



**Perspectives and Experiences of Female Traders in securing a livelihood in  
the Warwick Market, Durban.**

Submitted in partial fulfillment of the academic requirements for the degree of Masters in  
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.....  
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**COLLEGE OF HUMANITIES**  
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## **Abstract**

Informal trading serves as a survivalist strategy used by women across South Africa to sustain their livelihoods. Informal trading has grown at a fast rate due to the lack of employment opportunities in both the private and public sector. Informal trading is predominated by black women who are driven into the informal economy as a result of desperation to work in order to financially support themselves and their families. Women often migrate from the rural areas to the urban areas to seek employment opportunities. The poor are usually attracted to the urban areas due to opportunities available. However, due to the lack of education they find themselves involved in informal trading. Informal trading allows for women to sustain their livelihoods and be empowered as they are able to be independent. Informal traders generate an income through the exchange of goods alongside streets and sidewalks. The aim of this study was to shed insights into informal trading as a livelihood strategy amongst female traders. The study draws on qualitative data from semi-structured interviews. In total there were 15 interviews conducted with females who were informal traders at Warwick Junction Market. The main reason women started informal trading was to eradicate poverty and to be able to financially provide for their families. This study found that informal traders' daily working conditions were a challenge. Most traders did not have access to running water and properly sanitized toilets. Weather conditions such as the rain were found to be the biggest challenge, when it rained traders get wet alongside their goods. Despite the challenges, female traders continue to persevere as they are breadwinners and their families in the rural areas are highly dependent on them for survival. In order for informal traders. It can be suggested that the challenges informal traders face in securing their livelihoods were challenges that could be solved if Municipality officials would interact and work alongside informal traders.

## **Dedication**

This study is dedicated to my selfless parents, my brother Nsika and niece Sinazo.

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All praises go to the Highest! Without God's mercy and grace, this study would not have been possible.

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## **CHAPTER 1: INTRODUCTION AND BACKGROUND**

### **1.1 Introduction**

The informal economy can be considered as an entity that can be distinct from the larger South African economy. The term ‘informal sector’ was coined by Keith Hart in 1973. Becker (2004) describes the informal economy as an economy that is not monitored or taxed by the government. Sabath (2014) further states that the informal economy is also not regulated or under observation by the government. Furthermore, activities in the informal economy are not included in the country’s gross domestic product (GDP) and gross national product (GNP). However, the informal economy has the potential to alleviate poverty and create jobs where few other opportunities exist. The informal economy is characterized by insecure employment and little to no labour protection as it is not regulated by the government. Informal trading has grown at a fast rate in many developing countries due to the lack of employment opportunities in both the private and public sector. According to Skinner (2016) about 2, 6 million South Africans work in the informal sector and the informal enterprise contributes 5.2% to the economy. Poor people are often attracted to the urban areas due to the opportunities available, however the poor find it hard to survive as they often lack education and skills and therefore depend on informal trading to sustain their livelihoods. Sassen et al (2018) states that in 2012, there were 2.1 million people in South Africa who were active in the informal economy, and of the 2.1 million, 1.2 million were men and over 857 000 were women. Traders generate an income through the exchange of services and goods along sidewalks and streets. Informal trading is dominated by black women who often find themselves forced into the informal economy due to the desperation to work and be able to be financially stable. Informal trading usually occurs in unsecured and unprotected places which thereby restricts trading, increasing their vulnerability to injuries, chronic diseases and illnesses, all affects income generation.

A multi-country study by Skinner (2008) in Tunisia, Kenya and Benin found that these countries contribute between 85 percent and 99 percent of employment. Further, Skinner (2008) states that in most African countries excluding North African Muslim countries, women represent at least 50 percent if not more of the total number of traders. When walking past Warwick Market, located in Durban’s inner city it is quite evident, that majority of the informal traders are women. Some of these women have been disadvantaged and have not been able to partake in the formal economy due to lack of education opportunities.

It is not only in South Africa where female traders dominate informal trade, but it is also in other African countries. Skinner (2008) states that in Africa, informal markets are largely controlled by women. However, a study by Siqwana-Ndulo (2014) found that there are more men than women in the 21-30 years age group and more women than men in the 41-50 age group. This may suggest that women enter informal trading later in life while men generally enter and leave informal trading at an early age. Informal traders are usually generally poor, unskilled people at the lower end of the socio-economic ladder trying to sustain their livelihoods. Siqwana-Ndulo (2014) states that in Sub-Saharan Africa, the informal sector constitutes almost 60% of the total economy. Statistics South Africa (2018) reported South Africa's unemployment rate to be at 26.7%. As a consequence, informal trading has had the ability to absorb unemployed people from all age groups, paving the way for them to generate an income.

The informal economy has permitted women to be empowered and independent despite constraints such as the lack of employment opportunities. Poverty and lack of employment drive these women to be involved in the informal economy in order to provide for themselves and their families. Some women who are involved in informal trading migrate from the rural areas to Durban in the hopes of finding employment. However, due to their lack of education and skills they end up in informal trading to secure their livelihoods. The high cost of living in the city tends to be difficult as traders are not able to afford utilities such as electricity and water, making it difficult to survive. Female traders in the city at times have to leave their children back home in the rural areas to be looked after by extended family members. Further, traders face the difficulties of having to find overnight accommodation and working long hours due to household responsibilities. However, despite these constraints, female traders are able to persevere with trading and take care of their families financially in the rural areas.

## **1.2 Background to the study**

Traders in South Africa are protected by Section 22 of the Constitution as the Constitution guarantees freedom of trade, occupation and profession. During the apartheid era, informal traders, who were mostly black were regulated and controlled by by-laws, restricting trade. Historically, African females were not allowed to live in the cities except as domestic workers. As a result, they could not acquire accommodation in the city and were forced to

commute between their homes and the rural areas. The “Move-On” law was implemented to force informal traders to move from their sites every hour or they would face harassment by the police. However, in 1991, the Business Act was enacted. This Act acknowledged street traders as business people who are entitled to assistance as they contribute to the economy. In 2001, the new eThekweni Municipality Council Policy was adopted; this policy recognized the importance of the informal economy as it generated jobs and income. With this policy, the city then recognized that informal trading should be included in urban development projects and economic planning and not just welfare and poverty alleviation projects. With women playing an important role in the informal economy through poverty alleviation, these policies also aimed at routinely engaging with females, in the hopes of combating the challenges they face in the informal sector.

The unfavourable working conditions traders work under and the decisions local government make on their behalf without any public participation results in traders becoming vulnerable to losing their source of income. The exclusion from decision-making processes by the local government without informal trader’s consultation also comes as a detriment to traders. The decisions made usually do not benefit the trader but rather the socio-economic situation of the city. In a research based on informal traders, Roever and Skinner (2016) found that exclusionary policies, laws and practices are common, usually leading to violent evictions where informal traders are relocated to more marginal locations with inadequate facilities without their consent or deliberation. Siqwana-Ndulo (2014) states that traders are not protected by labour legislation and they lack formal social protection measures such as disability, maternity, insurance and employment benefits. Policies can only be responsive to the realities faced by female traders if they were to participate and be fully involved in the decision-making processes. Informal trading has greater potential of contributing to local economic development however, this can only be done through creating a conducive working environment for traders.

Women in trading are faced with challenges such as leaving their families in the rural areas when they migrate to the urban areas in the hopes of financial prosperity. Due to the lack of employment opportunities and skills, women migrate from the rural areas and become dependent on informal trading, allowing them to send remittance back home to their families. According to Karthikeyan and Mangaleswaran (2014) most informal traders have to leave their homes between 6am and 7am coming back late at night, greatly affecting the social aspects of their lives but in turn they are able to provide for their families. Female traders

secure their livelihoods despite difficult circumstances and persevere with the little income they generate and working conditions they operate under. Female traders are able to overcome external barriers such as heavy rainfall, lack of proper toilet sanitation, garbage collection and the battle of attracting customers due to high competition amongst other traders. This is problematic as it undermines their socio-economic rights further compromising their health. Female traders are more vulnerable than men when it comes to criminal violence in informal trading.

Some of the women who have migrated from the rural areas have went against the barriers of oppression and exploitation that comes with being a woman in a traditionally male dominated environment. Mirand (2015) believes that patriarchal systems in Southern Africa contribute towards the discrimination against women. This system has put a brake on the socio-economic advancement of women. Having a source of income allows these women to act freely, exercise choice, and develop self-worth and the ability to secure desired changes. Informal trade in Africa has been a survivalist strategy for females, in response to economic crises occurring directly from the failure of political and financial systems. Unlike men, women in the rural areas live in patriarchal societies and are not given as much opportunities such as acquiring higher levels of education and being able to attain certain skills that will later lead to greater employment opportunities. Informal trading has allowed these women to be empowered, as they become independent, and not rely on their families or spouses for financial support.

### **1.3 Problem Statement**

Davies and Thurlow (2009) state that unemployment is one of the most pressing socio-economic issues and challenges affecting citizens. The failure of the national government to create employment opportunities has resulted to the growth of informal trading. Fourie (2018) suggests that approximately three million people of the South Africa population sustain their livelihoods through informal trading. Policies implemented by the government promise to equip traders with skills in order for them to be secure financially, however, majority of traders do not receive any financial support or skills training. Despite women being the majority in the informal economy, they are excluded from policy processes, which jeopardizes their means to sustain their livelihoods. This exclusion comes as a top-down approach as policies are implemented without the participation of traders. There are no policy

and legal frameworks protecting women involved in informal trading. According to Mirand (2013) when there is some form of legal framework, they tend to fail as these frameworks fail to address the needs of women in trading. Although traders are recognized by the Constitution, municipalities tend to show little or no concern for the laws that are meant to be upheld in the interests of informal traders. This is evident in the working conditions of traders and their vulnerability to crime. Informal traders also face multiple competition from supermarkets and other traders selling the same goods as them. Further, they do not receive any training from the governments in order to improve their trade and not be affected by competition.

#### **1.4 Motivation/ Rationale**

Skinner (2000) states that the informal economy in South Africa is highly dominated by black, poor and uneducated women who have migrated to the urban areas in order to sustain their livelihoods. Their limited education restricts their ability to understand written instructions, rules and by-laws as well as information that could drastically help them improve their economic situation. Their lack of education is the result of social and structural issues, which leads these women to be involved with informal trading in order to provide for their families. When trading, women are faced with various challenges such as harsh working conditions they endure daily and the level of crime they are exposed to. There is a need for the government to promote an enabling working environment for women, which addresses the unique needs of female traders in order for them to grow their businesses.

The lack of business knowledge and low levels of education amongst women places them at a disadvantage in comparison to men. Most women are forced to rely on their own sources of income, which are frequently inadequate, to obtain capital for their business. This leads to them borrowing money from their families and neighbours to raise capital to start their businesses. Their low levels of education also place these women at a high credit risk, which later limits them at expanding and growing their businesses. Capital for women needs to be improved in such a way that it creates the appropriate financing by banks. Uncovering the truth about the perspectives and experiences of female traders will be highly intriguing and serves as a motivation to conduct this study.

## **1.5 Objective of the Study**

The overall objective of the study is to understand the perspectives and experiences of female traders in securing their livelihoods in the informal economy.

The overall objective is to shed insights into perspectives and experiences of female informal trader. The specific objectives are:

- To establish the reasons for women's involvement in informal trading.
- To investigate the daily working conditions of women involved in informal trading.
- To explore some of the challenges that women experience in securing their livelihoods.

## **1.6 Theoretical Framework**

### *Sustainable livelihood framework*

The sustainable livelihood framework has since the 1990s been the dominant approach to the implementation of various development interventions. This framework is a tool used for development work mainly to highlight how to analyze, understand and describe the main factors affecting the livelihoods of poor people. Petersen and Pedersen (2010) confirms that a livelihood is comprised of assets including both social and material resources and activities that are required for a means of living. The sustainable livelihoods framework is built on the belief that people require assets to attain a positive livelihood outcome. Majale (2002) and Seratte (2017) both agree that the sustainable livelihoods approach is a way of thinking about the objectives, scope, and priorities for development activities.

One study by CASE (2003) notes that sustainable livelihood outcomes results in increased well-being, more income, reduced vulnerability, sustainable use of the natural resource base and improved food security. In support, a study by Ramashala (2007) on the outcome of evaluating developmental projects using sustainable livelihoods approach proved that when the SL framework is used to plan livelihood strategies, this in turn enables livelihoods to thrive. In a study by Nyathi (2010) on nongovernmental organizations (NGOs) and their use

of the sustainable livelihoods approach, it was concluded that many strategies NGOs adopted have failed to alleviate poverty. Nyathi (2010) advises that NGOs must use the sustainable livelihoods approach as it focuses on existing assets to increase the success of livelihoods

In the case of Nepal, Timalsima (2012) argues that natural (land, biodiversity, trees etc.) and social capital, (relationships with people, trust between certain groups of people, networking) which are important and strong assets for creating livelihoods are however lacking in the urban context. Timalsima (2012) further states that in Nepal, due to the lack of physical and political capital, people are not able to achieve strong financial capital. The assets that informal traders are able to access in Nepal in order to sustain their livelihoods might vary from the assets female informal traders are able to access in Warwick Market to sustain their livelihoods. As a result, the situation of livelihoods differs according to the availability of access to assets in informal trading. This study is yet to discover the assets female traders in Warwick Market possess to achieve a sustainable livelihood in informal trading.

#### *Women empowerment*

The term empowerment has been used widely in the social sciences across a variety of disciplines. In a study conducted by Dandona (2015) it was found that women empowerment is a way of challenging, defining and overcoming barriers in one's life through which she increases her ability to shape her life. The process of empowerment improves women's skills and access to resources such as money. Skinner (2008) states that achieving women empowerment is enabling women to achieve equal control over the factors of production and participate equally in the development process. Female traders are involved in informal trading in order to sustain their livelihoods, in turn allowing them to have control over the factors of production.

In a case study done by Hedge on women empowerment for promoting sustainable livelihoods in rural India, Hedge (2005) stated that a micro-enterprise called BAIF promoted various micro-enterprises including informal trading, it also further noted that the programme was successful as women's financial support for their families was enhanced. In addition, this programme empowered women, also improving hygiene, sanitation, community health and education of women and children. Some women in the rural areas before migrating to Durban are uneducated and are financially dependent. Women who migrate from the rural areas to Durban are usually women who tend to be dependent on their husbands and fathers for financial support. When these women migrate to Durban and begin informal trading, they are

not dependent on anyone but themselves and in turn are empowered to recognize their capabilities.

Asiye eTafuleni is a non-profit organization operating in Durban and is situated in Warwick Market. Skinner (2009) indicates that Asiye eTafuleni supports informal traders and as a result, this has empowered traders, particularly women. These women through the project participate in co-developing their work places; this is done through an integrated approach that includes applied design, and research, organizing, advocacy occupational health and safety. This project is acclaimed for women empowerment and active support for informal traders. Therefore, female informal traders are empowered as they receive support and are able to influence and participate in the decision-making process. However Mkhize et al (2015) states that access to essential basic and work-related infrastructure remains a problem in Warwick Market, with more than half of trades surveyed reporting that they did not have access to running water, and proper sanitized toilets. This study by Mkhize et al. (2015) suggests that despite hardships such as their working conditions, women still persevere with trading demonstrating that they are empowered, as empowerment can be viewed as a way of overcoming challenges. Research by Mkhize et al. (2015) suggested that turnover is low in informal trading as the average income is reported to be R2712 per month. Women empowerment also means thriving and continuing with informal trading despite the difficult economic environment these women endure on a daily.

According to Skinner (2009) the women empowerment framework states empowerment is an essential element of development. However, ILO (1998) notes that there are potential limitations to this framework. The women empowerment framework is considered static and takes no accounts of how situations change over time. This study will look into the ways in which women have empowered themselves throughout securing their livelihoods in informal trading over time despite changing situations in their lives and the shocks and stresses they experience. Women empowerment focuses on the different factors that enable women to become empowered. However, this study will not only be focusing on women empowerment. This study will also be investigating the challenges women involved in informal trading face causing them to feel disempowered which in turn affects their sense of control over their trade which leads to the decline in profit. Dandona (2015) found that women who are involved in informal trading have control over their lives, as they are able to influence the decisions they make to improve their socioeconomic status positively.

## **1.7 Organisation of the Study**

This dissertation is structured into five chapters. Chapter one comprises of the introductory chapter, which briefly introduces the study. It provides the background of the study, the problem statement, the objectives of the study and the theoretical framework informing the study. The second chapter is the literature review which is separated into four sub-topics which form the basis of the objectives of the study. The first section of the literature looks at the reasons for trading, the second focuses on the daily working conditions, followed by the challenges faced by informal traders and lastly, perseverance with informal trading'. Chapter three outlines and discusses the research methodology of the study such as the research design, the types of techniques and tools that will be employed to conduct this study. This chapter also outlines the sampling strategy and the methods for data analysis. Chapter four outlines the key findings from the interviews conducted in Warwick Market, Durban on the perspectives and experiences of female traders in securing their livelihoods. Chapter five is the concluding chapter of this research study, consisting of major findings from the research and recommendations followed by a conclusion.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.1 Introduction**

With the nature of informal trading, its activities usually go un-recorded and become difficult to measure. Informal trading can be considered to be one of the largest sub-categories of informal work in South Africa. Informal trading is usually a response to unemployment, a preference for independence and economic opportunities. Sassen (2018) notes that informal trading is dominated by black women who are driven into the informal economy as a result of desperation to work. Reproductive and household responsibilities combined with poverty drive women into informal trading. This chapter looks at factors that lead to informal trading and the challenges facing informal traders.

### **2.2 Reasons for informal trading**

In a research project conducted by Berry (2009), it was found that many women migrate from the rural areas to the city of Johannesburg in search of work. In support, a study conducted in Nepal on the livelihoods of informal traders, Timalsina (2012) states that women migrate from the rural areas to the city to partake in informal trading as they do not possess adequate educational qualifications or skills to enable them to secure employment in the formal sector.

Poverty and lack of employment in the rural areas are some of the push factors that drive many people to the cities for work in order to secure their livelihoods. Informal trading empowers people to engage in entrepreneurial activities, serving as a safety net for the unemployed. The reasons pushing people to be involved in informal trading is similar, all driven by the hopes of financial prosperity and being able to provide for their families. In support of the abovementioned statement, Kumari (2015) adds that people move to cities such as Delhi, India from neighbouring, poorer states such as Uttar Pradesh, Bihar and Jharkhand in search of a better way to sustain their livelihoods. They often do not have the level of education required for better paying employment in the organized sector. The urban poor who have migrated from the rural areas find informal trading as an easy opportunity for generating an income as it requires less skills, no educational qualifications and low financial

investment. A study of informal traders by Peberdy (2017) found that a significant number of traders enter street trading to fulfill their desires of being self-employed, with others expressing that the formal sector does not offer them some opportunities.

The slow growth of the economy is also a contributing factor to people's involvement in informal trading. Chen (2012) argues that continents such as North America, Africa and Asia's economic growth is not sufficient enough to provide employment for all job seekers. Consequently, this results in people being involved in informal trading in order to sustain their livelihoods. Omar (2006) adds that informal trading becomes the means for people to survive despite the low-income generated through trading. In a study by Berry (2009) it was found that unemployment is a driving factor of informal trading in South Africa, with Statistics South Africa (2018) confirming that the unemployment rate in South Africa in 2017 was 27.7 percent. In a study conducted by Rogerson (2000) it was found that Gauteng has the lowest absorption of job seekers into the formal economy resulting to the expansion of informal trading. Saha's (2009) study on informal traders revealed that out of the total traders covered, about 17 percent of traders were illiterate and about 8.5 percent of traders only had primary level of education. Further, 1.5 percent of total traders migrated from the rural areas into the city in search of employment however, they found that informal trading was the easiest means of sustaining their livelihood.

In a study in Kenya on female informal traders, Mitullah (2003) argues that migrating from the rural areas to the city gives women some form of recognition and economic freedom from a society mostly dominated by men. It is further noted that women usually find themselves victims of a gender biased education and are married in patriarchal societies where the man is considered superior. As a result, they do not have equal educational and economic opportunities in comparison to men. Furthermore, Fuller (2014) found that in Zimbabwe the reason women engage in informal trading is due to the rising cost of living, the underperforming and stagnant economy which all contributes to the rise in unemployment, resulting in people turning to informal trading in order to sustain their livelihoods.

According to Ping et al. (2010) informal trading in Africa has been a major response of the female population. Informal trading further allows traders especially females who have migrated from the rural areas to regain a sense of worth and independence. For many, street trading is an important part of their lives, constituting a key component of their social and economic duties of living an everyday lifestyle (Singh 2004). Informal traders can be divided

into survivalists and opportunity-driven entrepreneurs. A large number become street traders because they want to be self-employed, others find that formal sector employment did not offer them as much opportunities (Peberdy 2000). Informal traders may also start trading as it suits their personality. There is often a common misconception that those involved in informal trade are from the lower stratum of society in comparison to those in the formal economy. In Bangladesh Market in Chatsworth, Singh (2004) found that there are many successful individuals who have voluntarily chosen to partake in informal trading and not as a consequence of unemployment.

In the case of Swaziland, economic participation is deeply gendered. An exploration of the economic participation in 2007 and 2010 by Puttergill (2015) amongst the economically active found that males were more economically active in the formal economy than females. However, the informal sector employed the largest number of economically active women than men. Swaziland used to benefit from the African Growth Opportunity Act (AGOA) which was passed by the Congress of the United States of America (USA). The African Growth Opportunity Act was intended at maintaining relations between African countries and the USA. AGOA enabled engagement between African countries and USA as trading partners. This was done through investment opportunities which created employment and contributed towards poverty alleviation. According to Puttergill (2015) the trade agreement created about 17 000 jobs in Swaziland, predominantly in the textile industry, an industry that is mostly dominated by women. When Swaziland was removed from the African Growth Opportunity Act, women's employment was greatly affected. Lewis and Sy (2014) state that as a result, Swazi women had to rely on the informal economy for trading.

Rogerson (1996) argues that the formal economy finds it challenging to absorb new entrants into the formal labour market due to the lack of employment opportunities. As a consequence, people who find it hard to secure jobs in the formal markets turn to the informal economy in order to sustain their livelihoods. Singh (2004) stated that the formal economy experiences long periods of recession, affecting labour markets in both the informal and formal sector. As a result, many people are retrenched leading to unemployment and the difficulty in finding employment. After an economic crisis in the formal economy many are forced to earn a living in informal trading in order to generate an income.

### 2.3 Daily Working Conditions

Informal traders face many problems regarding their working conditions. During a study in Senegal on informal traders Kamara (2012) found that majority of informal traders have wooden tables and plastic cut offs which serve as a mat to expose the merchandize that they sell. Kumari (2015) further notes that informal traders do not have access to toilets, drinking water, and electricity. In Durban, Mkhize (2013) reported that access to essential and basic infrastructure is a critical problem as 56 percent of informal traders, both men and women surveyed did not have access to a toilet while 21 percent did not have running water. As a result, the working conditions informal traders endure make trading difficult. Singh (2004) found that in Bangladesh Market in Chatsworth there were only two toilets and during busy times there is a long queue to enter, posing problems as many traders do not have time to wait during their trading hours. In Johannesburg, traders face similar difficulties as Sello (2012) also reported that informal traders are mainly faced with issues such as lack of infrastructure i.e. water, electricity and sanitation. This issue is also encountered by the women trading at Warwick Market and not only informal traders in Johannesburg.

Informal traders often work in environments that highly expose them to illnesses and accidents. Gamielidm and Niekerk (2017) further discovered that in De es Salaam informal traders are exposed to physical, biological and psychological hazards. Some informal traders often trade in congested pathways in the midst of traffic, leaving them at a high risk of road accidents that may be caused by motorists. Environmental factors such as air pollution exacerbates conditions such as allergies, asthma, chronic bronchitis and tuberculosis. Kumari (2015) emphasized that in trading areas, informal traders are usually at risk of chest infections, sore throats, eye irritation, dizziness and eye irritations. Studies have reported that there is a huge association between traffic-related air pollution and various health outcomes such as respiratory symptoms, reduced lung function, chronic bronchitis symptoms leading to hospital admissions. In Bangkok, Kongtip et al (2006) discovered that air pollution is one of the biggest environmental health problem as Bangkok has a rapidly increasing number of vehicles travelling on the roads. A study on informal traders in Bangkok also revealed that **72.4 percent** of informal traders have been working as traders for 1-10 years or more, whereby exposing them to the illnesses mentioned above. It was further found that some of the traders were suffering fatigue as a result of long working hours and heat, as traders mostly

work under intense direct sunlight and were exposed to traffic-related air pollution (Kongtip et al., 2006).

Pick et al. (2005) discovered that 52 percent of female informal traders in Johannesburg complained of work-related injuries and diseases, mainly cuts, burns, musculoskeletal problems and headaches. Furthermore, they were not happy and comfortable with their working environment, which was associated with the lack of shelter, dirt and noise. Singh (2004) states that informal traders face concerns such as the lack of shelter, therefore, some traders carry gazeboes and form their own shelter in order to protect themselves and their goods during rain. This creates major problems for informal traders as most of their goods are perishable. Presentation of goods is vital for informal traders to attract customers. The lack of shelter during inclement weather conditions ruins goods leading to a loss of customers as customers often view the goods as not fresh or worth buying. Due to the lack of shelter and appropriate infrastructure, informal traders are also unable to expand their business.

Mkhize (2013) states that some informal traders do not have shelter, which exposes them to harsh weather conditions. Skinner (2009) further revealed that nearly half of informal traders that were interviewed in Warwick Market did not have access to storage, as a result, their goods often got stolen or spoiled due to inappropriate storage. Singh (2004) study also found that traders had problems with storage in the Bangladesh market located in Chatsworth and that lack of shelter and storage results to informal traders not being able to buy goods in bulk. Singh (2004) further states that traders are not able to commute with their goods daily due to theft. Khumalo (2015) found that most traders found it difficult to transport their trading goods from home to their trading sites. Transport systems rarely service the areas where the traders live, and if it does, informal traders can barely afford the bus fare.

Chattopadhyay (2005) notes that majority of informal traders live in poor areas, with their place of residence and work situated in unsafe and unhealthy environments. Chattopadhyay (2005) also adds that female traders often lack advocacy and support due to having poor channels of communications with relevant institutions such as the Municipality. Rongo et al (2004) study on traders reported very little use of personal protective equipment resulting to occupational health complaints inclusive of skin burns from the sun, dizziness and headaches. Kongtip (2016) revealed that in a study on Bangkok street vendors only 18.1% of street vendors had ever had a health examination. The assumption from the abovementioned is that

they are better concerned about their income than health or they have somewhat become used to their working conditions and tolerate the circumstances they work under.

Majority of urban informal trader's trade in areas that lack welfare services and basic health services alongside social protection. In Mumbai, India Saha (2009) found that the undesirable working conditions of trader's results in their vulnerability to diseases and poor health. Informal traders work long hours in the midst of their miserable working conditions. Saha (2009) further emphasizes that informal traders usually start their trading activities from 5 am to around 7pm, working 365 days a year. Singh (2004) states that informal trader's work irregular hours where there is no starting and finishing time.

## **2.4 Challenges faced by informal traders**

### *2.4.1 Psychosocial challenges*

Female migrants involved in trading travel long distances to reach the urban areas to begin trading. International Organization for Migration (2010) reports how traders are highly susceptible to diseases resulting from undesirable sleeping or resting places, poor road networks and instable vehicles. When some women arrive from the rural areas, they do not have family members or friends in the urban areas, forcing them to find temporary places to rent. Therefore, this leads them to the risk of being robbed and being sexually assaulted. The International Organization for Migration (2010) has interviewed women who travel long hours to the urban areas to sustain their livelihoods through trading reveal that travelling gives rise to stress. The study reported that certain pregnant informal traders have fallen sick and some have experienced miscarriages during their migration process. The absence of emergency medical services along the roads have had a major contribution to the death of some women. In one of the interviews conducted, a 38-year-old woman was advised not to travel by her doctor as she was three-months pregnant. The women revealed that she almost lost the baby during her move from the rural areas to the urban areas. Giri et al (1995) stated that long distance travel may result in miscarriages, stillbirths and premature delivery due fatigue. However, these women have no choice but to migrate as they have children and families to support.

Female traders also experience psychological and mental stress arising from their productive work. According to Wrigley-Asante (2013) the economic and social pressures adjusting to their new environments after trading leaves women feeling insecure and unsafe as some carry large sums of money. The attitude of police officials and customers and the abovementioned all contributes to psychosocial problems. Also, traders usually make genuine efforts in improving the relationship they have with their clients which means delivering goods on time and constantly having stock. Clark (1999) notes that the delays in the receiving of stock results in bad relationships with clients, resulting to psychosocial and economic challenges as customers may go buy somewhere else leading to a loss of income for traders. Another factor adding to psychological stress of female traders is their productive and reproductive work. Wrigley-Asante (2013) states that in African countries, women feel highly responsible for taking care of their families whether they are unmarried, divorced or widowed, forcing them to come up with the means to sustain their livelihoods. In study by Avotri and Walters (2001) it was found that maintaining their households while trading and working long hours could be emotionally and physically demanding. Avotri and Walters (2001) further discovered that both women and men reported being concerned and thinking not too much about trading and the means to make a profit but however worrying about their private lives. Unlike women working in the formal sector, informal traders are not able to afford counselling to help them cope with the psychosocial stresses they face on a daily.

Trading in the informal economy is heavily challenging and it is a greater challenge for women who are not equipped with the necessary education, skills and training. According to Singh (2004) women are more prone than men to unemployment and poverty. As a consequence, women accept jobs in the informal economy that makes them subject to harsh conditions and exploitation. Gender segregation in informal trading means that men and women are involved in different trading activities. Women usually carry out smaller trading activities that are less profitable in comparison to their male counterparts. Skinner (2000) asserts that male traders usually deal with non-food items and are more likely to have large scale operations while women have smaller operations dealing with food items.

Women tend to be more involved in unskilled and service related occupations within the informal economy whereas men dominate as operators. As a result, this leads to an unequal generation in profit and income. Patriarchy, gender-based roles and cultural expectations on women especially married ones is also a challenge faced by female traders. For instance, before women go to trade they have to ensure that everything at home is sorted domestically

including meal preparations, especially for their husbands. Wrigley-Asante (2013) states that in the traditional Ghanaian culture, the wife not preparing quality meals for her husband threatens the marriage alongside the financial support provided by the husband. No matter how tired women are when they come home from trading, some are forced to still do domestic chores and cook for their husbands no matter how tired they are if not, this leads to quarrels with the accusation pinned on the women for committing adultery. Clark (1999) notes that trading may not interfere necessarily with proper care of their children however, the demands of small children may restrict women being successful in trading. The combined productive expectations placed on women juggling their households and trading highly contributes to psychosocial problems leading to stress and cardiovascular diseases.

#### *2.4.2 HIV/AIDS*

With migrating to the urban areas from the rural areas women have a high risk of being infected with HIV. Migration brings different kinds of people together enhancing the possibilities of disease transmissions such as HIV/AIDS.

Sabrina (2004) also found that in a study in Impolweni Township near Durban, it was found that women get involved in transactional sex in order to not spend the little money they earn from trading. Women also find themselves involved in insecure, short-term relationships with transient men in order to supplement an income from them. During these relationships, women are unable to negotiate condom use and disclose HIV/AIDS status leading to high risk of HIV infection. Ahikier and Ampaire (2003) research in Uganda revealed that women experience sexual intimidation from law enforcement officers, who expect sex as a bribe in order for them to overlook illegal trading activity. Due to women having a greater reliance on informal trading than men, detrimental effects of HIV/AIDS impacts women more than men. When women fall sick, they are unable to go to work resulting to a loss in income. AIDS greatly undermines productivity leading to a loss in income. A poor economy and the slow rates of growth exacerbates poverty, inequality and exploitation, and serving as a breeding ground for HIV/AIDS.

### *2.4.3 Crime*

Informal trading plays a vital role as a livelihood strategy. Street trading is a strategy used by many migrants (national and international) as an introduction to the city as a means of survival. Wrigley-Asante (2013) reported that a married woman who was working as an informal trader constantly feared being attacked by armed robbers. This factor is considered as a challenge within informal trading; consequently, resulting in females experiencing hardships in sustaining their livelihoods as stock is frequently lost. Singh (2004) found that 60% of informal traders in Bangladesh Market, Chatsworth were affected by some sort of criminal activity in the market place. Singh (2004) further states that those who sell bulky goods and large volumes have their goods stolen overnight due to poor security and inappropriate storage facilities as they are not able to commute with their goods on a daily basis. Criminal incidents also occur when goods are being off loaded and loaded from vehicles. A study on cities in South Africa by Khumalo (2015) noted that an insecure environment such as crime results in a loss of customers, frightening tourists and crippling informal businesses, which reduces incomes and generally interferes with trading.

### *2.4.4 Gender-based challenges*

Klaudt (2015) observed that women working in informal trade are faced with more challenges than men. Klaudt further states that women tend to find difficulty in occupying leadership positions within trade organizations. Women tend to also spend more of their earnings from trading on the household expenses than men do. Women also are more prone to have more dependents than men, all depending on the little income they make from trading. Women in informal trading encounter challenges such as having to find caregivers to take care of their children whilst they trade. Fuller (2014) found that some women involved in informal trading are forced to bring their children to work since they have nobody to leave their children with at home. Female traders who do not have anyone to look after their children are usually preoccupied during the day juggling the safety and needs of their children and trading, and as a result, this can affect sales. These factors all together possess a great challenge to the ability of women succeeding in informal trading.

#### *2.4.5 Income and competition*

In Zimbabwe, Njaye (2014) found that when informal traders were asked about their daily incomes, some failed to provide an average amount as their earnings go straight to taking care of their daily expenses. Further, daily sales decreases as the number of informal traders increase causing rigid competition. This all results in informal traders finding difficulty to fully sustain their livelihoods in informal trading as certain stresses such as high competition makes it difficult for them to thrive. Competition amongst informal traders is fierce as informal traders often compete with each other in order to attract customers. According to Tawodzera (2015) 80% of migrants involved in informal trading experience high levels of competition. Traders not only have to compete with each other but also find themselves competing with local supermarkets.

Jainshankar (2016) found that another challenge faced by informal traders worldwide is that due to high levels of unemployment traders suffer high levels of competition with other traders which leads to a loss of income. Njaye (2014) states that in Indonesia, competition and jealousy among informal traders regularly jeopardizes their ability to work collectively which ultimately decreases profit. The money women make from informal trading is usually used to support their families, including immediate and extended families. According to Skinner (2009) most informal traders in Warwick Market emphasized that their monthly income is not sufficient to cover their monthly needs.

#### *2.4.6 Lack of public participation*

Public participation is a complex term that is defined differently depending on the level and context to which it applies. Mngoma (2015) defines public participation as the empowerment of citizens in order to effectively involve themselves in designing policies, creating structures and programmes that serve the interests of all. Consequently, public participation contributes to the development processes that benefit citizens. Nyalunga (2006) argues that public participation is not only confined to issues of policy formulation and service delivery but also maintaining order at the local government level. However, this has not been the case with regards to public participation in relation to informal trading. Informal traders in South Africa trade under unfavourable working conditions such as the lack of proper sanitized toilet

facilities and fumes from vehicles, which can later lead to respiratory diseases. The exclusion from decision making processes and the unfavourable working conditions that traders work under results in traders becoming vulnerable to losing their source of income due to their working conditions and the decisions local government make on their behalf without being consulted.

Among the unfavourable and restrictive working conditions informal traders trade under, they are also regulated by by-laws which permit city authorities to evict and confiscate their stock. The implementation of laws in South Africa pertaining to informal trading has led to the deep frustration of traders. In a study done by Maregele (2014) on the participation of informal traders in policy formulation, it was identified that Western Cape and Women in Informal Employment: Globalizing and Organizing (WIEGO) have since criticized the Council as it fails to include traders in drafting proposed plans. In the city of Cape Town, informal traders were allowed to attend a meeting held by the City Council in the city hall concerning a draft plan presentation for new trading sites where traders were to be moved and allocated to new trading sites. The draft plan was alleged to enhance safety, also improving the business environment for traders. In the drafting of the plan, informal traders were not involved in the decision-making processes or consulted on whether or not the new sites would be suitable and convenient for them in terms of trading and transport to and from work. Maragele (2014) further stated that traders felt that the city council had already made up their decisions as they possess the power to do so and the invitation to the meeting was just protocol.

In Johannesburg, Mngoma (2010) indicated that before the World Cup in 2010, informal traders expressed their complaints in the local media including newspapers, stating that the city authorities had adopted a closed-door policy with regards to formulating laws, ignoring their needs by implementing these laws that resulted in inhuman treatment of informal traders such as their violent eviction from their trading spots and the confiscation of their trading goods by the police. Mngoma (2010) notes that of the 10 000 informal traders that operate in the inner city, 70 percent violates the cities by-laws for informal traders. The high rate of by-laws violation is a clear and distinctive indication of the dissatisfaction of the lack of consultation in decision making processes. If traders were included in policy formulation traders would not be rebellious against these laws and there would be no violation against the laws.

In a research based on informal traders, Roever and Skinner (2016) found that exclusionary policies, laws and practices are common, usually leading to violent evictions where informal traders are relocated to more marginal locations with inadequate facilities without their consent or deliberation. Informal traders are often harassed by state officials which is often facilitated by legislation. According to Bromley (2000) governments are responsible for promoting economic opportunities, encouraging entrepreneurship and competition. However, government does not do so, but instead create legislations, laws and policies without the inclusion of informal traders in the decision making process. In addition, Bromley (2000) found that many governments have tried to include informal traders in programs to generate effective trading policies, public health and sanitation, and business education. Nonetheless it has failed as informal traders are not able to leave their trading sites to attend these meetings as this leads to a loss of income. As a result, there is a lack of public participation as traders are not consulted at suitable times and days for these meetings to occur as traders are conscious of work time and cash flow and cannot give up peak trading hours for these meetings. With the absence of the traders, decisions regarding policies, laws and regulations are made in the absence of informal traders. Mbulaheni (2016) study on street trade and public participation in Johannesburg revealed that when informal traders attend these meetings with the promise of new trading stalls, licenses, and freedom from harassment from police they usually find that decisions have already been made without their consent or involvement in the decision-making process.

During research on informal trading in Mumbai, Anjaria (2006) revealed that the Brihanmumbai Municipal Corporation Act (BMCA) was implemented without the consultation of citizens, this acts gives BMC the power and right to remove traders on the streets without warning. Anjaria (2006) argues that the BMC Act infringes Article 19 and 21 which grants that every citizen has the right to a livelihood. Furthermore, Recaul and Steck (2018) state that despite the recognition by the national government of the importance of informal trading, informal traders mostly operate in legislative and hostile environments as local authorities often consider informal trading as a problem and restriction for planning and urban management. As a consequence of, traders are excluded from public participation. In contradiction, Mngoma (2010) argues that there can be possible conflict between professional expertise and participatory democracy. This conflict generates from the fact that citizen supporters strongly argue that citizens should participate in decision-making processes that affect their livelihoods, and that anything less is a betrayal of democracy. It can also be

argued that citizens cannot participate in decision-making processes especially those that are in need of high technical professionalism and competency. The conflict between the demand for both participatory democracy and technical expertise during decision making processes can be eased by making accommodation for both sides in the final decision.

Street traders confront many problems as they are in a vulnerable situation as they are neither protected by government, NGOs, labour unions or by any laws made (Jainshankar 2016, p4). Unlike the formal economy employees, informal traders are also not entitled to basic benefits such as pension fund, medical aid or UIF. As a result, when the informal trader is unable to trade their family members lose their source of income as the traders. Further, informal traders especially female traders lack market information, skills negotiating power to protect themselves against economic risks such as unemployment.

#### *2.4.7 Lack of business skills and financial management*

Informal businesses often fail due to informal traders lacking business skills and financial management. Singh (2004) notes that there are no banking systems or money lending facilities in place for informal traders except banks. Some informal traders do not have access to banking services due to the lack of appropriate documentation such as Identity Documents and proof of address. A study by CoRMSA (2008) found that the inability for some informal traders to open bank accounts leads them to being vulnerable to theft and violence. Without bank accounts, informal traders also face the difficulty of not being able to apply for loans in order to expand their businesses. Singh (2004) further suggests that there should be informal systems such as micro lending companies available where informal traders could acquire credit and be able to save money in the case of floods, illness, funerals, accidents and weddings. In Gujarat, India however, Peer (2008) state that poor women are given the opportunity to save through the Self-Employed Women's Association Bank. This bank was begun through SEWA which is a trade union of informal workers. This bank also provides services such as legal and vocational instruction alongside child-care.

#### *2.4.8 Police harassment*

Police harassment is common amongst informal traders. Sharit (2011) found that in Patna, Indian traders face constant harassment by police officials. Laws implemented by municipal authorities contributes to this havoc. The Patna Municipal Corporation Act of 1951 stipulates that the only competent authority permitting trading is the Chief Executive Officer (Municipal Commissioner). Shita (2011) discovered that no trading stalls can be set up, goods cannot be displayed or sold on the streets without prior permission. The challenge is that the permission has to be in the form of a license which comes at a specific fee. In the case of Durban, Klautt (2015) states that a trading permit give you exclusive use of an area specifically designated for you to trade and trading without permits is illegal under the bylaws. With poverty being the main driving force for trading, some traders are not able to afford these permits and as consequence face police harassment. A study by Shita (2011) y on informal traders in Patna found that traders face physical brutality from police if they were not able to pay bribes for not possessing permits as street trading is illegal and the Patna Municipal Corporation levies fines on traders. During police raids, the confiscation of goods is also a common concern leading to a great loss of income to traders.

In South Africa, police harassment towards informal traders is also a challenge. There are newspapers that report that female traders in Pretoria have reported the Tshwane Metro police for harassment and robbing them of their only source of income. Mukuta (2013) discovered that the government inspectors and the police have increasingly committed acts of violence against traders, frequently beating them including women with babies on their backs and pregnant women. With no legal organization protecting traders, journalists in Luanda who have sought to uncover the truth have been subject to police brutality against traders and have since been jailed. The violations of informal traders basic rights often raise concern about the government failing to protect citizen's rights, including informal traders. Another issue faced by street traders when they leave the rural areas and migrate to the city is that they do not possess legal identity documents further making them vulnerable to police harassment.

In October 2013, the city of Johannesburg went through what was considered and called 'clean sweep' which was led by the Johannesburg Metro Police, the South African Police Services and the Department of Home Affairs alongside arms of the municipal government. The clean sweep operation was to clear informal trading and informal businesses off from the streets. Informal traders who had paid the city to sell had their stalls erected and were forcibly

removed during this movement. Informal shops were also targeted and closed down as a result of clean sweep. Similar activities also took place in places such as Pretoria and Hammanskraal. Peberdy (2016) reported that protesting and resisting traders were shot and some killed by the SAPS. 94% had lost income. Just over one-quarter (26%) lost between ZAR1,000-2000. Some lost large amounts, with one in five losing between ZAR4,001 and ZAR5,000 and one in ten between ZAR5,001 and ZAR7,500 (Peberdy 2016, 43). As a result, some traders lost their stock and trading goods. Also, some informal traders relocated to different trading sites which led to a loss in customers and income.

## **2.5 Perseverance with informal trading**

Burzynski (2010) stated that one of the factors that lead informal traders to persevere with informal trading is their level of education and knowing that entering the formal economy would be difficult. Results from research conducted on migrant informal traders in the central business district of Pretoria, Burzynski (2010) found that only 14 traders completed high school, with only five obtaining a Matric. Without a matric or a University qualification, this results in the difficulty of informal traders to secure employment so in turn they persevere with informal trading in order to sustain their livelihoods. Gamielien and Niekerk (2017) state that due to the limited opportunities in the informal economy, women are forced to persevere with informal trading as it generates an income needed to support their families. In support, Mitullah (2006) states that some female traders stay in informal trading for many years, as the income generated is their only mean of income. Khumalo (2015) states that women use informal trading in order to send remittance home to their families in the rural areas. Remittance is often used to send their children to school, pay medical bills, to buy food and other household expenses. Most of these women have been involved in informal trading for years and have not sought other ways of generating an income despite informal trading not generating an efficient income. For these women, it is an important source of survival and escape from poverty, so they persevere.

South Africa's unemployment rate is the reason why female and male traders persevere in informal trading despite the many challenges they encounter on a daily. Meyer (2015) points out that informal trading for many South Africans is an alternative to unemployment. Ngundu (2010) further asserts that due to the harsh realities women face such as gender discrimination

and the lack of access to key resources such as training and education women tend to want to thrive in informal trading.

## CHAPTER 3: METHODOLOGY

### 3.1 Introduction

The overall objective of this study is to understand the perspectives and experiences of female traders in securing their livelihoods in the informal economy. This research took on a qualitative approach, using semi-structured face to face interviews to obtain information on the perspectives and experiences of female traders in Warwick Market. This chapter will begin by providing an overview of the study area and research setting. It will further examine the data collection process, the sampling procedure used in the study, and lastly will describe the techniques of data analysis. The main ethical considerations as well as limitations to the study will be highlighted.

### 3.2 Study Area

**Figure 3.1: Map of Warwick Market**



*Source: Urban Land Institute*

This study will be solely focusing on Warwick Market, Durban. Warwick Market Junction is situated on the outskirts of Durban's inner-city. The Warwick Junction was originally for Indian indentured labourers who started trading on the street sidewalks. The area of Warwick Market saw a gradual influx of black African informal traders and this area became the hub of trading and commerce despite constant harassment of the traders by the police. In the 1980s, traders were then recognized for their contribution and granted permission to remain in their specific areas. According to Rogerson and Hart (1989), during the height of the apartheid era, South Africa's local government alongside the local Municipality were hostile towards informal traders and implemented strict anti-trading measures. By the mid 1990's there were almost 4000 traders working in the area, many of whom had been displaced by political violence and were forced to relocate to work and live in the area. Prior to 1990, trading in Warwick Junction was considered to be illegal, with only a few permits granted to traders. Traders were also subject to police harassment with them enforcing the "move-on law" forcing traders to move to new trading sites every half hour. After 1994, following the election of South Africa's first democratic government, mandates were put in order to support informal trading.

In 1995 the Durban's City Council implemented an urban renewal initiative in order to address urban management concerns in Warwick Junction. The aim of the project was outlined as follows:

‘The redevelopment of the Warwick Avenue area, specifically, should be geared towards promoting its primary role and function as a major regional hub for public trading and transportation, with a particular focus on the needs of the urban poor.’

Skinner (2009), states that over a period of ten years, Council officials alongside traders redesigned the area, providing an improved environment and infrastructure for commuters and informal traders. Warwick Market is a trading hub and primary transport node in the city of Durban with a taxi, bus and rail station. On any given day the area accommodates 460 000 commuters and at least 6000 street vendors (Saunders, 2013). Products sold vary from bead work, crafts, traditional cuisine, fresh produce, entertainment merchandize, clothing and traditional medicine. Until this day, trader committees have been established to work alongside the eThekweni Municipality and various support organizations to create and maintain an effective informal trading location benefiting traders who depend on informal trading incomes. According to Skinner (2009, p1),

“Warwick Junction has provided exhilarating proof of how poor people, in sensitive collaboration with urban planners, can enliven a city centre, generate employment for themselves and expanded services for the population at large.”

The market has had positive impact as it attracts tourists and has helped improve the lives of many local entrepreneurs situated at Warwick Market.

### **3.3 Qualitative Methodology**

The focus of this study is to understand the perspectives and experiences of female traders in securing their livelihoods in the informal economy. This study was implemented using the qualitative research method. Qualitative research method is useful for this study as it has the ability of providing human beliefs, opinions, emotions and behaviour as well as human experience. Patton and Cochran (2002) state that qualitative research is used to understand many aspects of social life, and it generates rich detail in the form of words. Alshenqeeti (2014), also states non-numerical data seeks to explore and describe the nature of how people behave, seeking to understand their beliefs and experiences. Additionally, qualitative research seeks to understand a topic through the perspectives of the local population partaking in the study. Further, this type of research method seeks to fully understand a given topic from the perspectives of the participants.

Qualitative research is significant in this study as Mason (2002) notes that through qualitative research one can explore a wide dimension of the social world. The advantages of the qualitative research method is that it produces details of participant’s beliefs, experiences and perspectives. Rahman (2016) states that the qualitative research is beneficial as it holistically seeks to understand the human experience in specific settings. However, qualitative research as argued by Silverman (2000) has the potential of disregarding contextual sensitivities and focus more on experiences and meanings.

### **3.4 Sampling**

Research and qualitative information was attained through interviews, this research used the purposive sampling strategy. This is because this study sought to focus on female traders who have specifically migrated from the rural areas to Durban. As explained by Babbie (2001)

purposive sampling is appropriate for this study as the nature of this study required the researcher to speak directly to women who have migrated from the rural areas to Durban and are now involved in informal trading. Non-probability sampling was used to select women with certain characteristics.

According to Etikan et al (2016) purposive sampling is a deliberate choice in picking the participants due to certain qualities and characteristics they possess. Purposive sampling is used in this study as this research focused on particular characteristics of informal traders that are of interest to this study further enabling the researcher to answer research questions. The sample that was selected is not representative of the whole population.

For the selection of participants, the target population was women involved in informal trading who have specifically migrated to Durban from rural areas and specifically women who have secured their livelihoods through informal trading. In terms of age, there was no specific age limit to the women that were interviewed. As this research is qualitative, the information gained is not used to represent all women involved in informal trading, but rather to gain some understanding as to the different perspectives and experiences female traders encounter in securing their livelihoods in the informal economy. Confidentiality and anonymity was determined through a consent form that both the participant and researcher signed prior to the interview. In this form, it is stated that they are aware that their personal information will not be distributed to outside sources, and only characteristics pertaining to their trade will be obtained. During the interview process, the participant and the researcher were the only people present to ensure privacy and confidentiality. The interviews were conducted at Warwick Junction, ensuring the comfort of the informal trader being interviewed.

### **3.5 Data Collection**

Data in this study was collected through semi-structured interviews. Interviews took place at Warwick Junction. The in-depth interviews shed light on their daily working conditions, and also help us to better understand their attitudes to and experiences of informal trading and the challenges they experience in securing their livelihoods. Interviews were more useful to this study as they are powerful in eliciting narrative data and allowed the researcher to thoroughly investigate people's views in-depth. 15 women were enough in order to give insight on the

research topic and enough data was collected from 15 interviews. Interviews allowed these women to have a voice and fully express their perspectives and lived experiences in securing their livelihoods. Interviews are beneficial as they provide detailed information about perceptions, feelings and opinions further allowing open-ended questions to be asked. The sample was sufficient in order to give in-sight from diverse women. With the permission of the participants, data was collected through audio-recordings. The use of field notes were also used as it allowed the researcher to write down notes, commenting on the environmental contexts, behaviours and impression.

A consent form was signed by the researcher and the participant to ensure confidentiality and anonymity. In the form, it is clearly stated that their information will remain confidential and not be distributed to outside sources. Participants also gave consent to the interview which was audio recorded. Additionally, comfort was ensured throughout interviews as interviews were held at Warwick Market which is the participant's safe environment and during daylight hours and allowed participants to actively engage in the interview. These characteristics established a secure environment for women to engage in discussions.

### **3.6 Data Analysis**

Thematic analysis was adopted to analyse data obtained. According to Braum and Clark (2013) thematic analysis is an analytical method used in qualitative research. It analyses and derives themes within the data. Thematic analysis further means looking into all data collected to locate common issues that emerge and identify main themes that help summarise all opinions and data collected. A theme captures important data that is related to research questions. Sivakumar (2017) asserts that a theme also represents a level of patterned responses and meaning within a data set.

Data collected from interviews was in the forms of notes and recordings. All recordings of interviews was transcribed and notes taken during the interview process was put together in text form. The transcribed material was read in order for the researcher to fully understand the data collected and to get an overall impression of the content and identify themes. Themes were made in relation to the research questions of the study.

After themes were identified from the data collected, data that was presented focusing on visualizing the data through precise quotes. Miles and Huberman, 1994 (cited in Alhojailan,

2012) state that the presentation of data in quotations is meant to provide support, evidence and validate interpretations. The displaying of the data also helped in arranging thoughts and concepts. The latter assisted the researcher in exploring similarities, interrelationships among concepts and views and differences.

### **3.7 Ethical Considerations**

Research that involves human participants usually raises unique and complex ethical, social, legal and political issues. This research highly considered the ethical principles that administer research. This research adhered to ethical matters such as credibility, reliability, transferability and dependability.

The researcher also made sure that anonymity was ensured throughout the research using coding criteria when recording the participants. Information obtained from participants was kept in confidence between the research supervisor and the researcher. The research guaranteed that there was no manipulation of the research findings. Participants were made aware that they had the right to withdraw from the study at any stage if they felt uncomfortable during the progression of the interview. The purpose of this research was thoroughly explained to the participants. Participants were further informed that they were to feel free not to answer questions that they did not feel comfortable in answering.

#### *3.7.1 Credibility*

To ensure credibility of this study, information that was gathered throughout the literature review was guaranteed to be relevant to the theoretical framework and all conceptual understandings and any theories that were presented were academically sound and current. According to Polit and Beck (2012) credibility can be defined as truth of the participant's views, alongside their representation and interpretation by the researcher and interpretation. Triangulation was also employed in this study. Triangulation refers to a way of enhancing credibility through the process of drawing conclusions from multiple sources in order to draw conclusions and involved employing a variety of data collection methods. In this study, face-to-face interviews were used as a data collection method.

### *3.7.2 Reliability*

Reliability is based on determining whether a study is truly representative of the phenomena measured. Credibility was achieved using theories that supported the study, theories which have been analysed, and have been extensively put into practice. The qualitative data gained through interviews with female traders was primary data that was collected, interpreted, and evaluated with accuracy. To ensure the reliability of this study, information that was gathered through a literature review was relevant to the theoretical framework and all conceptual understandings and any theories that are presented are academically sound and current. Lastly, acknowledgement and recognition of the importance of not influencing the opinions and ideas during conversation with participants was ensured. Participant's thoughts and ideas were not guided by the researcher. This was done through open-ended questions that did not suggest a certain direction towards one answer over the other.

### *3.7.3 Confirmability*

Polit and Beck (2012) states that confirmability is the researcher's ability to show that the data collected solely represents the participant, not the researcher. Confirmability was ensured by not imposing the researcher own beliefs and viewpoints onto the participants. According to Cope (2014) the researcher can demonstrate confirmability through describing how interpretations and conclusions of the study were established, demonstrating that the findings were directly derived from the data.

### *3.7.4 Dependability*

Dependability refers to work that is produced, well researched and relevant. Dependability is done through the ensured use of data collection methods and includes reporting in detail the data collection process. Dependability in this study was ensured through the explanation of the research design, data gathering and analysis. Dependability assists other researchers when repeating the study to see whether proper research practices were followed.

### *3.7.5 Transferability*

Transferability refers to the degree in which research findings can be applied or generalized to other groups or settings. To ensure transferability, the researcher gave details of the research method used alongside the settings studied to allow the reader to obtain adequate information to be able to judge the applicability of the research findings to other settings.

### **3.8 Summary**

Qualitative research was adopted while conducting this research, this study further made use of in-depth interviews to gather data from participants. Participants were selected using the purposive sampling method which helped to obtain relevant information from the participants. This chapter further discussed how thematic data analysis was adopted to analyze data obtained during the interview process. The researcher abided by ethical principles and norms of qualitative research which involved human participation.

## **CHAPTER 4: DATA PRESENTATION AND ANALYSIS**

### **4.1 INTRODUCTION**

The previous chapter outlined the research methodology that was used to conduct this study. This chapter presents some of the main findings of the semi-structured interviews held with 15 women. Thematic analysis was adopted to analyze the data. Pseudonyms were used instead of actual names to maintain anonymity, pseudonyms was made according to the order that they were interviewed, for example the first participant was coded as FP-1 (female participant).The aim of the study was to understand the perspectives and experiences of female traders in securing their livelihoods in the informal economy in Warwick Market, Durban.

This chapter present data that was collected through interviews. The reasons women are involved in trading are outlined. It also considers the daily working conditions of informal traders in Warwick Market. A focus of this chapter is on the challenges that informal traders face. Women interviewed also reveal the ways in which informal trading has empowered them as women.

### **4.2 Profile of Participants**

Table 4.1 outlines the demographic profile of the participants. The female informal traders were all born in South Africa and had migrated from the rural areas to Durban.

#### **Table 1: A socio- demographic profile of participants**

Participants	Age	Goods sold	Education (grade)	Period of time trading
FP-1	35	Vegetables	11	10 years
FP-2	49	Vegetables	12	2 months
FP-3	32	Fruits and Vegetables	10	8 months
FP-4	46	Fruits	10	26 years.
FP-5	50	Traditional medicine	none	3 years.
FP-6	68	Earrings, lipsticks, combs,	5	23 years.
FP-7	65	Caps, men's vests and underwear	8	5 years.
FP-8	32	Hats, wallets, belts, socks, shirts,	12	6 years.
FP-9	55	Traditional medicine	none	3 years.
FP-10	*Does not know age*	Soap, disinfectants, clay	none	Over 30 years.
FP-11	61	Indigenous herbs	none	7 years.
FP-12	*does not know age*	Traditional medicine	none	8 years.
FP-13	46	Mealie meal	12	Does not recall.
FP-14	30	Towels, combs, earrings	11	15 years.
FP-15	28	Dresses, shoes and bags	10	7 years.

The ages of the women ranged from 28 years to 68 years. Two indicated that they did not know when they were born. It was a challenge convincing certain participants to partake in the study as they argued that they did not have an education and they would not be in a position to make a useful contribution to the study. However, when the type of questions they would be asked was explained to them they agreed. All participants had migrated from the rural areas to Durban either to search for work or to be involved in informal trading. The period of trading ranged from 3 months to 30 years with the older participants expressing that they had forgotten when they had started selling.

### 4.3 Reasons for informal trading

Women tend to be involved in informal trading for different reasons but the core reason for all the 15 women was to be able to financially provide for their families and eradicate poverty. Women were asked about their motivation for entering the informal sector and they gave a number of reasons including poverty.

#### 4.3.1 Poverty

Saunyama (2013) strongly states that due to the government neglecting development in the rural areas it has led to high levels of poverty and underdevelopment in rural communities. As a consequence, women migrate to the urban areas. Kachere (2011) contends that poverty is the inability to attain certain necessities in order to survive. It was found that poverty truly served as a motivation for marginalized women to get involved in informal trading.

One participant stated that:

*At home there was nobody to take care of myself and my siblings as all of us were unemployed and I was desperate to find a way to provide for myself and my family. I couldn't stay home and do nothing while living in poverty. (FP-14)*

Another participant expressed that:

*I migrated to Durban when I was pregnant with my son while living with my family in the Eastern Cape. When I got pregnant the father of my baby was unemployed too so I saw the need and urgency to move to Durban to seek ways to generate an income. I never wanted my son to grow up living in poverty like I did. (FP-2)*

One woman described how her migrating from the rural areas into the urban areas was motivated by her family living in poverty and only being dependent on her mother's pension which was never enough for them to survive and fulfill all their needs;

*At times my sister and I and our children would go to bed not having anything to eat. Our mother passed on when we were very young and we had nobody to provide for us, we never knew our father. (FP-3)*

Poverty through the interviews was observed to be the biggest motivation for participants to be involved in informal trading. These findings are in line with a study by Bhowmik (2016) as it was found that poverty and lack of employment in the rural areas drive people to the cities to seek employment or ways of generating an income. Heyzer (2006) found that poverty is often a generational cycle and often females are often pulled out of school to help meet basic household needs. One woman stated that when her mother passed away she was forced to not further her studies and come to Durban in order to take over selling as her mother was an informal trader. She expressed that her mother was the main bread-winner therefore she had to continue selling in order to carry on providing for her family like how her mother did. Another woman during the interview shared that she ran away from home in order to be with her boyfriend here in Durban however life in Durban did not turn out as she had expected.

*I ran away from home in order to be with my boyfriend without the consent of my family. When I arrived in Durban life was not what I had hoped for, my husband became abusive, I used to go days without eating and just drinking water as we had no food. I knew I had to become independent as he was also unemployed. He then left me for 5 years and only returned home in 2017. (FP-4)*

One woman who was living in the Eastern Cape stated that people in the Transkei are very poor and poverty became the reason why she left her children behind. She further expressed that knowing that month-end she sends money for food for her family back home in the rural areas pushes her to persevere.

#### **4.3.2 Lack of education**

The lack of education also results in females being involved in informal trading and this was the case in this study. The majority of the female traders interviewed did not possess skills and education qualifications that are needed in the formal employment sector. Legodi and Kanjere (2015) believes that it is already hard to secure employment in South Africa, especially as a woman. Female informal traders in Warwick Market did not possess any tertiary qualification with only three who had completed high school. One woman who had never been to school stated the following;

*I am selling here as I don't have a choice as I never went to school and that is why I am selling traditional medicine. Even when a customer comes I cannot even read the package so I have to get someone to read it for me.(FP-9)*

Financial circumstances at home was one of the reasons why certain participants did not finish school;

*Growing up in the rural areas where education is not made a priority even by your parents does not allow one to focus at school. I quit school in grade 11, finding employment without a Matric certificate is very hard and that is the reason why I am here selling today. I truly regret it, I would not be selling if I had completed school. (FP-14)*

One woman stated that she quit school because nobody could carry on providing for her. She had initially come to Durban to look for a job however when she would not find one she had to start trading. She further expresses the difficulty of finding work in the formal sector without a matric certificate.

#### **4.2.3 Dependent family members and income**

Women who trade take care of their families and some have the responsibility of taking care of extended family members. All 15 of the participants that were interviewed expressed that all their family members were dependent on them and the little money they made from selling at the market. Another study also found that women who engage in informal trading spend the greater proportion of their derived income on household expenses (Saunyama 2013). The participants shared that their involvement in informal trading has led to the great improvement in the welfare of their families. Women interviewed had 5 to 12 family members who were dependent on the money they generated from trading. Some traders expressed that they did not even know how much they made per month due to various reasons.

*I have 15 family members who are all dependent on the little money I make. All of them are in the rural areas, I am the only one here in Durban. I make about R2500, it is very little. (FP-1)*

Another woman responded;

*It depends how busy it is. At month end you can make at least R500 a day, and that is just an estimate. Days are not the same, at times you can make as little as R100. We sell goods that cost R3 so even making R100 is very hard. People don't have money to buy at times, it gets busy during month-end.*

However, there were some women who did not know how much they made per month and expressed how hard it is to even count how much they made per day.

*I don't know. The money I make I play stokvels with it, so it becomes hard to count. There are different stokvels, I play daily ones where everyone puts in R100 per day, so each person gets about R1000 when it is their turn to receive the money as there is 10 of us. There are some days where you go home with no money to take to the stokvel. (FP-7)*

Some traders however went home at the end of the day without making any money and expressed that they did not even have money to go home at the end of the day at times. One woman stated that she does not count how much she makes per month but was able to state that per day she made about R600 to R700 however days were not the same. As an observation, the inability for traders not being able to count how much money they make per month is an indication that the money they generate from trading is little as they live hand-to-mouth.

*I have 10 people dependent on me back at home. As we speak, I don't even have money to go back home. At times I don't even make a single cent, my bus fare is R60, at times I get happy for even making that R60 because it means I am able to go home. (FP-9)*

Another woman stated

*What upsets me the most about working here besides having to be the only one providing for my family of 9 is that some days I don't make any money. When I don't make any money I then borrow from my neighbours. When I borrow I sometimes cannot even pay*

*back my debt the following day because I sometimes don't make money two days in a row and I then have to borrow again. When I eventually make money I can't enjoy it because I have to pay all my debts then I am left with nothing again.*

One woman indicated that she only made R1000 most months, and of that R1000 she had to buy food for her family of 12 who were dependent on her. Most participants interviewed expressed that they were the only bread-winners at home. Being illiterate also played a huge role in the inability of some traders to count how much they made per month.

*I struggle counting large amounts of money, I usually have to call someone I trust here at the market to help me sometimes. The little I make I buy food for my family. It is educated people that would know how much they make every month and keep track of how much they made per month, I never went to school my child. (FP-10)*

One woman noted that she supports a lot of people including her sister, her child, and her sister's children. She then indicated that she does not even count the money she makes per month as the money she makes a day she has to spend on transport. However, she was able to send remittances back home to Bergville for her family could get money to eat.

There were traders however that made much more money in comparison to other traders;

*Months are not the same. Some months it is R4000, sometimes I make R5000. However of that R5000 I have to take care of my four siblings. When my mom passed away I had to take over her table and continue trading so when I make the R4000 or R5000 I have to meet all household needs. (FP-8)*

#### **4.4 Family profiles**

When women migrate from the rural areas to the urban areas they leave behind family members in the rural areas to be looked after by their relatives. Moving away from their families is not easy as they expressed that they worried about their children and parents while they were away. Wrigley-Asante (2013) stated that African women feel responsible to take care of their families whether they are divorced, married or widowed. The responsibility pushes them to migrate and leave their children in the rural areas. These were some of the responses when asked about their family members.

*I could not bring my children with me when I moved to Durban. I knew that taking care of myself would be extremely difficult, imagine if I had brought my three young children with me? (FP-14)*

Another participant indicated that when she decided to move to Durban to secure her livelihood in trading but her mother refused for her to take her child as she did not want her to suffer with the child. One participant who was homeless stated;

*I don't have a place to sleep when I am here, I can't afford rent I am homeless. Since I cannot afford rent me and other women who trade here at the market sleep by the gates. I never want my children to suffer the way I do when I am here, I don't even have a bed so it makes me happy that my children are back at home in Transkei. The little money I make is not even enough for myself. (FP-10)*

Another participant also responded;

*I am quite happy that my child is not here with me. I just send my sister money to take care his necessities such as food and school uniforms and so forth.*

The much older women expressed that they were taking care of their grandchildren with the money they made from informal trading and not their children.

*All 3 of my children are grown, only one is employed. As a grandmother I feel very responsible for those children as they are like my own, I have to take care of them. I should be home resting as I now suffer from high blood pressure and arthritis. A granny my age should not be waking up at 5am to come to work. (FP-12)*

Some women were single mothers and their children had no fathers and they expressed that being single mothers has been part of the reasons why they are involved in informal trading and continue trying hard to provide for their families;

*I am single mother, I am in great trouble and have no other hope in earning a living besides selling here. My only hope is my children as my last born is 21 years old. Even the husband I moved to Durban for does not help me look after my children. He*

*disappeared for 5 years and came back in 2017, he is still the same and does not take care of his children.*

#### **4.5 Informal trading as an alternative**

Informal trading for some women came as an alternative after leaving their jobs in order for them to continue sustaining their livelihoods in order to support their families. Due to the lack of education and skills needed to enter the formal labour market the women interviewed prior to trading worked as domestic workers or in factories. When asked what they were doing before they started trading these were the responses from participants who got into informal trading as an alternative after being employed;

*I came here when I was pregnant in 1996. When I arrived in Durban from eNquthu. Due to not being educated I could not find decent work, I then found a job and I worked as a domestic worker for an Indian family. I later got tired and started selling. (FP-6)*

Another said;

*I worked as a domestic worker however they never treated me well. The money I used to receive was too little for the amount of work I used to do in that house. (FP-9)*

However, one woman in comparison to the others did not work as a domestic workers. She worked in a shoe factory for five years and had to quit due to complications and not getting paid on time. Informal trading was never part of her plans however due to not finding employment after quitting work at the factory she was left with no choice.

#### **4.6 Period of time trading**

The participants were each asked how long they have been trading in Warwick Market. Some traders have been involved in informal trading longer than others, some traders who were older in age did not recall when they had started trading.

*I have been trading since 2008, so that is 10 years. (FP-1)*

One woman indicated that she has only been trading for two months but it seems like she has been trading for five years because every day she has to wake up and do the same thing. One woman also stated that she has been trading for just 8 months. Another woman from

eMzimkhulu also indicated that she has only been trading for a few months but could not count how long it has been but she was certain a year hadn't ended.

One woman has been trading ever since she could remember and was not sure the exact number of years she has been trading as she never went to school and has never been sure of dates. Another participant stated;

*It's been too long. It should be over 30 years now, I am really unsure. I came here while my children were still on my back. I am just not sure how long ago it was because I did not go to school. (FP-10)*

One woman stated that she cannot count exactly how many years she has been trading because she sometimes stopped trading as she did not have any money to purchase stock to sell for months on end. She further expressed that at times she would go back home for a year then come back to Durban to sell.

#### **4.7 Daily working conditions**

The daily working conditions informal traders work under is one of their biggest stresses. Participants stated that factors such as access to toilets, access to water and weather conditions serve as a discouragement to the traders to continue trading successfully and excelling. The participants that were interviewed were located in different spots in Warwick Market and gave different accounts of their daily working conditions.

##### *4.7.1 Access to toilet facilities*

Participants use different toilets that were located in different parts of the market and gave different answers with regards to their access to sanitized toilets as informal traders.

*We have toilets but they are not clean. The smell of the toilets make me really nauseous. It is really unhygienic. (FP-4)*

One woman further expressed that at times next to her trading table the sewerage would block due to toilets not being maintained, causing a smell that was unbearable. She further

expressed that there was a time where the smell from the sewerage resulted in her going home early for a week till the eThekweni Municipality fixed it.

One woman stated that she used toilets inside the 'Early Morning Market' and gave her account of the toilets.

*We basically do not have toilets, I go to the toilet inside The Early Market and they close early. They are dirty, people don't even wipe the pee or flush the smell is truly disgusting.*

Another woman also uses toilets inside the Early Bird Market;

*We don't have toilets here, they are broken. We go to the male's toilets, but even the males toilets does not have water so we cannot flush or wash our hands.*

One woman gave her account saying;

*The toilets are far and not clean. There was an account where I had thrush, when I went to the doctor as I was unsure what was happening to me. The doctor told me that the main reason for my thrush was caused by a bacterial infection that I had picked up from the unsanitized toilet seats. I am not the only woman that has suffered from similar infections due to unsanitized toilets around the market.*

One woman explained:

*The toilets here are a true disgrace to humans. It is as if we are animals, the toilets do not flush, there is no tissue or water. I hold in my urine at times and holding in urine is not healthy as I am at high risk of having problems with my bladder. It is also very embarrassing when a customer asks for the toilet and you have to direct them to them to the toilets we use.*

One woman also stated that the toilets were unhygienic and did not have tissue. She further expressed that there are days where she does not go to the toilet the whole day due to the nauseating smell and the fear of getting infected with diseases.

However, there were some participants that were pleased with the state of some toilets they accessed around the market.

You enter using money in the toilet I use, because I sell here I go in with R1 but because you are not from here you would go in using R2. The toilets are relatively clean, I guess the money we pay to enter is used to keep the toilets sanitized.(FP-14)

Other women also stated that they were pleased about the state of the toilets and that they considered them to be sanitized. However, despite the uncleanliness of the toilet one woman said;

*I come from the rural areas, we do not have proper toilets in the rural areas so I am grateful to even have a flushing toilet even though it is not clean at times but I am happy we even have toilets.*

One woman responded that the toilets were only clean when the municipality cleaned them which was not every day and that the queues to enter are always too long which at times results to her using the dirty ones.

#### **4.7.2 Access to running water**

The majority of the traders expressed that they did not have access to running water. These were the responses gathered when asked whether or not they had access to running water;

*We don't have water, we usually ask inside the market. No matter how thirsty you are you will not find any water. (FP-5)*

Another stated that she does not have access to clean running water;

*I can't even drink my blood pressure pills because there is no running water. At times even when I have a headache I can't drink pain killers due to the lack of water.*

Some women also explained that they suffer from diabetes and not having clean running water results in them not taking their tablets the whole day and having to wait till they got home which is a danger to their health.

*Not having clean running water close by is one of the many reasons that demotivates me to even continue trading, we cannot live like this. The worst part is that the Municipality is aware that we don't have water here and that the tap is far but they don't do anything about it.*

One woman explained that she gets her water from the toilet when she wants to drink or wash her hands. She also stated that sometimes there is no water in the toilets and the municipality does not even warn them before cutting the water supply.

*The tap is very far. It is very hard for us especially because I sell fruits and vegetables, at times I get customers asking me to wash their apples for them and I cannot do that. It becomes a bad image on me, at times I have to wash customer's fruits with old water, that doesn't make me feel good as business person however there is nothing I can do.*

A number of women shared a similar problem as they also sold fruits and are forced to sell their customers unwashed fruits which are said to be appalling. Some women only get running water from the toilets as the taps are too far away.

*We don't have running water here. We can't even drink when we are thirsty, the only place to get water is the toilets and I can't drink that water because of the state the toilets are in. I can't even wash my hands when I need to. Being unable to wash my hands is truly unhygienic as I deal with people. I sometimes even get ashamed of shaking their hands as I know my hands are unwashed and full of germs.*

#### **4.7.3 Inclement weather conditions**

All 15 participants raised concerns with regards to certain weather conditions and its negative impact on trade and profit. Apart from heavy winds and sun, heavy rain fall was one of their biggest concerns. The informal traders expressed that one of their biggest stresses and challenges in trading is the rainfall and how negatively it affects trade. Participants discussed that some days they go home without having any customers due to heavy rains. They all shared their concerns about the weather conditions they have to work under;

*Nothing stresses me more as heavy rains. When it rains we get wet. The infrastructure*

*here allows for rain to come in. The sun is okay, I am able to continue selling. It is the heavy rains that affects us. (FP-1)*

Another participant said:

*I don't even want to discuss what we go through here when it rains, it is truly sad. This place is like a tent, so when the rain comes in we also get wet. Its better when it is hot. I sell fruits and vegetables so my stock does not get damaged or ruined due to the rain but nevertheless, it is hard here when it is raining. (FP-2)*

One woman stressed that she much prefers the sun in comparison to the rain. She gives an account where there was heavy rain and all her boxes where she kept her fruits got damaged and she had no place to put her fruits and none of the other traders could help her because they all faced the same challenge.

*We don't even get customers when it is raining, nobody comes to buy. I go home without even making a single cent and I have to borrow money to go home. When it rains the mood here changes, nobody shouts at walking by customers to buy at their table, nobody is happy. It is better when it is hot, the sun always seems to bring out a lot of customers. (FP-4)*

One woman was very emotional while speaking about how the rain affects her trade.

*I sell traditional medicine and a lot of herbs, when there is heavy rainfall the herbs get soaking wet and I cannot sell them. Not being able to sell the goods is what stresses me the most because I lose so much money. I transport most of these herbs from the Transkei and having them damaged by the rain is such a waste, I lose so much money, money I don't have. Sometimes after it has rained heavily I don't come to work for a week due to the trauma of losing half my stock. I prefer the sun, even though we get burnt but it. It is much better than the rain as we don't lose anything. (FP-5)*

One woman stated there was once a strong wind that ripped apart the roof and made holes causing the roof to leak. She further stresses that the Municipality should do something about the infrastructure at Warwick Market as they are suffering.

Another said;

*We face so many problems here when the weather is bad. For example when it is windy my stock gets blown onto the road and people passing by take it. At times I get lucky and other traders are quick enough to catch whatever has blown away. I don't know how much stock I have lost due to the wind, I really prefer the sun. The rain is worse, my stock becomes soaking wet and remains wet for the next two days after it has rained. (FP-8)*

One woman stated that when it rains she has to cover her stock with plastic bags. She further expressed that besides the rain being the problem the sun also concerns her due to family history of skin cancer;

*My aunt died of skin cancer in 2001 and last year we found out that my cousin has been diagnosed with it. Exposure to the sun is not good for me. It is better for my cousin because he has a decent job and can afford medical aid and has the means to visit specialists, I am just a trader who fails to even make R100 on some days, imagine if I got cancer? What will I do? I will just die on a bench in a public hospital. I fear for my life but I don't have a choice, those are just the realities I live with. (FP-9)*

Another also explained;

*My stock gets wet when it rains, at times I arrive here at 7am in showers of rain and leave around 4;30pm and it is still raining. An umbrella does not help, at times I don't even know what to cover, myself or my stock but I choose my stock because it is what brings food to my table. It gets really cold here, imagine sitting outside in 16 degrees from 8am till 5pm. I can't even not come to work because if I sleep because of the rain my children will go hungry. (FP-10)*

Another participant also shared how the rain and cold affect her trade;

*The weather affects me very much. The rain and cold temperatures is my biggest concern, my stock gets wet and I get so demotivated when that happens. I don't have an umbrella*

*or plastic bags big enough to cover all my stock so I just let it get wet. Customers don't come when it's cold or raining and I don't make any profit. (FP-11)*

The weather conditions not only affects trade but some traders expressed that extreme weather conditions affect their health.

*Selling here is not good for my health as I am an old granny and I should not be here, I should be at home taking care of myself. I suffer from arthritis, during cold days my fingers and joints get swollen and I can't even hold anything. (FP-14)*

One woman stated that ever since she started trading she has been sick more than she was before she started trading. She states that in 2016 she was diagnosed with pneumonia due to the cold weather she is exposed to as she arrives at the market at 7am.

#### **4.8 Challenges faced by informal traders**

##### **4.8.1 Storage of goods**

Informal traders find it difficult to transport their goods from their place of residence to their trading sites. Participants interviewed expressed that they travelled home either by taxi or bus. Their mode of transportation makes is extremely difficult to travel home with their goods as taxis,buses and trains have restrictions on the amount they can travel with. Fundie et al. (2015) stresses that the lack of storage facilities for informal traders forces them to go back home with heavy, unsold goods. Participants were asked where they store their goods at the end of the day. Some women said when they go home at the end of the day they leave their stock at the market and do not take it home. Another said;

*I store my goods inside Berea, there are kiosks. Only problem is that when it rains our goods get wet. (FP-7)*

Other women shared that when they used to leave their things at the storeroom provided by the Municipality their goods used to go missing so they decided to hire a van to take their stock home every afternoon but however expressed that as the petrol prices are going up so is transporting their goods. Another answered;

*I cover my goods when I leave with big plastic bags before I go home, I have too much stock to take home. I only take my stock with me when I go to the rural areas month-end. (FP-9)*

Some women stressed that the Municipality should provide appropriate storage facilities for them to store their goods at the end of the day. FP-4 stated that her biggest challenge as a trader at Warwick Market was the issue of storage as she did not feel safe leaving her stock at night even though there are security guards who work shifts.

*We basically don't have storage. Every day I have to pack up all my stock and take the taxi back home, it is the same routine in the morning. At times I have to pay for two seats in the taxi because the taxi drivers are so rude when you are carrying lots of goods, they just think you are crazy. However, I have no choice because I don't trust anyone so I can't just leave my goods unattended all night. (FP-8)*

#### **4.8.2 Crime**

This study found that crime was not a challenge that informal traders in Warwick Market face. Due to the strong bond traders have amongst each other it was clear that crime was not something that highly affected them. The participants stated that they all look out for one another and made sure nobody stole from them. One woman explained that if there was ever a time where a thief tried stealing from one of the traders they were caught and beat up by all the male traders.

*We are like a family here, nobody would ever steal from me. Thieves know not to steal from us. I have never heard of any trader complain about crime, whatever crime that occurs does not occur here. (FP7)*

All the traders stated that if they had to go run errands, go to the toilet or go purchase stock the other traders around them looked after their trading table making sure there was no theft. One woman stated that the only time she has experienced theft is when people steal some of her fruits in the storage room in the market where she stores her goods at the end of the day.

## 4.9 Women Empowerment

Informal trading allowed these women who have migrated from the rural areas to be empowered and able to be independent. Informal trading has led to these women not to be dependent on their family members or husbands. Participants expressed that life in the rural areas is different than life in the urban areas as in the urban areas there is no oppression and they do not experience patriarchy. The participants were asked whether informal trading has empowered them as women;

*Life in the rural areas is very hard, you can't do things for yourself as a woman.*

*You can never get anything sitting in the rural areas because you have to ask everything from your parents, including deodorant, pads and food. However, because I am independent I am able to do everything for myself. (FP-2)*

Another said;

*Yes I am empowered. I was once fired by an Indian I was working for but because I had seen how the business operates I was able to stand up on my own two feet. I knew how trading operated so I opened up my own selling table, they could not believe it because when they fired me they thought I would go hungry but I didn't. (FP-4).*

One woman stated that informal trading has empowered her as a woman as she is able to take care of her grandchildren which is something she has always wanted to do. Another woman stressed the importance of a woman who is empowered and independent. She further stated that in the rural areas she was dependent on her husband but ever since she started trading she does everything without having to ask anyone.

## 4.10 Conclusion

This chapter analysed and presented data that was collected through interviews. The data revealed the various reasons women are involved in informal trading. The data discussed the family profiles of the female traders and also looked at informal trading as an alternative. The period of trading was also discussed followed by the number of family members that were dependent on the money generated from informal trading. This chapter also presented the

daily working conditions of informal traders in Warwick Market. The challenges that informal traders face such as the storage of goods and crime was also analyzed. The women also revealed ways in which informal trading has empowered them as women. The following chapter will discuss the findings of this study and give relevant recommendations.

## **CHAPTER 5: CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

Informal trading is a way informal traders secure their livelihoods as the skills involved are low and require minor financial input. According to Muriuri (2010) in the 1990s informal trading was largely dominated by males however, this has changed and more women are now involved in trading in Africa. Due to women highly, dominating informal trading this study decided to solely interview women and not men. There has not been much research done on the perspectives and experiences of informal traders in Warwick Market face therefore this study was designed to address this gap. The aim of this study was to understand the perspectives and experiences of female traders in securing their livelihoods in the informal economy in Warwick Market. This chapter summarizes the main findings of the study. Suitable recommendations are discussed followed by suggestions for further research. The final conclusions of this study will also be presented.

### **5.2 Discussion**

In the interviews it became clear that informal trading amongst the female participants interviewed were motivated by different reasons. The core reasons leading to women partaking in informal trading is to financially provide for their families and eradicate poverty. Majority of the women became involved in informal trading as a poverty alleviation strategy. The women reported that they came to the urban areas in search of employment but found it difficult to do so. They found that their desperate economic situation prompted them to become informal traders. From the study it was established that these women feel a sense of responsibility and are compelled to financially provide for their families as nobody in the family is usually employed, this also gives them a reason for them to migrate from the rural areas into the urban areas. Migrating to the urban areas gives these marginalized women the ability to generate an income through trading. Makhetha (2010) also found that the lack of job opportunities has led people to resort to making an income through informal trading. Some women did express that they turned to informal trading when they could not find employment.

The traders expressed that they had no choice as they did not possess any qualifications. Some participants had to leave school for various reasons. This study discovered that due to traders growing up in the rural areas this led them to not be able to complete school. Due to poverty, some traders had to leave school in order to find employment to take care of their families. According to Statistics South Africa (2018), unemployment rate in 2017 was 27.7 percent, and it is therefore not surprising that these women end up not being able to secure employment which is made harder as they do not possess adequate education qualifications.

One of the objectives for this study was to investigate the daily working conditions of women involved in informal trading. Toilets and running water is a crucial component for a decent working environment for informal traders. This study however found that the majority of the traders did not have access to sanitized, clean toilets and access to running water. Similar findings were also found in a study by Van Heerden (2011) on street trading in Cape Town where it was revealed that informal traders did not have access to clean toilets. Toilets at the market were found to be too far from their trading spots. The overpowering stench from the toilets were also found to cause women to suffer from nausea, leading certain traders to not use the toilets the whole day. The women felt that it was the responsibility of the eThekweni Municipality to provide them with appropriate toilets. Toilets were found to not only be unhygienic, but some toilets did not have running water which led to informal traders not being able to wash their hands after using the toilet. Not washing hands after using the toilet according to Burton et al. (2011) results in diarrhea and respiratory diseases. Water and sanitation is of great importance to the health of women at the market. When these female traders get sick from certain diseases due to lack of water and sanitation they have to miss work to go to the clinic, which leads to a loss in profit.

Women find themselves unable to use the toilets due to the lack of sanitized, clean toilets increasing their risk of having bladder complications. Saha (2013) found that the vulnerability of informal traders to poor health and diseases is a result of their poor working conditions. In this study some women reported experiencing thrush which in their case was found by medical doctors to be caused by unsanitized toilets. These infections leads to the inability of women to go to work which consequently results in a loss of income. There were toilets that could only be accessed by paying a certain amount, with the traders expressing that they were much cleaner. In light of the research, this study suggested that the Municipality only took care of toilets that the public had to pay for. It was found that traders who had their trading sites located outside the early morning market had access to the toilets

inside the market. However, this markets closes at 16h00 leaving the traders who use its toilets to have nowhere to go when they need to use the toilets.

Access to running water also came as a major challenge to the informal traders. Taps with running water were found to be far from the traders working stations. Traders are not able to access drinking water, with some trader stating that they cannot take their medication due to the lack of water. The inability for the traders to not diligently adhere to their medication due to the lack of access to running water is a risk to their health as some traders suffer from diabetes. Traders who sell fruits and vegetables are forced to sell their customers unwashed produce as running water is not easily accessible. Informal trading involves interaction between the trader and customers, not having running water results in some traders reluctant to shake their customer's hands.

Weather conditions such as the rain were found to be the biggest challenge trader's face in securing their livelihoods. When it rains traders have to cover their goods in plastic bags and are not able to continue trading efficiently. The infrastructure at Warwick Market is not in a good state, one trader expressed how selling at the market on rainy days made her feel like she was in a tent. The infrastructure is not conducive to trading as the roof is leaking, causing rain water to come through the roof making it difficult for traders to continue with their trade. When it rains traders have to use plastic bags to cover their goods, and at times their plastics are not big enough. This study also found that some traders use umbrellas to cover themselves, causing their goods to be wet. The same findings were discovered by a study by Singh (2004) which found that informal traders carry gazeboes or any form of protection from the rain. All participants expressed that they preferred the sun in comparison to the rain as they can continue trading. Ultimately, the rain was found to cause a big disturbance in productivity. The traders at times do not make any money on days when it is raining as customers stay away from the market. When it rains the boxes traders use to store they goods at the end of their business day get damaged resulting in them not having anything to store their goods. It was also made clear that when goods were not sold due to bad weather conditions they became spoilt and had to be thrown away, leading to a loss in profit. Traders who sell traditional medicine and herbs have their goods damaged by the rain and at times they cannot sell them again as they get damaged by the rain.

Despite informal trader's daily working conditions, storage facilities was found to be a challenge. Skinner (2009) found that informal traders in Bangladesh market in Chatsworth

lacked storage space, traders in Warwick Market faced the same challenges. Although storage facilities were made available for traders inside the market, traders expressed that it was not safe. At times their stock would go missing from the storage facilities and unfortunately they could not hold anyone accountable as they did not know who stole their goods. As a result, some traders hire vans to transport their goods to and from the market but this came as a great expense. This study found that those traders who took their goods home had the challenge of having to pay for two seats in the taxi as drivers are rude when traders carried lots of goods. Having to pay for two seats in the taxi came as a financial detriment to the traders as they struggled getting bus fare money to come to work the following day.

Crime in the literature review of this study was found to be a challenge amongst traders, however this study discovered that crime did not affect informal traders at Warwick Market. This is in contrast to the study by Sello (2009) which found that female traders were more subject to crime than men. This study found that women at Warwick Market did not mention crime as a big problem. This was due to the fact that traders looked after one another's trading tables, when criminals were caught stealing they were beat up as a form of punishment by other traders. There was a visible sense of community at Warwick Market as traders expressed that nobody would ever steal from them while the other traders were there. When a trader was not at the market they were able to come in the morning and set up their trading table and leave to purchase more stock. Due to the level of trust between traders while one informal trader was away, her neighbours are able to sell and look after their table.

It was found that women interviewed in this study had a number of family members who are dependent on the little income they generate from informal trading. The majority of the dependent family members are unemployed therefore making the trader the primary breadwinner. The income made in informal trading is able to support the needs of their dependents. In this study, similar to the findings by Njaye (2014), certain traders were not able to state their monthly and daily earnings as some spent their daily earnings on expenses such as transport and food. Traders expressed that each day was different. They observed that some days were more profitable than others. There were also days without any customers and as a result they had no money to take home. Despite the little earnings traders made from trading, they are able to support their families financially. When traders do not make any money, they find themselves having to borrow from other traders at the market. When they borrow money, at times they are not able to pay it back as they can go without getting customers for two days in a row.

The study found that informal trading has greatly empowered female traders in securing their livelihoods. Migrating to the urban areas from the rural areas and their involvement in trading has given women greater independence. It was discovered that life in the urban areas is easier than the rural areas as traders expressed that they were not dependent on anyone. This study found that when female traders migrate they are freed from oppression and patriarchy that exists in the rural areas. This study discovered that women felt empowered as they are able to take care of their families. According to Skinner (2008) achieving women empowerment is enabling women to achieve equal control over the factors of production and the ability for women to participate equally in the development process. Women who have migrated from the rural areas to the urban areas get the equal chance as men to make an income in order to better themselves. One participant mentioned that her ability as a woman originally from the rural areas to make small purchases for herself such as buying deodorant and sanitary towels makes them feel empowered as a woman and independent.

Based on the research findings, most informal traders are involved in informal trading due to their lack of education. The core reason for trading amongst nearly all the traders was due to living in poverty. Participants found themselves having to be the breadwinners in their family, leading them to migrate to the urban areas in search of employment and they found themselves securing their livelihoods as informal traders. Daily working conditions at the market are challenging. However, informal traders have to continue trading even on rainy days in order to make an income. Poor access to water and sanitation was found to be one of the biggest challenges faced by informal traders. They stated that they felt inhumane and robbed of their dignity and pride as women trading at the market by the Municipality as they were the ones who could change their situation.

Although the Municipality provides storage facilities, they were found to be not safe as traders goods got stolen while in storage. However, crime was found to be as challenging amongst traders in this research.

## **5.5 Recommendations**

Informal trading is a way women who have migrated from the rural areas secure their livelihoods. Firstly, the eThekweni Municipality needs to seek ways in meeting the needs of

traders located in Warwick Market. According to the study, informal traders are faced with challenges that could be solved by the Municipality. Traders should be provided with adequate, and proper water and sanitation. Taps should also be close to all trading corners and made easily accessible to all traders. In term of the infrastructure, this study found that the infrastructure was not appropriate for trading as when it rained rain water comes through the roof inconveniencing traders and damaging their goods. Informal traders must be involved in decision making processes with local Municipality officials through public participation where their concerns are given a chance to be raised and decision making is shared between the traders and the Municipality. The Municipality should provide trade unions in the best interest of informal traders. These trade unions will be to ensure that traders do not have to trade under inappropriate working conditions, ensuring that traders get provided with safe and adequate storage facilities, sanitized toilets and access to running water.

There is a need to carry out research and investigate ways in which the Municipality responds to all the challenges faced by informal traders. During the study, it was clear that the Municipality did not have much contact with the traders. There is an urgent need for the Municipality officials to know the challenges traders face at Warwick Market. This could be done through intensive research where informal traders work alongside officials to address certain issues that they face as traders.

## **5.7 Conclusion**

This chapter looked at the findings of this study, one of the main findings was that poverty was the core reason informal traders were involved in trading after migrating from the rural areas to the urban areas. Another finding was that weather conditions such as rain led to the difficulty of informal traders to secure their livelihoods as they did not attract any customers during this time. It can also be concluded that the Municipality is not doing much to improve the working condition of informal traders. The other finding was that the lack of access to proper water and sanitation resulted in informal traders feeling dehumanized. One of the key conclusions that can be derived from this study was that the challenges informal traders face in securing their livelihoods were challenges that could be solved if the local Municipality would interact and work alongside informal traders.

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## Appendices

### Appendix 1: INTERVIEW GUIDE

#### A. Demographics

1. How long have you been involved in informal trading?
2. How many people do you support with your money from informal trading?
3. Of those people, how many live here with you in Durban?
4. Is informal trading the only way you secure your livelihood?
5. What was your last level of schooling?
6. Approximately how much money do you make per month from trading
7. How long have you been selling this product here?
8. What were you doing before you came here?

#### B. Reasons for informal trading

1. Why are you an informal trader?
2. Is informal trading the reason why you left the rural areas?

#### C. Daily Working Conditions

##### *Personal*

1. Has moving to Durban from the rural areas empowered you as a woman?
2. Were there feelings of oppression due to the fact that you are a woman when you were back in the rural areas?
3. Do you and the other women that sell here have good relationship with each other?

##### *Physical environment*

1. Where do you go to the toilet?
2. Where do you get water from?
3. Where do you store your goods at the end of the day?

4. Do the fumes from the cars affect your health?

*Natural Environment*

1. What impact does the weather have on your trade?

**D. Challenges in informal trading**

1. What are the challenges you experience in securing your livelihood?
2. Is there any competition amongst your colleagues?
3. What are some of the things that stress you out by working here?
4. Is crime a problem here?

**E. Persevering in informal trading**

1. What has made you stay with informal trading?
2. Is informal trading the only way you plan on sustaining yourself in the future?

Appendix 2: **CONSENT FORM (English)**

**UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS  
COMMITTEE (HSSREC)**

**APPLICATION FOR ETHICS APPROVAL**

**For research with human participants**

**INFORMED CONSENT RESOURCE TEMPLATE**

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable, and circumstances where individual informed consent may be waived by HSSREC.

**Information Sheet and Consent to Participate in Research**

Date:

Dear Participant

My name is Minenhle Nxumalo from the University of KwaZulu-Natal, college of Humanities, in the Built Environmental and Development Studies Department at Howard College Campus. (Email: [214548230@stu.ukzn.ac.za](mailto:214548230@stu.ukzn.ac.za). Telephone number: (071) 887 1949)

You are being invited to consider participating in a study that involves research on the perspectives and experiences of female traders in securing their livelihoods. The overall aim of the research is to shed light on the experiences of female traders in securing their livelihoods in Warwick Market. The study is expected to enroll 15 women in total that are situated in Warwick Market. It will involve the following procedures:

-One-on-one interview form discussion.

- Discussion on your perspectives and experiences in securing their livelihoods.
- An observation and analysis of your working conditions in Warwick Market.
- The challenges and barriers you face as an informal trader.
- To explore some of the barriers you deal with in securing.

The duration of your participation if you choose to enroll and remain in the study is expected to be for an hour period, during which a one-on-one interview will take place. This study is self-funded.

The study will attempt to maintain your comfort and consent throughout. The study may involve the arousal of emotional discomfort when discussing issues such as the challenges and hardships of informal trading and how these challenges and hardships were dealt with. Further discomfort may be experienced when speaking of your experiences and barriers on securing your livelihoods as a female trader and the different ways that you had to do so. The study will provide no direct benefit to you but your participation will be highly appreciated. The study will also not be of any risk to you.

The participation in this research is voluntary and you may withdraw from the research at any point of the research. If you wish to withdraw and refuse to answer certain questions you may do so at any given time. There will be no consequences if you would like to withdraw from the study, your wishes will be fully respected, and the interview will not be continued. The interview however may be terminated if I feel that it is causing a lot of emotional distress to you. The completed questions will remain confidential and not disclosed.

There will be no costs that will be incurred by you as this research will require me to travel to Warwick Market. There will however be no incentives given out as a result of this study.

During the interview processes, it will just be myself and you as the participant with nobody present during the interview sessions, this is done for privacy purposes and to protect, confidentiality and personal information that you may not want to be shared with your colleagues.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number\_\_\_\_\_).

In the event of any problems or concerns/questions you may contact the researcher at 214548230@stu.ukzn.ac.za or call (071) 887 1949 or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

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## HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

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### CONSENT FORM

I ..... have been informed about the study entitled **“The Informal Economy: Perspectives and Experiences of Female Traders in securing their Livelihoods in the Warwick Market, Durban.”** By Minenhle Nxumalo

I understand the purpose and procedures of the study, to participate in an one-on-one interview

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

I have been informed about any available compensation or medical treatment if injury occurs to me as a result of study-related procedures.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher, at **(Email: minenhle848@gmail.com or Contact: (071) 887 1949.)**

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557

Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Additional consent, where applicable

I hereby provide consent to

Audio-record my interview:

YES/NO

\_\_\_\_\_

\_\_\_\_\_

**Signature of Participate**

**Date**

\_\_\_\_\_

\_\_\_\_\_

**Signature of Witness**

**Date**

**(Where applicable)**

**UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH  
ETHICS COMMITTEE (HSSREC)**

**ISICELO SOKUGUNYAZWA UKWENZA UCWANINGO**

**LOKUSEBENZISANA NABANTU**

**ULWAZI**

**NGEMVUMO**

**OKUZOSEBENZA NGEZIGABA**

Bacwaningi: Kuyisidingo ukuthi konke kwenziwe ngobuchule noma ngokucophelela ngokomthetho, ukuthi konke okwenziwayo kube ulwazi olucacileyo ngokolimu olwaziwayo, futhi kungabi bikho ulwazi olubalulekile oluzokweqiwa kulokhu okungenzansi. Ulwazi oluhunyushiwe luzodingeka emva kokuthi ulwazi lokuqala selugunyaziwe.

Ngezizathu ezithile ulwazi lungamukelwa ngokukhuluma kudingeke ukuthi kube nobufakazi noma ngezizathu ezithile Ulwazi ngemvumo yomuntu ngayedwa lunqatshwe noma lususwe ikomide(HSSREC).

**Ulwazi oluqokethwe ngokuzibophezela ukuba yingxenywe yocwaningo**

Usuku:

**Isibingelelo:** Ngiyakubingelela lunga lomphakathi

Igama lami ngingu Minenhle Nxumalo, ngivela eNyuvesi yakwaZulu-Natal.

Uyamenywa ukuba ube ingxenywe noma ukusebenzisana name kucwaningo oluzobe lubheka indlela nezimo abadayisi baseWarwick Market ababhekana nazo futhi abadlula kuzo ukuze bekwazi ukwenza imali. Lolucwaningo luzobe lusebenzisana nabantu besifazane bayishumi nanhlanu abadayisa eWarwick Market. Lamaphuzu alendelayo izinto esobe sizidingida nawe:

- Nezinxoxo muntu ngamunye.
- Ngizobe ngibheka izimo osuke wadlula kuzo njengomdayisi
- Ukubuka izimo enisebenza ngaphansi kwazo.
- Izinkinga obhekana nazo njengomdayisi.
- Izinto ezikucindezelayo ekwenzeni imali.

Lesisifundo asinabo ubungozi futhi akukho lapho ozozizwa ungenakho ukukhululeka. Siyethemba lolucwaningo luzosisiza ukwazi kangcono ngabantu baseThekwini ukuthi benza njani uma befuna ukukhombisa amalungelo abo. Okunye okumele ukwazi ngalolucwaningo akukho muhlomulo ngokusebenzisana nathi ngalesisifundo.

Lesisifundo sibhekiwe ngokwenkambo yobulungiswa sagunyazwa ikomide lesikhungo sasenyuvesithi UKZN Humanities and Social Sciences Research Ethics (inombolo yokugunyaza\_\_\_\_\_).

Lesisifundo sibhekiwe ikomide elimele ubulungiswa sagunyazwa isikhungo sesenyuvesithi yakwaZulu Natali ( inombolo egunyazayo\_\_\_\_\_)

Uma kukhona izinkinga obhekana nazo noma kukhona imibuzo ungaxhumana nomcwaningi (EMAIL: [minenhle848@gmail.com](mailto:minenhle848@gmail.com) CONTACT: 071 887 1949) ningaxhumana futhi nekomide elimele ubulungiswa lase UKZN Humanities & Social Sciences kulemininingwane elandelayo

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Ukusebenzisana nathi kulesisifundo awuphoqelekile, unalo ilungelo lokushintsha umqondo noma ngasiphi isikhathi uhoxe. Ngasesayidini lethu njengoba senza lolucwaningo asinawo umuhlombulo esizowunikezela kuwe kodwa singakunika uma sesiqedile ukwenza ucwaningo iphepha ukuze ulifunde noma ubeke umbono ngalo.

Umcwaningi akukho lapho ezothatha khona igama lakho futhi konke ozobe usitshela khona akukho lapho oyokubona khona ukuthi uweni. Konke ozokutshela umcwaningi kuzogcinwa kahle kukhiyelwe ekhabethe. Esizobe sikugcine kwicomputha nakho kuvikelekile ngoba kuba nenombolo yemfihlo uma uyivula. Emuva kweminyaka emihlanu siyokushabalalisa lolulwazi osinike lona.

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#### **ISIVUMELWANO** (gcwalisa njengoba kudingeka)

Mina-----ngazisiwe ngakho konke Insert study title and name of researcher

Nginikeziwe ithuba lokuthi ngiphendule imibuzo bayelana nalolucwaningo noma isifundo futhi ngiphendule ngendlela engineliseka ngayo

Mina ngiyamemezela ukuthi ukuba kwami ingxenye yalolucwaningo angiphoqiwe futhi ngingayeka noma nini ngaphandle kokuphazamisa lesisifundo.

Uma ngabe ngiba nemibuzo noma yini ephathelene nalolucwaningo ngingaxhumana nomcwaningi

Uma ngabe ngiba nemibuzo noma ngifuna ukwazi kabanzi ngamalungelo ami ngokusebenzisana nani kulolucwaningo noma okumayelana nalolucwaningo noma ngabacwaningi ngingaxhumana nonobhalo wesikhungo esibhekene nobulungiswa bokwenza ucwaningo

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Okwengeziwe ngemvumo okudingekayo

Ngiyanikezela ngmvumo ukuthi

Ukusebenzisa isiqophamazwi:

YEBO/CHA

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**Sayina ukuzibophezela**

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**Usuku**

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**Kusayina ufakazi uma ekhona**

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**Usuku**

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**Kusayina ochazayo uma ekhona**

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**Usuku**