly consider the problems faced by entrepreneurs, before thinking about governments' tax collection. In other words, entrepreneurs' economic success should be of prime concern to the government because both small and large businesses create and at the same time participate in poverty alleviation and poverty alleviation is still a major challenge for many governments including those of developed countries.

Training to become a successful entrepreneur does not necessarily involve obtaining a business degree. This is a long procedure. It is all about getting very good at something (Farrell, 2001:276). Most of the time people who start a business for income do not have time for formal training. All they need is just to gain a living. For that reason, supplying such people with

fundamental ideas of entrepreneurship will be more useful to them than involving them in formal education.

The economy relies on small enterprises for future growth and employment. This needs an idea emanating from clients that they can pursue on a daily basis. In addition, the development of an enterprise depends on its clients. The more the clients, the better the economy (Cook, 1994:ix). Entrepreneurs should give first priority to their clients. To some extent clients are worth more than the business plan in terms of income generation but investors need a business plan when it comes to loans and credit applications. Clients are the best investors in entrepreneurship for they are the focus of both the entrepreneur and the sponsors. Strategic planning is essential for enterprises because businesses are, most of the time, vulnerable to the slightest changes in the trade. Without a strategic plan, which is a written document of the enterprise's future goals and values, failure is certain. Although business plans play a positive role, entrepreneurship creativity is crucial in terms of originality. A creative entrepreneur stands a chance to develop the businesses for he/she has a future vision.

Successful entrepreneurship requires information which comes from reading magazines or articles in journals, books and newspapers, and especially by discussing businesses with other entrepreneurs. This helps a future entrepreneur to know his/her environment for business and to look for methods and patterns of changes (Allen, 2006:34). An uneducated entrepreneur is most the time limited due to the lack of information from networking with other entrepreneurs. There is need for formal education or permanent entrepreneurial experts for the development of such enterprises.

Family entrepreneurship has many problems. Senior management positions are most of the time given to family members, regardless of their capacity. In this case, poor decisions will be tolerated. In addition, Family businesses find it difficult to retain or even to employ good employees (Greene, 2006: 82). Conflict seems to be unavoidable and this makes it difficult to achieve the goals planned (Timmons, 1990:271). The biggest problem of family enterprises remains competition. Every family member needs to succeed in a position. As a result there is competition and conflict. Business' goals are left behind in the attempts to solve the conflict. A small venture that started out with the objective to support the family or the owner has little

chances to develop (Hesrich and Peters, 1998:13). In many countries small businesses especially in the informal economy are the result of poverty in the families and the majority of them are run by women. Their failure is certain since the wellbeing of the entire family depends on the same economic activity.

2.3.3 Female Entrepreneurship

Although in the US many obstacles in the road for female entrepreneurs seem to disappear, some still remain, caused by men who do not feel happy to work for or with women. As a result, women entrepreneurs are sometimes affected by not being able to recruit people of their choice. They become depressed and disappointed as they feel obliged, in some instances, to work with novices (Stolze, 1999:185).

Even though the US is now encouraging entrepreneurship, in the 1977's, women could not be registered in prominent graduate business schools. But today, in many entrepreneurship-based MBA (Master of Business Administration) courses women outnumber the men (Stolze, 1999: 184). Even though women have entered the business world only recently, they have demonstrated their business acumen to be on par with that of men, and are able to compete effectively. The lack of training opportunities for African informal traders in South Africa can be compared to the situation regarding women that existed in the past in America. The lack of training opportunities confines African women in South Africa to the informal and small businesses sector. Many of these women are engaging in entrepreneurship without formal business training. This is most noticeable in the informal economy where participants are from disadvantaged communities whilst even the most educated of the informal women traders do not have business qualifications. Lack of a business background gives them problems when it comes to management, marketing and networking with other international business people.

“The majority of African female entrepreneurs fail to develop their business skills due to psychological causes, such as a lack of self-confidence or a fear of succeeding because those who do succeed tend to face resistance from their families” (Renuka, 2001). Women need to be given training which will help them overcome these stereotypical problems, as it is often these problems that keep them from succeeding in any real way in their enterprise ventures (Norma, 2005:5).

In Africa, more than 80 percent of new jobs generated are in the informal economy, while in sub-Saharan Africa, 84 percent of women are casual employees, by comparison with 63 percent of men. The informal economy represents 72 percent of all non-agricultural employment in sub-Saharan Africa. This can be directly linked to the restricted legal rights of women (Mabogunje, 2009:5).

In 2008, political insecurity surfaced in several regions of the continent, with the rise of conflict in the Darfur region of Sudan, the war in the DRC, to the political instability in Kenya, Zimbabwe and xenophobic attacks in South Africa. Owing to these diverse clashes, social relationships and living conditions of many women have been ruined. The majority of businesswomen during this unrest focused mainly on survival (*ibid.*;7).

The consequences of the attacks on foreign nationals in South Africa have not been the same in every city (the most affected cities were Johannesburg and Cape Town). Foreign traders, especially women based in the City of Durban, run their businesses in remote areas of the town and on the streets where metro police are not raiding most of the time and they shut down their businesses during the unrest periods to prevent further attacks.

In South Africa entrepreneurship has had a regenerating effect on the depressed economy and women, who have been restricted to stereotypical roles in the family for many years, now have the ability to move in and to take advantage of existing entrepreneurial opportunities (Botha, 2006:3). Ironically, even though in South Africa the number of women exceeds that of men in the informal businesses their effort is not recognised by the government.

Women as business owners and as natural leaders (in terms of taking care of their families) are not only losing income from their businesses whilst they are supporting their family units, but they also lose the meaning of leadership (i.e. by being represented by male relatives or husbands in the public in most African cultures). According to Mapunda (2007) as quoted in Pietersen, (2009:266), “women in Africa supply the leadership in the background although men are their spokespersons in public.”

Women are, in most patriarchal societies, in charge of the household. These responsibilities are

given to them by a patriarchal political system (by confining them to the private sphere and requiring them to take care of family members). They become natural leaders due to the fact that they are controlling and heading the family unit even though that task is not representing them as responsible and leaders in the public when it comes to decision-making. Women's entrepreneurship ideas emanate from a better understanding of their families' problems and the desire to solve those problems. Deakins and Freel (2009:59) further noticed that "female business owners, do not use the word 'entrepreneur' to identify themselves as do their male counterparts." The economic subordination of women dates from ancient times even in the countries where they have some equal opportunities to men such as in education, they still have some socio-cultural duties and expectations that are different from those of men. The effects of the socio-cultural environment on both female entrepreneurs and employed women limit their income. In addition, time is limited for female entrepreneurship because of household duties, and female employees have to look for employment that gives them space for domestic responsibilities (Deakins and Freel, 2009:60).

To better understand female entrepreneurship one has to consider the socio-cultural environment because cultural issues concerning gender still create barriers to women achieving formal financial promotion and status in international businesses. Family responsibilities have been noted by many scholars as important in explaining the poor income of female entrepreneurs by comparison to that of males and the poor development of female-owned firms.

Deakins and Freel (2009:61) cited in Hundley (2000) found, in a research undertaken in London, that the probability of an employed woman becoming an entrepreneur depends on the family size. When the number of children increases in the family, entrepreneurship becomes a short cut to raise the income of the family. Although there is an apparent contradiction here family duties, as has been pointed out, can amount to a limitation to female entrepreneurship.

Family ties and responsibilities are a key point in better understanding the progress and failure of women in trade; it is also the centre that shapes their lives entirely. Women can escape the trap of poverty and progress in businesses if their respective families discharge them from certain socio-cultural burdens. Our sisters, daughters, mothers and wives depend on our understanding

of the values of gender-related issues. Gender equity has not yet been achieved in South Africa, but we could learn from other countries where they consider women rights as human rights and this facilitates women's contribution to economic development.

The absence of women studying in graduate business schools, in engineering departments and in science faculties is highly relevant. Although education is not compulsory for a new business creation, skills, contacts and other important opportunities rely on education. This is what many women do not have for the success of their businesses. In addition, lack of a network of contacts explains the lower levels of business activity among women entrepreneurs (Timmons and Spinelli, 2004:256-57). For women to have opportunities equal to men, their education should be of the highest quality. Women have to be giving support to further their tertiary education in the most marketable faculties - graduate business school, engineering and science.

Women are most of the time socialized to be more nurturing and empathic than men who are often socialized to be competitive and dominant. This could be the success key for women in entrepreneurship since they are equipped to build good relationships with consumers, bankers, and other entrepreneurs and this is important for the growth and success of a business (Timmons and Spinelli, 2004:257). So, women already have some important entrepreneurial qualities in terms of marketing. This needs to be nurtured through formal education and training to overcome their everyday businesses challenges.

Female enterprises in Africa are described in a report by Pietersen (2009) in the following way: "Firstly, female enterprises are mainly informal enterprises and they seldom own formal enterprises. Secondly, female enterprises are mainly micro rather than small enterprises. This is due to women's hesitant attitude to business risk and growth orientation as business owners. In addition, women appear to have limited business vision because their fundamental aim is to earn an income – often called 'supplementary' or 'pin money'. This affects any plan for building large enterprises. Thirdly, female enterprises are under-capitalised and produce poor earnings. This is the outcome of having a weak opportunity for obtaining a capital injection and they are at risk from any small changes in their business environment. Finally, female entrepreneurs in Africa have businesses which are still labour intensive with little or no use of technology" (Pietersen, 2009:267).

2.3.4 Migrant Entrepreneurs

After six years of discussion the new South African Immigration Control Act was finally approved in June 2002. This development has in some ways produced xenophobic attitudes. The immigrant has come to be seen as a new, rising, unlawful and harmful phenomenon. This flood of xenophobia has surfaced in irregular, but continual, and at times mortal, attacks by South Africans on non-South Africans, including traders on the streets and other irregular places (Peberdy and Rogerson, 2003:80).

Migration is not a recent phenomenon for the new South African government. Its challenges and role in the country are all well-known by both policy makers and the government. It is now time to benefit from what migration has contributed and is still contributing, (for example to economic growth) and to prevent the human rights abuses so that South Africans can benefit from the influx of immigration which brings with it job creation.

“To become an entrepreneur is a hard and long-term project for unemployed grant recipients, unprofessional skilled workers, refugees, immigrants, and young criminals as well. Involving them in micro businesses activities or supporting those already existing is the strategy for both poverty alleviation and the country’s economic growth. Once in business, they will be off the street and the government will be benefiting from their tax payments. The UNHCR could find some relief from trying to deal with refugee-related problems – refugee assistance, surveys and so on” (Farrell, 2001:271). To involve the above-mentioned people in entrepreneurship, countries of origin, and host countries, together with the UNHCR have to work hand-in-hand. Immigrants’ incomes for example, assist both sides in tax payments, remittance of funds to their countries of origin, and so on.

Peberdy and Rogerson (2003:93) assert that “migrant, immigrant; refugee and asylum-seeker entrepreneurs and street traders in Johannesburg and Cape Town have never been blamed by the local population for reducing job opportunities. On the contrary they often supply employment to both citizens and foreigners without discrimination.”

It is essential to note that urban refugees are providing positive opportunities to local people and could provide more if governments remove the boundaries placed on them. The institution of registration for refugees could lead to progress in the overall development of a region. Aid

agencies, such as the UNDP, WHO and UNHCR, acknowledge that “they cannot completely discriminate between the needs of refugees and the needs of the citizens and those locals must be among the receivers of refugee-related development projects” (Sienkiewicz, 2007:7).

Although it is comparatively wealthy as a nation on the African continent; South Africa is still facing many challenges including the refugee problem, poverty, inequality, illiteracy and HIV/Aids. Refugees’ assistance from Aid agencies can also benefit its local population.

2.4 Summary

This chapter dealt with the links between entrepreneurship, migration and economic growth. It was also noted that poverty and gender issues also impacted negatively on the lives of refugees in Durban. In addition, poor business capabilities of Congolese female informal traders and their socio-economic challenges characterize their participation in the informal economy. There are two types of entrepreneurs: – lifestyle and social entrepreneurs. Lifestyle entrepreneurs are people who search for economic independence, and hope to make an income from their individual circumstance and skills. On the other hand, social entrepreneurship focuses on building social change and value, rather than on marketable improvement and financial value. In addition, it engages business, public and third sector business to attain poverty relief, community improvement, education, health care and respect for culture. Unemployment, poverty and autonomy are the motivating factors that influence migrant entrepreneurs in the host country. In this case, business growth opportunity is uncertain since their primary reason to run a business was to support their families.

It is important to mention the meaning of entrepreneurship in the socio-economic life of refugees in the host country. It would also be to the benefit of the growth of the South African economy if migrants could be considered as active people. Poverty alleviation through entrepreneurship is possible if support from the government and NGOs takes into consideration the needs of the people already existing in the informal economy such as refugees and informal traders and one of those needs would be for the elimination of all forms of gender inequality.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

“Case study approach facilitates an investigator to closely examine the information gathered in a particular situation. In general, a case study technique chooses limited geographical locality or an extremely restricted number of people as respondents of the research. These methods, in their nature, investigate and explore current social life experience through in depth appropriate investigation of a restricted quantity of events or circumstances, and their affairs” (Zainal, 2007:1). Although the results of case studies cannot easily be generalised the case study approach can still be a useful qualitative research method for social scientists. Woodside and Wilson (2003:502) stated that “case study methods are relevant for various research approaches aiming to describing, explaining, exploring, and controlling the individual process, person, household, group or organisation.”

Case study makes available techniques and methods to achieve insight into the current real-life situations of respondents. According to Noor (2008:1603) “case studies can also supply the researcher with a complete image of the problem investigated.” Many studies have been undertaken on refugees stressing their socio-economic hardship that they encounter in their everyday lives in South Africa in general (CoRMSA, 2009; Landau: 2006; Jocabson: 2005) and Durban in particular (Hunter and Skinner: 2003; Amisi: 2005 and Wilondja: 2007) but it is the researcher’s contention that a case study approach can be of peculiar benefit..

This qualitative research aims to gain new insight into the experiences of Congolese refugee women informal traders based in Durban central and will investigate the everyday socio-economic challenges that they face in the absence of social assistance from the South African government, the United Nations High Commission for Refugees and from related Non-governmental Organisations.

Because of the peculiar nature of the topic, a Feminist critical discourse will be given preference over other possible social sciences research methodologies because it relates directly to the societal situation of women in a chauvinist and patriarchal nation in which socially constructed ideas about women and discrimination against women by the governments must come under the spotlight. The present chapter outlines the research design and the research techniques which were used to achieve the aims of this research.

3.2 Methodology of the study

The preference for using one research method or another depends on the stated research problem. “Positivism and post-positivism are two well known fundamental traditions of study in the social sciences” (Noor, 2008:1604). For positivism, all information is enclosed within the parameters of science. On the other hands, post-positivism, recommends researchers to be inventive and practical when embarking on an investigation by utilising multiple methods in lieu on relying on one particular approach (Hull, 2003:49). Such an approach releases researchers from the confinement of positivism. It also enables researchers to use any suitable methods for the particular questions and for the topic which is being investigated.

The present research is empirical in quality and exploits a qualitative research approach. The qualitative approach is suitable for this study because it offers in-depth insights into Congolese women’s daily social problems in Durban, their life experiences, their opinions and their past (Ritchie and Lewis, 2003:22). This study makes use of both the descriptive and explanatory methodologies. According to Schell (1992:5), “the one approach is not necessarily superior to the other. In fact, these research approaches are useful when used in a combined technique – exploratory and descriptive or descriptive and explanatory.” However, an explanatory theory should begin by describing why something happens to collect useful information (Punch, 2006:34).

Before explaining the challenges that Congolese refugee women informal traders face when they try to develop their businesses in Durban, it may be useful to describe those challenges that are listed in the problem statement. To achieve this end, an interview programme with important themes concerning different features of the Congolese refugee women informal traders has been structured from my research questions. Using these themes, I set up interviews by obtaining, contact details and physical addresses, details of socio-economic activities and participant observation within the Department of Home Affairs’ service delivery to refugees to discover the challenges that Congolese refugee women informal traders face in their daily life in Durban.

The descriptive theory helps to bring together, categorise and summarise the findings of the study so as to better explore the problem being researched. This study is explanatory in nature in that it mostly deals with why and how questions (De Vaus, 2001:2). The descriptive method is included in the explanation because it is not enough to explain without first describing (Punch,

2006:34). Conversely, one can describe without explaining or concluding but this would be of little worth. Furthermore, the explanatory approach helps the researcher to understand a complex problem in diverse ways.

3.2.1 Sampling Method

“In qualitative research, choice of a study sample is a most important step when undertaking a research project, since the aim of qualitative sampling approaches is to examine a portion of the population so that the results can apply to the entire population” (Marshall, 1996:522). There are no tangible (method depends on researcher’s abilities) strategies which declare how sampling has to be embarked on for qualitative research. Researchers must choose personally the best one to provide answers to the questions involved (Coleman *et al.*, 1996:526). Congolese women refugee informal traders were the sample in this study, since as refugee women; they are affected by socio-economic challenges more than male counterparts in Durban. These challenges originated from patriarchal political systems that most African societies impose on women.

“Theoretical sampling allows the researcher to learn the concepts that are salient to the problem and to the population studied. Theoretical sampling enables researchers to analyse the concepts in depth. This method of sampling is also important when it comes to researching a new field. Finally, theoretical sampling contributes to the data collection and analysis” (Corbin and Strauss, 2008:145-46). Various social organisations and community members - churches, pastors, and tribal leaders... (holding informal or formal authority) in the Congolese community helped me to make contact with participants. Husbands of married respondents were also contacted as well. This collaboration opened the gate for me to reach respondents during data collection.

“Snowball sampling can play a crucial role in the research by naming and discovering unknown key respondents to the study” (Rugg and Petre, 2007:70). In fact, the population studied in this research was all formed by Congolese refugee women informal traders, and through snowball techniques ten Congolese women were selected because they represented key elements for responding to the questions required by this study. Non active Congolese refugee women in trade were left out.

3.2.2 Sampling area

The targeted sampling area was the city of Durban which I divided into two parts according to the respondents’ residential addresses. Selected respondents were given names according to

themes – widowed, married, unmarried, divorced, and mother for confidentiality reasons. Albert Park is the first area. This area encompasses Anton Lembede Street, Park Street, Joseph Nduli Street, Maud Mfusi Street, McArthur Street, Diakonia Street and Dr Yusuf Dadoo Street. Mahatma Gandhi is the second area. This area also includes the entire South Beach area and other streets such as Masobiya Mduli Street, Dr. Langalibalele Dube Street and Pickering Street. Many Congolese refugees including the majority of my respondents are living in the above-mentioned two areas; this is due to the cheaper rental for accommodation in the area due to the lack of building maintenance, the high level of crime and the absence of working-class citizens due to the insecurity (Amisi, 2005:48).

3.2.3 Field work

The fieldwork was carried out within a one month period. Before setting up individual appointments with respondents I explained to them the content of my research and promised them anonymity. I selected 15 key respondents but 10 were reserved for the specific demands of the study. The extra 5 played a substitution role. The majority, especially married respondents, sent me to their husbands to get permission to do the interviews. I would not have been welcome in their flats without their husband's consent; otherwise they would have been in trouble. Since the xenophobic attack of 2008 on foreign nationals these women have had a bad relationship with the media. Carrying a tape recorder for the ease of data collection; some respondents were unwilling to be tape recorded to avoid being exposed in the media as they had been during the xenophobic attack when many Congolese had been featured in the media (Televisions, news papers etc.) without their consent. This made some respondents not believe or trust me. Potential respondents, who were convinced, accepted to be tape recorded. Those who refused either to be tape recorded or interviewed were replaced immediately by other potential respondents who were on the substitution list. This withdrawal of unwilling respondents disrupted the schedule of the interview programme. Again some other respondents did not refuse to be interviewed but the place selected for the interview was not favourable – respondents who were selling for instance alongside the busiest streets (Monty Naicker Road, Denis Hurley Street, Anton Lembede Street and Dr Pixley KaSeme Street) were replaced by other key respondents. Road traffic interrupted me several times whilst I was attempting to interview street vendor respondents. Those who were reluctant to be interview in their domiciles made it easy for me. The 10 respondents finally selected were interviewed in two different places – at the home and on some quiet streets. These interviews were conducted between 25/05/2009 and 25/06/2009. The maximum time per

interview was one hour-and-a-half. Participant observation took place in the second semester of 2008. Participant observation enabled me to discover socio-economic challenges of respondents and what they sometimes left out during interviews concerning their everyday lives.

3.2.4 Method of Data Collection

“Although there are various kinds of research design, the most important for this particular study was the one which was suitable for collecting the kind of information needed from responses to the research questions posed” (Nieuwenhuis, 2008:70). A Case study approach uses a variety of data gathering techniques (questionnaires, interviews, documentation review, observation and so on). In this case study I had the opportunity to take into consideration the most relevant information from respondents to avoid unnecessary stories. According to Matveev (2002:6) “the disadvantages of a qualitative method comprise the incapability to examine causality among various investigated occurrences and the missing regularity and trustworthiness since the investigator can utilize diverse methods and the respondent can decide to share some stories but not others. The qualitative method also gave them a chance to speak about their socio-economic challenges in their everyday life” (Nieuwenhuis, 2008:75) and from a single Congolese informal trader I reached, through snowballing, the other potential respondents.

According to Lewis-Beck *et al.* (2004:1043) “the snowball technique is a method in social science research used for data collection via a single respondent who links the researcher to other respondents by supplying their contact details. In addition, the snowball technique is crucial in providing a complete sampling structure when a researcher aims to study a relatively small group of people who meet usually for a particular purpose or activity” (Bernard, 2000: 180). Among them I noticed three categories – weekend sellers, periodic sellers and full-time traders. The last category gained my particular attention because being full-time in business will mean experiencing the daily challenges in their socio-economic activities including police harassment, xenophobia and so on which must call for remarkable tenacity and resilience.

3.2.5 Primary data collection

In this study, primary data were gathered during the in-depth interview, together with open-ended questions. Participant observation inside the community, where Congolese informal traders are living, also contributed to primary data.

3.2.6 In–depth interview

“An in-depth interview is a qualitative research method that involves conducting concentrated personal interviews with a selected sample of people to investigate their viewpoint on a given subject. I made individual appointments with Congolese women informal traders whom I had met and administered 36 open-ended questions in a face-to-face in-depth interview at a venue of their choice. The advantage of this method is that respondents have the assurance of being able to ask the researcher questions and they also have time to talk about their problems in detail. On the other hand, in-depth interviews are time-consuming. Respondents are; however, free to explain themselves without being interrupted by the researcher” (Boyce and Neale, 2006:3). A tape recorder was used during interviews to better capture all the information given by respondents. Although this approach created problems for me when it came to the time needed not only for the interviews but also to transcribe and analyse these, in-depth interview gave me an opportunity to collect very relevant information that I needed from respondents.

The interviewees chosen included some of the most needy women, such as widows, single women and mothers of five or more children. These refugee women provided important information because they are facing great socio-economic challenges every day by taking care of both their families and their businesses. Concerning ethics of interviewing respondents, the interviewees could each choose the place where the interview would take place. The time for each interview was one and a half hours. Because many Congolese refugee women informal traders are not proficient in English, the questions used during the interviews were translated into Swahili and Lingala (popular languages in the DRC) as well as French so that they could better understand the questions. Without the researcher, the interviews, observations and some interview-related documents (i.e. consent forms) would be unnecessary. Printed copies of the questionnaire translated into the three non-English languages (mentioned above) were issued to respondents and to the researcher’s assistants during interviews with respondents so that they could better understand the meaning of both the questionnaire and the consent forms (Punch, 2006:52). To ensure accuracy of the three non-English languages the researcher asked the respondents some consent- form related questions to test their understanding.

3.2.7 Participant Observation

“Participant observation requires a researcher to take on a role other than that of a researcher in a community he/she studies” (Davis, 2007:170). As a community member, I observed the daily

movement of Congolese women informal traders on their way to and from the market. I took notes which were used to back up the data analysis. In watching them in the flea market, I could see how they interacted with each other and how they networked among themselves and other informal traders and trolley-pushing porters. This method helped me to analyse the results by covering the gap between what the respondents said in the interviews and what I observed in their daily socio-economic activities. It was a direct observation since it allowed me to observe Congolese women informal traders manners directly in the flea market and on the streets (Petre and Rugg, 2007:109).

3.3 Secondary data collection

Secondary data collection was obtained from many sources including library sources, published reports, and research articles.

3.3.1 Method of data analysis

In data analysis, “frequent reading of the information collected and organising this into categories/themes, is the best way of analysis” (Terre Blanch *et al*, 2007:322). The information that I collected was analysed in three different parts – by noticing, collecting, and thinking about things. According to Seidel (1998:6) “the process of noticing involves splitting up, dividing of research resources into sections, elements, or components.” Following this method, I grouped respondents into themes corresponding to their ages, marital status, family sizes, year of arrival in South Africa, what their economic activities involved as well as their daily challenges. After collecting respondents’ information in order to put this into manageable categories, I sorted and sifted them into the themes mentioned above. Information gathered from research questions and from relevant literature was analysed in this way (Marshall and Rossman, 1999:150-152). The use of interviews, participant observation and detail from related documents was very important in guiding this research and it was used to make sense of the data analysis.

3.3.2 Outcome of the study

As Ritchie and Lewis (2003:22) have argued, “the value of qualitative research emanates from its investigations into the communal life and the understanding of people”. As the researcher of this particular study, I was expected to encourage people to talk about their everyday lives. I used the data gathered to describe and explain the why and the how of their thoughts, feelings and opinions regarding the challenges they face. I will therefore make use of the descriptive and explanatory approaches in order to facilitate the assessment of these subjects. In addition, the

same methods will be of help when it comes to offering suggestions as to how to help overcome the daily challenges faced by Congolese refugee women informal traders.

3.4 Summary

Chapter three discusses the research methodology and the design that was applied to study this research problem and the reason for the use of this method was explained in the introduction. Firstly, the present research is empirical by nature and uses a qualitative research approach. The qualitative approach is suitable for this study because it offers in-depth insights into people's daily social problems, their life experiences, their opinions and their past. Secondly a qualitative method facilitates the successful mixture of data collection methods. This arrangement is seen in this research by combining both explanatory and descriptive methods when it comes to why and how questions for the explanation of the problem to be examined. In this study, a questionnaire was administered through a face-to-face interview. It involved thirty six open-ended questions. This is how data was collected: I collected ten different Congolese female informal entrepreneurs (single women, widowed and mothers of five or more children) from the Congolese community in the city of Durban through a snowball sampling technique. Selecting the above-mentioned respondents, allowed me to get significant information needed for this study because these respondents were the most needy women facing daily socio-economic challenges in the Congolese community based in Durban. Ethical issues were taken into consideration. Respondents freely chose their place of interview after receiving the explanation of the research and I promised them anonymity in the gathering of their particulars.

Chapter four will discuss women in the informal sector.

CHAPTER FOUR: WOMEN IN THE INFORMAL SECTOR

4.1 Introduction

“For many economically depressed people around the world migration is a way of living, and it has been for many years. An immigrant is a person crossing his/her national borders and settling in a new country for various reasons (famine, safety and security...). A migrant, on the other hand, relocates inside his/her national territory. This movement occurs mostly between rural and urban areas” (Corbis, 2007: iii). As a result, the informal sector develops because of deficiencies in the formal sector and grows because of the economic crisis and lack of formal education. It plays an important role in underdeveloped and in developing countries where there is an absence of social security measures. Unemployment, especially among women, forces many to become involved in the informal sector. All these factors have contributed towards the rapid development of this sector, especially in African countries. People in the informal sector who are particularly affected are women and refugees.

Academic literature on women and gender in the informal sector has begun to proliferate since the 1990's. Researchers are interested in studying female participants in the casual economy for women constitute most of the informal traders who are running micro-enterprises (Seligson, 1996:8). The role of women in African economics needs to be considered by policymakers as the participation of women in the economy can help strengthen a nation against the challenges that were brought about by the global economic crisis. In addition, the role of African women in providing for their families is becoming increasingly acknowledged by both Africans themselves as well as by the international community (World Bank, 2005).

“The challenge facing African women is that many have no means of income, have not been educated and are unable to access health services. Their involvement in the economy should be the concern of political leaders throughout the continent. South African leaders, for example, need to address the socio-economic problems that are being faced not only by South African women but also by those female refugees that fled the violence in the DRC. African women in general (refugees included) have little or no education. Opportunities to receive training are extremely limited, if indeed they exist at all and their potential benefit to the economy is seldom recognised” (Rena and Narayana, 2007:1).

The presence of Congolese refugee women informal traders in the inner cities of South Africa is actually a positive one as they are contributing towards job and wealth creation and as such are helping the country's government. Yet in spite of their active role in the country's economy, "there are no statistics concerning migrant workers who live in Durban or elsewhere in the country" (Rogerson and Peberdy, 2000; Hunter and Skinner, 2002).

This chapter intends to analyse Congolese women refugee business leadership qualities in the economic activities of Durban. In addition, it aims to encourage Congolese refugee women in their activities in the local community. It is argued that the government needs to offer them entrepreneurial and leadership training, and to arrange for them to have access to formal credit institutions, so that they can further help in their local communities when it comes to revenue-generating activities. This support would be in line with international initiatives, which seek "to integrate underprivileged people, especially women, into development programmes" (Hall and Phenomena, 2009).

4.1.2 What is the informal sector?

Although a definitive definition of the informal sector is hard to come by, the various attempts at defining it are useful and interchangeable. Therefore, this study makes reference to several different definitions, from different scholars, so as to explore the casual economy concept. The concept is characterised by the following: "it involves self-employment (assisted most of the time by unpaid family members), the informal acquisition of skills, small capital input, flexibility in trading hours, and a lack of formal credit" (Matsebula, 1996:12-13). In addition, Barker (2003:xix) defines the informal sector as unregistered, unregulated and mostly legal (but not registered) economic activities. Barker further says that informal trade enterprises are usually owned by one person or family. Mhone (1996:1) defines the informal sector as small businesses, owned by self-employed producers in the urban areas of developing countries that are supported by a very small amount of money, requiring few skills and mostly yielding very low profits. In the following paragraphs I will investigate the informal sector at both the international and national level.

4.2 The Challenges of Business Development in the Informal Sector

4.2.1 The impact of motherhood

Economic activities may promote women economically and even improve their lives, but there is no hope for them to lessen their household burden. In addition, “women’s domestic challenges emanating from patriarchy results in men’s domination over women in all spheres of social activities “(Moen, 1992:63).

Although women could overcome men’s domination in economic terms, household duties, including motherhood, still holds them back from achieving their economic independence. This results in women staying in the informal sector for a long time. Household responsibilities do not allow women informal traders to be full-time in businesses and this handicaps the progress of their businesses. The majority of these women run business in the informal sector without planning or training before businesses start up. This is caused by lack of opportunity for employment (to gain experience), and a lack of suitable formal education.

In many patriarchal African societies female children are not given educational privileges like their male counterparts. Social scientists argue that genuine progress of a particular society relies on empowering women (Rena and Narayana, 2007:2). Once married, women become mothers and wives and have to double their efforts to secure their social place in terms of an economic contribution in their new communities.

Hakansson (1995:14) argues that in many African cultures for a woman to secure her marriage she has to be both biologically and economically productive. In some parts of Africa, men elope instead of marrying traditionally so as to obtain active, economically-productive women. The case of the Gusii in Kenya, for example, women get married after cohabiting with their partners for confirmation of procreation abilities.

4.2.2 The impact of identity documents on refugees socio-economic activities

Statistics South Africa shows the influence of skilled immigrants on the work force and especially on the most experienced employees available over the years. The period between 1960 and 1994 witnessed a large influx into the country of migrant workers. This was the result of the considerable economic growth and active recruitment of immigrants to South Africa. After the 1994 elections, economic growth slowed down and skilled migrants recruitment seems to cease.

(Barker, 2003:67).

Although non-citizens are a challenge to the South African government, their presence in the country may play a crucial role at both the international and national levels. They are useful in three ways. Firstly, the approval of their refugee status maintains the reputation of SA in terms of United Nations Convention on Refugees and this represents good diplomacy. Secondly, urban refugees do not receive assistance as camp refugees do; this decreases the cost to the government and the UNHCR in terms of refugees' assistance. Thirdly; living without assistance, refugees are forced to work harder in the informal sector in order to gain a living. Being refugees, their chance of employment is extremely limited. Finally, the first beneficiaries of their businesses' success will not be their countries of origin but their host country. Besides, citizens that they employ gain experience from the businesses as well. Migrants can, however, be a burden to the government since the country has 'porous' borders; their entry is not controlled and illegal migrants are benefiting from this.

Skilled immigrants and migrants in general do not impede citizens in their work. They are in fact a positive presence as they help boost the economy through their work efforts, often creating jobs and employing others (Barker, 2003:69). In terms of economic growth, foreign nationals play a significant role in both formal and informal sectors. Amongst immigrants and migrants the skilled ones, as Barker argued earlier, are useful in the formal sector due to their professional skills. On the other hand, those without professional qualifications or those who had no chance to enter the formal sector find an easy way to operate within the casual economy that tends to be scorned by citizens.

Recently refugee influx was noticed in the Sub-Saharan African region and in South Africa in particular, more than in the continent at large. From the experience of 1960 up to 1994 of migrant recruitment, the government still has the opportunity to use migrants' skills to boost the country's economy (Barker, 2003:67). In many research studies undertaken on the contribution of migrants and immigrants to the promotion of business enterprise identity documents are always mentioned as obstacles to business growth especially in businesses run by women in the informal sector. South African authorities should participate positively in order to remove such obstacles by issuing relevant documents to promote all active people living in the country in order to alleviate poverty within the country in general and within new refugee communities in

particular. In addition, the Department of Home Affairs (DHA) should recognise the importance of refugees by issuing them with identity documents useful for loans/credit applications and for travel purposes.

4.2.3 The economic life of refugees in Africa

“Refugees and asylum seekers move from one country to another for safety and security not for economic reasons as is assumed by many host populations. Such people remain outside their countries of origin for fear of persecution and they mistrust and resist repatriation programmes” (Martin, 2005:11). Due to economic challenges in the host countries an opportunity presents itself and they become economically active to gain a living.

South Africa and Egypt in Africa are examples of the countries which permit refugees to live in the cities. Elsewhere access to cities and towns is denied them in many countries. Official humanitarian assistance to refugees living in camps is meagre or it does not exist at all. According to UNHCR and host governments, this is due to the following factors: “First, assisting and protecting refugees represents a cost both financially and politically. Secondly, the problem of xenophobia is another cause. Aid organizations are concerned about increasing conflict once refugees are entitled to assistance. In addition, the majority of refugees living in the urban areas do not register with UNHCR or even know about it. This results in refugees not showing their concern over lack of humanitarian assistance” (Jacobsen, 2005:42). Although both refugees and citizens have inadequate employment opportunities, suffer from an accommodation shortage, lack access to banking services and are victims of crime, the refugees’ situation is worsening due to their refugee status.

Immigrants are willing to work for lower wages than those expected by the local citizens and this makes them attractive to employers, who may not be aware of the legality of refugee identity documents or may accept them as providing the bearer with the right to work. They might also use the absence of proper documentation as an excuse for decreasing wages. There may also be disbelief concerning refugee’s experience for the position, or they may be concerned that a candidate may be too unsettled or otherwise unpredictable. In addition some companies avoid employing refugees due to problems of communication across the language barrier. They might also assume that their xenophobic clients will turn away because of their foreign employees (Landau, 2004:26).

Lack of UNHCR and government assistance to refugees is the major reason for urban refugees to engage in activities in the informal sector of the economy. In Durban most of respondents point out that since their arrival in SA (1999 was the year of the first group's arrival; 2003, the second; 2005, the third and finally 2007 the fourth group) they have never known the UNHCR's physical address. The nurse respondent who is selling on the streets remains on the street due to the lack of assistance. She reports: "In 2001 I sent my academic qualifications to the UNHCR in Pretoria for a bursary application I did not receive any answer. I sent my CV to different local hospitals around Durban but in vain. Finally; I decided to do something to support my children and that's how I started guarding cars and then selling on the street" (Interview conducted on 25/05/2009 in Denis Hurley Street). This case in Durban is comparable to the situation in Cairo where refugees are not entitled to work or to provide services (Jacobsen, 2005:42).

Although today in South Africa some lucky refugees have got very modest jobs (security watch, car guarding...) their identity documents force them (especially informal traders) to fraudulently use their friends' trade permits to avoid police harassment. As a flea market respondent told me: "for me to run off police raid in the market I just give them my friend's permit without look at them, I pretend being busy with customers because my friend and me have few similarities." (Interview conducted on 31/05/2009 in flea market).

Refugees find themselves with one of three different kinds of identity document. The first group (asylum-seekers) holds a Section 22 permit, the second group holds refugee status document and the third group holds a red identity book. Besides refugee identity documents; one of my respondents has had four already expired red refugee IDs but they still ask her for an updated one for the application for a trade permit. An illegal street trader told me:

"Municipality officials refuse to renew my trade permit. I showed them my other four expired refugee identity but it did not convince them. I went to DHA to apply for a new one, where they gave me three months to come to check if I am lucky. Lack of proper document made my business illegal. I am only selling on weekends and in the rural areas because Metro Police are very busy on weekdays in town." (Interview conducted on 27/05/2009 in respondent's domicile).

In line with identity documents, refugees face economic challenges regardless of the nature of their identity documents. Holding a section 22 permit, refugee status or Red refugee identities all have limited value within the republic. Thus, no refugee is entitled to apply for bursaries, loans or for credit facilities and they are not even allowed to open a savings account. Although certain banks accept a refugee permit to open a bank account, there are still many of them that are not giving them a chance to do so. Consequently, refugees become discouraged from collaborating with the formal credit institutions. This intensifies the problems of urban refugees although they share with South African citizens other poverty-related problems such as a shortage of jobs and housing (Jacobsen, 2005:44).

4.2.4 Refugees and migrants in the South African informal sector

Little is known about foreign traders especially women and this has contributed to misinformed prejudice that has led to conflicts involving citizen and non-citizen dealers. These were severe in the city of Johannesburg and there have also been accounts in other cities such as Durban. The main problem is that migrant traders are believed to be more skilful in commerce than their local competitors (Hunter and Skinner, 2001:3).

The government of South Africa has declared its respect for human rights by accepting the 1951 United Nations Refugee Convention, the African Union (1969) Refugee Convention and the International Covenant on Civil and Political Rights (ICCPR). Whilst the rights of migrant labourers and illegal migrants are less clearly protected, such groups of people are so far granted significant, if minimal, protection. South Africa is important in terms of the regional migration network. It is the hub of the continent in terms of migration and its economy relies heavily on migrant labour, although many politicians and host populations wish to brutally suspend immigration. Furthermore; South Africa is not only a migration destination for migrants, it is also used as a conduit for those intending to move on to other nations and continents (Landau, 2008:30).

Groot (2004:39) argued that, although refugees in South Africa found safe haven in the informal sector for economic security, their rights seem to be limited and they have no access to many public services. They have for example, no chance to get a business permit or to secure formal places in the second economy. There is no access to official and skilled services, no opportunity

for basic education, no access to certain schools and so on. Most of these rights are theories rather than practically implemented policy. Furthermore, refugees and asylum seekers do not receive any state, UNHCR and other NGOs assistance and there is no official procedure for refugee status application and this always takes a very long time to process.

Congolese women informal traders in Durban are less represented in the informal sector by comparison to South African women for various reasons. Firstly, women number less than men in the refugee community based in Durban. Secondly, many Congolese work informally as street sellers, as car guards and as security guards and they find it hazardous given that they are experiencing repeated aggression since their arrival. Thirdly, because of their female status, women are more exposed to abuse than men which is why some husbands do not allow their wives to take part in the second economy. Despite the constraints and vulnerabilities, the second economy remains a major source of income for both men and women in the Congolese refugee community based in Durban (Amisi, 2006:8).

In addition to the abovementioned factors, patriarchal beliefs have a negative impact on the economic development of women. As a result, women are confined to private spheres for fear of gender equity especially married women who need their husbands' permissions before engaging in any economic activities. A woman engaged in an economic activity without her husband's consent is treated by the husband and the community as a prostitute or a rebel woman and if she continues, despite the husband's disapproval, divorce is certain. For some Congolese men [as the researcher observed], accepting a woman's economic contribution to the household, is to place oneself at a lower position with regard to that of the wife. In other words, the emancipation of women in the Congolese community in Durban, as in other African communities, has not yet been achieved although they are living in a democratic country.

4.2.5 The impact of Xenophobia on the economy

Before exploring the impact of xenophobia and its related issues it will be important first to define the concept. "Xenophobia is an extreme hate or fear of people from another nation, race, ethnicity or religion. Furthermore, the word is used to explain a panic or aversion to people significantly different in terms of gender, sexual orientation, social status – or, as is the case with refugees - anyone who looks strange relative to the viewer. Xenophobia may also be defined as extreme hatred of foreigners or of groups of people with foreign traits. The twentieth century

witnessed the killing of more than 100 million of people who lost their lives during WW1 and WW2. These conflicts were based on xenophobia” (Sydshahid, 2009).

Xenophobia is to be condemned as being totally unacceptable and a blight on the nation. Attempted retaliation by the victims would, however, play into the hands of their detractors and would be counter-productive. We should learn from the past to avoid the consequences of retaliation. Besides South Africa; other African countries such as Rwanda, Burundi, DRC, and Nigeria to name few, many of their recent conflicts are rooted in xenophobia. In Rwanda for example, “genocide ravaged the country in 1994 and impacted negatively not only on the loss of people’s lives but also on the country’s economy as well” (Nicholas *et al.*, 2009:122). During this period, many skilled people on both sides who could have boosted the economy of the country lost their lives. The conflict is on-going and many more people are still on the run. In the DRC, the clash occurred in the eastern region of the state between Shaba and Kasai provinces. Although the word “xenophobia” has not been used to mean ethnic conflict this study suggests that it is so.

4.2.6 The Impact of Xenophobia on the economy in South Africa

In many host countries, xenophobic attitudes appear to be the standard response of host inhabitants when in contact with alien immigrants. Asylum seekers and migrants in all places are frequently welcomed with aggression. They are blamed as the cause of crime, carriers of infection, and a hazard to locals’ economic opportunities and cultural values. Moreover unlike camp refugees, “urban refugees’ are dependent on market opportunities and public services which expose them and makes them susceptible to the effects of xenophobic attack” (Human Rights Watch, 1998).

Although urban refugees and asylum-seekers in some host countries are doing minor jobs for a living in the informal economy, not all government members tolerate such activities. Consequently; host populations are most of the time influenced by those politicians and this becomes the origin of aggression which becomes hard to control in the future. For that reason, many refugees and asylum seekers become losers in the job market. In South Africa xenophobic attitudes against foreigners seem to be perpetuated by the former Department of Home Affairs minister: Mangosuthu Buthelezi and other officials. Dispelling all doubt on the matter, during his first words to congress in 1994, he pronounced publicly that “the employment of illegal

immigrants is unpatriotic since it takes away fellow citizens' jobs" (Landau, 2008:37). This attitude will impact negatively on the countries' rebuilding and social-upliftment programme as the accommodation grant grows and more problems surface in health care.

Although there is daily obstruction of refugees and migrants in their economic activities, they are still playing a significant role in employing South Africans. Many of the non-nationals, particularly those in metropolitan areas, are providing increased economic opportunities for local people. The study findings in the city of Johannesburg, for instance, claimed that "foreigners, refugees and asylum-seekers were employing more local people in their businesses than citizen employers" (Landau, 2008:38). This correlates well with my research finding on Congolese refugee women informal traders in Durban inner city that revealed that many Congolese refugee women informal traders were employing South African citizens. Although the income from their small enterprises was low they are still employing South Africans to do the job for them. As one of my respondents said, "on weekdays I employ two barrow boys to push my merchandise, but on weekends I have to engage three boys because we are very busy." (Interview conducted on 29/05/2009 in respondent's domicile).

Denial of non-nationals, refugees and asylum-seekers the right to participate in legal trading activities is short-sighted, Government will fail to meet its economic development goals if a very active segment of the population is excluded from the processes of economic development. In addition the bungling involved in issuing legal identity documents to non-nationals who are active in the informal economy will affect their businesses and those who have enough capital will go to invest elsewhere. But if they are given that opportunity, the government will be benefiting in tax collection and more jobs will be created.

"The 2008 xenophobic attacks in South Africa affected many sectors and both employers and employees were economic losers especially migrants. These last were the most affected as many of them were forced to go back home without planning. In addition, the majority of mine workers come from Mozambique, Lesotho, Malawi and Swaziland. This violence affected many mine companies since workers were absent during the crisis. Some mining companies due to the large number of foreign employees were badly affected. The tourism industry was also affected by the fact that many overseas countries such as Germany and Canada were among the first nations to warn their citizens about xenophobic attacks and some of them subsequently cancelled

visits. Following the outbreak of the violence some neighbouring countries such as Mozambique, Malawi, etc. sent buses for the rescue of their citizens” (Banda, 2008).

It is important to note that the informal sector was badly affected by the attack since many of the perpetrators were from the informal sector and the burden of the attacks fell heavily on women. With the death and/or injury of a husband, the member of the family that suffers is the woman, who suffer the consequences regardless their financial capabilities. The lost in the informal economy has been noticed since the departure of great number of foreign nationals because the majority of them were active members (buying and selling) in the informal sector.

4.3 The Informal Sector in Durban Metropolitan Areas

“The Durban Metropolitan Area (DMA) is constituted by a vast and varied number of wealth-generating collectives, and individuals in Industry, tourism, transport, investment, hospitality, craft work, and administration sectors. Its seashore position and big harbour privileges the import-export business. Besides, Durban’s serene type of weather, temperate sea current and racially diverse population has also contributed to tourism in the province. The DMA is the most important economic entity in KwaZulu-Natal, contributing more than fifty percent to the province's production, employment and profit. Over the previous 20 years, job creation was rare in the DMA’s official economy. Consequently; the development of the second economy was due to the lack of ability of formal economy to supply adequate job opportunities to the growing population in Durban. About sixteen percent of Durban’s labour force is engaged in the informal sector” (Marx and Charlton, 2003:2).

Although the DMA works as a global trade centre and its port is the busiest in Africa and also South Africa's most important general shipment and container port, local business people both nationals and migrants in the informal sector never appreciate its importance due to certain conditions imposed on them. Many in the local population, who are operating in the informal sector, have no hope of formalizing their businesses due to the regulations and conditions that are required. It is important noting that, the failure of the DMA to provide its inhabitants with regular employment opportunities has led to the long stays in the relatively safe haven of the informal sector by many unprivileged nationals in general and non-nationals in particular especially refugee women in Durban’s inner city.

4.3.1 Socio-Economical Exclusion

The study undertaken by Amisi on Congolese refugees in Durban states that “socio-economic exclusion; exploitation and xenophobia are found to be the major problems that the DRC refugees experience on a daily basis. As a result; their community becomes underprivileged and feels exposed because they do not have the opportunity to enjoy proper employment and public security, business permits and access to business sites in the second economy where they are operating. The Security Officer Board (SOB) has to enrol any person who wishes to work in the security guard industry, including car guarding. This information has been misrepresented by some corrupt officials who argue that only citizens and non-nationals who are bearers of permanent residence certificates are allowed to register. This strategy encourages many refugees to bribe officials and to sign contracts with non-registered security companies. As a consequence, refugees become victims of exploitation” (Amisi, 2006:6).

In connection with the registration of the SOB many women were affected economically. Lack of opportunity in the security industry (the majority of security companies do not employ females) forced many women to find economic refuge in car guarding on the roadsides of the busiest places in the Durban Metropolitan Area. Unfortunately, many car guard companies took advantage on their lack of SOB registration and started exploiting them. One of my respondents told me:

‘... this was the end of being a car guarding and the beginning of selling stuffs on the street in Durban. If I started running my business with a proper identity document, like a trade permit, I could open my own shop today. (Interview conducted on 01/06/2009 in Joseph Nduli Street).

Lack of a proper ID is not only affecting Congolese women informal traders in terms of crossing borders and police harassment, but it is also creating barriers which affect the development of their businesses. In addition; the majority of Congolese refugees especially women running businesses in the informal sector of many South African cities seem not to take the form of Small Medium and Micro Enterprises (SMMEs) (Steinberg, 2005:33). Consequently, the majority of Congolese refugees who are working in the informal sector start their businesses without enough capital or with no capital at all and without a business plan as many informal traders.

Although Congolese women represent a small number in their local population in Durban, their socio-economic role remains significant to both the government and to the Durban Congolese community. The majority of their children are schooling although they are living with the absence of assistance from the refugees' agencies and the government. Besides; they are very devout in their religious activity which helps them to be more sensitive when it comes to support for community members' especially to orphans. As another respondent complained: "if the UNHCR forgets about refugees; it should take care of at least orphans and sick people." (Interview conducted on 07/06/2009 in respondent's domicile).

The denying of social assistance from both the government and UNHCR has prompted many Congolese refugees in the city of Durban to work harder to secure their economic lives. "The reason why they engage in various small and micro-economic activities such as hair dressing, shoemaking and repairs, guarding cars, and selling of fish (both smoked and fresh) is because these can survive without too many difficulties in the second economy which increases refugees' chance to live" (Amisi, 2006:45).

Worldwide urban migrants and refugees contribute a lot to maintaining or generating the economic dynamism of cities because foreign workforces fill up those sectors (mostly informal) of the labour market which citizens tend to avoid. Moreover, their presence makes urban areas more cosmopolitan in terms of globalization and this has its attraction. On the other hand the rising ethnic mixture in modern cities worldwide, including many countries without a multicultural tradition, frequently causes concern and panic amongst local residents. In Cities where diverse populations converge, problems of integration arise. Therefore, local government definitely needs strategies that raise urban productivity and promote economic development. Local government needs to work with policies that control diversity and support integration among residents. "The majority of urban migrants and refugees are not as poor as many citizens in their host countries, and they may not be among the urban poorest, Exclusion remains, then, the biggest problem. As an alternative, they should be given access to social security, education, health services, and justice and so on. Integration also covers insertion of urban migrants into the communal decision-making procedures" (Crush, 2005:9).

Migrants and refugees are not a monolithic group. They represent different classes and genders as well. Therefore, their insertion should be gender sensitive. Women and other unprivileged

people should be given privileges in terms of education, economic opportunities and so on. Lack of attention to this privilege will hold back women from formalizing their economic activities and their economic contribution to their host countries. Both non-national and national women in the city will be in danger of being exploited from generation to generation although “Durban is leading the way among other South African big cities in beginning to address such concerns in the formulation of suitable policies” (Durban Informal Economy Policy: 2001). This study showed the gap that still has to be covered in different areas concerning non-citizen traders in Durban’s informal sector. In other words, foreign workers and Congolese operating in the second economy are important in both the city and their local communities although their efforts are still over-looked by the local government especially the efforts of women. For that reason there is a need to explore the socio-economic lives of these migrants.

During this study, ten Congolese refugee women informal traders were interviewed and it was found that six of the respondents had finished high school; one attended university and obtained a degree in nursing whilst the other two had attended high school up to Grades 8 and 10. Regardless of their qualifications and skills they are confined to the informal business sector. The results of this study should be combined with those from research undertaken by a fellow Congolese. In his research he used a sample of ten Congolese male refugees based in Durban’s inner city. He found many skilled among them; a veterinary surgeon, a junior pharmacist, a secondary school teacher, a primary school instructor, a gold prospector, a woodworker, a tailor, a body guard and a mechanic. To support themselves, three were currently employed as security officers/night watchmen, two ran proper barbershops, one was running an import/export agency, one had recently finished his tertiary studies in education, and another three were jobless (Sabet-Sharghi, 2000).

The above findings on Congolese refugees agree with the suggestion that the majority of Congolese refugees in the following three South African cities: Cape Town, Durban and Johannesburg, are involved in petty jobs in the informal sector: car guarding; hair cutters and security guards which would not be their occupations in their homeland. Due to the hardships and restrictions in the host county they have to accept these jobs in order to survive (Steinberg, 2005:35).

Like many other refugees, the majority of Congolese arrive in South Africa empty handed – especially women. Children cause more problems to their mothers during the journey. As one of my respondents states: “before entering in South Africa, I sold my entire suitcase to Mozambican women because (they were appreciating my Congolese apparel) for transport and our restoration fees that is why I arrived here empty handed.” (Interview conducted on 14/06/2009 in flea market). Secondly, the majority of Congolese refugees do not get involved in illegal businesses as many other fellow African migrants do in South Africa. As evidence of this, another respondent living in Mahatma Gandhi Road (ex-Point Road) said:

“...during police raid in September 2007 – I do not remember the date – my flat was searched by the police three times in connection with drug trafficking (according to them). The third time one policeman told his colleagues: “Do not waste your time; many Congolese refugees are not in connection with this kind of businesses and are always prompt to renew their permits.” (Interview conducted on 11/06/2009 in respondent’s domicile). Finally, the unemployment rate and poverty in South Africa remains the great challenge to both the government and its population including Congolese migrants.

4.4 Summary

The present chapter has highlighted some of the economic contributions of women in the informal sector in general and migrant Congolese refugee informal traders in particular in their new local community based in Durban. In addition, findings revealed that socio-economic exclusion impacted negatively on the development of Congolese women informal traders. Problems related to identity documents issued to them by the department of DHA affect their businesses and their socio-economic lives in Durban. As a result, their contribution to poverty alleviation by employing some citizens in the informal sector remains under-estimated.

Although the South African government signed some important agreements of the UN such as the 1951 Refugees Convention and the AU of 1969, migrants and foreigners living in the country are not protected accordingly. This resulted in last year’s xenophobic attack which led to the loss of trade and the death of many foreigners.

CHAPTER FIVE: DATA ANALYSIS

5.1 Executive Summary

This chapter deals with Congolese refugee female informal traders' daily experience around the city of Durban in order to explore their business leadership qualities and their entrepreneurship rather than their salaries. In addition, the study examines the impact of their family responsibilities, the role in their lives of the Department of Home Affairs and the effect of xenophobic attitudes on their entrepreneurial activities. Finally, the study looks at the contribution of Congolese refugee female informal traders to poverty alleviation in their local community and countrywide.

The principal findings of this research are the result of interviews and questionnaires where through the snowball technique ten Congolese refugee female informal traders living in Mahatma Gandhi Road (ex-Point Road) and Albert Park areas (Durban's popular Congolese refugees' living areas) were selected. In addition, both descriptive and narrative methods were used to analyse data and respondents were classified in tables using themes – married, unmarried, divorced and widowed. It is also important to note that 7 respondents are trading in the local informal economy; 2 cross the South African borders for trading and the remaining respondent buys her merchandise in Johannesburg (Gauteng province) and hawks these products in Durban.

Table 1: Marital status distribution of respondents

<i>Respondents</i>	<i>Frequency</i>
Married	7
Unmarried	1
Widowed	1
Divorced	1
<i>Total</i>	<i>10</i>

Marital status is crucial in this study for exploring the origin of respondents' relationship with

their partners. Thus, it will help to find out whether respondents were called by their partners to come to South Africa, or did they arrive here by themselves, or did they meet their husbands in the host country. It is also a way to find out whether respondents were mothers back home or did they become mothers here? Were they divorced or widowed in SA? This information is needed since motherhood, as has been mentioned, hinders the development of women's economic activities. This supports the findings of Franks *et al.* (2006:22) on working white women in Johannesburg. The authors reported that most of respondents wanted to decrease working hours once they become mothers to spend more time with their children.

Besides race and class, marital status and motherhood are features that characterize the heterogeneous group of women as shown in list 1. The results of this study are not representative in terms of marital status. Becoming widowed is another aspect which impacts on business development of female entrepreneurs. Table 2, shows how the number of children and dependents affect the capacity of women to engage in informal economic activities. Although they are engaging in economic activities, their productivity is affected by family responsibilities (Gangl and Ziefle, 2009:343).

5.2 Family Responsibilities of Respondents

The findings show that the majority (9 out of 10 respondents interviewed) are mothers. Three respondents are mothers of four children each and the other two respondents are mothers of three biological children. The two large family sizes represent 5 and 6 children per mother and the two remaining mothers have 1 child each. Respondents revealed to me that not all their dependents are their biological children. The size of the family is not increased by respondents' biological children only. Some said they are living with their relatives – siblings, cousins and so forth. Findings showed that only one unmarried respondent was childless.

Table 2: Justification of Family Size

<i>Size Category per Family</i>	<i>Frequency</i>	<i>Number of Children</i>
Small Family	2	1-2
Medium Family	5	3-4
Large Family	3	5-6
Total	10	100

Table 2 indicates that the medium category dominated the size of families having between 3-4 children. Small and large families both represented mothers who had 1-2 and 5-6 children respectively. The findings showed that children shape the family size and the economic situation of women. Mothers are also constrained by children to participate in the labour market. As a result, they engage in informal trading to get more time for their children and other family duties (Posel and van der Stoep, 2008:1). Women worldwide do numerous jobs especially when they become wives and mothers.

In the research undertaken by Deakins and Freel (2009:61) cited by Hundley (2000) in London it was found that the “likelihood of an employed woman becoming an entrepreneur depends on the family size.” This correlates well with the findings in the present study where the majority (9 out of 10) of respondents are mothers and where the large family size reaches 6 children. As one respondent mother of 4 children expressed it “... having children is a blessing from God, but when it comes to school fees payment I have (sometimes) to sacrifice my capital to prepare their future...school and food in this regards, are priorities in my family (Interview conducted on 21/06/2009 in flea market). According to Kiriti and Tisdell (2005:494), offspring are convoluted creatures; they can be both an advantage and a disadvantage. Their benefits may be seen in remote areas of developing countries where offspring help with farming, harvesting and looking after adolescent brothers and sisters and, in particular, offer financial assistance to their parents in their old age. Conversely, in more urbanized areas the contribution of children to family unit revenue and to societal safety of parents is not of any major significance. Although children are not contributing in urban areas some respondents mentioned the benefit of their female children

in economic activities during vacations and public holidays.

In the research undertaken by Amisi (2005:52) in Durban Congolese community (Albert Park) this showed that due to poverty some parents are forcing their children to look for a job rather than go to school. This supports the present findings in this research that although children are not forced to look for a job for financial support, they are spending a great deal of time helping their mothers in both trading and household duties. In this regard, their education especially girls who take care of their young brothers and sisters is endangered. Their caring duties have to be synchronised with the school schedule and, as a result, children lack adequate time for school activities.

The number of children and dependents in the family determines the pressure on respondent mothers and engagement in informal trading. Women with fewer children have less economic pressure than mothers with a large family. As one of the women said: “It is about four months since I started selling with no worry because my husband did not leave me with a team of children in my room when we divorced. I can afford supporting my only child with small benefits that I am gaining daily, although I am hawking.” She said. (Interview conducted on 04/06/2009 in respondent’s domicile). Many migrants, immigrants and other informal traders are operating in the informal sector as a result of scarcity. They are involved in buying and selling and operate from many abandoned places in remote areas as well as from streets. Their main merchandise to name a few is clothes, shoes, fruit, and vegetables and so on. The popular myth is that ‘foreigners are taking citizens’ job opportunities but the fact is these migrants create jobs rather than reduce employment opportunities for South African citizens. (Peberdy and Rogerson, 2003: 89). Figure 1 shows job opportunities created by Congolese refugee female informal traders for some South Africans in Durban’s inner city.



Figure: 1. South African porters (centre) loading goods for a Congolese informal trader.

5.2.1 Age group of respondents

Table 3: Age distribution of respondents

<i>Age of respondents</i>	<i>Frequency</i>
24-29	1
30-35	3
36-41	5
42-47	1
Total	10

Age distribution of respondents is not the focus of this study; however, it assists the researcher to find out which age is dominated in economic activities in host country in order to analyse and balance their ages back home with their stay period in the host country. As per table 3, the majority of respondents (5) are between 36 and 41 years of age, 3 respondents belong in the 30-

35 age groups, and the youngest and oldest respondents are between 24 and 42 years old. Women between the ages of 36 and 41 were in the majority 5 Congolese women refugee informal traders work in the casual economy of Durban's CBD and this is in line with the findings of the CASE's study (1995a:6) quoted in Lund (1998:20), where it was found that the majority of informal traders operating in Johannesburg did so in the inner city. In Natal Isipingo and the Durban CBD were the areas that attracted those who were less than 49 old years old. Although none of respondents mentioned an economic reason being one of the causes of their migration to SA, their entrepreneurship activities leads us to conclude that looking for a better life is among the reasons to move to SA.

5.2.2 Duration of Respondents' stay in Democratic South Africa

Table 4: Respondents' frequency indicating the length of stay

<i>Year of Arrival in SA</i>	<i>Duration in Years</i>	<i>Frequency</i>
2008	–	1
2004	0-4	1
2002	4-6	3
2001	6-7	2
2000	7-8	1
1998	8-10	2
<i>Total</i>		<i>10</i>

The importance of determining respondents' stay in SA per year was to explore their daily experience in Durban's inner city. According to table 4, three respondents have been staying in the country between 4 and 6 years, this is followed by 2 respondents who have been in South Africa between 6 and 7 years, the other 2 respondents have been staying in the country between 8 and 10 years. Two other respondents have been staying in the country for 4 years and another 8 years each. One respondent has been stayed in the country for less than one year. Except for just two respondents the study reveals that since their arrival in the country, they were engaged in

entrepreneurial activities as a result of unemployment.

Due to the job scarcity in South Africa, Congolese women refugees create entrepreneurial activities in different ways for survival. In their home country they were used to cultivating vegetables (such as cassava and sweet potatoes leaves). Lack of land to cultivate has led Congolese women refugees to start searching for the above-mentioned vegetables in citizens backyards in the rural areas of Durban and selling them in their local community. They even go as far as crossing the Mozambican borders searching for second-hand clothes, fish and so on ... Although many Congolese women informal traders were not selling traditional medicine as their source of income (Durban Informal Economy Policy, 2001:3), one respondent revealed that traditional medicine was her first entrepreneurial activity in Durban. South Africa has never been an easy destination for Congolese refugees especially for women in terms of employment. Unemployment is not a new phenomenon in post-apartheid South Africa. Those who escape it find their safe haven in the informal economy.

5.3 Occupation

About 7 respondents run their businesses locally, 2 respondents mentioned that they are crossing Mozambican, Zimbabwean and even Zambian borders. This confirms the findings of Desai's study (2009:377), that women informal traders represent the majority of people who are crossing South Africa's Borders. The last respondent buys items from Gauteng province and sells them in Durban. The type of trade that Congolese refugee female informal traders are involved in, ranges from the small items, as mentioned above, to the trading of Japanese cars (from Durban to South Africa's neighbouring countries). Even though many progress from car guarding to selling Japanese cars for many respondents the informal economy is still their back-up in terms of supporting their existing trades.

Consider this quote "I am selling Japanese cars in Zambia where I spend about two or three weeks waiting for customers to buy my car and another two weeks here in SA. During these weeks I am not folding my arms, I have to do small trade to support my stay and to avoid spending from my capital. Although I am selling cars, I also run other small businesses ranging from food to domestic devices, all depend on customers' orders from both countries (Zambia and South Africa). And the only place where I have a site and customers is the same market where I was selling full time because I am not an outsider". A widow respondent said. (Interview conducted on 14/06/2009 in flea market).

All ten respondents interviewed are informal traders in both Durban inner city and in some remote areas of Kwazulu Natal: Mandini and Esikhawini were mentioned by respondents as other trading places. Respondents revealed that they are not dealing with a single item only; they are selling different things at the same table.

From the end of apartheid rule, SA has been challenged by serious unemployment problems as witnessed in the intense poverty among the majority of its people. Congolese refugee women are not exempt from this calamity. Thus, they were hit by unemployment which was the principal reason for all respondents interviewed to find a way through entrepreneurial activities to escape poverty. The only short cut was to start trading in the informal economy after saving money from selling vegetables, car guarding and churches donations and/or money from relatives. This bears witness to the shortage of employment in SA. Many urban refugees regard the informal economy as their normal sector. In host nations that ignore the 1951 Convention or that do not assist refugees; such refugees take refuge in the informal economy (Kobia and Cranfield, 2009:5). The research findings on migrant entrepreneurs in many cities of South Africa show that numerous refugee entrepreneurs operate in the informal economy but many of these are troubled at the idea of staying there. They wish to improve their trading activities. For that reason, the informal sector is recognized by many participants as a short-term solution for the jobless who, once given the opportunity, would promptly dump it for normal salaried work (Peberdy and Rogerson, 2003:92).

Anything available gets sold in the informal sector: vegetables, clothes, traditional medicine and shoes and so on. As one of respondents claimed, ‘...I think I am a generalist because I am selling clothes according to weather, and fruit according to the harvest time – avocado, banana, maize, and smoked/salt fishes.

Although 2 respondents were not involved in entrepreneurship back home, 8 percent claimed to have been participating in entrepreneurship in one way or another. Those who were full-time students were helping their mothers after classes and gained experience thereby. On the other hand, some were involved in entrepreneurship full time after dropping school or finishing high school. Another respondent finished in commerce at secondary level but had never worked or run her own enterprise.

Regarding turnover or business capital for starting a business, selling of vegetables, car guarding, husbands' contributions, social network, were mentioned as sources of funds. Three respondents claimed to receive money from relatives and from vegetable selling, another 3 obtained money from their husbands, 2 respondents saved money from previous salaried employment and the last 2 respondents mentioned car guarding as their source of income before being full-time in informal trade. Although Churches do offer a little assistance it is not enough for starting a business. Amisi's (2005:84) research findings on Durban Congolese refugees confirmed social networks and organisations like churches do offer some financial support in the case of unemployment. None of respondents mentioned United Nations High Commission for Refugees (UNHCR) for assistance since their arrival in the country. This proves the absence of refugees' assistance in the country from both the government and local /international Non-Governmental Organisations (NGOs).

5.3.1 Religious activities of respondents

It is very important in this study to explore religious activities to better understand the time management and occupation of respondents. Since time management plays an important role in business, time analysis will help me to explore how respondents manage their trading and religious activities at the same time. During the interviews the majority (9) of respondents claimed to be Christians (most of them Protestants). There was only 1 who claimed to be Muslim and mentioned an interest in attending mosque saying "it is very impossible (sic.) although hardship to stay at home without attending church or mosque. (Interview conducted on 16/06/2009 in respondent's domicile). It was also revealed that some of respondents are playing the key roles in various religious activities but they did not consider religious activities as an occupation. Some of them are leaders of certain groups in their religions such as mothers' associations, youth leagues, and church choirs and so on. They have to participate in the church activities more or less five times a week and report to senior pastors and make a follow up of sub-group members especially in mother's associations. ...if one of our members is sick or gave birth, we have to contribute money for visiting and helping her doing some household duties. We even help sick members especially those in maternity leave to carry on buying and selling their stuff if they are traders'. This explains the meaning of social network among women church members. The majority of people in the Democratic Republic of Congo are Christians. Roman Catholics represent 48% of the population while 29% are Protestant

(<http://travel.mapsofworld.com/democratic-republic-of-congo/>). The findings in this study show that respondents have these two additional commitments (church activities and household responsibilities) in terms of time management although respondents do not recognise them as occupations. So, religious activities and especially household duties have a negative impact on their businesses.

5.3.2 Economic Contribution of Foreign Traders

Opposing the popular view that it is otherwise, most migrants and refugees (eight percent) in business are buying their merchandise in the country, and not from abroad. About 59% of foreigners in non-service trade reported they had providers in the city that showed the venture in home businesses is increasing. Another 44% of this faction have providers in other South African towns (mostly in Johannesburg and Pietermaritzburg), and only 18% have global suppliers. Although the employment that Congolese refugee informal traders create for South Africans is not formal, their efforts are significant socially and economically. Their entrepreneurial activities are contributing to crime prevention and to economic development of the country by employing some citizens. Refugees are not just a burden to the host countries; they are also participating in the promotion of the socio-economic infrastructure of their host cities: developing markets, bringing new skills and creating partnerships (Kobia and Cranfield, 2009:5).

Out of 10 respondents interviewed, 6 of them are paying citizen porters for pushing trolleys laden with their goods in the morning and afternoon from home to the market and vice versa. They pay them an amount of R20 a day. But they did not recognize their status of being employers. When asked: “how many people do you employ in your business?” All respondents answered- I am not employing anybody in my business...everyday they (trolley porters) are carrying my goods because they know my weekly programme and where I am residing and get paid (R20 a day without delay) in the afternoon so I do not have to pay another trolley porter or phone them for doing the job...they know their daily duties. Most of them are good people because they do not steal my goods and I am pleased with their services since my business is progressing well.” (Interview conducted on 21/06/2009 in flea market). When I asked some of respondents about their relationships and how they are communicating with their employees, because neither Congolese informal traders or trolley porters are good enough in English, one of them said: “we do communicate in isiZulu and in Xhosa, but the majority of our porters are from

eastern Cape and Xhosa speaking; these people are not so proud and violent like their Zulu speaking brothers.” (Interview conducted on 19/06/2009 in Joseph Nduli Street).

Although this study is not focussed on internal migration, it also reveals the presence of internal migrants in Durban inner city and their cooperation seems to be helpful to one another. It also reveals some xenophobic attitudes among South Africans in terms of background. Zulu-speaking people have been noticed to have xenophobic attitudes more than their fellow citizens who are, in this region, Xhosa-speaking people.

Doubtless refugees are a burden on the countries that grant them asylum. They leave their countries suddenly having no time to carry with them their belongings (even identity documents are usually left behind); they arrive empty-handed in host countries to start a new life. Often, refugees arrive impoverished, starving and sick.

Congolese informal traders are paying an amount of R475 a year to the Durban Municipality for a trader’s permit and all respondents are living in flats paying water and electricity bills. Additionally, the cost of accommodation has been noticed during interviews by almost all respondents as the major problem that handicaps the development of their businesses although it is contributing to the economy of the city. This makes them remember refugee camps where they were living before coming to South Africa. As one of respondents claimed “although in the refugee camp life was hard, I was saving money from my small business because accommodation was free. But here in South Africa, all my benefit finish for paying the rent, where is the United Nations High Commissioner for Refugees (UNHCR)?” She added (Interview conducted on 15/06/2009 in respondent’s domicile).

Although the primary responsibility of the United Nations High Commissioner for Refugees (UNHCR) since its creation was to protect and assist refugees, its involvement in refugees’ development projects has not been prevented through non-government organisations (NGOs) or agencies (Gorman, 1987: 51). Conversely, the UNHCR is helpful to some refugees in their host countries and not for others. In South Africa the UNHCR does not assist refugees as it does in Tanzania, Mozambique, and Malawi. Respondents did not mention the UNHCR support or its cooperative NGOs since their arrival in South Africa when asked: “have you received before any help from the UNHCR? The reply was: “I do not know even its physical address here in Durban

or see its cars as I used to see them in refugees' camp in Tanzania (Interview conducted on 17/06/2009 in Monty Naicker Road). In Ethiopia women are the principal actors in small scale industries in the informal economy both as employees and employers. Additionally, the majority of them are limited to a small number of unskilled and poorly-rewarded jobs. In spite of this, women contributed tremendously in recent years to the jobs creation project, responding to the needs of the families and communities (Institute for African Alternative, 1991: 47)

In many African countries especially in exile, the role of refugee women in the informal economy is very important and needs to be supported. This is the case of Congolese refugee women informal traders in Durban. Their interventions have been playing and continue to play a very important role during the economic crisis in the City (Durban's Informal Economy Policy, 2001:1).

Unlike many countries in the region, South Africa does not maintain a system of refugee camps, but rather encourages migrants and refugees to seek accommodation, public support and employment within existing markets and structures. Although many non-nationals remain socially marginalized, such a level of *de facto* integration means that policies that affect non-nationals necessarily bear consequences for the South Africans amongst whom they live (Landau, 2007:28). Instead of refugees and asylum-seekers seeking accommodation and social services from citizens as encouraged by the government, some of them become providers to some citizens as shown in figure 1.

Although large businesses (Eskom, Standard Bank, Vodacom, Anglo American, Barloworld...) contribute 65,2 % to the Gross Domestic Product (GDP) in SA, micro-enterprises 5,8%. Informal activities still deserve respect. People who trade in the informal sector do so, on a survival basis. In addition, this category of people spoils (by vending in unauthorised municipality's areas) the infrastructures of various South African inner-city areas and government does not benefit as in the formal economy from them in terms of tax collection (Du Toit *et al.*, 2008:6).

Denying the value of informal traders, is to deny the existence of the majority (Blacks) and their economic efforts in SA. One conclusion that could be drawn from the absence of government in supporting the informal sector is that the government is operating on the basis of a capitalist

ideology but ironically the formalising of the informal economy through government supports could be a way to increase the informal economic contribution to the countries' GDP as is the case with macro-enterprises.

5.3.3 Social Networks

Networks are important to appreciate models of resettlement, migration, employment and contact with home. They connect people in countries of origin and host countries in a direct and energetic way. Networks provide the means for understanding information and sharing data and capital. Networks can connect migrants to host country's citizens. These network connections may convince people to make the choice to move, to supply cash to fund moves and, after resettlement offer housing, employment, information and emotional support. Social networks may be an important constituent in assisting community construction and in the establishment of stable settlement (Ryan *et al.*, 2009:149).

The findings from the interviews in this research revealed that social networks are not a recent fact in Congolese communities both in DRC and in South Africa (Amisi, 2005:94). They play a very significant role in terms of socio-cultural interaction, and in the sense of economic security. Respondents experienced the usefulness of social networks whilst they were still in their homeland especially in the time of armed conflict.

As one mother testified: "I was still at the market when rebels broke in my house for searching for my husband who refused to join their army. My neighbours managed to hide my two little boys and keep them in their houses. One of them rushed to tell me before reaching home about the situation for prevention. Therefore, I hid myself in a nearby bush until they brought my children and accompany me with some provisions during the night to Ruzizi River; they wait for me until I get a boat to cross to Burundi. "(Interview conducted on 26/05/2009 in Denis Hurley Street). "Our community members helped me a lot during the war in my country. Rebel soldiers burnt down my house I lost everything except my life. While in the hospital, my neighbours took care of my entire family and contribute some money for hospital cost without any conditions." Another flea market trader said. (Interview conducted on 31/05/2009 in a flea market).

The value of social networks was not only mentioned by respondents within the context of times of trouble, but they also assisted them in acquiring skills, although it was informal training

involved in both sending and receiving countries. Some respondents mentioned that before learning to trade, they learnt first other vocational skills such as tailoring, hair dressing, knitting and so on. They decided to stick to trading since it provided them with cash as quickly as possible. In addition, business was the easiest and shortest vocational training which responded to the needs of the family without delay. As one respondent claimed: “I received entrepreneurship training from my friend who was selling fruits at home. She just told me that I have to be careful for buying goods that people in the community will not be interested of... and you must also know how many people are selling the same items in your neighbourhood to know the prices competition. After a week, I started selling alone in the public, outside of our community”. She said (Interview conducted on 03/06/2009 in respondent’s domicile). “I have learned to sell from women who used to supply provisions in our community. It took me about three days, the fourth day I was able to carry on without assistance of another person.” A hawker respondent said. (Interview conducted on 05/06/2009 in Denis Hurley Street).

The following statements justify also the importance of social networks of Congolese during their journey from home country to South Africa (Amisi, 2005:54): “I am in moral debt of fellow Congolese who help me in Maputo. They help me just because I introduced myself to them as Congolese; this was enough for them to take care of me as their blood sister. I could not continue my route because of financial challenges. All my belongings were stolen including my address book. This made the communication with my husband very difficult. One of them told me do not worry sister we are going to help you find your husband. Just tell us what kind of job your husband is doing. I told them he is doing haircutting in Durban. They spent their own money starting looking for my husband through the channels of other Congolese and finally they found my husband. After two days they embarked me in a truck after paying everything to the driver and give him direction where he will drop me. I arrived in Durban safely without spend any money.” She reported. (Interview conducted on 06/06/2009 in respondent’s domicile). “I was about remaining at the police roadblock in Malawi for lack of a passport. The police demanded me to give them \$100 (about R750,00), they refused to take \$50 (R325) which was my last pocket money. Suddenly, some group of fellow Congolese (they had legal travel documents) whom I never met before decided to contribute for me an amount of money which in total was \$120 (R850). Actually, this money helped me with my children to buy food and to enter South Africa without delaying in Mozambique. Besides the remaining \$50 in my pocket I had nothing

else for food and transport. Thus, without those fellow Congolese's, we could remain at the police roadblock and deportation could be the only punishment." Another mother respondent said. (Interview conducted on 21/06/2009 in flea market). Churches play a very relevant role in the Congolese community. Many Congolese informal traders revealed how much of a benefit churches were to them; some said they learned to trade from other informal traders in the churches' Women's Association. While others claimed that they received credit without interests from their churches' members when their business failed. Others mentioned churches as their second families. Although Congolese churches are not contributing enough financially due to economical problems (lack of sponsorship for example); churches are always present in assisting members in times of hardship. Some respondents praised their churches for assisting them.

"We had no enough money and family here in Durban when we were preparing our wedding. Our church played both the role of the families and sponsor of the wedding through fellow Christians' contributions. This allowed us to save the money that we could spend on that wedding. Honestly, that money was the first capital of my business." A home-based trader said (Interview conducted on 17/06/2009 in respondent's domicile). "Because of the church I managed to expand my business and try to do an international business. In church's Women's Association, some informal traders were crossing borders for businesses in different countries – Mozambique, Malawi, Zambia... They were supporting us by buying goods abroad for us without any charge. This gave me experience to open my mind in business and try even an international business although I still struggling for financial and identity document." A flea market trader said (Interview conducted on 07/05/2009 in a flea market). "I did not go to business school either in DRC or in SA, but I receive business connection from one of my friend who saw how I was starving with my children. We did not know each other in DRC or coming from the same province, we both belong to women association in our local church." Another flea market trader said (Interview conducted on 08/05/2009 in respondent's home).

Social networks seem to be in much demand and more important in South Africa than in the homeland and during the journey of respondents. Although back home there are social conflicts such as tribalism, Congolese find themselves in a condition that forced them to create social networks in order to cope with current challenges (social exclusion, xenophobic attacks etc.) in the Republic of South Africa and pretend to see their problems back home not as immediate problems. As a result, the Congolese community in Durban is characterised by multiple churches

and different mutual support groups divided in terms of language (Lingala and Swahili) as mentioned earlier in chapter three which deals with the methodology, not only for spiritual support but also social networks. Congolese refugees are said to be the leading group in terms of numbers amongst the refugee society in Durban (Amisi, 2005:3). Social networks in the Congolese community based in Durban are not only social links, but also an economic strategy to overcome poverty challenges which make Congolese refugees vulnerable in Durban. These networks also remain the hope in the Congolese community in case of social exclusion.

5.4 Education, skill levels and work experience

Education and vocational training are not exclusive conditions for enterprises' success. To become a successful entrepreneur does not absolutely rely upon a business degree; it is all about improving and learning whilst doing something. In many African third world countries education seems to be at a lower level of social importance with regards to that of developed countries such as South Africa, but their entrepreneurial activities exceed their education levels. Many people from these countries had taken practical subjects – hairdressing, shoes making, knitting etc.

5.4.1 Schooling

Establishing school levels of respondents is very important for helping the researcher to know respondents' business management knowledge and to measure their learning capacity for formal business training or tertiary level. The findings revealed that 10 respondents finished their primary school, about 5 of respondents finished their high school, 3 of them dropped school in grades 8, 9 and 10.

5.4.2 Vocational Training

Besides entrepreneurship activities training, 6 of respondents reported that they had undergone vocational training from friends/relatives and school in different domains– hairdressing, knitting, tailoring and so on. Such training helped respondents in their host country in terms of job applications and self-employment.

5.4.3 Tertiary education

Two of the 10 respondents interviewed had university bachelor degrees – one in marketing and the other in nursing. These findings support Hunter and Skinner's (2001:14) study on foreign traders undertaken in Durban's inner city. The authors showed that the tertiary learning achievements of merchants from the rest of Africa is at a much higher level than that to be found

in South African traders – fourteen of the twenty three merchants interviewed who were at university level are Congolese from the DRC. It is also important to mention that financial challenges were reported by the majority (7 respondents) as the cause of not enrolling in tertiary institutions. Two respondents reported family responsibilities (i.e. child rearing) as the hindrance to studying. Lack of understanding on the part of her husband was also mentioned by one respondent as the cause of not continuing her studies. But, her husband continued with his studies with the wife's support! In conclusion the majority of Congolese refugee informal traders interviewed in the present study are ready to undergo formal training or tertiary education. It is also significant to note that foreign traders are better educated than citizens and political migrants seem to have higher education levels than economic migrants (Hunter and Skinner, 2001:15).

5.4.4 Principal economic activity of respondents

The majority of respondents interviewed were selling items on the streets of inner city Durban, in the flea market and in the remote areas (Mandeni and Esikhaweni) in Kwazulu Natal province. When they are trading in the rural areas, they are selling clothes. Once in the inner city and in their community; respondents combined selling clothes with food items. Two respondents who are crossing into neighbouring countries and not selling permanently in the flea market and on the street are crossing South African borders – one is dealing with smoked, dried fish from Mozambique and Zambia and the other is selling second hand Japanese cars to South African neighbouring countries. According to Desai (2009:381), economic benefits in business, depend on the distance of trade. The further a trader travels the higher the benefit. In this study the findings revealed that Congolese cross-border traders earn more than Congolese local traders. Respondents revealed during the interviews that they are also selling some vegetables that have never been consumed by the local population such as matembela, sombe or mpondu and dongo-dongo.

Although these vegetables are not consumed by local citizens; there is a market selling them to the immigrant population. As one of respondents said..."they were criticising us before for selling and consuming our homeland-based vegetables, but today they imitating us to make money out of it. They are selling them on the streets, flea market and even in our local community. I believe if we were living together they will start eating them as well (Interview conducted on 19/06/2009 in Joseph Nduli Street).

One respondent, who is trading from a flat is dealing with different kinds of items including

sombe and other central African foods. The remaining respondent is buying merchandise in Johannesburg (Gauteng province) and hawks this in Durban.

Foreign traders in general and Congolese in particular are involved in selling a diversity of goods on the streets of the Durban CBD (Hunter and Skinner, 2001:16), Congolese female micro-entrepreneurs do not involve themselves in some inner city activities, especially those exposed to violence, such as hair cutting. One can say Congolese women informal traders exclude themselves from hair cutting as it is male-dominated businesses in terms of both traders and customers; this explains the nature of violence therein. It also justifies the absence of Congolese refugee women in a male-dominated economic activity around the city. Most of hair-cutting barber shops in Durban are owned by Congolese male refugees and some Burundian refugees.

Of the 10 Congolese women informal traders interviewed, two-third had been running micro-enterprises in their country of origin. Some said they were doing the same businesses even during their stay in refugee camps (Tanzania, Mozambique, etc.). It is important to note that even the respondent who is selling Japanese used cars and the one who is crossing borders to trade in fish seem to struggle with some business skills – marketing, management and entrepreneurship as much as do the rest of the 8 respondents who are trading locally. Their businesses were all found to be micro-enterprises and not developing because of a skills shortage.

Women who have inadequate or no knowledge of formal service and business practise have imperfect business and management experience before they even start-up. This is due to the fact that they are concentrated in subordinate, poorly paid, minor ranking employment (both formal and informal) that does not sustain and facilitate them to build abilities through practice. This need of experience further confines women's individual assets and they seek to apply their skills in other possessions. In addition, the fact that women do not have networks outside of their family unit and close community is strictly associated with their lack of formal jobs and business skills. At the same time there are constraints on their mobility and aptitude to cooperate with other business people (mostly men) starting from their household roles and tasks (Richardson *et al.*, 2004:33).

5.5 Location of trading sites

Foreign traders and other local citizens have overcrowded the city of Durban –barbershops'

tents, fruits sellers, sweet sellers and so on. This was noticed after the end of the apartheid regime (Hunter and Skinner, 2001:1). The findings show that although the increase in number of these micro-businesses in Durban's inner city many of them are selling in quiet and unobtrusive places to avoid the police raids because many of them are lacking a proper business permit. Women are likely to be found operating in certain localities of business that are frequently referred to as "gendered" or "feminized" zones. These sectors are expected to be in chaotic marketplaces or to have low revisiting limits. Research in Zambia on women revealed that women not only outnumbered men in the informal economy but that they were concentrated in detailed sectors: "trading and retailing calculated for 65% of all women in the formal sector". In Tanzania, most women entrepreneurs are connected in trading, food processing, fabric and attire, and offer employment for businesses. Research in Ethiopia found that women who were comparatively well off are likely to be engaged in trade which involves customary gender-based talents and experience, such as cooking, sewing garments and hairdressing (Richardson *et al.*, 2004:35). The interview with the supervisor of street business in the informal economy and informal opportunities division in the relevant city committee revealed that non-citizen sellers are not privileged as citizen traders in the Durban inner city. Giving them the same opportunities may cause clashes between foreigners and South African traders because many South Africans are still on the waiting list (Hunter and Skinner, 2001:18).

Critical attitudes were reported by some respondents during the interview showing their choice of selling from door to door or from the respondents' residence. This shields them from xenophobic attitudes during police raids against foreign traders, criminals, and cost of a trade permit and so on. Even though selling from a flat and hawking helps some respondents in combining household duties and businesses, house-based sellers and hawking originated from the above mentioned challenges."Working in my flat relieves me a lot, my flat is playing a multiple roles at the same time – store room, crèche for my children, my business are secured; and I am closing around 22h 00 and open early in the morning about 06h 30 without worrying." She said. (Interview conducted on Sunday 16/06/2009 in respondent's domicile).

Another respondent explained her method of saving time by selling their goods to customers by appointment. "Instead of spending time and wasting energy by going to customers' flats, to make an appointment, I am only contact them on cell phone when they need stuffs or when I am collecting my money. It is also protecting me from quarrelling with other Congolese women

traders in the flea market,” this hawkker reported (Interview conducted on Tuesday 16/06/2009 in respondent’s domicile). In combining both business and household duties, home-based sellers seem to work longer hours than both hawkkers and street/flea market vendors. Home-based vendors are working harder than their fellow hawkkers and street/flea market traders and they are responding to the needs of the family and their business on time. This confirms Franks *et al.*’s research (2006:17) on working women in Johannesburg. The authors found that motherhood and household duties are among causes which force most working women to work from home to avoid fulltime employment. A widow expressed her weariness with the lack of income and other support: “I have to work harder even on public holydays and where business is profitable for saving purpose since I have no husband or relative to increase my capital if my business fails.”(Interview conducted on Wednesday 17/06/2009 in respondent’s domicile).

5.5.1 Profit earned

Regarding profit earned, it was extremely difficult to record respondents’ weekly, monthly or yearly income since they were unwilling to talk about their earnings. Micro-business is very complicated when it comes to such investigations. Respondents seemed to have no exact record of their businesses trade figures. None of respondents, including those who were crossing borders, were in possession of a written document concerning their businesses. This was revealed when I asked them finance-related questions. In my observation I noticed that many respondents were using pieces of papers i.e. an empty pack of cigarettes, a blank page of a pamphlet, to write down their daily financial plan. This happened only when they are going to buy merchandise in wholesaler’s shops. Although profit was not mentioned in the questionnaire and it was not the main interest of the study, due to the lack of openness of respondents to talk about their financial affairs and lack of written documents, interviewees were invited to compare their incomes in a busy and in a quiet week.

Respondents mentioned that the last two weeks of the month was their busiest period and the first two weeks of the month are their quiet period. The month of December has been mentioned by the majority (9) of respondents as the month for burgeoning business. During the last two weeks of a normal month respondents reported gaining an average of R400 and in the first two weeks of the month they said they get R250 as this is a quiet period of the month. In spite of their incomes, Congolese women informal traders manage to pay their porters R20 a day. In addition, husbands’ contributions also were noticed as an extra-earning for married respondents. The gap

between local street/flea market traders and the second hand Japanese car seller in this study is very disproportionate in terms of capital and expenses. The seller of Japanese cars was not clear how she achieved the level she claimed to achieve. She could not produce any written document for backup of her past business plan. Therefore, her future business plan becomes equally difficult to establish. Although her capital increased, she was considered as an informal trader. This makes it difficult when it comes to evaluate respondents' profit. When I asked her regarding the price of one car she told me the price starts from \$1500 (about R11250) upward, while some local trade respondents reported to having an average of R2500 as capital. Husbands' support for married respondents' is not enough to achieve business growth. They still need relief from motherhood and household duties because these are the common challenges for women who are both mother and employer (Franks *et al.* ', 2006:17). Besides, the major problem among others remains the lack of business management and entrepreneurial skills especially money to start a business. The majority of unfortunate female informal entrepreneurs borrow cash informally (i.e. relatives) to run a business (Desai, 2009:381).

5.5.2 Reasons for respondents trading

All (9) respondents reported lack of job opportunity as being the reason for them to start a business. It was also a way to increase their economy for family support and to be self-employed. The remaining respondent found informal employment in a restaurant but resigned after two months because of the working conditions. This justifies why these women avoided these kinds of jobs even though many decided to do car guarding or car washing since their arrival in Durban. In Durban, the informal economy plays a crucial role for both refugees and migrants in terms of income support (Misgun, 2005:80). They also mentioned freedom as one of reasons of starting businesses because working for themselves gives them time to do their household duties and to combine both business and family responsibilities.

In the study on working class migrant women's and the family earnings in Tanzania showed that the migration of peasant women to urban areas has considerably improved, their existence financially but their job opportunities are incredibly limited in the metropolitan labour market. In addition, there are no laws guaranteeing the same job opportunities and conditions of employment. Entrepreneurs have few legal obligations to employees (Bryceson, 1985:141-42). This is the root of labour and (sometimes) sexual exploitation. "If I had another occupation to do I could not working in the restaurant because it was so fatal to work therein, I woke every day in

the morning about 05h 00 and started working from 06h 00 - 19h 00. This means I was working about 14 hours. I fail to do many of my household duties including taking care of my son because of fatigue, likely I was still in my relative's flat whose children help me to take care of my son". Reported one of the women (Interview conducted on 19/06/2009 in respondent's home).

Unlike in SA, Bosnian refugees interviewed in the city of New York mentioned that after their Arrival in the US, they could benefit from a wide range of immigration services including, a public-private organization which offers a wide diversity of such services. This immigration programme was founded on the basis of the immigrant becoming a permanent resident and achieving early economic autonomy through employment (Franz, 2003:87).

The majority (7) of respondents underwent an introduction to informal business initiative in the DRC by their mothers, relatives and friends. Others were initiated in the host countries – Tanzania, Mozambique and so on. None of this training is regarded as formal training. Besides, since their arrival in the country they have never taken a formal business course or participated in a business-related conference. Two respondents mentioned that they studied business in high school, but they never had a chance to study business in a tertiary institution. The last respondent also reports that she never had an opportunity to be registered in the university although she has a bachelor degree in business (marketing). Many of these Congolese women informal traders planed to further their education after their arrival in SA, but they were discouraged by lack of financial support and the absence of the UNHCR in terms of assistance.

About 7 respondents reported that their businesses are not responding to their family needs. The other 3 respondents reported being satisfied by the income of their businesses but did not mention the degree of satisfaction they meant. They mentioned the most severe challenges that they face in their daily lives. Covering rental payments and buying food for the family was enough for them saying they are satisfied about their businesses incomes. These women are buying and selling on a daily basis to achieve an income for daily consumption. "Keeping the money in the bank will disturb my businesses since I am a daily informal trader; I depend on a daily income for both consumption and business growth. Saving my money in the bank will hinder my business growth in terms of buying and selling." A mother of three said (Interview

conducted on 19/06/2009 in Denis Hurley Street). Although these women have future projects (opening their own shops), their main objectives for running businesses are to respond to the needs of their families. Consequently, a business which aims merely to sustain the family or the owner has little chance to expand (Hesrich and Peters, 1998:13).

In the research findings on Bosnian refugees both in the USA and in the Austria they showed that women refugees became accustomed more quickly than their male partners to their host cities - Vienna and New York due to the understanding and their former customary tasks and societal roles in Yugoslavia. The need of the family unit, rather than self-fulfilment in salary, and work, is the focus of life for Bosnian women. In their new location, Bosnian refugee women are pressed into service in the manual labour market and work in low-skilled and low-paying occupations. As distinct from men, women were rather non-selective and were prepared to take any existing job. Their families' hope and improvement socially and economically, rather than the women's own autonomy and liberation continued to be the most significant characteristic of their existence (Franz, 2003:86).

Although Congolese women informal traders were not compared to their male counterparts in this study, the findings revealed that their commitment to businesses and the roles they are playing in their families are both emanating from their cultural obligation – *mzazi amefiaka watoto wake* - in spite of the abusive husband. Thus, they are working harder and taking any available work to sustain the life and secure the future of the entire family – sending children to school for example. In South Africa, refugees, especially new comers, are sources of cheaper labour and are subject to exploitation. They are also denied many advantages by employers – pensions, medical assistances and so on (Maharaj, 2009:4). Refugees especially women who did not sacrifice themselves in small businesses for economic independence, are trapped in forced marriages. During the interview in this study, a mother of one who had been only three months in SA escaped from an abusive boyfriend for economic dependency. This was one of her reasons to take the restaurant job although there were many inconveniences.

5.5.3 Type of business

All respondents interviewed are selling various types of items; none of them is trading just a single item. But about 7 of them are dealing with two majors items - clothes and shoes are principal items for many local traders. Furthermore, their businesses vary from clothes to food,

and they depend on seasons as well. Thus, some are selling clothes – both brand new and second hand, caps, gloves, and so on; while others are selling food - fish, fruit, and vegetables and so on. When it comes to the vacation period, suitcases and plastic bags, for example will be dominating their items, because many people are looking for suitcases for their travels. In addition, when winter comes they have to change their businesses. Those who were selling clothes and shoes have to think about the weather. As one of the respondents said: “I am selling sandals in summer but because of the weather (winter) I have to sell tekkies (warm shoes), gloves and bonnets. This does not stop me selling umbrellas when the rains come, it is all about searching for something that you know is going to benefit and serve the community although we are working for money. I cannot sell something that I know the community cannot afford to buy. Because of my capital I am selling cheaper items and the majority of my clientele are also struggling like me. That is why I am always buying my merchandise in Chinese shops. I am also selling stationary when schools are about to open. If I am sticking to one item I cannot benefit or be satisfied with one items’ profit.” (Interview conducted on 21/06/2009 in respondent’s home).

5.5.4 The Concept and Meaning of Work

In contemporary society work is a foundation of individual identity. But in industrial society, people introduce themselves by indicating the type of work they perform, and what one does becomes an essential basis of who they are. One’s work and employment are a significant part of the explanation and estimation of self. Occupation and work are an imperative source of social development and status in society (Fox and Hesse-Biber, 1984:2). In SA, work is an especially important determinant of social standing because the majority of people (Blacks) were disadvantaged in terms of work opportunity under the apartheid regime. In addition, urban migrants both national and international are living in a country where there is no access to land (for farming) for those underprivileged who cannot have a job guarantee because of their gender, class, race and identity.

5.5.5 Extra occupation of respondent

Eight respondents interviewed in the current study did not consider household responsibilities as an extra occupation that existed apart from their businesses. Only two respondents reported family responsibilities as their additional occupation. Although the majority (9) of respondents are Christians, only a few (3) respondents revealed that religious activities were part of their occupations. When I asked respondents about their religious activities, to do a follow up of their

time management with regard to their business time, many respondents were full-time church members that had responsibilities in their local churches. I noticed that one respondent was a chairperson of a Women's Association in her local church even though she was not free to tell me about her position in the church. "Missing any church programme is a big disappointment for the entire church especially for other women who I am networking with. I am lucky because our church has an evening programme. Weekdays (Tuesdays, Wednesdays and Fridays) from 09h00 to 14h00, 18h00 to 20h00 and Sundays from 13h00 to 16h00. This programme helps me to trade even in market on Sundays". She said. (Interview conducted on 22/06/2009 in respondent's home).

Besides trading, this Congolese woman informal trader has, as far as I can see, two extra-occupations without considering them as such. This also applies to other religious informal traders who did not recognise their religious activities as an occupation. Some Congolese informal traders are not full time in business in terms of time management and this has a long-term impact on business development.

5.5.6 Duration of trading since arrival

About 7 respondents have been running businesses for more than five years. One has been in business for less than three years and the other two are six months in the business. The findings revealed that out of 10 respondents interviewed nobody had been employed in South Africa since their arrival. One started being employed by another street trader. Another reported for employment but after two months she resigned and started her own business. The findings also revealed that before respondents start trading they were all house-wives and because of family challenges they decided to engage in economic activities. Most respondents started their businesses as hawkers in their community and in the flea markets and on the inner city streets of Durban. One started selling in her flat. Many respondents reported being satisfied with the level of their businesses while few of them showed that they are in business simply because they don't know what else to do. As one mother asserted: "I cannot say yes or no because this business supports the entire family at the moment, but if I find a formal employment I can quit from this one at any time."(Interview conducted on 26/05/2009 in Denis Hurley Street).

The findings in this study show that mothers of mature daughters are getting help from them by them taking care of their younger siblings. They are also learning to run businesses from their

mothers by being close to them. As one of my respondents said:” my business talent came from my family, both my father and mother were running businesses since my childhood. But I increased my business experience since I dropped school at grade eight and become full-time trader with my mother. This helped me so much to cope with the challenges of my own family when I got married, combining household duties with my businesses it is not new phenomenon for me. That is why some times I am taking my daughter to the market (especially on weekends and public holydays) to show her how business goes as well.”(Interview conducted on 31/05/2009 in a flea market).

5.6 Congolese female informal traders’ challenges in Durban

Apartheid administration of the Durban Metropolitan Area (DMA) did not, in the past, offer African economic activities in the central business district (CBD). Furthermore, for several years city by-laws banned doing business on a street or in public places within a declared area which included the central and marginal CBD areas. Until lately, the only means that Africans both local and migrants and refugees especially women could get access to the profitable CBD consumer market was by unlawfully occupying municipal spaces to trade (<http://www.durban.gov.za>). Although efforts have been made by the council to provide for street traders, the legacy of apartheid planning in Durban’s inner city still negatively affects the socio-economic situation of many migrants.

According to Amisi (2005:91) Congolese women informal traders are socially excluded in Durban. They have non-access to various social grants: children’s grants, disability grants and so on. In addition, public services like rights to study and train, personal wellbeing, justice, defence by the law enforcement and fairness in justice; are all denied to them. The findings in the present study revealed that identity documents, police harassment, xenophobic attitudes of citizens and of some Home Affairs officials towards non-nationals affect Congolese female economic activities in Durban.

5.6.1 Refugee identity documents – Red IDs, status and asylum-seeker permits

The majority (six) of the respondents are using refugee statuses as identity documents, two are using refugee passports for crossing borders, one is using an asylum seeker permit and the other one has already qualified for permanent residence. In the context of this study, identity documents play a very significant role. It means getting access to a trading site in Durban

municipality, to apply for a travelling visa for those who have passports and loans/credits. Although refugees and asylum seekers hold provisional dwelling permits issued under Section 41 of the Act which authorized them to do business in the informal sector, they have no authority to go again to the border and were incapable of taking part in cross-border business as their right of movement is restricted (Peberdy and Crush, 1998:26). In host countries, identity documents play a fundamental role for refugees in terms of unfair arrest, deportation, and access to social assistances (Landau, 2006:308). It is also a juridical and socio-economic opportunity for refugees (Kobia and Cranfield, 2009:11).

In this research respondents revealed the difference between South Africa bar coded ID and refugee identity documents (red ID, status, permits). The findings revealed that with refugee identity documents, Congolese women informal traders are limited in trade. They have no right to apply for loans/credit and many of them do not have travel documents. Those who possessed documents have difficulties with visa applications. They have to pay more than other applicants or are not allowed into certain countries especially overseas countries. On the other hand, South African bar-coded green IDs offer judicial and socio-economic opportunities. With a green ID one can apply for loans, credit and a visa. Lack of these documents; forced Congolese women informal traders to remain in the same kind of business. They could not cross borders for business purposes and those who were forced to cross borders illegally lost their belongings by multiple police confiscations. According to Desai (2009:380), “most women cross-border traders in West and Southern Africa are harassed by police/custom officers and they also have identity document challenges especially when they are refugees.” As one of the respondents claimed:

“If I could given a proper identity document such as South African green identity and a passport, my business could have chance to be developed and become international by crossing African borders why not overseas? South African passport have values in most African countries for its reputation in terms of its developed economy more than the refugee one I am using. As I know couple of African countries (in terms of businesses) during my sojourn in refugee camps before coming to South Africa I can develop my business as soon as possible because I know what I can import and export while living in SA.” (Interview conducted on 16/06/2009 in flea market).

“Since I stopped selling in the flea market and started selling second hand Japanese cars due to the increase of my capital, I had many times banking problems with my expired red ID...If I want an amount more than R10000,00 I could not withdraw them instantly in the bank because of my

expired ID. I had to go to the First National Bank (FNB) Automatic Teller Machine (ATM) several times to complete this amount. As result, this movement attracted robbers who robbed me R5000,00; this affected my capital and was the beginning of my business failure. I stayed about a year without travelling to Zambia and Mozambique. I lost not only profit, but clientele as well. Even though I started selling Japanese second hand cars again, many of my customers left me for good. This was the reason for me to close my FNB account. When I received another new ID, I became discouraged about putting my money in the bank. Now I am keeping my money in my flat and use them any time I need them although the consequences” said the seller of Japanese cars. (Interview conducted on Sunday 17/06/2009 in respondent’s domicile).

“Travelling with a refugee passport gives a headache. I have to keep all the time extra money (...there is no fixed amount for it is changing every day) when I am travelling for bribing official borders otherwise you risk your merchandises... Refugee document disappointed me a lot until I decided to run my business locally or start jumping borders as other illegal traders do. I started crossing borders to increase my profit, but I realised that all my incomes go back to official borders and then I am remaining with nothing. The DHA is issuing us counterfeit passports. These documents start challenging me from visa application to the country of destination. In 2007 I decided to go buy merchandise in Zambia; in Zimbabwean embassy they charged me an amount of R425 for transit visa and \$25 for Zambian visa. While a fellow citizen and South African national who used Congolese and South African passport were exempted when crossing Zimbabwean border. In my way back to South Africa, I was charged about one quarter of the value of my capital without any proof of payment for importing smoked fishes. This was the principal causes of start selling again in the flea market; I do have capital to go and buy goods in Zambia and Mozambique and Zimbabwe, but I still struggling about the extra money for bribe at the borders. I do not like to use illegal ways in my business I am a Christian better struggle in selling on the street and in flea market” another border-crossing respondent complained. (Interview conducted on 19/06/2009 in Joseph Nduli Street).

Congolese women informal traders believe that the DHA is behind and the cause of their socio-economic challenges in Durban because their trade is not progressing because they are not qualified to apply for loans and credit and to other public services such as hospitals. Respondents keep on complaining about the Department of Home Affairs’ poor service delivery (Landau, 2004: 9) “I was still a new-comer in SA and one week in business when Home Affairs rejected

my asylum-seeker application. I spent the whole week looking for an appointment with the Director of Home Affairs for Status so that I can be given another chance for the second interview but in vain. One fellow Christian who was good in English helped me to translate my new statement in English and then directed me to the Human Rights Lawyer where I went for assistance...once again to DHA; I spent another half week waiting for the appointment. In spite of this challenge I never get a status, they gave me a six months permit. This affects my business horribly. I had to pay rent from my capital because I was not selling while looking for asylum-seeker permit. This decreased my business to a lowest level among my fellow traders who running their businesses from door to door” a single mother respondent said. (Interview conducted on 19/06/2009 in Joseph Nduli Street).

“I had problems with Home Affairs when I lost my first identity document in my stolen bag. I went to apply for another one, but they said because I did not produce a copy of the first one, they are going to charge me R1000,00 for negligence. Without mercy of my children that I had to carry with me, we were exposed to the poor sanitation of Home Affairs plastic toilets without clean water. As a result my children get sick; besides the month spent there I spent another month at home without selling for taking care of my sick children because I could not send them to crèche or leave them with their elder sisters in that state of sickness” another mother complained. (Interview conducted on 12/06/2009 in Joseph Nduli Street).

“I went to eThekweni municipality office to apply for a trading site I was rejected because my refugee identity document was already expired. The first ID that I applied in 2002 came with two months guarantee to expire. Since I applied for the third ID it took me the whole year before coming. I do not know yet how long this one going to take or it may also come already expired as the first ID. Trading sites that I was applying for are already given to other traders. Although it was not that much busy, but it was better than where I am selling currently. The busy site you have, the better profit you got” a street trader reported. (Interview conducted on 22/06/2009 in respondent’s home).

Landau and Jacobsen [no date] asserted that refugee and migrant activists in South Africa repeatedly condemn the police force and the Department of Home Affairs for their behaviour towards refugees. Statistics show that such objections are reasonable. About one-third of those reviewed said that the method of getting an asylum seekers permit from the Department of Home Affairs (DHA) took at least one year and a half rather than the six-months stipulated in the law.

Dialogues with refugees disclose that cases frequently take three or more years during which they have to actively pursue their requests. In addition, South Africa has a lot to gain from the migrant and refugee communities and citizens will gain from their incomes if the country's leaders and metropolitan communities recognise them. Palmary [no date] argued that the Refugee Act (approved in 1998) is in general regarded as a new progressive part of legislation and has been comprehensively amended since its first outlines were concluded. The Act agrees to any individual applying for protection and declares that no individual should be deprived of the right to apply for refuge in South Africa.

Although in recent times refugees in South Africa have been given the right to apply for an asylum seeker identity document, those issued to them by the Department of Home Affairs prove otherwise. The findings in this research revealed that any particular document that refugees are issued with has a negative impact on their socio-economic lives in and outside the country.

5.6.2 Police harassment

Police harassment was mentioned by about 8 respondents. Two respondents who did not report police harassment are hawking and trading from their respective flats. This obstacle originates from the lack of a trade permit, police xenophobic attitudes toward foreigners as well as police corruption. Given that life is very tough in South Africa and the shortage of employment, many Congolese women refugees in Durban's inner city are engaging through social networks in informal trade without being ready in terms of holding a trade permit and having a trading site. As a result; the number of street traders is escalating in the Congolese refugee community in particular and in the Durban's inner city in general. In addition, hawkers are also increasing day by day. It may also be a means of escaping police raids in the busiest public places in Durban's inner city. When asking respondents where their trading sites are and why they are not operating in the busiest public places such as flea markets, a Congolese woman informal trader replied:

“I am selling in my flat. About three times police seized my merchandise in the flea market and on the street in the Durban inner city due to the lack of trading permit. My business was still at the beginning; therefore, I could not apply for a trader permit for a site that I considered as temporary. Besides, in the first month of selling in my flat I noticed that I was wasting time and energy and money for bribing metro police in the flea market whenever they want to confiscate my goods. Since I start trading in my flat; I have peace of mind. I was like a crazy woman in the market whenever metro police raiding, I had to be up and down with goods just to run away from

the police” a home-based trader reported. (Interview conducted on 20/06/2009 in respondent’s home).

“I am hawking and happy with that. Before starting selling from door to door in our local community; I was selling in the flea market on Sundays and on the street in week days. But I was disappointed by metro police who confiscated my goods each and every week, sometimes twice a week. To get my goods back I have to pay a fine of R100. This money was not guaranteeing or securing my merchandise, it was (as I noticed) a forced donation to the eThekweni municipality and to discouraged me to participate in economic activities. Because these multiple fines without selling, my capital has reduced to one-quarter which I spent on family needs. When my husband went on leave he get paid double salary, he gave me another amount of money that I started supplying items to neighbours in our building and the entire community. I found that hawking is a better way of avoiding both police harassment and municipality charges. If I am calculating the money that I spent on metro police fines and corruptions since I started selling in Durban inner city and the energy that I spent to improve my business, in vain, I was really working for eThekweni municipality. Otherwise my business could be among the developed ones in Durban. Since I started hawking I have never been arrested or confiscated goods by metro police and I can see my business progressing and I am satisfied with my every day profits” a hawker respondent said. (Interview conducted on 23/06/2009 in respondent’s home).

Although two home-based traders and a hawker respondent did not report police harassment in their current economic activities; they mentioned police harassment among the causes that pushed them to be permanent hawkers and home-based traders. Meanwhile eight respondents complained about metro police harassment in various ways including xenophobic attitudes towards foreign traders.

“I thought that having a trading permit is the end of police harassment, but I still suffering in the same way of those who do not have a trade permit. It was in October 2007 (I do not remember the day) when I lost my bag including my trade permit and my red refugee Identity card. I report to the Mahatma Gandhi (ex-Point Road) Police Station before going to DHA and to eThekweni municipality for a new application, this was not possible within two days, on Friday morning I packed my goods and then go to the market as usually. When metro police started raiding I explained them about my situation; they ignore knowing me while I am among older traders in

that market and I am all the time producing my trade permit when they are raiding. Conversely, they forced me to close my goods or they will confiscate if I resist. Weekend is our selling hope days I could not do otherwise, I was in obligation to do something [groaning] to the police to see what God provided for me on that day. If I did not talk to police in that manner; I could lost a lot because I sold the half of my items on that day.” A mother respondent said. (Interview conducted on 22/05/2009 in respondent’s home).

“I was so angry with metro police who confiscated my goods that I sent my daughter with my goods on Sunday. I was not feeling well I decided to send one of my daughters in the market and the other stayed with me at home. But I was so chocked to hear that my goods were seized by the police while I gave my permit to my child to avoid complication. According to my daughter the police said “this is not your permit because your picture is not seen on it, therefore you cannot trade with this permit. As result they confiscated my merchandise and charge her a fine of R100. Being sick, goods confiscated, missing the market I became more sick and stressed until missing the market of the whole week. I did not see the value of trade permit. On the contrary, it affected negatively my business.” Another mother complained. (Interview conducted on 23/06/2009 in respondent’s home).

“My trading site is about one square meter and many of my neighbours are no longer selling. Metro police want me to use only the same size they gave to me although my goods are exceeding the limits and even though my neighbours are not present. It was on Monday in a quiet day when metro police approached me regarding the illegal (according to them) use of municipality space, they want me to reduce the amount of my goods exposed for not using any longer my neighbours’ site. Their intention was not really for me to close, but to get something as were doing before getting trade permit. We were their ATMs; they were collecting money from many foreign traders in the market. That day as it was so quiet, I decided to close my goods. Since that day, those police treat me as insolent woman because of refusing to give them money. The same metro police who came that day keep on visiting me all the time to check if I am using or exceeding my normal trading site limit. If I want to use or surpass my ordinary trading site, I have to prepare some money to give to the police for allowing me to do so. Lack of extra-money for bribing them every day, I was forced to reduce the number of items exposed. Therefore, my income was reduced as well.” She said. (Interview conducted on 24/06/2009 in

flea market).

“Metro police together with eThekweni municipality are not happy to see me develop my business. In 2006 my business could employ one person or open another stand somewhere else. But police harassment and municipality trading permit made it impossible. Metro police told me that I could not use one trading permit in two different or give it to another person and trade for me. Whenever I left my employee alone on my stall, I will find all my goods are covered and sometimes confiscated, I have to pay a fine or my goods got destroyed. But if I am selling with her, there is no problem everything is fine. Because of those pressures, I failed to expand my businesses. I remained with one stand and sold other equipments that I was already bought for opening another site.” (Interview conducted on 11/06/2009 in Joseph Nduli Street).

Police harassment in this research is often noted as a barrier to business development. In the study undertaken in the City of Durban on foreign entrepreneurs by Hunter and Skinner they showed that this kind of harassment is related to foreigners and other local citizens having no permits to run their businesses legally. Metro Police in the metropolitan areas are regularly instructed to take away those who are operating without a permit. Metro police are allowed to seize the goods of sellers who are working without a permit and to charge them. Once sellers have paid a penalty their merchandise should go back to them. Apart from traders not being able to access permits in the first place, what is difficult here is the allegations of aggression and goods being damaged. In addition, in a number of cases, respondents point the finger at the police for demanding bribes in return for allowing them to operate (Hunter and Skinner, 2001:22).

Metropolitan refugees face harsher challenges than do those who decide to live in prepared camps and settlements. Whereas refugees who stay in UN-designated camps and settlements have fundamental facilities such as food, water and protection, inner-city refugees have no option but to be independent. Congolese refugee women informal traders in Durban's inner city due to their lack of appropriate ID papers, have to find an economic activity and face the menace of arrest and police harassment.

5.6.3 Xenophobic attitudes

The year 1990 witnessed the increase number of non-South Africans, specifically from other African nations, operating on the streets of numerous South African urban areas and small cities. There has been countless information of occasionally aggressive clashes between citizens and

foreign street vendors. Even though this has been most severe in Johannesburg, there have been reports in Durban's inner city as well. One of the main aggravating factors is economic, alien traders are said to be more experienced traders than their citizen counterparts. Little is known about this group of people and studies thus far have not revealed the exact challenge they represent to local traders (Hunter and Skinner, 2003:301)'. This part of the research aims to deal with these challenges.

The findings of this research revealed that xenophobic attitudes were not only present at the level of local people and in the market places. Some officials in the municipality and police force members have been reported by respondents as being perpetrators of these attitudes. Xenophobic attitudes were also reported in some public services – police stations, hospitals etc. Congolese refugee women informal traders operating in central Durban reported these challenges in different ways. When respondents were asked 'How does xenophobia affect your business? Some of the responses were:

"I cannot count xenophobic attitudes that I am experiencing in my daily life...we are treated differently from our South African colleagues. When metro police are raiding in the market and on the streets, the first identity and favour that calm the police although they are going to confiscate your goods is the language. If you are speaking Zulu even a broken one, you are lucky because they are going to treat you as their sister. This means that South African female street traders some times are exempt to these raids than us. With my broken Zulu I do have favour some times to those metro police who know me more than my fellow Congolese women informal traders who cannot even try a bit of Zulu. The worse xenophobic record that I will never forget is the attack of may 2008; this attack affected my business so much. During the attack my merchandise was in the storeroom I could not move to the market because of the killing. After the even I went to check my goods found the whole storeroom were looted, I could not ask anybody for fear of being attacked by boys who are guarding the storeroom...all of them were Zulu people." (Interview conducted on 15/06/2009 in respondent's flat).

"Besides the attack of May 2008, I am always considered as if am not part of the market members. Authorities in the market know that there are people who cannot speak Zulu but all the time they are addressing the public in their home language and even memos are written in Zulu as well. In addition, some important meeting are also held in Zulu, this disappoint me to attend to many street traders' meeting and conferences and training. If they could at least write memos in English, we could get a clue of what is going on. Instead of metro police showing foreigners that

they are working for safety and protection, they are addressing us in their home language without translating in English. Although I am not fluent in English I can receive message. That is why I am not even attending their meeting because they are only talking in Zulu.” (Interview conducted on 15/05/2009 in respondent’s home).

In 1994 Durban’s City Health Department established a health training agenda for food vendors. Even though it toed the Departmental line, the foreword to the programme showed an important change away from the vision of traders as provisional sojourners in town. The Department planned a set of small health standards suitable for informal foodstuff traders and widened a policy regarding good trading practise. These standards are spread through interactive training conferences that are accessible at times and at locations designed to minimize clashes with peak trading times. The training is conducted in Zulu and does not depend on members being educated (Skinner, 2008:235).

Although the training established by the Department of Health was aimed at improving the quality of street trader activities, the fact that the training was delivered in the native language of the majority (Zulu), meant that the Department of Health did not attain its objectives. Many economically active people – migrants, refugees and asylum seekers - were excluded from the training because of the language that is not spoken by a significant number of street traders.

Xenophobic attitudes in some public services such as at hospitals and police stations, and at the Department of Home Affairs, have been reported by respondents as well:

“In 2004 I spent my first capital in private hospital due to negligence and xenophobic attitudes of nurses. I was pregnant and sick when my husband took me to Addington Hospital; we arrived there around 17h 30. The queue was not much long; I was the tenth on the line. After 1 hour other 10 people joined the queue. The nurse came to collect our hospital cards and started calling us by turns; I noticed that all people who came after me are already called. My husband asked the nurse who collect my card, she is responding in Zulu while we do not understand even a bit of Zulu, my husband asked her again for the second time, but she pretended being busy with patients. We waited until midnight without any help. At that time my situation became worse, I could not speak any more. And then my husband decided to take me to private hospital where I was served as other patient without discrimination. After two days I recovered. Although my

capital was spent to save my life in that way, I really thanked God to rescue me from there. Since that day I decided to go to public hospital if I do not have money, otherwise even my business money I am ready to use them. This is how xenophobia affected my first business.” (Interview conducted on 27/05/2009 in Denis Hurley Street).

“I will never forget what Addington hospital nurses have done to me when I was in labour. It was in the afternoon...I met with a nurse who started reprimand me about coming before my due time to deliver the baby. I told her I am feeling the baby in his way out, she did not listen to me she kept on telling me go home and come tomorrow. I said to her I will never go home let me die here in the hospital. When I insisted she left me in the corridor. I sat down after 10 minutes the baby started coming out some other women (visitors) rushed to call other nurses for assistance. If I could left the hospital as she was demanding me I could deliver my baby on the way or in the taxi. This showed me really that we are not welcome in South Africa.” (Interview conducted on 19/05/2009 in Joseph Nduli Street).

These statements match with Everett’s (2007:53) xenophobic report on migrant women in the city of Johannesburg. The author found female migrants regularly obtain appalling treatment from employees at clinics, hospitals and other health services. They reported that due to xenophobia they were frequently received unsatisfactory health treatment, were charge too much for services, or were openly declined from hospitals and clinics. A large number of these migrants regarded municipality health centres in Johannesburg as the least probable places to receive treatment as a foreign national.

While plenty of refugee women in South Africa are lawfully and constitutionally allowed to access medical care and cannot be deprived of emergency health services, individuals who are either illegal or who are casual workers in the informal segment cannot prove their status in South Africa or provide evidence of their level of earnings. Consequently, many women refugees are incapable of meeting the criteria for low-cost health services and have to face exorbitant expenses at private hospitals, and thus frequently go without fundamental medical treatment.

“I had a problem with a police officer who refused to give me an affidavit form to claim my lost status as required by DHA before issuing another one. In my arrival the officer started asking me why did you lost your identity document instead of asking me how I lost it. After telling him

how I lost my status, he change the topic and then started asking me my reason of being in RSA and when I am going back home because South Africa has its own problems with its people it cannot afford to deal with extra- foreigners' problems. Refusing to answer to his questions, he accusing me for being insolent and then refuse to give me the form and started pushing outside the station like a thief. I left there and then go to commercial Road police station where I was served without any similar questions.” (Interview conducted on 18/06/2009 in Joseph Nduli Street).

Respondents revealed that their challenges are not only presenting themselves at their selling sites, but wherever they are living. They miss out on countless opportunities in Durban's inner city regarding their businesses to improve their lives because of the nature of their identity documents. Although xenophobic attacks were condemned by the government, many things still need to be addressed regarding xenophobic attitudes towards migrants and refugees living in the country. This includes sexist language: names used to discriminate on basis of race, gender such as “Amakwerekwere” and so on. Thus, their socio-economic degradation is the result of a lack of the recognition of refugees' rights as human rights in the Republic of South Africa. This contradicts chapter four of the green paper on refugee rights under international law which states that refugees are entitled to security rights, including defence from physical assault, and assistance to meet essential individual needs. Other important rights are the right to self-esteem, protection against inequity, the right to preserve family unity, independence of movement and organization, and freedom of belief. Finally, there are self-sufficiency human rights, together with rights to employment and study.

Once allowed in law or in fact to stay in South Africa, refugees are additionally entitled to declare a broader set of rights that concern refugees who are legally within the state. Intercontinental refugee law and international human rights should also apply (Republic of South Africa, 1997:34). Although the majority of respondents are living in the country legally, their complaints are not considered legal when they attempt to claim their rights. This affects even their socio-economic activities because their rights are being abused in many ways. They have no rights to protection in case of harassment, no rights to public services and so on.

5.6.4 Access to support services

Financial services are important to trade development and protection. Access to credit is vital to

establish businesses, to support with cash flow difficulties, to expand and to invest. Rising awareness of the value to the economy of SMEs is putting pressure on the system to provide access to financial services. Mitullah [No date] reported that the Kenyan Policy on Small Medium Enterprises (SMEs) is currently debating the issue of gender parity, support for equal opportunity and the abolition of all forms of bias against sex and race is being contemplated as a basic step towards providing the essential for successful growth. Until such measures are put in place women will remain exposed to constant poverty, due to gender disparities in the sharing of wages, access to credit, access to and management of possessions and earned profits, various roles, insufficient access to education and training as well as gender biases in trade practices.

Of the 10 respondents interviewed none of them had tried to get bank credit for business purposes. This means that all Congolese refugee women informal traders operating in central Durban have never accessed bank credit for business projects. This is a real challenge in terms of business development. Various reasons were given when I asked interviewees what they thought was the reason for not applying for a loan to banks around Durban. The May 2008 xenophobic attack on foreigners and inappropriate identity documents were mentioned among the reasons.

“I wish to apply for credit from bank to expand my business and deal with international business people across the continent as I am starting dealing with people out from SA by crossing borders. But the problem that I am always facing is my identity documents. With red ID, bank agents do not trust me, especially when is expired, they look at you like they do not see you” the trader in second-hand Japanese cars said. (Interview conducted on 27/05/2009 in respondent’s flat).

“As I know from my country, the bank cannot just give you loan without anything to guarantee them. I think having no property to guarantee the bank including the nature of my refugee documents, and being foreigner are the reasons behind missing to obtain credit from banks around Durban” a single respondent claimed. (Interview conducted on 28/05/2009 in Joseph Nduli Street).

“Even though I could get a loan from the bank, I hate their methods of charging. Their rate is higher and they do not understand in case of some circumstances such as robbery, but church and some relatives may forgive and forget if really there was such a serious incident. This makes me trust individual lenders than financial institutions and avoiding working for them forever in case of business failure. This will make me their slave. In addition, I do not have time to spend on the

queue and to bring million of paper that I do not have. For me one hour away from my business is a lost” a mother reported. (Interview conducted on 24/06/2009 in respondent’s residence).

“I never open a bank account in any bank due to the nature of my business. I am relying on a daily income. Buying in the market and sell in the same day. The profit that I am getting there is spent for family needs. This is the reason that I do not have to open a bank account. I think they cannot give me their loan because I am not their client” a widow said. (Interview conducted on 31/05/2009 in flea market).

Respondents believe that bankers cannot cooperate with them because of the nature of their businesses. Being informal and relying on the same business for family assistance, respondents noticed that their collaboration with formal financial institutions is impossible. Such institutions require many documents which are sometimes impossible to find and refugee identity documents, as has frequently been mentioned in this study, are still posing many problems in terms of legality. Once expired, refugee identity document are regarded to many as null and void. Respondents mentioned also that banks are not really concerned with this type of trade, showing how unattainable formal credit services are to this part of the economy.

To the question whether respondents know about formal financial institutions around Durban, about the majority (8) respondents were not even interested to know since they believe that they would not be qualified to make a loan application. Thus, they are not informed about financial institutions in Durban.

“I had people talking about financial institutions, but I see it as another world to me in terms of economy. These institutions are dealing with millions, myself I do not have even a capital of R5000, 00...it is really waste of time trying to know them. My business is my financial institution “said one of the informal traders. (Interview conducted on 21/06/2009 in flea market).

5.6.5 Motherhood impact on women’s economy

Recent Australian Bureau of Statistics (ABS) show that women's labour contribution slumps with child bearing, then progressively rises with the age of their youngest infant. In addition, women's hours of unpaid labour increase with the coming of children, then drop off as children grow older (Grace, 2001:49).

Although the present study is not focusing on the comparison between white and black women in

South Africa, it will help to understand the hardship of black women in the city of Durban in general and Congolese female refugees in particular. It is normal for Black families to collectively afford to put their relatives through education or even to offer other fundamental needs to them such as food and clothes. With huge AIDS deaths, which have hit the Black deprived communities the hardest casual adoptions are on the rise. The majority of members of a Black neighbourhood follow this practice as central to addressing the issue of poverty in the Black nations that are the legacy of the apartheid regime. Much of this responsibility is taken on by mothers who do not regard themselves as 'mothers' to their own children exclusively, but who also look after other children as well. Such practices coincide with philosophies and doctrines regarded as important among Zulu speaking people.

The ideologies and values are related to a way of life known as *ubuntu*, loosely interpreted as humaneness. The philosophy supports such principles as: caring for other people, being concerned about what occurs to other people, and contributing practical assistance, sharing both grief and contentment and so forth. The way of 'adopting' impoverished members of a family in terms of expenses, happens far less frequently in white families. White people because of their race were offered a good education credits and scholarships. This is the reason why the majority of white mothers can manage to stay at home with their little children and be full-time mothers. The findings also reveal that many white married women do not have to be permanent working mothers as their partners are in good quality paying employment. They embrace such types of jobs due to education and business opportunities that were only available to the whites in the apartheid era. In the South African situation, it is therefore essential that the current circumstances of Black women and in particular Black mothers take into account issues of race, socio-economic conditions and the long-term effects of apartheid (Magwaza, 2003).

As a result of a long and painful history the majority (9) of respondents are mothers that are taking care of not only their biological children but also those of their relatives and sometimes children adopted during the war in the neighbouring countries (Rwanda and Burundi). The wars in the DRC were characterized by widespread fatality. Women are executed; lost their children, their partners or relatives. The high death rate of men as breadwinners caused displacement and resettlement bringing with it critical modification to families. Families had to be led by women who assumed all the everyday jobs for the household maintenance (Meintjes *et al.*, 2002:27). In

the DRC millions of men and women lost their lives during the wars and this produced a high rate of orphans in the country. During the interview it was not surprising therefore to learn from these mothers that the number of dependents in their families was not all their biological children. Relatives have been noticed to be part of the family – mothers of respondents, cousins, siblings, adoptive children and so on.

As a mother of 6 said,” although these three children are not my biological ones, they became my children and I have to take care of them. I started staying with them, since their parents died in 1997 in the rebels’ attacks in the DRC.”(Interview conducted on 31/05/2009 in respondent’s home).

This practice is common in many African societies and only women are in charge of these children. This way of caring for other people makes many women poor because they spend the little they have on other children who are not their own. The task of caring for little children is frequently divided theoretically into 'child care' and 'motherhood'. The care taken in crèches is regarded as employment. Although the work is underestimated and the workers are badly paid; they are covered by business legislation, their time of work has limits and they have the right to go on sick leave and the labour is covered by others. When related work is done by mothers, it is frequently, regarded as not being 'work', like when women say, "I'm not working, I'm a housewife and taking care of my children"(Grace, 2001:48). This matches with the findings on Congolese women informal traders when they were asked, do you have another occupation besides your business. For example typical responses were:

“I do not have other occupation, when off market I am just doing my housework and taking care of my children.” A mother of two said. (Interview conducted on 17/06/2009 in flea market).

“Household duties are natural to all women; thus, I cannot consider them as occupation. Selling is my only occupation in Durban” a mother of three reported. (Interview conducted on 29/05/2009 in respondent’s home).

“Investments in gender equality can speed up both economic development and poverty alleviation. Gender inequity is widespread in labour, land, credit and technology markets; it requires to be specially tackled. Decreasing the time yoke of women allows them to take on

salaried employment, advance the production of farm labour or develop entrepreneurial activity.” (Alsop and Healey, 2006: 14).

Careful investigation into race, class and identity in terms of economic growth could be a positive strategy to empower women regardless their backgrounds. This strategy could also enable the South African government to take advantage of the existing entrepreneurs in the country – migrants and refugees to boost its economy. By doing so South Africa could demonstrate to the world the real meaning of *ubuntu*. As one African society to effectively discourage xenophobic and chauvinist attitudes it would gain an enhanced international reputation.

5.6.6 Barriers to businesses development

Worldwide, there is a rising recognition that education makes a person become interested to change. It enlarges opportunities and it is a tool for empowerment that augments understanding, helps a person to expand his or her talent, enhancing life’s options and enlarging knowledge of issues connected to health, politics and so on. In addition, higher education and formal training can encourage women (and other disadvantage people) to seek employment and become economically independent. But marriage deprives many women of these opportunities (Akpan, 2003:74). Although some women have the same opportunity to access education as men in certain developed countries, marriages in many developing countries are challenges and barriers for women to cross the line of poverty. This becomes worse when women missed out even on basic education opportunities.

Some respondents get married hoping that marriage will guarantee their education and will give them a better life, but in vain. Although interviewed Congolese women informal traders (and other foreigner traders) are said to be better educated than their South African counterparts (Hunter and Skinner, 2002), their education was not in the field of business or in a related field. In addition, many did not undergo tertiary or formal business training.

Out of 10 interviewees, not one respondent mentioned business as her major course at the university level or that she had undergone formal business training in a workshop or business college in both their country and in South Africa. An interviewee with a higher degree was a nurse who completed a bachelor degree in nursing. When I asked them how leadership, management and entrepreneurship training can help them to improve their businesses they were

so enthusiastic to respond to this question and to acknowledge their lack of skills in business specifically although they have other experience and qualifications.

“I am selling Japanese cars in Zambia, Mozambique and as far as Burundi if they (customers) ask me to go there. I wish to open an enterprise in two countries at the same time, but the problem is about management. Since I started to sell cars, it is about three years now. But I still running only a business in South Africa. If I had a marketing experience I could expand my businesses to an international level and enter in connection with international business people. I have limits when it comes to associate with international business people because of my poor English. In 2008, I fail to qualified to a loan of about \$1, 500, 00 (R10,500,00) from an NGO dealing with businesswomen, I did not tell them anything because they were required a business plan that I never even think about or have an idea where to start with such a document. Those who present business plans are no longer suffering in the same businesses like me. I have idea to create a business, but the only problem is how to develop it. Therefore marketing and leadership /management skills will be needed to grow my business bigger” said the car seller.” (Interview conducted on 27/05/2009 in respondent’s domicile).

“I used to buy my merchandise locally in Chinese and Indian stores. I noticed that I was exploited by these people because I have enough money to go in Johannesburg like them to buy merchandises also in the big stores and stand a chance to get more profit. Now I am thinking about going overseas for businesses to combine national and international market. The only problem that I still have is a lack of business network. I need to have someone who can connect me in global market. If I have opportunity to learn about business, I could take it seriously to improve my business experience because; lack of management skills affect my business” another woman who buys her goods in Johannesburg reported.”(Interview conducted on 11/06/2009 in respondent’s home).

“Since I started selling in the flea market, I never see my monthly profit in cash. I only know that I am not failing in business, as I am continue to sell and responding to my family needs – rent, school fees of my children, food and so on” a widow said. (Interview conducted on 31/05/2009 in flea market).

A business plan, as has been claimed earlier in this study, is a valuable strategy that helps people who want to launch a new business. A business plan is a written instruction that details and

clarifies each and every phase of a new business. Although some entrepreneurs seem to succeed without starting by writing the plan down, they tend to travel a bumpy road. Without a proper business plan, the enterprise does not attract shareholders and other stakeholders to the business opportunity that the firm creates. A firm's business plan can lead the whole enterprise to expand in a properly planned way (Barringer, 2009:1). Out of ten respondents the absence of business plans was remarkable. They were using scraps of paper to list what merchandise they are going to buy including their groceries. Congolese women informal traders are lifestyle entrepreneurs, as Bessant and Tidd asserted, since they expect to make a profit from their personal circumstances. Their first aim is to combat poverty, to contribute to community development and to educate their children.

5.7 Poverty and Congolese informal traders

Worldwide there is concern regarding the dilemma of the poor. In South Africa, years of vigorous biased policymaking and ignorance have resulted in elevated levels of inequality, characterised by great riches on the one hand and abject poverty on the other. The alleviation of poverty, thus, is one of the main concerns for the government. Nevertheless, for a strategy to successfully aim at improving the lives of deprived individuals and families, a suitable poverty evaluation study is essential (<http://www.info.gov.za/view>). In the new South Africa a long-term legacy of apartheid ensures that, despite the emergence of a wealthy Black middle class and the beginnings of an upper middle class of "Black diamonds", race still identifies, in large measure who is poor and who is not – Black people in South Africa are, for the most part, the poor. Thus, Congolese women informal traders are the poorest of the poor. A person is poor when he or she lacks food and shelter, is not able to see a doctor when necessary, lacks access to education and lacks access to job opportunities. Congolese women informal traders have been experiencing poverty in Durban since their arrival as refugees in South Africa. The absence of assistance from the UNHCR, NGOs and the government was reported by respondents. Since their arrival, they have been struggling for accommodation, employment and so on. Those lucky few who get a shelter were living in the abandoned buildings around town. For this reason, many Congolese families are sharing rooms or flats. Whilst the previous apartheid regime shaped the lives of Black citizens to be poor, it is bitterly ironic that the lives of Congolese women informal traders as refugees are shaped by the new South African laws to remain poor. Amisi's (2006:6) research - *An Exploration of the Livelihood Strategies of Durban Congolese Refugees* confirms all of the findings discussed in this study.

According to Schwabe (2004:12), the recent estimations of poverty demonstrate that the proportion of the population living in poverty in the new South Africa has not transformed considerably between 1996 and 2001. Alarmingly those families who were living in poverty have sunk deeper into poverty and the divide between rich and poor has widened. About fifty seven percent of the South African population was living under the poverty datum line in 2001, without improvement since 1996. The poverty deficit grew from R56-billion in 1996 to R81-billion in 2001 showing that poor family units sunk further into poverty throughout this period. With its huge number of poor inhabitants KwaZulu-Natal has the largest poverty gap (R18 billion) followed by the Eastern Cape and Gauteng provinces. In addition, among metropolitan areas, Durban has the leading poverty statistic, followed by Johannesburg and the East Rand.

Worldwide the informal sector becomes a relatively safe haven for the poor who are not qualified to enter the formal sector. Kwazulu Natal leading the number of poor people in the country, its strategy for poverty alleviation should start by considering the very people who are currently economically active and they should consider these without discrimination. Poor South Africans together with refugee and migrant traders should be the province's priority to promote in the province's economic development programme. A focus on the formal economy will exclude the majority of the population. The development of the formal economy cannot accommodate all poor people and it will be a long-term process. Poor people will be excluded by the conditions required in the formal economy whilst adult education is not a quick-fix solution as adults do not learn as fast as children. Promotion of entrepreneurship across the board will be the answer to the economic development programme in South Africa in general and in Durban in particular.

5.8 Summary

This chapter explored the business qualities of Congolese refugee women informal traders in the city of Durban. In order to contextualize their business qualities, it was important for refugees to describe firstly their situation back home, secondly the cause of their move to South Africa and finally their economic and socio-political situation in the host country. Apartheid governance in the Durban Metropolitan Area (DMA) did not offer African economic opportunities in the central business district (CBD). The city by-laws banned doing business in a street or public site within a prescribed area which incorporated the centre and marginal CBD areas. The only means

that Africans both local and migrants and refugees especially women could get access to the profitable CBD consumer market was by unlawfully occupying municipal spaces in which to trade. As rules on street vending have slowly been relaxed, and as joblessness in the DMA has burgeoned, there has been a remarkable increase in the number of street vendors in the CBD. The Council has been vigorously supporting the economic activities of traders through the provision of sheltered trading sites; protected storerooms for goods, and ablution blocks (<http://www.durban.gov.za>).

Although refugees and asylum seekers hold provisional dwelling permits issued under Section 41 of the Act which authorizes them to do business in the informal sector, their economic activities as one of their rights of movement is restricted and they are not benefiting from municipal support (Peberdy and Crush, 1998:26). As a result chances for business development are limited. Refugee Identity documents issued by the Department of Home Affairs promote xenophobia and social exclusion which together result in Poverty among Congolese women informal traders. Social networks are revealed by respondents to be their strategies for coping with social exclusion in South Africa. Through these networks, Congolese women informal traders are helping each other in terms of overcoming poverty in their community in Durban. These women should undergo vocational training to enable them to respond to their economic challenges in Durban's inner city.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

The present study uses a qualitative research methodology to investigate gender challenges that Congolese refugee female informal traders face in their everyday lives in the City of Durban. Being refugees, they should receive UNHCR support but have not received this since their arrival in Durban. The Department of Home Affairs in South Africa issued them inappropriate identity documents (Refugee Permits, Status, and red ID and refugee passports) which limits their socio-economic freedom. With these identity documents for example, they can not apply for employment or be recognised for the government social services delivery, by NGOs or the private sector. They cannot apply for credits/loans, open a bank account of their choice and so on. To overcome these gender and refugee status inequality issues; Congolese female refugee informal traders without either leadership or management skills enter the informal sector to provide family support.

Unemployment, poverty; support for a general skills base, and social services expansion are the most imperative socio-economic challenges that faced the South African government on the eve of the second democratic elections (Nzimakwe, 2008:208). As a result of the scarcity of job opportunities, refugees especially women who are living in the country without either the UNHCR or government assistance, generate income in the informal economy as flea market and street traders (Hunter and Skinner, 2001:3). Congolese refugee women who are living in Durban's inner city are involved in informal entrepreneurial activities to generate income for family support including their other household responsibilities. Their efforts to generate income for their families are limited because they are socially excluded due to their refugee status. The Department of Home Affairs issues them with inappropriate identity documents (Refugee Permits, Status, and red ID and refugee passports) which, as has been pointed out above, limits their socio-economic freedom and potential.

The present research had three objectives. Firstly, it attempted to establish the gender challenges that face Congolese refugee women informal traders and their families as street and flea market traders which contributed to their vulnerability to poverty. For example, the study attempted to understand how Congolese women informal traders cope in facing both business and their household responsibilities. Without proper identity documents they are without the assistance from the UNHCR nor can they claim social grants from the South African government as

refugees. Secondly, this study explored how the lack of leadership and management skills were among the major causes of their business failure. The study also investigated the role that some NGOs and the government can play in the promotion of service delivery, such as in the provision of education and loans/credits. Thirdly, this research investigated Congolese refugee women informal traders' participation in the local, national and global markets, as well as their awareness of the availability of credit from formal institutions. It also investigated what strategies the government is using to formalize the informal economy. Congolese women informal traders' experiences and challenges are outlined in chapter five.

The importance of this study lies in the fact that it reveals the forgotten economically active people - Congolese refugee women informal traders in Durban. These women, through their economic activities prove how able and capable they are to boost the economy in their host country in general and in Durban in particular. Many studies about refugees have been conducted in Durban but none of them has been done in the field of business and leadership potential amongst Congolese refugee women informal traders. This is the unique contribution of the study.

How the Durban Metropolitan Administration will manage these people in order to use these human resources to boost its local economy will depend on the awareness of and respect for all the economically active people in the City by policy-makers. The study also sought to promote an understanding of the lives of Congolese refugee women in Durban. Given that the life experiences and challenges of Congolese female informal traders in Durban inner city reflect gender relation issues, the issue of gender equity is particularly relevant to this study. These experiences and challenges not only reveal how Congolese female informal traders interpret their refugee identities and motherhood, but also how they attempt to develop their business qualities. This study reveals that these women are destined to remain in the informal sector for a long time due to the poor quality of their businesses. These women are not considered by the eThekweni Municipality as economic participants. The literature reviewed asserts that female migrants make up a considerable number of entrepreneurs in South Africa although favouritism, socio-economic barriers and gender inequality do not give them an opportunity to develop their businesses. In addition, the economic impact that they are making is too significant to disregard and this calls for further appropriate research studies to be undertaken on the future potential of this contribution (Halkias: 2009).

The findings of this study revealed that Congolese women informal traders are not beneficiaries of the government services delivery because their refugee status disqualifies them to participate in the entrepreneurship programmes - leadership skills training that the government/NGOs and other private sectors offers open to other female South African informal traders. To cope with these challenges, Congolese women informal traders rely on social networks within their local community where many respondents claimed to learn about business and other vocational skills. This also asserts the absence and weakness of the government's strategies to formalise eThekweni's informal economy. Although social networks play an important role in business initiative they can also produce some uneven conditions – sexual exploitation, wage irregularities, bribery and so on (Amisi, 2005: 117).

Although Amisi did not mention all the kinds of exploitation emanating from lack of assistance, unplanned marriage unwillingly entered into is shaping the lives of young refugee women in searching for economic support from men in the community. The findings of this study also support Hunter and Skinner's (2002) research on *Foreigner Street Traders in Inner City Durban: Survey Result on Policy Dilemmas*. Despite the fact that their work did not focus fully on Congolese women informal traders, their study involved a great number of Congolese refugees in the City of Durban. Their number represented about 23 percent of the sample and they found that refugees have no easy place in both the informal and formal economies.

Leadership and management skills are crucial for business development. The majority of Congolese women informal traders do not have qualifications in the field of business. Many of them learnt business informally. These women do not receive any training from either the government or NGOs. Inhabitants with no training and few skills are at high risk of future joblessness or of receiving poor pay in insecure employment, and are twice as likely to end up in poverty (<http://www.info.gov.za>). Lack of business qualifications affects the business development of Congolese women informal traders in Durban. They are living in extreme poverty which creates a great gap for them to collaborate with commercial banks and other formal credit institutions. In addition, Black and refugee women are susceptible to poverty for the reason that they are both challenged by constant gender discrimination and usually have large care-giving tasks together with business and cultural obligations (Sen and Östlin, 2007:1)

Identity documents are a major issue. With these documents refugees cannot open a bank account of their choice, apply for a loan or credit and they cannot apply for bursaries for those in tertiary education. They are also afflicted by police persecution and xenophobia. Congolese women informal traders assume that being refugees their families should deserve a free education. When this is not forthcoming they begin to wonder about their future in this country.

All respondents are selling in the neglected or abandoned spaces around town. As a result, their profits are low by comparison with those earned by individuals who are trading in the busiest sites – Workshop, Anton Lembede Street (Smith Street), Dr Pixley KaSeme Street (West Street). The choice of business rather than other occupations such as hairdressing or tailoring is the result of easy learning and rapid income of trading on the streets and in the flea markets. Congolese refugee women informal traders adopted selling to support their families and their ideas are supported by their husbands. Some Congolese female refugees can also do hairdressing, tailoring and so on (Amisi, 2005: 16). The findings in this study differ from those from Fleetwood's (2009:82) study on *Space, Gender and Work: The Experience and Identities of Female Street Traders in Central Pinetown, Durban*. Unlike South African street traders in central Pinetown who are the one and only breadwinners of their extended families; the majority of Congolese women informal traders in Durban are assisted by their husbands in money in case of businesses failure. Some respondents mentioned that their husbands helped them to take care of their children, send/fetch them from school/crèches.

These findings reveal the potentialities and challenge that Congolese refugee women informal traders face in their everyday lives in Durban's inner city. An opportunity exists for both local government and policy-makers to take advantage of the existing economically active population by actively involving them in economic development in order to alleviate poverty. This should be everyone's concern. Refugees in South Africa should not be seen as a threat to the economy of South Africa, but rather as an extra potential boost to the economic development of the country.

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APPENDIX 1

Research questions

1. How long have you been in South Africa?

.....

2. What is your marital status?

.....

3. How many children do you have?

.....

4. Are your children going to school?

.....

5. What is your qualification?

.....

6. What is your occupation?

.....

7. How did you decide to start running a business?

.....

.....

8. What kind of business you are running?

.....

9. Who is taking care of your children when you out for business?

.....
.....

10. Where did you find the money to start running this business?

.....
.....

11. Did you participate before in any entrepreneurship or business training?

.....
.....

12. Does your business respond to your financial needs?

.....
.....

13. What encouraged you to engage in business rather than salary employment?

.....
.....

14. What encouraged you to engage in business rather than to seek salaried employment?

.....
.....

15. How many people do you employ?

.....

16. What kind of businesses are you running?

.....
.....

17. Do you have another occupation besides your business?

.....
.....

18. How long have you been in this business?

.....

19. Do you enjoy staying in this business?

.....
.....

20. Why have you stayed in this business so long?

.....
.....

21. What challenges do you/did you face as a refugee female trader?

.....
.....

22. What kind of Identity document are you using?

.....
.....

23. Do you save your money in the bank?

.....
.....

24. If not, why don't you save your money in the bank?

.....
.....

25. How do you cope with both your business and your family responsibilities?

.....
.....

26. How does xenophobia affect your business?

.....
.....

27. Have you received credit before from UNHCR or NGO?

.....
.....

28. What do you think the government and NGOs should do to develop your business and to alleviate poverty?

.....
.....

29. What plans do you have for the future of your business?

.....
.....

30. How does your business alleviate poverty in your family?

.....
.....

31. How could leadership, management and entrepreneurship training help you improve your business?

.....
.....

32. What kind of refugee Identity document are you using?

.....

33. What challenges do you face in using refugee documents (ID, Status and asylum seeker)?

.....
.....

34. Have you applied for loan/credit before?

.....
.....

35. Are refugee identity documents acceptable for loan/credit application?

.....
.....

36. Do you buy your merchandise locally, nationally, or internationally?

.....
.....

37. Do you travel to other provinces around South Africa, or not?

.....

38. What advice would you give to a prospective refugee female trader?

.....
.....