WOMEN'S EXPERIENCES OF LEARNING FINANCIAL AND BUSINESS SKILLS IN THE INFORMAL STREET TRADE IN THE GREATER DURBAN AREA OF KWAZULU-NATAL

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SUPERVISORS' PERMISSION TO SUBMIT

Statement by supervisors

As the candidate's supervisor, we agree to the submission of this thesis.

16 February 2024

Supervisor's signature | Date

16 February 2024

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DECLARATION

I, Melanie Bernice Cloete (925348622), declare that:

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DEDICATION

I dedicate this study to my late dad, Jeffrey Arthur Curtis, who passed away in January 2022. Your desire to acquire knowledge was evident in all your educational pursuits. Under the oppressive apartheid regime with educational restrictions for non-white people, you completed an electronics qualification through correspondence at your own cost through a college in the United States of America. At the age of fifty, you completed a Diploma in Management. Before the age of sixty you were proficient in numerous fields, including electronics, pneumatics, mechanical engineering, and information technology. Your skill and knowledge were sought after, even during retirement, since you continued designing machines for numerous manufacturing companies. From an early age, you instilled in me the importance of education and invested both your time and financial resources in my education. You have been my inspiration throughout all my educational pursuits.

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ABSTRACT

Research on opportunity-based entrepreneurship has been dominated by male-centred, Western-centric studies, resulting in knowledge gaps on female necessity entrepreneurs/survivalists in the informal street trade, particularly in Africa. As in other developing countries, in South Africa, women are crucial in fostering economic growth and development through their involvement in informal street trade. However, structural and gender inequalities predispose them to high levels of poverty. This necessitates the generation of relevant, inclusive, and empowering knowledge regarding African women in this neglected sector. This study therefore aimed to understand how women in the informal street trade learn financial and business skills and to gain their perspectives on learning interventions that could enhance and sustain their businesses.

This qualitative study subscribed to a critical feminist paradigm, employed a feminist phenomenological design, and drew on African feminisms, resilience theory, and informal-learning theories. Purposive sampling was used to select 12 female informal street traders in the greater Durban area of KwaZulu-Natal, South Africa. Primary data was generated from face-to-face phenomenological interviews and observations/ phenomenological walks with participants. NVivo software was used for the initial data coding to identify emblematic typologies, from which a whole-part-whole analytical strategy allowed themes to emerge inductively.

The findings indicated that participants faced complex, gendered challenges as street traders. They were unable to access formal business-education programmes and resources; relied on informal and incidental learning to acquire basic financial and business skills. This adversely affected their capacity to make sound business decisions and increase profitability. However, through this study, a deeper understanding of their lived business contexts afforded valuable feedback on the training programmes needed to support them.

The findings highlighted the need for targeted, accessible and relevant training interventions that foster more inclusive and equitable opportunities for growth and sustainability of this sector by focusing on crucial financial and business skills, like product pricing, inventory management, and profit calculation. However, the effectiveness of these interventions is contingent upon establishing an entrepreneurial ecosystem that includes the adequate provision of resources and infrastructure, assistance with obtaining permits, and access to municipal services.

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LIST OF ACRONYMS AND ABBREVIATIONS

ATM	Automated Teller Machine
CBD	Central Business District
CSG	Child Support Grant
DEDT	KwaZulu-Natal Department of Economic Development and Tourism
DHET	Department of Higher Education and Training
DRC	Democratic Republic of the Congo
GBV	Gender-based Violence
GEM	Global Entrepreneurship Monitor
ILO	International Labour Organization
NDP	National Development Plan
PPE	Personal Protective Equipment
QDAS	Qualitative Data Analysis Software
SALGA	South African Local Government Association
SERI	Socio-economic Rights Institute of South Africa
SEWU	Self-Employed Women's Union
UKZN	University of KwaZulu-Natal
UNIFEM	United Nations Development Fund for Women
WECONA	Women Economic Assembly

CHAPTER 1
INTRODUCTION

1.1 ORIENTATION TO THE STUDY

In light of projections that poverty in Africa will likely surpass that of South Asia by 2030, it has become evident that traditional paradigms of poverty reduction are insufficient (Beegle & Christiaensen, 2019). This is particularly true in light of the persistent gender inequality that has deepened the fissures of poverty, especially among women in Africa (Gaddis, 2019). African women, who drive informal street trading—an essential part of the continent's economic pulse—continue to face profound economic disadvantages (Ghosh, 2021). Despite their foundational role, the existing body of research and economic policies have largely overlooked the unique struggles and learning needs of these women.

This oversight persists, in part, due to the limitations of current theoretical approaches. Traditional economics and educational theories often fail to grasp and fully appreciate the multifaceted realities and resilience demonstrated by African women, as well as the informal, yet significant learning environments they adeptly navigate. In this thesis, I argue for a more nuanced theoretical framework that captures these complexities and recognises the indigenous, cultural threads of informal learning embedded within the African context.

African feminisms, with its focus on intersectionality and cultural specificity, provide an invaluable lens to critique and transcend the limited Western-centric views on gender and poverty. This feminist perspective is crucial for understanding the unique challenges African women are facing and the strength they draw upon in informal economies. Resilience, a standout feature of these women's experiences, necessitates further exploration, as it underpins their ability to learn and adapt in the face of structural constraints.

By integrating African feminisms, the concept of resilience, and the reality of informal learning, I lay the foundation for a coherent theoretical argument, woven throughout this study. This research endeavour aims not only to contribute to a deeper understanding of the socio-economic dynamics that African women in street trading embody, but also to construct logical and culturally resonant framework for analysing skill acquisition within informal economies.

This focus on African-centred theories will guide my investigation and underpin my contributions to the literature, ensuring that my arguments throughout this thesis are both coherent and insightful. Further, through this approach, I aspire to inform more effective and inclusive support systems and interventions that align with the lived experiences of African women traders; thereby contributing to more equitable economic growth.

This study's contribution to theory lies in the application and refinement of these African-centred theories by highlighting the intersectionality and resilience that these women demonstrate, potentially extending the theoretical discourse. Examining how women acquire financial and business skills within the informal sectors adds depth to the literature, by moving beyond general/broad approaches, allowing for a more nuanced focus on cultural and economic dynamics. Notably, it advocates for an educational paradigm shift that accommodates the complexity of these traders' lives. The primary beneficiaries of this research span an array of stakeholders – from the traders, whose capacity and sustainability in business are directly affected, to policymakers and academics, who receive a grounded framework to shape interventions that are gender-sensitive, culturally nuanced and empirically informed. Such a multifaceted contribution is poised to foster actionable insights, shaping initiatives to achieve a more robust and inclusive economic future for African women in the informal street-trade sector.

In the sections that follow, I begin by presenting the motivation for conducting this research, a background overview of the study, and an explanation of the rationale for the study. I then introduce the critical research questions and research objectives and provide an overview of the research design and methodology. The perspective and significance of the study is foregrounded before outlining the structure of the thesis.

1.2 MOTIVATION FOR CONDUCTING THE STUDY

I have traversed disciplinary boundaries to explore the phenomenon of women’s experiences of learning financial and business skills in the informal street trade. My motivation for conducting this study can be traced to my work in academia. I have been involved in academia since 1996 in the disciplinary area of Management Accounting.

In 2010, I was involved in developing and implementing an integrated assessment for the Management Accounting Extended Curriculum Programme students.[1] The integrated assessment was a group project. The project design was aligned with the exit-level outcome of the programme and intended to equip graduates with the necessary competencies to practise as accountants and provide accounting services to various sectors, including commerce, industry, and the public sector (Cloete, 2018). The project outcomes required students to engage with small businesses in the areas surrounding the Durban University of Technology. Each group had to prepare a business plan for their chosen small business and a report detailing strategies to improve the business's day-to-day operations in order to improve its profitability and long-term sustainability.

Throughout the projects, these students engaged with a significant number of street traders. This was mainly due to the university's proximity to Warwick Junction, the hub for street traders in Durban. The students reported that the majority of the small business did not use the business plans that had been drafted for them, nor did they take the financial advice provided. The students' feedback on the projects brought to the fore the complex issues at play and the need for an ongoing holistic solution instead of a once-off business plan. This motivated me to understand how the learning of financial and business skills happens within these street trade spaces.

1.3 BACKGROUND TO THE STUDY: FEMINISATION OF POVERTY

Hunger is the leading cause of death in the world. It kills more people than HIV/AIDS, malaria and tuberculosis combined (Ferreira et al., 2017), and poverty is the principal cause of hunger. The World Bank's goal of a world free of poverty is aligned to the United Nations Sustainable Development Goal of eradicating poverty in all its forms worldwide (United Nations, 2017). According to the World Bank's global poverty statistics, approximately 737 million people live below the international poverty line of less than USD2.15 per person per day (Ferreira et al., 2017). Globally, the number of people living in extreme poverty has declined since 1990,

[1] As per the Department of Higher Education and Training in South Africa, an extended curriculum programme is a complete degree or diploma programme that includes foundational components. The duration of such a programme should be a minimum of half an academic year and a maximum of one academic year. These programmes are designed for students who may be deemed underprepared for higher education due to their educational backgrounds (Department of Higher Education and Training, 2012).

except for the Sub-Saharan Africa region, where the numbers have increased. According to the World Bank's predictions, Sub-Saharan Africa will be home to almost 90% of the world's extreme poor by 2030. In addition, Sub-Saharan Africa has the largest gender poverty gap (South African Women Entrepreneurs Network, 2005).

The United Nations Development Fund for Women (UNIFEM) refers to the gender poverty gap as the "feminisation of poverty", where women experience poverty at disproportionate rates to their male counterparts. Women empowerment is the main stimulus for the long-term economic growth of a country. Approximately 94% of women worldwide, who have the capacity to contribute to their national economies, live in emerging and developing economies (Saqib et al., 2016). According to Loza (2011), empowered women stimulate economic growth by contributing to their families and communities. According to the recent Global Entrepreneurship Monitor (GEM) South Africa report, women play a crucial role in fostering economic growth and development in both South Africa and other developing countries. Various studies have shown that the involvement of women in economic activities has significant and positive implications for local communities, leading to long-term benefits for overall economic progress (Bowmaker-Falconer & Meyer, 2022).

In South Africa, women comprise a large portion of the informal economy as necessity entrepreneurs or survivalists. Despite external factors such as government funding, training, and consultative support, 20% of female-owned businesses fail annually (Irene, 2017). Empirical evidence has consistently identified a lack of education and training as the primary constraint on entrepreneurial activities in South Africa (Herrington et al., 2010; Herrington & Kew, 2018). A lack of financial and business skills has been shown to be the biggest impediment to the growth and sustainability of female-owned businesses in South Africa's informal economy, with a staggering 91% of female necessity entrepreneurs indicating that they had yet to receive training from the government or the private sector (Henning & Akoob, 2017). Consequently, this lack of financial and business skills hinders their ability to manage their businesses successfully in a competitive environment.

There is, therefore, a need to examine how women in the informal street trade learn financial and business skills, in order to design needs-based targeted business education interventions that will encourage business growth and sustainability.

1.4 RATIONALE FOR THE STUDY

Globally, more than 60% of the employed populace derives their income from the informal economy (Bonnet & Leung, 30 April 2018). This compels an immediate response to informality, especially since empirical data suggest that informal economy workers are more susceptible to poverty compared to their counterparts in the formal economy (Bonnet et al., 2018). Recognising this pressing issue, the International Labour Conference, in June 2015, put forth recommendations to facilitate the transition of labour and economic activities from the informal to the formal sector, advocating for inclusive development and the promotion of decent work globally (International Labour Conference, 2015).

Expanding upon the global context, this research aims to explore the informal sector through a critical lens, seeking understanding rather than mere integration into formal frameworks. The study acknowledges the crucial role that the informal sector plays in supporting marginalised communities and seeks to highlight its inherent benefits. This approach differs from the mainstream narrative advocated by the International Labour Conference, which leans towards the formalisation of informal activities. Instead, the objective is to uncover and demonstrate the untapped potential within the informal sector.

By examining various aspects of the informal economy and its impact on its beneficiaries, the study intends to develop targeted policies, models, and concepts. These will be shaped by the specific nuances and advantages of informal economies, drawing from and expanding on insights provided by influential research, including works by Aliber (2015) and recent studies such as those by Simba &Tajeddin (2023). The goal is to foster a comprehensive understanding of the informal sector, viewing it not merely as a sector awaiting formalisation but rather as a valuable resource for policy innovation and social understanding. This nuanced perspective aims to reshape how we perceive and engage with informal economies, recognising their critical importance to the economic and social fabric, particularly within developing contexts.

Informal employment accounts for a third of all employment in South Africa. Despite the informal sector being recognised as a vehicle for job creation, its role in job creation has been

downgraded by unsupportive policies (Cichello & Rogan, 2017; Rogan, 2018). According to the South African National Development Plan (NDP), it is estimated that 1.2–2 million new jobs in the informal sector will be required by 2030 for the country to meet its target of reducing unemployment (National Planning Commission, 2012). However, the NDP is silent on how the informal sector will be supported or how current policies can be broadened to ensure that the informal sector grows in line with the overall employment growth requirements (Cichello & Rogan, 2017).

Due to the policy silences, the government's approach to developing the informal sector has been sporadic, and has focused on unlocking the potential of a small group of informal businesses in the form of intervention-based training and microfinance. Therefore, there is a need for a more extensive view of informal employment which focuses on income gains and improved working conditions for workers in all segments of the informal economy (Rogan, 2018).

While addressing the Second Women Economic Assembly[2] in Pretoria on 28 September 2022, South African President Cyril Ramaphosa stated that "the face of poverty is African women" (Modise, 2022). This holds true for women in the informal sector in South Africa, as they occupy a large portion of the informal street trade and are predisposed to high levels of poverty due to a lack of skills and gender-based wage inequality. The lack of skills and low earnings predisposes them to higher levels of poverty than their male counterparts (Khumalo, 2015; Rogan, 2018).

This study has therefore focused on women in the informal street trade, as they occupy the most vulnerable segment within the informal sector in South Africa. Consequently, identifying the sources of their vulnerability is essential for designing policies that address poverty reduction, gender inequality and income inequality (Rogan, 2018).

Currently, there is a paucity of phenomenological studies on women in the informal street trade in South Africa. Women in the informal street trade occupy the position of "knowers" in the field, since they know what they need in order to overcome the challenges they experience in running their businesses. Therefore, a bottom-up approach to policy development, as opposed

[2] The Women Economic Assembly (WECONA) is a national initiative introduced by President Cyril Ramaphosa in October 2021, aimed at generating prospects for women entrepreneurs in South Africa by integrating them into supply value chains in both the public and private sectors (Women Economic Assembly, n.d.).

to a top-down approach, would benefit the growth and sustainability of women-owned businesses in the informal street trade. I therefore determined that an in-depth understanding of the vulnerabilities of women in the informal street trade could be established by investigating their lived experiences in the field.

1.5 RESEARCH QUESTIONS

This study aimed to contribute to the existing body of knowledge by establishing a deeper understanding of how women in the informal street trade learn financial and business skills. The research questions that guided my study were the following:

- What are the lived experiences of women in the informal street trade in the greater Durban area of KwaZulu-Natal*?*
- How do women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills?
- Why do women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills in the way that they do*?*
- What learning interventions do women in the informal street trade need to ensure the sustainability of their businesses?

1.6 RESEARCH OBJECTIVES

The research objectives were as follows:

- To explore the lived experiences of women in the informal street trade in the greater Durban area of KwaZulu-Natal.
- To understand how women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills.
- To theorise why women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills in the way that they do.
- To recommend effective learning interventions to support the sustainability of businesses operated by women in the informal street trade.

1.7 OVERVIEW OF RESEARCH DESIGN AND METHODOLOGY

1.7.1 Research paradigm

A critical feminist paradigm was selected for this study because it aligned with the objective of exploring the lived experiences of women in the informal street trade in the greater Durban area of KwaZulu-Natal in relation to their learning of financial and business skills. The critical feminist paradigm addresses issues of equity, inclusion, and social justice (Gannon & Davies, 2012). Unlike traditional critical theory, critical feminist theory places gender at the centre, in order to understand and challenge subordination, power, and oppression (Mills, 1994). The goals of this paradigm are to understand the research phenomenon and promote transformative change by emphasising the perspectives and experiences of marginalised individuals, in order to address injustices, and advance individual rights in a democratic society (Cohen et al., 2018).

1.7.2 Research design

This qualitative study used a feminist phenomenological design. Women's experiences have often been marginalised, with the male perspective considered the norm in epistemological practices. Therefore, any investigation into women's experiences should prioritise their inclusion in the research process and ensure that their voices are heard. To accomplish this, employing feminist phenomenology as a research design becomes essential. Feminist phenomenology, according to Simms and Stawarska (2013), is a critical approach that examines how women's lived experiences are shaped and limited by dominant ideological, political, and power structures. Feminist phenomenology places gender at the core of inquiry, enabling the description and conceptualisation of women's gendered existence, and providing a platform for their voices to be heard and valued.

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1.7.3 Research setting and selection of participants

The study was set in the context of the street trade in the greater Durban area of KwaZulu-Natal, South Africa. Non-probability, purposive criterion sampling was used to select twelve female street trader volunteers from the field. Six participants were from Warwick Junction, and six from the Durban Central Business District (CBD). The criterion used to sample the participants was the number of years they had spent in the street trade. I assumed that

participants who had been trading for several years could provide valuable insights into how they had experienced the learning of financial and business skills.

1.7.4 Data generation

The main sources of primary data included two face-to-face phenomenological interviews as well as observations/phenomenological walks. Secondary phenomenological material was generated from field notes and a bridling journal. Most of the participants recruited were isiZulu speakers, and I therefore employed a female isiZulu-speaking research assistant who had experience in conducting fieldwork in the street trade. She assisted with the recruitment of participants and the generation of data. Using a female from the Zulu culture as a research assistant proved beneficial, as she had intimate knowledge of the Zulu culture and traditions, and spoke both English and isiZulu fluently. Her presence minimised issues of power, as the participants felt comfortable communicating freely about their experiences in the street trade in their language. In addition to assisting with the fieldwork, the research assistant was also responsible for translating and transcribing the interviews.

1.7.5 Data analysis

A whole-part-whole analysis was used to make sense of the data (Vagle, 2018). This required holistic reading of the entire text and line-by-line reading to identify provisional themes. Due to the sheer volume of data generated, identifying themes using the whole-part-whole analysis technique proved to be time consuming. Hence, NVivo, a qualitative data analysis software tool, was used for the initial data coding. To understand the phenomenon of learning financial and business skills in the street trade, I chose to represent the data as emblematic typologies in which women's experiences in the street trade were foregrounded, allowing the themes to emerge inductively from the typologies.

1.7.6 Trustworthiness

The criteria of validity and reliability that are used to establish rigour within a quantitative research paradigm are less appropriate for qualitative research (Denzin & Lincoln, 2018). According to Denzin and Lincoln (2018), trustworthiness is a more appropriate measure of rigour for qualitative research. Trustworthiness in this sense comprises of four constructs:

credibility, transferability, dependability and confirmability (Guba, 1981). The strategies I adopted to strengthen the credibility of this study included extended interaction with participants in the research context, and triangulation. To strengthen transferability, I constructed dense descriptions of the research context and used non-probability purposive sampling (Bitsch, 2005). The dense narratives constructed of the research context will enable readers to judge how well the research context fits other contexts (Guba, 1981). I used an audit trail and peer examination to enhance the dependability of this study. An audit trail accounted for all the research activities and decisions, and indicated how data was collected, recorded and analysed. Peer examination also enhances the credibility of findings, and so I discussed the research process and findings with an independent researcher. To strengthen the confirmability of the study, I used a bridling journal during the data generation and data analysis phases of my study, as a means of bracketing my biases.

1.7.7 Ethical considerations

Fieldwork for this study only commenced once ethical clearance had been obtained from the University of KwaZulu-Natal (UKZN). Since the participants were deemed vulnerable, my study required a full committee review before ethical approval could be granted. This study was undertaken in accordance with UKZN's ethics policy directives, thus ensuring that the rights of the participants in the research process were respected. The participation of women in the informal street trade was therefore completely voluntary, and they could withdraw from the study without prejudice at any stage. Furthermore, no research was undertaken without obtaining informed consent from the participants. In addition, formal written permission was obtained from the various gatekeepers in the informal street trade, stating that they allowed the research to be undertaken in the field.

1.8 SIGNIFICANCE OF THE STUDY

The findings of this study constitute a theoretical and practical contribution to the field. In terms of theoretical significance, the findings provide a deeper understanding of what women in the informal street trade need in order to ensure the growth and sustainability of their businesses. By understanding the needs of women in the informal street trade, policymakers would be more equipped in a practical sense to design policies that address poverty reduction, gender inequality and income inequality.

1.9 STRUCTURE OF THE THESIS

The remaining chapters of this thesis are structured as follows.

Chapter 2 offers a concise history of female entrepreneurship, and highlights the evolving approach to studying it through an African feminist lens. It delves into the informal sector in South Africa, and provides context on the role of women in the informal street trade. The literature examined sheds light on the difficulties women encounter in this line of work, and the effects of the COVID-19 pandemic on their livelihoods. Lastly, the chapter focuses on how women in the informal street trade acquire financial and business skills.

Chapter 3 explains how the theories of African feminisms, resilience, and informal learning can be used to examine how women in the informal street trade acquire financial and business skills. The origins of these theories, their relevance to the study, and the resulting theoretical framework employed in this study are presented. The theory of African feminisms provides context for understanding the role of women in the street trade, while theories of resilience and informal learning offer mechanisms for developing insight into their experiences and how they acquire business skills.

Chapter 4 commences with an exposition concerning my positionality as a researcher, followed by a detailed explanation of the research design and methods employed in responding to the study's critical research questions. The intended and enacted research methods are explained, and the anticipated analysis is signalled. The chapter also describes the ethical issues I took into consideration throughout the study, and the measures I took to strengthen its trustworthiness.

Chapter 5 provides an overview of the architecture of the three data chapters (chapters 5–7), each of which presents an emblematic typology that is epitomised by a particular participant. Each chapter typology is described using vignettes that emphasise how the participants were compelled to enter the street trade, and how, through informal learning, they navigated the precarious circumstances of the street trade to attempt to secure their livelihoods. Each vignette traces a participant's background, followed by her daily experiences in the street trade and her process of learning financial and business skills. The themes and sub-themes that emerged from these typologies are then presented, supported by rich excerpts from the participants' experiences. Chapter 5 examines the typology of the "illegal" survivalist entrepreneur with the related themes and sub-themes, and points to the typologies covered in chapters 6 and 7, respectively.

Following the architecture introduced in Chapter 5, **Chapter 6** introduces the emblematic typology of the self-dependent, networked, "successful entrepreneur", and describes the related themes and sub-themes that emerged from this typology. The chapter concludes by signalling the final typology to be explored in Chapter 7.

Chapter 7 introduces the emblematic typology of the formal-sector "refugee" turned informal-sector entrepreneur, and foregrounds the themes and sub-themes that emerged inductively from the typology. The chapter concludes with recommendations for growth and sustainability provided by the protagonist of this typology.

Chapter 8 synthesises the key findings from the data chapters in relation to the reviewed literature and the theoretical framework, in order to situate these findings within the existing body of knowledge in the field. In this chapter I aimed to confirm, refute or expand the current knowledge on the phenomenon of learning financial and business skills in the street trade. Five significant findings are distilled from the themes and sub-themes established in the data chapters.

Chapter 9 presents a concluding overview of the study by theorising the study's findings on women's experiences of learning financial and business skills in the street trade. By doing so, I establish the significance of the study's findings and its broader contribution to the field. The implications for theory, practice and further research are presented, and certain limitations of this study are noted. The chapter concludes with a personal reflection and concluding comments on the study.

1.10 CONCLUSION

This chapter has introduced this study on women's experiences of learning financial and business skills in the informal street trade in the greater Durban area of KwaZulu-Natal. It has presented relevant background information to the study and my rationale for conducting it. The critical research questions have been introduced, the study's research design has been briefly presented, and the significance of the study has been discussed. The chapter concluded with an outline of the thesis structure by offering an overview of each chapter. Chapter 2 presents an overview of the existing literature reviewed prior to and during this study. It contextualises women's position in the street trade and interrogates their challenges and lived learning experiences within this context.

CHAPTER 2
CONTEXTUALISING WOMEN'S LIVED LEARNING EXPERIENCES IN THE STREET TRADE

2.1 ORIENTATION TO THE CHAPTER

The chapter briefly traces the history of female entrepreneurship. It emphasises the shifts in extant literature to better understand the phenomenon of female entrepreneurship from an African feminist perspective. The landscape of informality in South Africa is addressed, and the position of women in the informal street trade is contextualised. The literature reviewed provides an understanding of the challenges experienced by women in the informal street trade and the impact of the COVID-19 pandemic on their livelihoods. Finally, the chapter focuses on how women in the informal street trade experience the learning of financial and business skills.

2.2 GLOBAL PERSPECTIVE ON FEMALE ENTREPRENEURSHIP

Entrepreneurship has a long history and is recognised as a means of creating wealth by taking calculated risks (Loza, 2011). The GEM review of the contemporary definitions of entrepreneurship foregrounded the pioneering aspect of entrepreneurship, e.g., the formation of a new firm by identifying market opportunities and utilising existing resources to capitalise on these opportunities in order to generate wealth for the business (Herrington et al., 2009). Women-owned businesses are one of the fastest-growing segments of entrepreneurs worldwide. They contribute significantly to creativity, job creation, economic growth, and the production of wealth in all economies (Brush, 2009). However, scholarly literature on entrepreneurship in the public domain focused mainly on male entrepreneurship. It was only in the 1970s that researchers began to recognise “entrepreneurship as a gendered phenomenon” (Jennings & Brush, 2013). As studies on female entrepreneurship gained momentum, it became evident that the global picture of female entrepreneurs was distinctly different between the global North and South. Opportunity entrepreneurship was dominant in developed economies, while in emerging and developing economies like Sub-Saharan Africa, women were mainly necessity entrepreneurs or survivalists (Brush & Cooper, 2012; Jennings & Brush, 2013; Waseem, 2018).

Opportunity and necessity entrepreneurship are driven by different motivational factors. Kirkwood (2009) refers to these motivational factors as push-and-pull factors that motivate

women to start their own businesses. The pull factors which result in opportunity-driven entrepreneurship include independence, flexibility, personal growth, and self-actualisation (Waseem, 2018). On the other hand, the push factors, compelling women to participate in entrepreneurial activities out of necessity, include survival needs, as well as limited education and training (Jennings & Brush, 2013). The complex nature of their motivations may not be adequately captured by classifying women entrepreneurs into separate groups of opportunity and necessity entrepreneurs, since many women may be motivated by both necessity and opportunity. Caliendo & Kritikos (2009) foreground a third category of entrepreneurs to be inclusive of those who become self-employed out of opportunity and necessity; called push-and-pull entrepreneurs. Further, these authors identified a strong correlation between motivation and survival rates, with start-ups that arise from opportunity and necessity having greater survival rates than start-ups that arise only from necessity. A recent GEM South Africa report on the small and medium business sector reinforced this view, and emphasised that businesses founded by entrepreneurs motivated by opportunity have a considerably higher likelihood of surviving and providing jobs than those founded by entrepreneurs motivated by needs (Herrington & Kew, 2018).

Empirical studies have often placed women entrepreneurs into neat dichotomous categories of opportunity and necessity entrepreneurship based on their motivations, without being mindful of the specific social, cultural, and economic factors that may impact or shape their entrepreneurial initiatives (Waseem, 2018). It is, therefore, vital to be cognisant of the complex interplay of various factors, such as motivation, social norms, cultural norms, and economic opportunities that influence women's entrepreneurial initiatives. In the context of a developing country, women are more frequently forced to start their own businesses than men. This is often due to lower education levels, a lack of expertise and frequent career interruptions, leading to limited employment opportunities (Coleman & Robb, 2012).

While research on female entrepreneurship has gained momentum worldwide in recent decades, transitioning from a predominant focus on financial aspects of female-owned businesses to a broader examination of motivational and work-life balance factors, existing literature still exhibits Western-centric bias (Brush & Cooper, 2012). A critical gap is evident in the scarcity of studies addressing the unique experiences of needs-based female

entrepreneurs, particularly within the context of the African informal economy. The existing frameworks, rooted in Western experiences, fall short when applied to the African reality where the complexities of the informal economy, as well as historical legacy of colonialism, imperialism, racism, and neoliberalism, create a distinct entrepreneurial landscape (Tamale, 2020). As suggested by the South African Women Entrepreneurs Network, as early as 2005, there exists a pressing need for an African paradigm that adequately reflects these realities (South African Women Entrepreneurs Network, 2005). Current literature fails to incorporate these perspectives, highlighting a pivotal oversight that must be addressed to develop a truly comprehensive understanding of female entrepreneurship.

The extant literature on female entrepreneurship is notably Western-centric, revealing stark gaps and critical tensions as it overlooks the unique experiences and needs of African women in the informal street trade. By largely ignoring the epistemological and experiential contributions of these women, the research fails to capture the full spectrum of entrepreneurship beyond the Western lens. An Afrocentric paradigm is crucial, as it can positively impact women in the informal street trade by ensuring their perspectives, knowledge, and practices are not merely included, but are central to formulating theories and strategies within the realm of entrepreneurship. The current literature's oversight of this dimension highlights an urgent need to address the power imbalances and biases inherent in knowledge production. Such a shift would provide a vital corrective to hegemonic narratives and offer a more nuanced understanding of the challenges and opportunities faced by female entrepreneurs within diverse African economies.

2.3 THE INTERSECTION OF GENDER AND INFORMALITY IN THE GLOBAL SOUTH

The informal sector’s contribution to the overall economy and the fact that it is integrally linked to the formal sector, have been well established; support to the poor, working in the informal sector, is recognised as a key pathway to reduce poverty and eradicate inequality. It has also been accepted that women tend to be drawn to more precarious forms of informal employment. Support provided to these women can specifically reduce the rate of poverty among women and so address gender inequality (Chen et al., 2005). The informal sector has been recognised as an essential key to economic growth and poverty alleviation, creating opportunities for

employment, economic development, and the empowerment of South African women (Jiyane & Zawada, 2013).

The key concepts related to informality in the field of entrepreneurship are informal enterprises, informal sector, informal employment, and informal economy. Conceptual clearing of these concepts are required, as they have been used interchangeably in some empirical studies, which suggests that they are synonymous. My study will adopt the definition provided by the International Labour Organization (ILO) establishing and implementing international labour standards.

The following definitions foregrounded by the ILO will be used in my study:

(1) informal enterprises are businesses with or without workers that are not incorporated and not registered for taxation; (2) the informal sector consists of all informal enterprises, their owners, managers, employers and employees (paid and unpaid), and covers a number of economic sectors such as manufacturing, retail, agriculture, too mention a few; (3) informal employment is employee based and includes all types of employment that lack adequate legal and social protection inclusive of employment, both inside and outside the informal sector; and 4) the informal economy is an overarching term that represents all forms of economic activities carried out by workers and enterprises that are inadequately covered by formal provisions. These enterprises are legal, but unregulated (Gardner et al., 2022) see also (Statistics South Africa, 2021). Informal enterprises do not comply with standard business practices such as taxation regulations; the business reporting requirements are not overtly engaged in illegal activities (KwaZulu-Natal Department of Economic Development and Tourism (DEDT), 2010).

The term "informal sector" was first used in 1971 by Keith Hart, a British anthropologist, in his study on the economic activities of rural migrants in Accra, Ghana who were unable to secure paid employment (Hart, 1973). Over the years, there has been a significant increase in informal employment, with a noticeable growth trend. According to the 2018 International Labour Organization (ILO) report on the global statistical profile of informality, 2 billion men and women (more than 60% of the world's employed population) make their living in the informal economy (Bonnet & Leung, 30 April 2018). These rates differ worldwide, with Africa

having one of the highest percentages (85.8%) of people working in the informal sector (Bonnet et al., 2018).

The impact of the current level of global informality on workers' rights, social protection, working conditions, and law enforcement is alarming. Furthermore, the negative effects of informality on government revenue impede the implementation of policies pertaining to the economy, society, and the environment. Additionally, it damages institutions and brings about unfair competition for legal firms, both domestically and abroad. In addition to these limitations, informal businesses often face difficulties, including low productivity and restricted access to capital (Bonnet et al., 2018). Despite the detrimental impact of informality, empirical evidence suggests that the majority of individuals who have entered the informal sector had no choice, due to limited opportunities in the formal sector and a lack of alternative means of survival (Bonnet et al., 2018) In addition, many entrepreneurs choose the informal sector due to structural barriers based on their gender, economic level, education, social class, ethnicity, or religion. Gender inequality forces women to seek realistic income-earning options in the informal sector worldwide (Babbitt et al., 2015). According to studies from developing nations, women are overwhelmingly present in the informal sector, particularly in trade-based occupations and as own-account workers in family companies (Chant & Pedwell, 2008). This supports the view that this group can be categorised as necessity or survivalist entrepreneurs.

There is an urgent need to address informality, as empirical evidence reveals that, compared to their counterparts in the formal sector, workers within the informal economy often face greater vulnerability to poverty. While the International Labour Conference's adoption of the 'Transition from the Informal to the Formal Economy Recommendation', in June 2015, appears as a proactive step, there are still critical gaps that merit attention. The recommendation prescribes pathways for workers, survivalist entrepreneurs, and economic units to transition from informal to formal as a means to foster inclusive development and ensure decent work for all (International Labour Organization, 2015). However, this approach arguably simplifies the intricate realities of informality. This blanket application of the ILO recommendation may not necessarily be the panacea it has hoped to be, especially since the conditions and needs within the informal economy are heterogeneous and deeply influenced by local contexts. The focus on transitioning to formality also ignores the agency of individuals who may strategically choose informality for its flexibility and resilience against economic shocks. Moreover, the recommendation's emphasis on formalising all aspects of informality risks undermining the

livelihoods of those for whom entry barriers to formality are prohibitively high. The one-size-fits-all solution falls short of addressing the systemic barriers that women, in particular, face in the informal economy; thus, it is crucial to delve deeper and critique the assumption that formalisation is inherently advantageous. By not adequately considering these nuances, the recommendation fails to fully respond to the complexities of informality and the wide-ranging implications for those it intends to assist.

In light of the above critique, it is imperative to understand the extent of informality and the diverse individuals it encompasses. Out of an estimated 2 billion people engaged in informal work worldwide, approximately 740 million are women. This staggering figure underscores the fact that the challenges associated with informality are not uniform; they disproportionately affect female workers, who often find themselves in the most precarious and vulnerable forms of employment (Bonnet et al., 2018). Such a realisation calls for tailored approaches that specifically address the underlying factors contributing to the gendered nature of informality. While global aggregates might provide a useful snapshot, of informality they mask the deep-rooted inequalities that pervade the informal economy, where women are frequently subject to lower earnings, lesser job security, and minimal social protections compared to men. These disparities are even more pronounced in regions such as sub-Saharan Africa, Latin America, and several low to lower-middle income countries, where the prevalence of women in informal employment is notably higher (Ghosh, 2021). Hence, any conversation about formalisation must be nuanced, acknowledging the intricate dynamics at play within the informal sector and how they intersect with gender.

2.4 RISING INFORMALITY AND WOMEN'S LABOUR IN SOUTH AFRICA

The South African Quarterly Labour Force Survey (QLFS) for 2023 has not only revealed that the informal economy is growing, but also highlighted an increase in job opportunities, with the informal sector accounting for 18.9% of total employment (Statistics South Africa, 2023). According to the National Planning Commission report from 2012 and the National Development Plan (NDP), as the main policy document of the South African government, the country will need between 1.2 and two million more jobs in the informal sector (including domestic work) by 2030, in order to successfully achieve its goals of reducing unemployment. By mobilising the collective energy of its people and promoting an inclusive economy, South

Africa can further successfully accomplish the goals of the NDP to eradicate poverty and decrease inequality by 2030 (National Planning Commission, 2012).

Although the informal sector has been recognised as a vehicle for job creation, this role has been hampered by unsupportive policies (Cichello & Rogan, 2017, Rogan, 2018). The NDP is silent on how the informal sector will be supported or how current policies can be broadened to ensure that the informal sector grows in line with the overall employment growth requirements of the NDP (Cichello & Rogan, 2017). Gaps in policy are most likely due to the complexity of the informal economy. The informal economy as a whole is heterogeneous and complex (Chen, 2012; Makaluza & Burger, 2018). Due to these policy silences, the South African government's approach to developing the informal sector has been sporadic and mainly focused on unlocking the potential of only a small group of informal businesses, in the form of intervention-based training and microfinance (Rogan, 2018).

Drawing on the model created by Field, Makaluza and Burger which identified two tiers within the South African informal sector, i.e. a growth-oriented tier and a survivalist tier (Makaluza & Burger, 2018). Field offered a contrast between these two segments of the informal sector. The lower-tier or easy-entry survivalist tier consists of people who participate in ad hoc activities out of necessity, as a way of surviving poverty. The growth-oriented or upper-tier of the informal sector comprises of entrepreneurs who pursue business opportunities for income generation in a less regulated environment (Fields, 1990). Makaluza and Burger's (2018) empirical analysis revealed the dominance (73%) of survivalist enterprises (owner or employee) in the South African informal sector. Further, gendered heterogeneity exists within the informal sector, with a majority of jobs at the survivalist tier being held by women and a majority of jobs in the growth-oriented micro firms being held by males (Makaluza & Burger, 2018). Significant entry obstacles, particularly those relating to financial and human capital, make it difficult for workers and businesses to transition from the survivalist tier to the growth tier. As a result, compared to their counterparts in the upper growth tier, workers and businesses in the survivalist tier are more likely to remain trapped in that group (Fourie, 2018).

Therefore, there is a need for a more extensive view of informal employment which focuses on income gains and improved working conditions for workers in all segments within the informal

economy (Rogan, 2018). In the informal sector, there is a dire need for reliable and current information on the status and profile of women entrepreneurs. It has been argued that the economic empowerment of women within this sector may best be achieved if existing policies, structures, and programmes take cognisance of the contextual influences on their business success (South African Women Entrepreneurs Network, 2005). The lived experiences of female survivalist entrepreneurs in the informal street-trade sector would provide a deeper conceptual understanding of the context in which they operate their businesses.

The South African economy, which was once highly formalised, has been transformed into a mixed economy with formal and informal activities. This transition is the result of the increasing informality within both the formal and informal sectors (Ghosh, 2021). The growing informal sectors, which include street trading and vending, waste collection, domestic work, online services, transportation (Uber, Taxify), and skilled artisans like carpenters, painters, and mechanics, are a direct result of the formal economy's inability to handle the expanding number of skilled and unskilled job seekers (Deedat, 2021).

Statistics South Africa's Gender Series, Volume VII (2021), on the informal economy, addressed the overrepresentation of Black Africans in informal businesses. The overrepresentation of Black Africans in the informal sector can be traced back to the apartheid system. Under this oppressive system, the Black African population, which represented the majority, were subjected to a substandard educational system known as Bantu education. They were deliberately denied access to an educational system that would have prepared them to compete with their White counterparts; they were also denied employment opportunities, with the exception of unskilled labour positions, which had a direct impact on their economic participation (Mujal-Leon, 1988). The ongoing socioeconomic and gender gaps in South Africa, as a result of the apartheid system, were highlighted in a recent ILO report on the key difficulties in the country's informal economy, resulting in persisting disadvantages. Women still lack access to education and are not given appropriate mentorship to develop their potential due to their ongoing place of disadvantage in different spheres of life (International Labour Organization, 2021).

In the early years of South Africa's post-apartheid period, a feminisation of the labour force corresponded with an increase in the number of women either unemployed or working in informal low-wage jobs. As a result, the overrepresentation of women in informal employment has been cited as a major driver of the labour-market gender disparity (Casale & Posel, 2005). According to Rogan and Alfers, women are at a disadvantage in the SA informal economy due to a gendered structure of earnings and occupations within the informal economy (Rogan & Alfers, 2019). Rogan and Alfers' analysis suggests that the so-called disadvantage that women experience in South Africa's informal economy might be an understatement, indicating the existence of a systematic and pervasive gendered bias in earnings and job types. By referring merely to 'disadvantage', fails to capture the entrenched power imbalances and institutionalised discrimination that contribute to and exacerbate gender inequality. Their call for an intersectional approach hint at an acknowledgment that gender inequality in the informal economy cannot be fully understood nor addressed without considering other interlinked dimensions such as race, education, and geographic location.

The challenges faced by women in the informal economy extend beyond simple disparities in employment status. Issues like childcare, productivity, and the instability of income are deeply interwoven with societal expectations and norms that often place women in a position of economic precarity (Statistics South Africa, 2021). These challenges emphasise the importance of applying a gender-focused analytical perspective to fully understand the distinct impacts of the informal economy on men and women. However, framing these issues solely through a gender lens may be considered inadequate, as the need to deconstruct structural barriers that perpetuate gender disparities may be overlooked. A broader and more profound systemic critique is required to challenge and transform the socio-economic foundations that systematically marginalise women.

2.5 CONTEXTUALISING WOMEN'S EXPERIENCES IN THE INFORMAL STREET TRADE

As early as 2003, street trading/vending has been recognised for its substantial contribution to local and national economies across Africa (Mitullah, 2003). Particularly in developing economies, street trading has grown to be a prevalent type of informal urbanism and an important source of employment (Peimani & Kamalipour, 2022). Within these developing economies, street-trade businesses have the potential to reduce unemployment and alleviate

poverty (Dumbu, 2018). The field has recognised street trading as a “survivalist strategy” undertaken by individuals, not by choice, but due to economic hardship (Charman & Petersen, 2018; Dumbu, 2018, Hodgson & Clark, 2018). This economic activity has been viewed as the last resort for disadvantaged people to support their livelihoods (Dumbu, 2018). Further to this, the field has also recognised that street trading has also become a safety net for other economically active groups from different socioeconomic strata, particularly during times of economic recession (Dumbu, 2018; Khumalo & Ntini, 2021).

In the South African context, many disadvantaged households rely on street trading as a primary source of income (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011). The Socio-Economic Rights Institute of South Africa (SERI), in collaboration with the South African Local Government Association (SALGA), highlighted South Africa’s developmental challenges of high levels of unemployment and limited social grants, with an increase in street trading as a survival strategy (Hodgson & Clark, 2018). Street traders are often categorised as a diverse group who sell goods and services in public spaces (Deedat, 2021). In many cities across the Global South, inclusive of South Africa, street trading is considered a gendered activity, dominated by women (Ghosh, 2021). Street traders are located in areas with high pedestrian flow, such as busy intersections, shopping centres, and transportation hubs (Kamalipour & Peimani, 2019). Street traders provide a wide range of consumer goods, most of which are sold in small quantities and include things like sweets, tissues, cigarettes, clothing, fruits, vegetables, fast foods and more (Hodgson & Clark, 2018).

Street vendors act as middlemen, reselling goods for other businesses. Operating in public areas, they are subject to the decisions of city councils and regulatory bodies that govern these spaces. The regular utilisation of public areas exposes them to various challenges, including those stemming from municipal regulations and policies on public infrastructure (Deedat, 2021). Consequently, given these inherent difficulties associated with street vending, coupled with the challenges of compliance with legal frameworks, this form of commerce is often considered unstable and risky.

2.5.1 Challenges experienced in the street-trade context

"The informal sector is not a glamorous place to make a living – hours are long, working conditions are frequently challenging, and incomes are often low" (Fourie, 2018, p. 10)

The claim made by Fourie emphasises the harsh realities of the informal sector, where street traders in South Africa contend with difficult circumstances daily in running their businesses. The field has documented the multiple challenges experienced by street traders in the Global South, including South Africa, and has recorded these issues in great detail (Dumbu, 2018; Etim & Daramola, 2020; Gamieldien & Van Niekerk, 2017; Khumalo & Ntini, 2021; Mramba, Apiola, et al., 2016; Peimani & Kamalipour, 2022; Sowatey et al., 2018; Willemse, 2011; Zogli et al., 2021). In the following sections, I explore traders' health and well-being, as well as the challenges they experience in the business and regulatory environment. While informal sector workers worldwide experience challenges related to social protection and decent working conditions (section 2.3), the business and regulatory context may differ substantially based on their location and local regulations. To better understand women's experiences in the informal street trade within the greater Durban area of South Africa, I pay particular attention to the state of the field with regard to the challenges experienced by street traders in the business and regulatory environment in South Africa. It is crucial to comprehend the daily struggles of traders within the street-trade context, since this directly affects the learning that occurs in these settings. This deeper understanding of the day-to-day experiences of street traders can be helpful in designing targeted interventions and support mechanisms for this vulnerable sector.

Gamieldien and Van Niekerk's (2017) research from an occupational health perspective revealed that street trading has a negative impact on traders' health and well-being (Gamieldien & Van Niekerk, 2017). Due to constant exposure to inclement weather, street traders are particularly susceptible to illness (Hunter & Skinner, 2003), and the daily repetitive task of loading and unloading merchandise can cause physical strain (Mitullah, 2003). Additionally, they frequently conduct their business in busy places close to transportation hubs and intersections, which exposes them to a variety of respiratory issues brought on by traffic-related pollution (Kongtip et al., 2006). These elements highlight the difficulties that street traders experience in preserving their health and well-being in the demanding street trade environment.

In addition to health and safety issues, street traders encounter a number of other challenges in the business and regulatory environment. The common challenges faced by traders, as highlighted in literature, include the lack of appropriate infrastructure, financial difficulties, gender specific challenges, and legal restrictions (Khumalo & Ntini, 2021; Willemse, 2011; Zogli et al., 2021). These constraints impact on the smooth running of these street-trade businesses. Therefore, in order to gain a comprehensive understanding of their lived experiences in the complex street-trade context, I will explore each of these constraints in greater detail in the section that follows.

2.5.1.1 Constraints experienced by street traders in the business environment

The lack of appropriate infrastructural support, as one of the key causes of poor working conditions of informal street traders, has been repeatedly highlighted in the literature on street trade (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011; Khumalo & Ntini, 2021; Ntuli, 2020; Sassen, 2013; South African Local Government Association (SALGA), 2021; Willemse, 2011; Zogli et al., 2021). Inadequate trade stalls, limited storage space, lack of childcare options, and deficient municipal services (lack of water, sanitation and waste management) are some of the infrastructure issues that street traders must navigate in their daily business operations (Khumalo & Ntini, 2021). Since 2011, the Socio-Economic Rights Institute of South Africa (SERI) has emphasised the urgent need to address the ongoing infrastructure challenges that street traders are facing. SERI acknowledged that improved working conditions and infrastructure support are vital to ensure improved business operations and profit margins of street traders (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011).

Despite the fact that these infrastructural problems have been acknowledged, progress to come up with concrete solutions has been slow, leaving street traders with continuous battle against infrastructural problems. These persisting issues have regularly been brought up in recent research on the informal street trade in South Africa (Khumalo & Ntini, 2021; Zogli et al., 2021). Notably, the South African Local Government Association's (SALGA's) Public Space Trading Guidelines for Local Government 2021-2026 report emphasises the urgent need for infrastructure investment as a way to support street traders (South African Local Government

Association (SALGA), 2021) It is clear, that despite awareness, concrete infrastructure support for street traders has not yet been realised.

Street traders in Durban Central continue to struggle with the lack of sheltered trading space, despite the eThekwini Municipality's efforts to solve infrastructure issues, as observed by (Zogli et al., 2021). This lack of sheltered space was further exacerbated by the COVID-19 pandemic, which increased the demand for public space (South African Local Government Association (SALGA), 2021). Due to a lack of sheltered trading space, traders are forced to conduct their business on pavements, where they are exposed to unfavourable weather conditions. In addition to the previously mentioned negative health effects, as emphasised by Gamieldien and Van Niekerk (2017), the weather conditions also lead to inventory losses for trade businesses that deal in perishable goods such as food or fresh fruits (Zogli et al., 2021).

For street traders, the lack of available storage space poses another challenge; necessitating the provision of suitable storage facilities for those unable to transport their goods on a daily basis from their homes and back (Zogli et al., 2021). As a result, traders are faced with added costs for the storage and delivery of their stock to these facilities. An added complication is the possibility of stock losses and theft from these storage areas (Khumalo & Ntini, 2021; Ngiba et al., 2009). A major barrier to the efficient functioning of street traders' operations is the lack of basic amenities like water, lighting, ablution facilities, and refuse removal (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011). Subpar infrastructure in the areas where street traders usually operate does not only negatively impact on their business expenses, but also exposes them to exploitation, in addition to affecting their health and way of life (Wongtada, 2014). It is therefore critical that local governments address infrastructural issues and provide necessary services in order to improve the livelihoods and sustainability of street traders.

The lack of finance for business growth and sustainability has been highlighted as a major constraint for street traders (Zogli et al., 2021). Banks and other financial institutions are reluctant to lend money to traders, because they regard these business operations as unreliable. This observation is supported by Chimucheka and Rungani (2013) who identified a number of factors that contribute to the banks' unfavourable perception of small, medium, and micro

enterprises (SMMEs). These factors include the absence of collateral assets, inadequate business plans, limited financial knowledge, and insufficient deposits (Chimucheka & Rungani, 2013). Street traders' inability to meet the strict criteria set by the banking sector can be attributed to their low earnings potential, limited savings, and intense competition (Khumalo & Ntini, 2021). Consequently, many street traders make use of informal financing to fund their business operations. Sources of informal financing include their social networks (friends and family), moneylenders (Khumalo & Ntini, 2021; Wongtada, 2014), and voluntary rotational savings clubs (Siwela & Njaya, 2018).

According to Willemse's research (2011), a significant number of street traders do not rely on the formal banking system. Further to this, Mramba et al. (2015) noted that for street traders there is no clear separation between their business and personal finance, with traders using their daily income and profit to cover their own living expenses and those of their families. The implication of not separating business finances and personal finance is that the long-term viability of enterprises cannot easily be monitored. The financial practices of traders where the lines between personal and business finance are blurred deter financial institutions and banks from investing in these businesses.

The field has recognised the additional challenges which female street traders face, based on their gender. These women often navigate the competing demands of social reproduction (taking care of their families) and economic production (engaging in street trading) (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011). Women often have to balance these roles. According to Ghosh (2021), unpaid domestic work typically falls disproportionately on women, which has a negative effect on their ability to fully participate in the labour market. Women traders are often heads of households (Companion (2010); Khumalo and Ntini (2021); usually supporting a large number of dependants (Khumalo & Ntini, 2021; Willemse, 2011). Sarker (2012) noted that some female street traders who are in dire need of income are forced to bring their young children with them to the trade since they do not have anyone to look after them at home. However, as a result of this, they must divide their time between selling and caring for children, which ultimately restricts their ability to conduct business.

The structural barriers that women encounter when trying to enter the street-trade sector; as highlighted by Karumbidza and Socio-economic rights institute of South Africa (SERI) (2011), related to business, access to trading sites, and financing. Due to these institutional limitations, female traders are more likely to experience discrimination from fellow traders, customers, and authorities. The safety issues in the setting of street trading, as reported by Khumalo and Ntini (2021); Turner et al. (2020), further worsen the vulnerability of women, because they are more likely to experience sexual assault and harassment. The continuation of gender-based violence in the context of the street trade shows that the problem is still widespread.

A flexible permit system, collaboration with Metro Police and street committees to address gender-based violence, improved social services, and the provision of childcare facilities were among the gender-specific recommendations SERI made regarding female street traders in 2011. However, these recommendations have not yet been effectively implemented, as recent studies have shown that gender-related violence still occurs in these settings (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011).

2.5.1.2 Constraints faced by street traders in the regulatory environment

My research primarily focused on examining the experiences of women within the regulatory environment of street trade. Consequently, rather than analysing the specific policies and by-laws governing this sector, I have provided a brief overview of the regulatory environment of the informal trade for contextual purposes. The Constitution of the Republic of South Africa, 1996, the Businesses Act 17 of 1991, and municipal by-laws are only a few of the laws and regulations that South African legislators have put in place to control informal trade. With regard to informal trade, the Constitution, as the superior legal authority, defends equality and human dignity (Hodgson & Clark, 2018). The Businesses Amendment Act 186 of 1993, gave municipalities the authority to enact by-laws to regulate and govern informal trade in their regions, subject to statutory and constitutional requirements (Hodgson & Clark, 2018). When developing and putting into effect municipals by-laws on informal trading, local government must ensure that their decisions and actions are in line with constitutional requirements (Hodgson & Clark, 2018).

This study was conducted in the eThekwini Municipality. The objectives of the by-laws that govern informal trading in the aforementioned municipality are to promote orderly behaviour, to simplify access to employment and entrepreneurial opportunities, to foster harmony between the informal and formal trading sectors, and to ensure the public's health and safety (eThekwini Municipality South Africa, 2019). Important limitations on various aspects of informal trading on municipal property are included in the by-laws. Along with criteria for trade permits, fees, transfers, and enforcement procedures, it also contains regulations for trading locations, trade stalls, trading times, and other conditions. While the by-laws outline particular restrictions, it seems as if these by-laws do not address the development of business prospects in the informal trading sector (eThekwini Municipality South Africa, 2019).

"*There are a number of flaws in current policy and by-laws, intended to protect municipalities rather than empower traders. By-laws in particular are focusing on the 'don'ts', not on the 'does'*." (Bénit-Gbaffou, 2015, p. 11)

According to Bénit-Gbaffou's standpoint (2015), present legislation and by-laws place more emphasis on protecting municipalities than enabling traders. SALGA and SERI recently published a report that supports Bénit-Gbaffou's point of view even further. The report presents an analysis of South African legislation, legal precedents, as well as suggestions for local governments related to informal trade (Hodgson & Clark, 2018).

Intimidation, harassment, and product confiscation are commonplace for traders without trade permits, which frequently results in significant losses for their businesses. Licenced traders, however, are also occasionally targeted by police (Zogli et al., 2021). According to a study by Mahadea and Zogli (2018), the harassment that the informal traders experience from municipal officials hampers the growth of their businesses.

"Operation Clean Sweep" which was conducted in Johannesburg, South Africa, in 2013, documented the mistreatment of informal traders. Irrespective of their legal status—licensed or unlicensed—approximately 6000 street traders were forcibly evicted. During this operation, stores were forcibly entered, stock was seized, and tear gas was deployed. Despite being directed at illegal traders, the city's campaign portrayed all street vendors as criminals, failing

to achieve its stated goals to rid the city of unsightly and disorderly trading areas (Arias, 2019). Traders are often not knowledgeable about their rights to trade freely and legally without harm or harassment from municipal officials (Nkrumah-Abebrese & Schachtebeck, 2017).

In the informal street trade, women struggle to secure permits. In their attempt to obtain a permit, women experience financial and sexual exploitation. These significant challenges and risks that women are faced with when navigating the permit procedure are further highlighted by the harassment and violence motivated by gender (Mitullah, 2003). Despite the multiple challenges, Sowatey et al. (2018) indicated that women in the informal trade are actively pushing back against the difficulties they encounter, by establishing partnerships within these informal spaces. By doing this, they support one another's day-to-day business operations, and this cooperation also contributes to their long-term success. Through their combined efforts, they attempt to empower themselves and overcome the constraints and limits imposed on their livelihoods (Sowatey et al., 2018).

Turner et al. (2020) exhorts academics and activists to re-evaluate their assumptions regarding the conditions and livelihoods of street vendors, taking into account intersectional flaws, street trader agency, and practical coping mechanisms within the socio-cultural and political landscapes. This shift in mind-set intends to promote the rights of street traders and encourage innovative solutions to the problems faced by this sector.

2.5.1.3 Livelihood shocks and women in informal street trade

In response to the World Health Organisation's designation of COVID-19 as a global pandemic on 6 March 2020, the South African government swiftly declared a National State of Disaster on 15 March 2020. The Department of Cooperative Governance and Traditional Affairs (COGTA) enacted laws under the Disaster Management Act that, in practice, prevented the majority of informal workers from finding work and supporting themselves (Department of Co-operative Governance and Traditional Affairs, 2020, Rogan & Skinner, 2020)**.** The COVID-19 regulations disproportionately harmed the most disadvantaged economic grouping—workers in the informal sector, in South Africa and around the world, who depend on daily wages and do not have access to social or legal protection (Rogan & Skinner, 2020).

The South African government implemented a range of COVID-19 relief initiatives for workers, households, and small businesses. These relief measures included food parcels, unemployment insurance, social grants, and the special COVID-19 Social Relief of Distress Grant. However, there were operational issues and design flaws in these relief measures, which led to many informal workers experiencing financial hardships and a lack of government assistance (Rogan & Skinner, 2020).

The triple crises created by the COVID-19 pandemic, related to caregiving, health, and the economy, affected women more severely than men. Due to the closure of educational and childcare institutions, women who work in the informal sector experienced the impact more acutely than men, as their family and caregiving duties increased (International Labour Organization (ILO), 2020; Women in Informal Employment: Globalizing and Organizing, 2021). In April 2020, during the initial lockdown period, 33% of women in informal employment faced a loss of livelihood (Rogan & Skinner, 2020). Moreover, many of these women were unable to access the COVID-19 Social Relief of Distress Grant, as regulations excluded beneficiaries of the Child Support Grant (CSG) from receiving it. Notably, substantially more women than men receive CSG's (Rogan & Skinner, 2020).

In addition, informal traders who operate their businesses in public spaces faced the increased risk of infection with the virus as well as the financial burden of purchasing personal protective equipment (PPE) without significant support from the local government. This underscores the gender disparities and challenges faced by women in the informal street trade (Women in Informal Employment: Globalizing and Organizing, 2021, Skinner et al., 2021) In response Skinner et al. (2021) recommended that the vaccination roll-out should prioritise at-risk informal workers.

2.6 FINANCIAL AND BUSINESS SKILLS IN THE INFORMAL STREET TRADE

The importance of fostering an entrepreneurial ecosystem and promoting the development of small businesses in South Africa was-highlighted in a recent Global Entrepreneurship SA report (GEM) on the small and medium enterprise (SME) sector. This 2017/2018 report was compiled against the backdrop of the rising unemployment rate in the country and the SA economy being

downgraded to junk status[3] by the rating agency, Standard & Poor (S&P), due to political instability (Herrington & Kew, 2018). The report further highlighted the worrying low levels of business acumen among the majority of South African citizens. These low levels of business acumen could be blamed on the country's socio-political past. The lack of family-business legacies or local role models resulted in knowledge and exposure gaps regarding business ownership and management. The education system also did a poor job of imparting basic business principles, which contributed to the inadequate level of financial literacy. This problem was further compounded by the lack of formal employment opportunities; thereby restricting the transfer of critical business skills from these formal employment settings to those within informal settings. Because of this, most people in South Africa do not have an inherent understanding of fundamental business concepts like cash flow, systems, operations, marketing, and sales (Herrington & Kew, 2018).

Literature on street trade has consistently highlighted the lack of financial and business skills among street traders (Ligthelm, 2008, p. 367; Mramba, Tulilahti, et al., 2016; Willemse, 2011). The lack of relevant business skills has a negative impact on their business success (Mramba et al., 2015). Ligthelm (2008) emphasised that many informal-sector entrepreneurs lack sufficient business knowledge and operate as survivalists with limited development and growth potential. Their limited business expertise can be attributed to the lack of entrepreneurial skills or behaviour which has been identified as the primary cause of the eventual closure or stagnation of these survivalist businesses (Ligthelm, 2008). Furthermore, the field highlighted that the entrepreneurial skills that were lacking among informal entrepreneurs were predominantly business-related skills. In South Africa, only a small percentage (approximately 10% to 15%) of informal entrepreneurs have adequate business skills and know-how to manage and grow their businesses (Ligthelm, 2008). Necessity entrepreneurs or survivalists operating in the informal sector often have low skill levels, and they face challenges such as limited

[3] When a nation gets downgraded to "junk" status, it suggests that there is a greater danger that it would fail to meet its debt commitments, signifying a failure to pay back borrowed money. Investors, as a result, request greater security for the risk they assume, which is reflected in the form of a risk premium. Investors are protected from potential financial losses by this risk premium, which takes into account the increased chance of non-repayment. See Weyers, K., & Eliott, A. (2017). Checkmate: South Africa's credit rating downgraded to "junk" status. *Without Prejudice*, *17*(4), 10-13.

access to organised markets and experience low and unstable income. These difficulties primarily stem from their lack of knowledge and skills in business management (Jiyane & Zawada, 2013).

A critical examination of South African studies indicates a concerning oversight in the area of financial and business skills, particularly among women engaged in the informal sector. These skills are essential not only for personal business success but also for the potential impact on the national gross domestic product (GDP) (Jiyane & Zawada, 2013). The need for improvement in financial and business skills among informal traders is echoed in research by Khumalo and Ntini (2021), Willemse (2011), and Zogli et al. (2021). Although there is substantial literature on the challenges faced by street vendors, much of it stops short of delving into practical skill development (Fourie, 2018; Mabaso, 2018; Mbatha, 2020; Ntuli, 2020). The scarcity of focused studies on skill acquisition for this demographic is notable. There is a call for an in-depth exploration of the educational methods and real-world learning that facilitate the enhancement of financial and business skills among informal street traders.

Jiyane and Zawada focused on informal-sector women entrepreneurs, in the city of uMhlathuze on the north-east coast of KwaZulu-Natal. They aimed to assess the financial literacy levels of these women and explore the impact of these skills on the productivity and sustainability of their businesses. The study revealed that the women in the informal sector lacked knowledge in areas such as record-keeping and inventory management (Jiyane & Zawada, 2013). Similarly, Smith and Perks conducted a study on Black African micro-entrepreneurs, more specifically, street traders in the Port Elizabeth region of the Eastern Cape Province. Their research examined necessary training interventions to develop entrepreneurial skills in the informal sector. The findings of the study revealed that the micro-entrepreneurs in the informal sector did not possess general business-management skills, record-keeping skills and financial-management skills, either before or after startup. Hence, they recommended that training interventions for this sector should focus on all business-operational skills, particularly the attainment of financial-management skills (Smith & Perks, 2006). It is significant to note that the findings of these South African studies are consistent with those of studies carried out in other parts of the Global South, which highlighted the importance of developing financial management skills in the informal sector (Mramba, Apiola, et al., 2016; Mramba, Tulilahti, et

al., 2016). These studies from the Global South also highlighted the specific skills that were lacking among street traders, which included marketing, bookkeeping, business management and strategic planning (Mramba, Apiola, et al., 2016; Mramba, Tulilahti, et al., 2016).

Studies have shown the existence of skills gaps in women-owned micro and small businesses, particularly in the areas of business planning, marketing, accounting, and customer service (Msoka, 2013). Similar studies have emphasised the absence of business management, marketing, bookkeeping, and strategic-planning abilities among street traders (Mramba, Apiola, et al., 2016, Mramba, Tulilahti, et al., 2016). To ensure effectiveness, training programmes and interventions for skills development should address these specific areas of deficiency among street traders. By providing women in the informal street trade with financial and business skills, their dependency on their families to run their businesses would be limited; thereby affording them agency (Jiyane & Zawada, 2013). Business education can particularly play an essential role in this regard by not only providing the technical skills such as accounting, marketing, and finance, but also by facilitating a shift towards self-reliance, independent decision-making, creativity, and flexible thinking (Goby & Erogul, 2011).

2.7 LEARNING FINANCIAL AND BUSINESS SKILLS IN THE INFORMAL STREET TRADE

Low levels of formal education among the majority of street traders have been cited by numerous studies in the field, including recent studies conducted in South Africa (Khumalo & Ntini, 2021; Willemse, 2011, Zogli et al., 2021). Rakabe, in his assessment of informal sector enterprises in selected townships in SA, concurred with this view, and noted that completion rates for formal education seem to be higher in the upper category of informal enterprises (Rakabe, 2018). As highlighted in section 2.5.1, street traders have limited access to finance and training, which most likely would result in them relying on informal learning techniques to acquire basic business skills.

In the late 1990s, it was recognised that despite the challenges faced by informal-sector workers, a considerable number of these workers have the capability to acquire the necessary knowledge and skills essential for their work. Through their daily activities, these workers

engaged in on-the-job learning, allowing them to develop foundational skills and competencies (Overwien, 1997). Although informal-sector workers can generally describe what they need to do, they often lack clarity regarding the specific knowledge required to efficiently accomplish the task. Rather than relying on conceptual or technical mastery, the completion of tasks within this sector is primarily based on a trial-and-error approach (Liimatainen, 2002).

According to the ILO report on skills development, skills acquired through both formal and informal means are of value. The ILO recognises that skills may be acquired through a variety of channels, including formal vocational training, on-the-job training, community involvement, informal apprenticeships, and even "learning through doing" in the formal or informal sector. The ILO sees equal value and finds validity in these many routes to skill acquisition (*Report V - Skills for improved productivity, employment growth and development*, 2008). In alignment with the ILO perspective, the street-trade skills obtained through informal means should not be undervalued; rather, they should be regarded as valuable resources that can offer insight on how to create programmes and initiatives that are beneficial for the street-trade sector.

In the informal street trade, the learning of financial and business skills is closely entwined with the street traders' daily experiences (Gamieldien & Van Niekerk, 2017; Mramba, Apiola, et al., 2016; Sowatey et al., 2018). Traders acquire the knowledge and skills needed to manage their enterprises through daily experiences and by navigating the challenges that they face within the street-trade context (Sowatey et al., 2018). However, despite its significance, the field has not paid sufficient attention to understanding how street traders learn financial and business skills within the specific context of street trade.

In their research on South African street traders, Gamieldien and Van Niekerk (2017) discovered three methods used by these traders to learn new business skills—trial and error, observation, and getting advice from other traders. The traders adapted and modified their trade methods through trial and error in response to the observed results and also acquired knowledge by watching and copying more seasoned street traders (Gamieldien & Van Niekerk, 2017). In addition to trial and error, observation, and guidance from other traders, Sowatey et al. (2018). identified intergenerational learning as another means by which some women traders in Ghana acquired business skills. These traders learnt from their mothers or grandmothers who had

experience in the profession, by working alongside them from a young age. Consequently, they acquired first-hand knowledge and understanding of the nuances of the trade

Existing research on the ways in which women acquire business and financial expertise within the context of street trade remains notably thin. There is a clear gap in the exploration of these entrepreneurial skills, despite some acknowledgment of learning methods like trial-and-error, observation, and intergenerational transmission. Studies such as those conducted by Mramba, Apiola, et al. (2016) only provide a superficial examination of the decision-making processes in daily operations without a rigorous critique of the learning outcomes and skill-acquisition methods.

Mramba, Apiola, et al. (2016) shed light on critical business choices pertaining to inventory management, pricing, and customer service. Their findings suggest that street traders utilise experiential learning to inform their strategies; however, the research stops short of evaluating the robustness or efficiency of such strategies in terms of enhancing traders' financial literacy and business insights.

While the study does investigate the correlation between product-mix decisions and market demands as well as competition, it also acknowledges the significant role of factors such as limited available capital and storage space. The reliance on informal pricing strategies and negotiations, as highlighted by Mramba, Apiola, et al. (2016), warrant further investigation into the long-term viability of these methods.

Furthermore, Mramba, Apiola et al. (2016) discuss traders' marketing approaches, which they assert are constrained by a lack of access to formal promotion techniques. Through necessity, traders turn to grassroots methods such as word-of-mouth and visual merchandising. Yet, the research does not examine the effectiveness or potential scalability afforded by these improvised methods.

The investigation also uncovered poor decision-making by traders in areas critical to any sustainable business model, such as record-keeping and post-sales services. Although Mramba,

Apiola, et al. (2016) recognise the implication of not maintaining transaction records and the absence of customer service protocols, they do not adequately address the long-term business consequences of such deficiencies.

Further, while these authors referenced the significant role of tacit knowledge in shaping business decisions, there is a distinct lack of critical review on how misinformation, inadequate planning, and restricted financial resources limit effective decision-making. The work of Mramba, Apiola, et al. (2016) points towards certain adaptative and improvisational skills exhibited by female street traders, but it falls short of a critical analysis of the broader potential and limitations of informal learning environments. This underscores a need for more rigorous research that would evaluate the effectiveness of these informal learning processes and investigate structured educational interventions aimed at enhancing business acumen and sustainable entrepreneurship among women in street trading.

2.8 CONCLUDING COMMENTS

The literature chapter encompasses a historical overview of female entrepreneurship, highlighting the evolving perspectives through an African feminist lens. It delves into the context of the informal street trade in South Africa and sheds light on the position of women within this sector. The literature review provides insights into the challenges faced by women in the informal street trade, including the impact of the COVID-19 pandemic on their livelihoods. The chapter concludes by focusing on the experiences of women in the informal street trade concerning the learning of financial and business skills. Chapter 3 draws on the theoretical constructs from African feminism, the resilience theory, and informal learning, in order to provide a theoretical framework for formulating conceptual insights into women's experiences in the street trade and how they learn financial and business skills.

CHAPTER 3
THEORETICAL FRAMEWORK

3.1 ORIENTATION TO THE CHAPTER

This chapter uses constructs from the theories of African feminisms, resilience, and informal learning as lenses to facilitate an understanding of the phenomenon of how women in the informal street trade experience the learning of financial and business skills. Section 3.2 covers the genesis of each of these theories, and the relevant contemporary debates that have emerged within them, and then elucidates the applicability of each theory to my study. Section 3.3 presents the tentative conceptual framework for this study. Within this framework, African feminisms contextualises the position occupied by women in the informal street trade, while resilience and informal learning theories provide a broad and deep understanding of their lived experiences in the street trade, and how they negotiate the learning of financial and business skills in the day-to-day running of their businesses. Section 3.4 presents concluding comments to the chapter.

3.2 THEORETICAL FRAMEWORK

"Theory" refers to an abstract generalisation that explains the connections between concepts and phenomena (Cohen et al., 2018). Kerlinger (1973) defined theory as a collection of interconnected structures, concepts, definitions, and propositions that systematically facilitate an understanding of a phenomenon by establishing relationships among variables to explain or predict the phenomenon. According to Cohen et al. (2018), theory can be a "slippery" term; hence, it is necessary to provide a crystallisation of the term in order to understand the purpose that the theoretical framework serves within this study.

According to Collins and Stockton (2018), a theoretical framework is the employment of a theory (or theories) in a study that both communicates the innermost values of the researcher(s) and offers a clearly articulated guidepost or lens for how the study will process new knowledge. Three factors come together to build a theoretical framework that consists of three things: existing knowledge about the phenomenon; the researcher's epistemological orientations; and a lens that consists of a rigorously analytical methodology. The purpose of my theoretical framework can be encapsulated in Albert Szent-Gyorgyi's observation that "discovery consists of seeing what everybody has seen and thinking what nobody has thought" (Szent-Gyorgyi, in

Good, 1962). Szent-Gyorgyi's observation speaks to my desire to understand or see what had not been seen or what had been overlooked regarding women's experiences in the street trade and how they learn financial and business skills.

As explained by Fegan (1999), the theoretical framing of my study was informed by my positionality, my study focus (the critical research questions), my critical reflection on my relationship to the research, my motivation for conducting the study, my values, and my allegiances to specific theories which frame this research. The focus of my study was to explore how women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills, with the aim of understanding how they enable themselves within this context of adversity and exploring what kinds of interventions may further support them.

In developing this study's theoretical framework, I drew on constructs from the theories of African feminisms, resilience, and informal learning in order to "see what has not been seen or what has been overlooked" within the field. Women in the informal street trade are situated in vulnerable and precarious situations. The theory of African feminisms offered a contextualised explanation of these vulnerabilities, while resilience theory was relevant to how these women learn to navigate the precarious context of the street trade. Theories of informal learning provide an explanation for to how women acquire financial and business skills within this context.

A significant amount of research has been conducted on women in the informal street trade. However, limited studies have combined constructs from the theories of African feminisms, resilience, and informal learning. I came to select these theories for my theoretical framework based on relevant theories that were signposted by the literature reviewed. However, I critically examined these theories to ensure that they would be appropriately aligned with the focus of this study, and with the principles of a critical feminist paradigm. By critiquing the selected theories, I sought to avoid perpetuating existing power imbalances, and to ensure inclusivity in my investigation of how Black African women in the informal street trade learn financial and business skills.

3.2.1 African feminisms

Modern feminism has progressed through four transformative waves, each reflecting the social and media landscapes of their respective times. The first wave, active from the 19th to the early

20th century, championed essential rights for women, especially suffrage. The second wave, spanning the 1960s to the 1980s, advanced discussions on gender expectations, sexual liberation, and workplace disparities. In the 1990s, the third wave welcomed a broader inclusivity, recognising the roles of race and queer identities alongside the early influences of internet technology. The current fourth wave, emerging in the 2010s, leverages the power of social media to globally address gender-based violence and deepen the discourse on intersectionality (Malinowska, 2020). Within this historical continuum, African feminism has risen, offering a critical perspective that refutes the Eurocentric leanings of mainstream feminism and underscores the experiences of African women. It connects their stories to the persistent historical shadows of slavery, colonialism, and imperialism, which intertwine with and amplify the effects of patriarchal systems, manifesting as multifaceted oppression distinct from Western feminism's frequently cited narratives (Tamale, 2020).

This study begins by deeply engaging with the foundational beliefs and principles of African feminisms, which are critical for illuminating the rich tapestry of African women's lived realities, particularly within the context of informal street trading. By invoking the epistemological underpinnings of African feminisms, my research acknowledges the valid and varied knowledge systems developed by African women, grounded in their unique experiences and intellectual traditions. Ontologically, African feminisms challenge the very nature of being, by redefining existence through the lens of African women's lives, shifting the discourse beyond mere recognition of oppression to an affirmation of their experiences as fundamental to understanding reality. Ethically, these feminist theories advocate for a moral framework that is committed to equity and the collective well-being of communities; thereby confronting the forces of male dominance, and enabling a more nuanced examination of the complexities women face in informal street trading.

African feminisms, with their acute awareness of the continent's intricate historical backdrop shaped by colonialism, imperialism, and assorted post-colonial realities, offered an indispensable framework for my research (Wane, 2008). This facilitated a rich, contextual analysis of women's experiences in the informal street trade that was not divorced from Africa's socio-political and historical complexities. Acknowledging that patriarchal structures worldwide originate from shared roots of male dominance, it is essential to recognise that

African women navigate distinct matrices of oppression. Their lived realities and the textures of their struggles differ markedly from the narratives often foregrounded by mainstream Western feminism. Consequently, African feminisms emerged not only as appropriate but as imperative for an authentic exploration of these women's lives and labours.

African feminisms refer to a collection of ideologies and practices that oppose and criticise the prevalent Eurocentric feminisms. This developed in response to how white feminism was perceived to have failed to articulate and recognise African realities regarding, for example, decolonisation struggles (Oloka-Onyango & Tamale, 1995). By emphasising the experiences and voices of African women, and the complexity of their identities and struggles, African feminisms aim to address the unique intersectional challenges faced by women on the African continent. They emphasise the importance of collectivism, community, and social justice, and frequently base their analyses on African customs and knowledge systems. African feminisms aim to overthrow the prevailing power structures and build a more inclusive and equitable society by placing the experiences and voices of African women at the centre of society (Ampofo et al., 2008). African feminisms have grown out of social movements in Africa and have multiple strands. Swift (2017) viewed African women as not merely bystanders in revolutions, but as exemplars of social movements across Africa and beyond.

African feminisms have numerous strands. Mekgwe (2006) advised against gender binaries but advocated for an awareness of multiple and varied “femininities” where women do not easily fit into neat categories. Ahikire (2014) concurred that African feminisms are not merely a simple contrast to Western feminisms but are a melting pot of various ideas and actions. The numerous strands of African feminisms speak to and for a myriad of heterogeneous experiences and places of departure on the African continent. In acknowledgment of this plurality, the term “African feminisms” is used. African feminisms are a myriad of distinct theoretical viewpoints arising from the intricacies and peculiarities of women’s many material conditions and identities, and how they oppose oppression and navigate power. Ultimately, African feminisms seek not only to analyse and dismantle existing power structures that marginalise women but also to create and sustain new forms of power that are collaborative, communal, and equitable, empowering African women to transform their societies from within (Gouws, 2010).

The three key constructs of Africa feminisms are intersectionality, a communal or collective outlook, and spirituality. While the communal outlook and spirituality constructs are essential components of African feminisms, focusing on them may not directly address the research question of understanding how women street traders learn financial and business skills. In response to the critical research questions, this study will primarily use the construct of intersectionality to understand the depth and complexity of the women's experiences in the street trade.

3.2.1.1 Intersectionality of oppressions

An intersectional approach provides a critical lens through which to observe the world. It is a complex approach that challenges Western hegemonic systems and institutions on a variety of levels, including the nature of knowledge (epistemology) and how we access it (ontology) (Tamale, 2020). Intersectionality unveils what is not seen when categories like gender and race are understood as separate constructs distinct from one another (Lugones, 2007). Intersectionality foregrounds how oppressed people are subjected to numerous forms of oppression simultaneously, based on their various identities (Tamale, 2020).

The concept of multiple oppressions originated in the global North when African-American women enlightened their white counterparts in the women's movement on the various ways in which they encountered misogyny (Tamale, 2020). Sojourner Truth's courageous speech "Ain't I a woman" at the 1851 Women's Rights Convention in Akron, Ohio, was especially dramatic and convincing (Lugones, 2010). Her speech, which was directed at white women who argued for gender equality, addressed both racism and misogyny. Still, it ignored the racial inequity in America during enslavement and white men who viewed women as too inferior and weak to participate in politics (Stanton et al., 1881). Kimberlé Crenshaw, an African-American legal theorist, coined the term "intersectionality" in 1989. She used the term in a legal case to illustrate how the judicial system ignored the multiple measures of oppression experienced by African-American female workers at General Motors (Crenshaw, 1989).

In the neoliberal geopolitical order, the continent of Africa itself is positioned at the assemblage point of multiple structural inequalities and erasures relative to other continents (Tamale, 2020). While all Africans are affected by the lingering effects of colonialism and its confluence with racism, oppressions were experienced in varied ways according to gender, ethnicity, class, sexuality, handicap, religion, age, marital status, and other factors (Tamale, 2020). The colonial,

capitalist, and patriarchal systems of oppression were intertwined and co-produced in complicated ways to emerge as a different discriminatory and Othering experience for Black men and women. Tamale (2020) has argued that discrimination is an inherently blended experience for many disadvantaged socioeconomic groups. Hence, any study that overlooks intersectionality will fall short of effectively addressing the specific ways Black women are oppressed, because the intersectional experience is more than a combination of racism and sexism (Crenshaw, 1989). An intersectional approach therefore provides a critical lens through which to observe the world.

Intersectionality speaks to the understanding that various characteristics, such as race, gender, and class, impact the experiences and identities of women in the street trade, and that these elements intersect and interact in complicated ways. It was crucial to take into account the many facets of women's identities and experiences when researching the experiences of female street vendors and how they acquire financial and entrepreneurial abilities. For instance, it was important that I understood how, in addition to their gender, women street vendors may experience marginalisation and prejudice due to their race or ethnicity, their socioeconomic class, their lack of formal education, or other factors. Their ability to negotiate and express their rights and interests, as well as their access to resources, networks, and markets, may be influenced by these overlapping elements.

Women in the informal street trade face multiple levels of oppression based on their gender, race, class, and education; hence, an intersectional approach was required to gain an in-depth understanding of their experiences. This intersectional approach allowed the "layers of suppressed meaning" from their interwoven experiences to be brought to the fore (Code, 2011, p. 20).

3.2.2 Resilience

Resilience research looks at positive outcomes in the face of adversity (Kolar, 2011). According to Ungar (2005), resilience is the ability that certain individuals possess that allows them, despite experiencing hardship, to recover or avoid undesirable outcomes. Norman Garmezy (1918–2009), an American psychologist who was the pioneer of resilience and risk research, studied resistance and growth under unfavourable conditions. However, within and across disciplines, there has been a lack of uniformity in defining and measuring the constructs associated with resilience, thus leading to conceptual blurring (Kolar, 2011). Tracing the history

of resilience research reveals four waves that developed from the evolving views of the different thought leaders in the field. Masten and Obradovic (2006) and Liebenberg and Ungar (2009) have been prominent among these thought leaders (Kolar, 2011). Each wave offered valuable insights.

In the first wave, resilience researchers identified specific markers or protective factors that assisted the individual in adapting to inherent and environmental risks (Masten & Obradovic 2006). The second wave viewed resilience as contextualised based on beliefs, values, practices, etc. (Schwandt, 2000). There was consensus among the prominent resilience researchers regarding the first and second waves. However, the third and fourth waves brought conflicting views on resilience to the fore. In the third wave, Liebenberg and Ungar (2009) recognised the importance of internal and external resources in developing resilience, while Masten and Obradovic (2006) focused on promoting resilience among vulnerable groups by developing preventative interventions and policies (Kolar, 2011). In the fourth wave, Masten and Obradovic (2006) focused on increasing the understanding of resilience through integration across all levels, i.e., individual differences and environmental risks (Masten & Obradovic, 2006). Liebenberg and Ungar (2009), however, sought to advance discussions on resilience from a contextual and cultural perspective.

My study adopted a process-based approach to resilience with two constructs: protective factors and risk factors. Under the process-based approach, resilience is viewed as an active process involving the interaction of several risk and protective factors. These factors operate across three levels (individual, social and societal), resulting in adaptation to a risk setting (Olsson et al., 2003). Consideration of the protective and risk factors that influence the adaptive capacity of the individual requires an acknowledgement that resilience is contextualised and can fluctuate. Resilience under a process-based approach is seen as a joint responsibility between individuals, families, and society, and is not merely viewed as an individual's burden (Kolar, 2011).

Protective factors or mechanisms combine the individual's internal assets or strengths and the external aspects of the system in which the individual grows and develops (Johnson & Howard, 2007). These assets or resources increase the probability of a positive outcome in the face of adverse circumstances. Risk factors, on the other hand, are characteristics in a group of individuals or their situation that predict negative outcome to adversity (Wright & Masten, 2006). According to Condly (2006), these protective and risk factors interact at different levels: individual, social, and societal. Individual-level factors focus on personality traits, talents, and

skills; social-level factors include family and peer support networks; and societal-level factors include other external institutions, cultural norms, etc. Thus, for an individual to experience resilience, they must have been exposed to some risk and have adapted positively via access to protective factors that mitigate the risk.

The process-based approach to resilience was appropriate for my study, as it advocates the need to consider historical circumstances and structurally produced inequality (Teram & Ungar, 2009). The literature in section 2.4 of Chapter 2 explored the historical circumstances which resulted in Black women entering the street trade, and highlighted the multiple challenges that these women face within the street trade context. Facing multiple challenges can help to build and improve resilience if, over time, a person develops their ability to adapt, persevere, and discover solutions to overcome challenges.

Overall, the process-based approach to resilience offered a useful framework for understanding the experiences of women in the informal street trade and their acquisition of financial and business skills. By exploring the protective and risk factors that influence resilience and adaptation in the street trade context, my study hoped to shed light on the factors that contribute to the survival of women in this precarious business environment.

3.2.3 Informal learning

"How do adults learn naturally when they are not being taught?" Alan Tough[4]

John Dewey, an influential educational philosopher, laid the groundwork for our understanding of learning, through his 1938 work, highlighting the role of an individual's experiences, lifelong learning, and reflective thought (Conlon, 2004). Malcolm Knowles later expanded on these ideas, specifically addressing adult learning (or andragogy), by theorising that adults are innately motivated to learn, viewing learning as a "natural, normal, and integral part of life" (Knowles, 1977, p. 205).

[4] Cyril Houle's book, *The enquiring mind*, is considered a seminal work in the field of adult education. Alan Tough was one of Houle's students who completed a doctorate at the University of Chicago. Tough secured a grant from the Federal Government of Canada to conduct further postdoctoral research in the field of adult education. The central research question for Tough's study was "How do adult learn naturally when they are not being taught" (Knowles, 1977).

The literature revealed a lack of agreement on the definition of informal learning and how it can be distinguished from formal learning. Consequently, Colley et al. (2003) developed a useful framework to clarify the different forms of informal learning. In this framework, they postulated that learning occurs on a continuum from formal to informal based on four factors: location, process, content, and purpose (Colley et al., 2003). *Location* refers to the context in which learning occurs, and this could be at school, at work, in the community, or in the home. *Process* differentiates between student and instructor-led learning (Colley et al., 2003). *Content* refers to learning that is either curriculum driven or not (Merriam et al., 2006), and *purpose* relates to the learners' reasons for acquiring knowledge.

Table 3.1 summarises the pertinent aspects of these four factors in Colley et al.'s (2003) continuum of formal to informal learning types. It also includes Schugurensky's (2000) three subcategories of everyday informal learning, i.e., self-directed, incidental, and tacit learning.

Table 3.1: Continuum of learning types

	Formal learning	**Organised informal learning**	**Everyday informal learning**		
			Self-directed learning	Incidental learning	Tacit learning
Location	School awarding formal credentials	Schools not awarding formal credentials, work, or community	Work, community, home	Work, community, home	Work, community, home
Process	Instructor-led	Instructor-led	Learner-led	Contextual	Contextual
Content	Organised curriculum	Organised curriculum	Learner organised	Spontaneous based on need	Social norms and practices
Purpose	Intentionally sought	Intentionally sought	Intentionally sought	Not intentionally sought but aware after	Not intentionally sought but aware after

(Colley et al., 2003; Schugurensky, 2000)

Formal learning is highly structured, classroom-based, and driven by an instructor who plans, implements, and assesses the learning. This form of learning leads to the awarding of a formal educational credential (Merriam et al., 2006; Van Noy et al., 2016). *Organised informal learning* consists of various educational opportunities that are planned according to a curriculum that is instructor-based but does not lead to the awarding of a formal credential (Van Noy et al., 2016). *Everyday informal learning* is further along the continuum of learning and encompasses learning that arises from the work environment or personal experience. It is not based on a curriculum and is learner-led. It may or may not be deliberate or planned, but it is driven by daily tasks or needs and occurs through unconventional methods (Merriam et al., 2006; Van Noy et al., 2016).

Schugurensky's (2000) three subcategories of everyday informal learning (i.e., self-directed, incidental, and tacit learning) contribute further conceptual clarity. The degree of intentionality and awareness of the learning experience distinguishes the three types of everyday informal learning. With *self-directed learning*, the learner actively looks for a learning opportunity and is conscious of when the learning occurs (Schugurensky, 2000). Therefore, self-directed learning is problem-driven by the internal motivations of the learner, and its efficacy is evaluated by the learner (Knowles 1975, 1984). According to Eraut (2000), self-directed learning includes questioning, listening, observing, reflecting, and learning from mistakes.

With *incidental learning*, learners do not actively look for learning opportunities, but experience learning incidentally as a by-product of their daily activities and become aware that learning has occurred after the learning experience (Van Noy et al., 2016). This kind of learning results from encountering errors or mistakes when performing a task (learning through trial and error), experimentation, observation and repetition of actions (Eraut, 2000; Le Clus, 2011; Marsick & Watkins, 1990). Since incidental learning results from everyday experiences, it allows the learner to respond quickly, internalise the experience, and adjust to the environment (Carliner, 2004).

Tacit learning or socialisation is learning that is implicit. The learner does not actively seek learning and is unaware of learning that has already occurred. The learner could unintentionally internalise ideals, attitudes, behaviours, and skills through everyday life experiences. This type of learning happens when engaging in routine activities like communication and social interactions (Le Clus, 2011).

All three types of everyday informal learning can be woven into a learning experience. According to Van Noy et al. (2016), everyday informal learning has certain advantages and disadvantages. The benefit of everyday informal learning is that it can be quickly translated into practice to help solve work-related problems. However, this kind of learning may not be appropriate, as the knowledge acquired may be superficial, and the learner may acquire undesirable behaviours or faulty knowledge (Van Noy et al., 2016).

The adeptness of informal-sector workers in accruing knowledge and skills, as described by Overwien (1997), resonates with the principles of informal learning, which are predicated on learning as a natural and continual process that occurs through experience and practice. Similarly, African feminisms emphasise the significance of women's lived experiences and their ability to navigate and adapt within their socio-economic contexts, aligning with the trial-and-error approach to task completion (Liimatainen,2002). This approach reflects the resilience and adaptive strategies that are hallmarks of African feminisms. Thus, the capacity of African women to learn and thrive in informal economic sectors can be seen as both an embodiment of informal learning and an expression of African feminist strength, where the acquisition of practical skills and knowledge through informal means is intrinsically linked to the empowerment and agency of African women. According to Ikoja-Odongo and Ocholla (2004), most workers in the informal sector gain skills through experience, making the construct of everyday informal learning most appropriate for understanding how women in the informal street trade learn financial and business skills.

3.3 CONCEPTUAL FRAMEWORK

According to Collins and Stockton (2018), there is a blurring of the lines between the concepts of a theoretical framework and a conceptual framework in the qualitative literature. According to these scholars, a conceptual framework serves as a visual representation of the connections and interactions between the key concepts in the body of literature. The purpose of a conceptual framework is to provide a clear overview of how the key concepts in the literature relate to one another and interact with one another (Collins & Stockton, 2018).

The tentative conceptual framework depicted in Figure 3.1 below maps out the key theoretical concepts from the literature that I have selected to understand women's experiences in the street trade and how they learn financial and business skills. I drew on the theories of African feminisms, resilience and informal learning in order to develop an understanding of how women in the informal street trade learn financial and business skills.

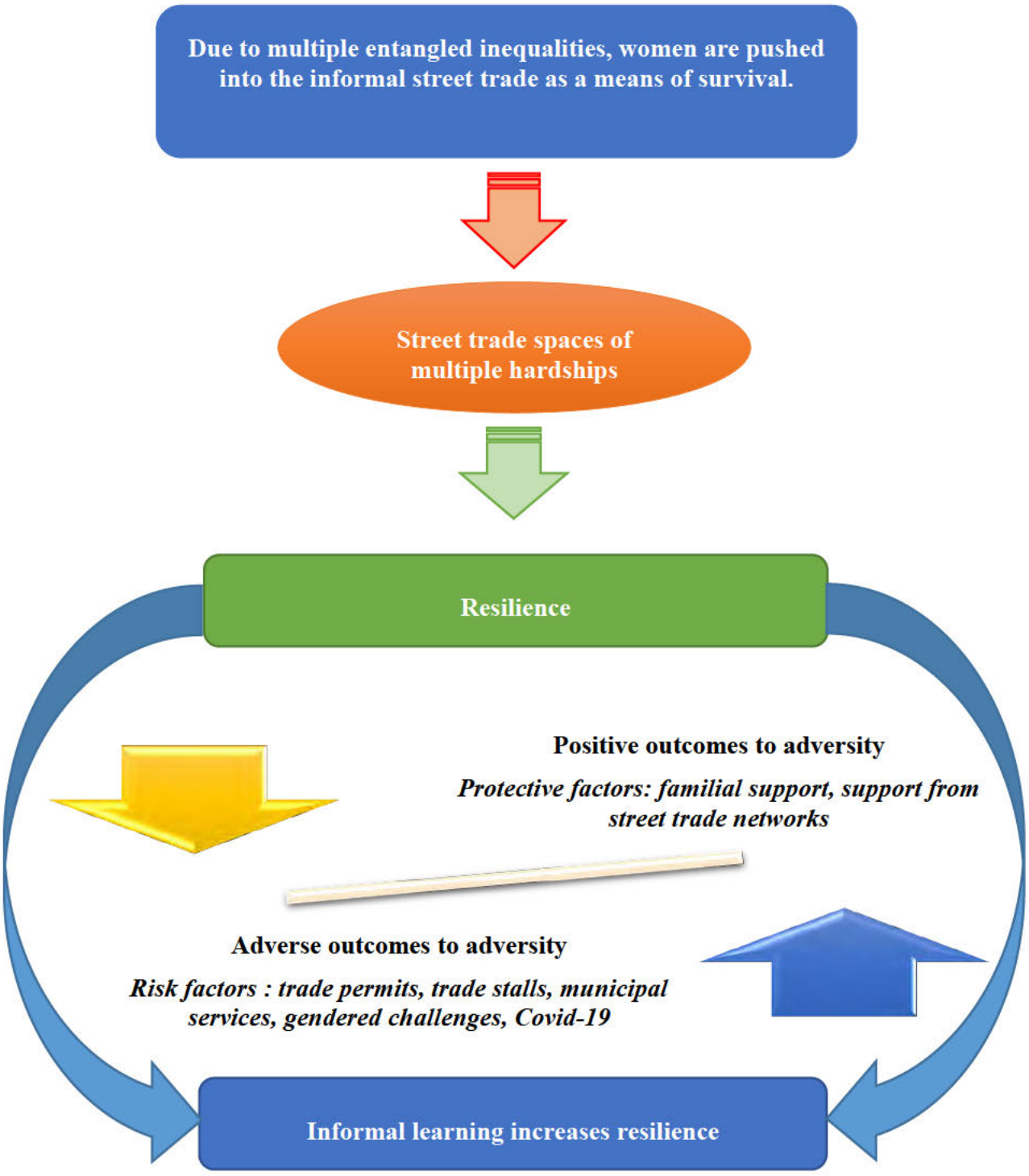

Figure 3.1: Understanding how women in the informal street trade learn financial and business skills

The tentative conceptual framework depicted in Fig. 3.1 synthesises key components from the theories of African feminisms, resilience, and informal learning to offer a nuanced understanding of how women in the informal street-trade sector acquire financial and business skills. The African feminisms construct of intersectionality provides a contextual explanation for why Black African women engage in informal street trading. Within the informal street trade, these women face multiple levels of hardship, increasing their risk status.

Despite the innumerable challenges in the street trade, they can navigate the precarious business environment with support from family and various other actors within the street trade space (if they have protective factors that foster resilience). The risk factors and protective factors they encounter can be viewed as a scale or continuum. If the protective factors within the street trade space outweigh the risk factors, these women can develop resilience in the face of adversity. Alternatively, if the risk factors outweigh the protective factors, these women cannot adapt to the adverse circumstances, which may result in business closure.

The upskilling of women within this sector with financial and business skills can provide them with the skills needed to mitigate the risk factors mentioned above, and can provide them with positive outcomes in the face of adversity. Informal learning, therefore, can tip the scale in favour of positive outcomes in the face of adversity. In addition, informal learning, which results in increased skill levels/capabilities, can provide women in the informal street trade with the agency to pursue and attain their goals.

3.4 CONCLUSION

This chapter has described how the theoretical parameters/lenses for this inquiry used the theories of African feminisms, resilience, and informal learning to understand the phenomenon of how women in the informal street trade experience the learning of financial and business skills. The genesis of each of these theories was described, and contemporary debates within each of the theories were identified. The chapter also explained the applicability of each theory to my study. The theory of African feminisms contextualised the position occupied by women in the informal street trade, while the resilience and informal learning theories provided a broad and deep understanding of their lived experiences in the street trade and how they negotiated

the learning of financial and business skills in the day-to-day running of their businesses. The theories described in this chapter provided the lenses required for the generation and analysis of data for this study. Chapter 4 examines the research methodology employed to generate and analyse this data in order to answer my critical research questions.

CHAPTER 4
RESEARCH METHODOLOGY

Husserl defined individuals as connected meaningfully with everything else in the world.
(Vagle, 2018)

4.1 INTRODUCTION

This chapter presents and describes the research methodology employed to generate and analyse the data for this study. The chapter begins with a discussion of my positionality as a researcher, followed by details of the research design and methods employed in order to respond to the study's critical research questions. The intended and enacted techniques are explained, and the anticipated analysis is signalled. The chapter also explains the ethical considerations that were taken into account while conducting this study, and the measures taken by me to strengthen its trustworthiness.

4.2 MY POSITIONALITY

Determining our positionality entails examining where we stand as researchers in relation to our participants and the research process. Our position is not static, but vacillates (Merriam et al., 2001). It was therefore imperative that, as a researcher, I reflected on my positionality at each stage of the research project, as my positionality had the potential to impact on me, on the participants, and on the research process (Bourke, 2014). Just as the participants' experiences are defined within a socio-cultural context, so too are the researcher's (Bourke, 2014). Therefore, my religious beliefs, cultural background, gender, race, socioeconomic status, and educational background were essential variables that shaped my positionality in the research process. A brief outline of my background is therefore necessary, as it brings to the fore my historicity and its potential influence on the research process. Acknowledging my subjectivity and positionality during the research process hopefully introduced an element of reflexivity into the process.

I am a middle-class, coloured[5] female aged 50, who grew up in a nuclear family with staunch Catholic traditions. Due to my parents' backgrounds, we had limited resources, which were used only on necessities such as food, shelter, clothing and education.

My mother was compelled to leave school at the age of 11 in order to support her large family of 13 siblings by working as a dressmaker/seamstress. Despite her earning a salary, her parents controlled her finances and provided her with only the basic necessities. At the age of 20, she married and became a full-time homemaker.

My father, on the other hand, grew up in a single-parent household in Cape Town as a result of his mother's "illegal"[6] relationship with her white employer of Irish descent, who subsequently disowned my father. Despite the educational restrictions imposed by apartheid, my father worked hard and financed his own education to become a qualified electrician through a United States college via correspondence. My father's dedication to education and knowledge influenced my own passion for learning, as he invested his time and resources to provide both my sibling and I with an education.

From a young age, I had a strong affinity for Accounting, and this was reflected in my performance in the House of Representatives matriculation examination, in which I achieved the highest score nationally. Subsequently, I was awarded a bursary by the House of Representatives to pursue further studies. My first qualification was a Higher Diploma in Education (Economic Science), after which I pursued a Bachelor's degree in Cost and Management Accounting, and later, a Master's degree in Accounting. I started working in academia in 1996 at the Durban University of Technology, formally known as Technikon Natal.

My field of expertise is Management Accounting. The dominant research paradigm in this field is post-positivism, which emphasises objectivity, neutrality, and detachment. In order to produce objective knowledge, the post-positivist paradigm emphasises logical reasoning and

[5] Coloured refers to people of mixed race. This racial classification originated during the apartheid era (1948–1994) and was used by the government to racially stratify South African society. The current government still uses these racial categories for policy and data collection purposes (Pithouse, 2007).

[6] The Prohibition of Mixed Marriages Act of 1949 was widely perceived as one of the most contentious pieces of legislation passed during the apartheid era. The marriage of a European and a non-European was forbidden under this Act, and any such union that occurred in contravention of this law was regarded as null and had no legal consequences (Fourie & Inwood, 2019).

empirical evidence. To understand the lived learning experiences of women in the street trade required me to make a paradigm shift into the world of feminist inquiry, which emphasises the subjective nature of reality and the centring of marginalised voices. Feminist inquiry promotes a feminist epistemology that values relational, contextual, and individual experiences, as well as personal knowledge.

Consequently, my study required me to make a paradigm shift that disrupted my views of knowledge, and I experienced a high level of cognitive dissonance as a consequence. Section 9.6 in Chapter 9 explains in further detail my transformation into a feminist activist researcher, illuminating the course of my own personal development in this position.

My identity placed me in a particular position of power, which emanated from my educational background and my socioeconomic status, thus positioning me as an outsider in relation to the research participants. As an outsider, there were invisible barriers of privilege that separated me from the participants. In order to generate the thick, rich data needed to address the critical research questions of my study, it was necessary to recognise and attempt to diffuse these hierarchies of power and privilege. How I navigated these issues of power and privilege is addressed in section 4.7, where I discuss how I generated the phenomenological data for this study.

Throughout the study, I remained alert to my own positionality and how this impacted the research process and outcomes. I maintained a reflexive attitude throughout the study, recognising and critically considering the ways in which my own position as a researcher, the various positions of the participants, and the larger research context all affected and shaped each another.

4.3 RESEARCH PARADIGM

This study was located within a critical feminist paradigm. A critical theory discourse speaks to the feminist agenda, as it addresses equity, inclusion, and social justice (Gannon & Davies, 2012). However, the primary distinction between “malestream” critical theory and critical feminist theory places gender at the centre to understand and contest subordination, power, and oppression (Mills, 1994). According to Cohen, the goal of the critical feminist paradigm is to understand the phenomenon being researched and to promote transformative change by highlighting the perspectives and experiences of those who are marginalised, in order to address injustices and advance personal liberties in a democratic society (Cohen et al., 2018).

Some of the goals of feminist research include exposing systems of oppression, highlighting inequalities, and seeking new ways of constructing knowledge.

The critical feminist paradigm was chosen for its alignment with the study's objectives, guiding an exploration into how and why women in the informal street trade within the greater Durban area of KwaZulu-Natal experienced the learning of financial and business skills. Within this paradigm, the study recognised that women in this context faced multiple forms of oppression, rooted in their intersecting identities as Black women who were marginalised based on both race and gender (Tamale, 2020).

Central to the research approach was the commitment to privileging the voices of these women in the informal street trade, acknowledging that valuable insights could be derived from their experiences. This recognition formed the basis for the study's goal of understanding the unique challenges these women encountered. The study aimed to leverage this understanding for the development of targeted business education interventions tailored to specific needs, aligning with the critical feminist paradigm's emphasis on facilitating concrete change.

Moreover, the study's aim to assist these women in successfully managing their businesses within a competitive environment reflected a commitment to addressing the power imbalances and barriers inherent in their experiences. By adopting the critical feminist paradigm, the research not only sought to uncover insights into the women's experiences but also actively contributed to a transformative agenda, aligning with the overarching objectives of feminist research.

4.4 RESEARCH DESIGN

This study employed a feminist phenomenological design, which is a particular form of phenomenology. According to Dowling (2007), phenomenology is both a philosophy and a research approach that originated with German mathematician Edmund Husserl (1859–1938). Husserl, who is known as the father of phenomenology, introduced the movement in the 20th century. Husserl aimed to distinguish phenomenology, which had been denigrated as a subjective form of knowledge, from other forms of scientific inquiry (Gardiner, 2018).

Husserl's descriptive or eidetic phenomenology aimed to determine the phenomenon's essence by describing the phenomenon's general characteristics rather than the individual's experiences

(Giorgi, 2008). The context of the experience, time, and space were disregarded, and the focus was on the experience alone (McConnell-Henry et al., 2009). According to Husserl, it was essential to put aside preconceived ideas or beliefs in order to obtain authentic, "pre-reflective" data (Gardiner, 2018; Moran, 2000). This process is known as "bracketing out", "epoche", or "reduction". Husserl's work inspired prominent scholars such as Heidegger, Sartre, and Merleau-Ponty, who expanded on his views (Tuohy et al., 2013).

Martin Heidegger (1889–1976), a German philosopher and student of Husserl, developed interpretive phenomenology or hermeneutics, which aimed to describe, understand, and interpret the participants' experiences (Tuohy et al., 2013). According to Heidegger, it was impossible to bracket our preconceived ideas and beliefs, as we are unaware of some of the biases we hold. However, our biases influence how we perceive the world and how we conduct research. Interpretation is, therefore, crucial in phenomenology, as it should help the researcher explain the "how". Interpretive phenomenology, therefore, requires the researcher to grasp the meaning of the phenomenon instinctively (Gardiner, 2018). It includes concepts such as "*dasein*" and "fore-structure" (Tuohy et al., 2013), which are explained below.

For Heidegger, *dasein* or "being-in-the-world" indicated that we are permanently entrenched in a world of meaning (van Manen & Adams, 2010). Consequently, the concept of "bracketing", as mentioned earlier, is essential in descriptive and interpretive phenomenology. However, the practice of bracketing differs between descriptive and interpretive forms of phenomenology. Bracketing, according to Husserl, requires completely putting aside everything that has shaped your beliefs and understandings. However, interpretive phenomenologists view bracketing as impossible, since the researcher is in the participants' world and is, therefore, part of the research (McConnell-Henry et al., 2009). It is the researcher's prior knowledge and understanding (fore-structure), which assist their interpretation of the phenomenon.

However, Finlay (2008) asserts that bracketing must occur in interpretive phenomenology, but that it cannot be applied according to Husserl's perspective. To understand the phenomenon, researchers must recognise what has influenced their understanding of the world. Instead of setting this aside, these aspects must be brought to the fore to be recognised as influences and biases. Feminist phenomenology, however, acknowledges that bias or subjectivity cannot be completely separated, as individuals co-produce knowledge through research processes.

4.4.1 Feminist phenomenology

The historical roots of feminist phenomenology can be traced back to its origins, with the influential work of the French feminist, Simone de Beauvoir (1908-1986) – *The Second Sex* (1949) – which addressed the emancipation of women (Simms & Stawarska, 2013; Van Manen, 2016). From its inception, feminist phenomenology has been grounded in the understanding that gender hierarchy has a detrimental impact on women's circumstances and potential. This foundational insight laid the groundwork for the evolution of feminist phenomenology into an active subfield of phenomenology over the past two decades.

Building on de Beauvoir's contributions, feminist phenomenology delves into how women's lived experiences are constructed and constrained by prevailing ideological, political, and power structures (Simms & Stawarska, 2013). Marion Young, an existential phenomenologist, further expanded on these ideas during the 1990s, highlighting the influence of gendered embodiment and socialisation on women's experiences (Gardiner, 2018).

Feminist phenomenologists argue that women's experiences have often been marginalised, with the male world experience serving as the standard for epistemological practices. This recognition underscores the necessity for any inquiry into women's experiences, to actively include them in the research process and ensure their voices are not merely considered but heard.

It was against this backdrop, that the decision to employ feminist phenomenology as the research design was made. This deliberate choice aimed to provide a meaningful platform for women participants in the informal street trade to articulate their experiences, particularly regarding the acquisition of financial and business skills. The study sought to centre the lived experiences of these women, in alignment with the objectives and ethical considerations that guided the research.

By adopting feminist phenomenology, the study not only sought to understand, but also actively contributed to a transformative agenda. The intention was to empower the female participants by making their unique experiences and challenges visible, in line with one of the central tenets

of feminist research. Importantly, the decision to utilise feminist phenomenology emphasised a respectful and empowering approach, acknowledging that the women themselves held the agency to decide whether and how to engage with the opportunity to have their voices heard.

While the reasons for choosing feminist phenomenology were outlined above, it is crucial to recognise its methodological limitations foregrounded by Al-Saji (2017). To begin with, feminist phenomenology often operates under the presumption of a collective worldview, potentially overlooking the distinct experiences of diverse individuals or groups. Furthermore, it may perpetuate prevailing social standards and biases by promoting perceptions that conform to mainstream societal ideals. Another concern is that this approach might inadvertently essentialise the uniqueness of certain experiences, treating them as fundamentally different, instead of appreciating their social and historical constructions. Finally, despite its goal of being conscientious and transformative, feminist phenomenology may fall short in addressing the nuanced interactions of various forms of oppression, such as the intertwined effects of gender and race (Al-Saji, 2017).

To address the limitations within my examination of women's experiences in acquiring financial and business skills, I turned to theoretical perspectives rooted in African feminist thought. These frameworks inherently incorporate intersectionality, recognising the intertwining nature of multiple oppressions, such as those based on gender and race. African feminist approaches enabled a more intricate dissection of women's experiences within the sphere of informal street trading. Additionally, theories such as resilience and informal learning were explored to grasp how women navigate and shape their roles in this milieu. By foregrounding these insights, my research endeavoured to unravel the complexities of these women's experiences; thus, transcending the bounds of classical feminist phenomenology.

Within the context of feminist phenomenology, accessing participants and generating phenomenological data were crucial to achieving the study’s objectives, which centred on comprehending the lived experiences of women in informal street trade, particularly concerning the acquisition of financial and business skills. Sections 4.6 and 4.7 elucidate the specific steps taken to facilitate the achievement of these objectives.

4.5 RESEARCH SETTING

This study was located in the city of Durban in the province of KwaZulu-Natal, in South Africa. This province has one of the highest proportions of female-owned informal businesses in the country (Statistics South Africa, 2021). I chose the two main street-trading areas within the city: Warwick Junction and the Durban Central Business District (CBD). Each of these spatial environments has distinct dynamics, as described below.

4.5.1 Warwick Junction

Warwick Junction is a major transport hub in Durban, through which thousands of commuters arrive and depart daily. It has a central railway station, five bus terminals, and 19 taxi ranks. In South Africa, taxi ranks are central hubs where minibus-taxis pick up and drop off commuters. Minibus-taxis can carry up to 16 passengers, including the driver, making it one of the cheaper modes of transport.

Warwick Junction is connected to the city centre by roads, walkways, and pedestrian bridges (Dobson et al., 2009). This high level of foot traffic makes the site extremely appealing to both formal and informal traders. The area therefore attracts a diversity of street traders who sell a variety of products, including fruit and vegetables, cooked food, sweets, nuts, airtime, toilet paper, cigarettes, face masks, etc. These are mainly displayed in piles on table tops.

Warwick Junction comprises of eight markets: the English Market, the Bovine Head Market, the Early Morning Market, the Traditional Medicine Market, the Lime Sellers' Market, the Victoria Street Market, the Brook Street Market, and the Mielie Cookers Market. This study focused on women in the informal street trade and not the market traders; hence, I targeted the site's taxi ranks, where most of the street traders were located.

As I walked through Warwick Junction during the participant recruitment phase of the study, I felt the energy of the hustle and bustle, which drew me to follow the crowd as they wove past the street traders and products lining the pavements. I was overwhelmed by the cacophony of the high traffic levels and by the impulse to shop, as the goods and produce were laid out enticingly to catch the eye of potential customers who were hurrying past on their way to and from work. The traders appeared to be friendly as they invited passers-by to purchase their goods.

Amidst the hustle and bustle, I observed the neglected state of the area, which was evident in the lack of infrastructure provision. Makeshift trading stalls lined the pavements. Some traders used old wooden trestle tables to display their goods, while others displayed goods on cardboard boxes on the ground. A few traders made use of old, broken deep freezers to store cooldrinks. The majority of the traders used makeshift coverings from aged gazebo materials to protect their goods and offer them shelter from the harsh weather. These structures contributed to the congestion of the areas and created a sense of overcrowding. As I navigated through the area, I could not ignore the lack of cleanliness, and the litter strewn on the pavements. An unpleasant smell of urine permeated the air in certain places, and was indicative of the lack of adequate sanitation facilities.

4.5.2 Durban Central Business District

A walk through the Durban CBD was not new for me, as I had regularly frequented the city centre during my teenage years and when I was a university student travelling to and from campus. I targeted three sites in my walk through the CBD to recruit participants: the two main streets in the city centre, Anton Lembede Street and Dr Pixley KaSeme' Street; and the area around the Workshop shopping centre. All of these chosen sites had a high concentration of street traders.

The street trade context within the CBD was distinctly different from that of Warwick Junction. There were no makeshift trading stalls in the CBD, as most of the traders operated from the stall structures provided by eThekwini Municipality. I did, however, observe a few itinerant traders selling good from their hands or from trolleys. Many of these stall structures were located outside formal businesses. The CBD area was congested due to the high foot traffic. The constant flow of foot traffic made navigating through the CBD challenging. Despite the congestion, the environment seemed to be cleaner than Warwick Junction. This could point to stricter enforcement of cleanliness regulations within the city centre.

Women of Black African heritage made up the majority of the traders in Warwick Junction and the CBD, and many of them had young children with them. Both locations had poor amenities and insufficient infrastructure, which brought attention to the absence of critical resources. It could be argued that the sociocultural setting was a reflection of the social status and interconnected experiences of the Black African women who were the street vendors.

Figures 4.1–4.3 below illustrate the research setting.

The Project Centre

Fresh Produce

Bovine Head Market

Mixed Trading Strip

The Early Morning Market

The Music Bridge

The Traditional Medicine Market

The Brook Street Market

Figure 4.1: Overview of the different markets and areas within Warwick Junction

(Dobson et al., 2009)

Figure 4.2: The taxi rank and surrounding area where the research was conducted

(Dobson et al., 2009)

Figure 4.3: Durban CBD Workshop

4.6 POPULATION AND SAMPLING ISSUES

This study's target population was women in the informal street trade in the two selected areas of Warwick Junction and the CBD in Durban, KwaZulu-Natal. Non-probability sampling was used to select the sample. Non-probability sampling techniques include convenience sampling, quota sampling, purposive sampling, dimensional sampling, snowball sampling, volunteer sampling, and theoretical sampling (Cohen et al., 2018). I intended to use snowball sampling, but resorted to using purposive sampling, as the data-generation phase of my study occurred during Level 2 of South Africa's COVID-19 lockdown restrictions.

Snowball sampling was my intended sampling method because of its ability to assist researchers in accessing populations that are not readily accessible through other sampling techniques. With snowball sampling, an initial set of participants allows the researcher to make use of their social networks by referring potential participants to the researcher (Creswell & Poth, 2018, p. 159). My positionality and the resultant perceived power differentials positioned me as an outsider, making accessing or approaching participants difficult. Hence, I planned to recruit the initial participants through the municipal offices to mitigate any suspicion that the participants may have had of me as an outsider. The plan was then to recruit other participants through snowball sampling, by asking the initial participants to refer me to other traders who would perhaps be willing to participate in my study.

Since such assistance from the municipality in identifying street trade gatekeepers was not possible under the circumstances of the COVID-19 lockdown, I used purposive sampling to access participants who had an in-depth knowledge of the phenomenon of learning financial and business skills by virtue of their street trade experience. A purposive criterion sampling strategy is crucial in phenomenological studies to ensure that participants have experience of the phenomenon being studied (Creswell & Poth, 2018). The criterion used to sample participants was the number of years they had spent in the street trade. I assumed that participants who had been trading for several years could provide valuable insights into how they had experienced the learning of financial and business skills.

4.6.1 Sample size

My intention was to produce rich, thick data on women's experiences of learning financial and business skills in the informal street trade. For a phenomenological investigation, Boyd (2001), Creswell (1998) and Groenewald (2004) have recommended a sample size of between two and

ten participants. Trade within the informal street trade is unpredictable, with informal traders moving from one location to another to secure income. Furthermore, trading in public spaces places street traders in precarious situations, where they are exposed to health risks, such as COVID-19, and safety issues from civil unrest. Hence, due to the uncertain nature of the street trade businesses, I intended to sample up to 15 participants. The intention was to produce in-depth data from a small sample size, and I had prepared for the likelihood of some participant attrition.

I hoped that I would reach theoretical saturation, which refers to the point in the data collection process where no new concepts, themes, or categories can be identified (Holloway & Wheeler, 2010). Theoretical saturation is achieved by the collection of rich and thick data. After conducting follow-up interviews with 12 participants, I judged that no new data was forthcoming from the participants. Consequently, no further interviews were conducted. Peoples postulated that while the sample size is important to consider, data saturation should be the primary focus in phenomenological studies (Peoples, 2021) The final sample therefore comprised of 12 street traders, six from Warwick Junction and six from the Durban CBD.

Tables 4.1 and 4.2 provide an overview of the participants from Warwick Junction and the Durban CBD, respectively.

Table 4.1: Warwick Junction participants

No	Participant (pseudonym)	Race and Citizenship	Age	Home Language	Marital status	Number of dependants	Level of education	Years in the street trade	Trade permits	Previous employment	Financial support to start business	Business Location	Products sold
1	Thoko	Black South African	50	isiZulu	unmarried	4 children	Matric	26	Yes	None	Father provided finance	Inanda taxi rank	A variety of cooked foods as take-away meals
2	Zandile	Black Mozambican	30	Portuguese	unmarried	1 adult, no children	Standard 5/ Grade 7	3	No	Domestic worker	Raised funds	Near the fire station	Various goods, from quick snacks (e.g., chips, peanuts, sweets, cool drinks) to airtime, cigarettes*, face cloths, socks, and hats
3	Wendy	Black South African	39	isiXhosa	unmarried	3 children in addition to her siblings' 5 children	Standard 8/ Grade 10	20	No	Domestic worker	Raised funds	Close to St Aidens hospital	Only sells tomatoes, onions, and potatoes
4	Nolusapho	Black South African	73	isiXhosa	unmarried	2 children, 3 grandchildren	Primary school education	29	Yes	Nanny, domestic worker	Raised funds	ML Sultan Road	Only sells spinach, amadumbe, and sweet potatoes
5	Thandeka	Black South African	60	isiZulu	unmarried	2 children, 6 grandchildren	Did not attend school. No formal education.	26	Yes	Domestic worker	Raised funds	Chris Ntuli Road	Various goods: quick snacks (e.g., chips, peanuts, sweets, cool drinks, seasonal fruit), airtime, cigarettes*, toilet paper, face masks.
6	Nobuhle	Black South African	58	isiZulu	Did not disclose	3 children, 7 grandchildren	Standard 1/ Grade 3	20	Expired	Domestic worker	Raised funds	Chris Ntuli Road, next to Thandeka.	Similar products to Thandeka: quick snacks, airtime, cigarettes*, toilet paper, face masks.

* The sale of cigarettes was banned during the initial hard lockdown. Due to the ban, most informal traders were selling cheap import brands at high prices. However, these were not displayed on their tables for fear of confiscation by the South African Police Services.

Table 4.2: Durban Central Business District participants

No	Participant (Pseudonym)	Race and Citizenship	Age	Home Language	Marital status	No. of dependants	Level of education	Years in the street trade	License or permit to trade	Previous employment	Financial support to start the business	Business Location	Products sold
7	Andiswa	Black South African	42	isiXhosa	Not married	6	Standard 3/ Grade 5	10	Yes	Itinerant trader.	Brother provided finance	CBD	Mainly fruit, but also chips, sweets, and face masks.
8	Buyisile	Black South African	54	isiZulu	Not married	4	Grade 10/ Standard 8	38	Yes	None.	Raised funds.	CBD	Seasonal fruit, a small range of chips and sweets, and homemade toothache remedies.
9	Imali Opened a second trade stall during fieldwork timeframe	Black South African	39	isiXhosa	Not married	2	Matric, registered as first-year student at DUT for a Diploma in Internal Auditing	10	No, she rents a table	Worked in her fiancé's accounting consultancy business until he fell ill and passed away	Received assistance from another street trader.	CBD	Table 1: A variety of snacks such as chips, sweets, and biscuits. Cups of tea and coffee, cigarettes, airtime, and face masks. Table 2: Arthur Ford and Emma perfumes, multivitamins
10	Buli	Black South African	36 years	isiXhosa	divorced	5 children	Standard 9/ Grade 11	10 years	No, she rents a table	Security guard	Raised funds.	CBD	Clothing items such as jerseys, scarves, beanies, hats and socks. Accessories such as sunglasses, costume jewellery and make-up
11	Mary	Black Congolese	28 years	French and Lingala	divorced	3 children	Completed High School	4 years	no	Worked as a cleaner in a restaurant	Raised funds.	CBD Workshop	As a nail technician she did various types of manicures using gel overlays, etc.
12	Ma Rose	Black South African	60 years	isiZulu	Widow	4 children	Standard 8/ Grade 1	20 years	Permit has expired	She was a housewife	Inherited the business from her sister.	CBD Workshop	Specialised in traditional clothing, and sold other random items such as perfumes, clothing pegs, nail clippers, toothbrushes, facecloths, dishcloths, pens, mosquito coils, and socks

4.6.2 Accessing participants

Accessing participants was the initial step to ensure that the voices of the women participants in the informal street trade were accurately represented. I was cognisant of my limited capacity to communicate in isiZulu, which was the main language spoken by the street traders. I therefore employed a research assistant to help with the recruitment of the participants and the generation of data. I chose a Black African isiZulu-speaking female, Sbahle (a pseudonym), as a research assistant. Sbahle had intimate knowledge of Zulu culture and traditions, and spoke both English and isiZulu fluently.

Some of the women we approached were unwilling to participate in the research. It became apparent from these encounters that they had participated in research studies in the past, and had been left disillusioned by researchers who had conducted research that had not made a positive difference in their lives. They related stories about how researchers had come into the field, made promises, collected data, and never returned. Consequently, Sbahle and I had to negotiate with potential participants during the initial recruitment phase. We explained the purpose of the research, and that there would be no payment or any other material benefit for participation, but that we had a genuine interest in how they experienced their street trade and wanted to represent it from their perspectives.

We were happy to finally have 15 potential women street traders interested in participating in the study. However, the lockdown period posed particular challenges for face-to-face contact with the participants. Fieldwork (recruitment and interviews) was conducted from June 2020 to August 2020 during the COVID-19 lockdown. We wore masks and used sanitisers consistently, and assisted by providing the same to the women participants in the study, where necessary.

4.6.3 Research assistant

As mentioned in the previous section, I engaged a research assistant, Sbahle, for the fieldwork phase of my study. She was a university graduate who had three years of experience as a research assistant. In addition, she had conducted research in the informal street trade before and was therefore familiar with the context. Sbahle came highly recommended by one of the PhD cohort supervisors. I provided her with a copy of my proposal so that she could familiarise herself with my research. We met before entering the field to discuss the co-production of data

using feminist phenomenology, and to plan the logistics of the fieldwork. In addition to assisting with the fieldwork, Sbahle was also responsible for translating and transcribing the interviews.

Using a female, isiZulu-speaking research assistant proved beneficial. It minimised issues of power, as the participants felt comfortable communicating freely about their experiences in the street trade in their own language. The major disadvantage was that Sbahle did not understand my methodology as intricately as I did. Hence, during several interviews, she did not probe areas that needed further investigating. This became evident after reviewing the first set of translated and transcribed interviews. As mentioned in section 4.7.1, these probes were included in the follow-up interviews to obtain a holistic view of the participants' reported experiences.

Sbahle and I had multiple debriefing sessions during which we discussed the non-verbal cues the participants had provided and our thoughts on each participant. I audio recorded these debriefing sessions, which allowed me to revisit them while writing up the data presentation chapters. This process assisted in uncovering any biases hidden beneath the surface. Furthermore, it strengthened the study's rigour, allowing me to confirm or refute my thoughts about each participant.

4.7 GENERATION OF PHENOMENOLOGICAL MATERIAL

In phenomenological research, material is not collected but is rather generated. According to Dahlberg et al. (2008), one needs to be open and flexible when gathering phenomenological material. Dahlberg et al. (2008) viewed the subject-object and subject-subject relationships as entangled in a dynamic world, saturated with meaning. Therefore, my task as a researcher was to navigate the meaning relations to find the best way of seeing the phenomenon. To find the best way of seeing the phenomenon, I needed to be conscious of who my participants were, the context in which they ran their businesses, and the phenomenon that I was exploring. I therefore judged that the best way to capture the essence of the women's experiences of learning financial and business skills in the informal street trade would be from in-depth, face-to-face phenomenological interviews. In addition to the aforementioned primary sources of phenomenological material, secondary phenomenological material was generated from field notes and a bridling journal. Before we began gathering phenomenological material, we

provided the participants with an information letter and an informed consent form in English or isiZulu.

During the generation of phenomenological material, power is not given but is rather negotiated (Merriam et al., 2001). Hence, in order to minimise potential power issues, I worked with a research assistant for the entire fieldwork phase of my study. As mentioned in section 4.6.2, Sbahle was positioned as an insider, and I was positioned as an outsider. The insider-outsider dynamic sought to minimise power issues between me and the participants. As an insider, Sbahle had cultural knowledge, which eased our communications with the participants. This knowledge was used to inform all of our interactions with the participants, both verbal and nonverbal. Being an outsider was also beneficial. The power of my position as a PhD candidate facilitated connections with the municipal gatekeepers to ease our access to the participants. The participants were also willing to offer me detailed explanations.as an outsider, while they may have presumed that the research assistant as an insider should understand what they mean (Merriam et al., 2001). Sbahle confirmed this during our fieldwork phase. She indicated that since she was not a researcher, participants would have been reluctant to divulge business information to her for fear that she may be an undercover municipal or tax agent.

The generation of the phenomenological material took three months, during which time we had to factor in the interviews, observations, and logistics around generating data within the field.

4.7.1 Phenomenological interviews

According to Le Grange (2000), interviews allow the researcher to enter the participants' minds in order to magnify their experiences. In contrast to semi-structured and formal interviews, phenomenological interviews need to be conversational (Vagle, 2018).Phenomenological interviews provided participants with the opportunity to freely express their thoughts, feelings, and experiences. By prompting participants to discuss their experiences related to acquiring financial and business skills, insights were gained into the factors that either supported or hindered their learning process. These interviews, characterised by their exploratory and open-ended nature, aligned with the feminist commitment to amplify women's voices and recognise their expertise in their own lives.

During the interviews, my role as a researcher was to adopt a phenomenological attitude, by being cognisant of my biases while allowing the participants to freely express and describe their experiences of learning financial and business skills. The participants' role was to share how they experienced the phenomenon of learning financial and business skills, in their natural attitude (Vagle, 2018).

The natural attitude emanates from the "lifeworld" of how we live our daily lives in the world, and it involves comprehending the world in which we are situated without reflection (Husserl, 1984). The phenomenological attitude involves "bracketing" and "essence" (Husserl, 1967). Bracketing suggests that one must detach oneself from the participants' responses, thereby permitting the phenomenological material to emerge independently (Hycner, 1985). By suspending our natural attitudes, we allow ourselves to ponder on the essence of the experience (Husserl, 1967). The individual in-depth, face-to-face phenomenological interviews were open, dialogical, conversational interviews. The participants were free to narrate how their lived experiences influenced their business decisions (Koopman, 2018; Vagle, 2018).

Two interviews were conducted with each participant. Before the interviews commenced, we asked the participants to choose their pseudonyms. This served to ease the tension at the initial interactions. It also allowed the foregrounding of the participants' stories and experiences, and reinforced their value by not referring to them as research subjects (as Participant 1, Participant 2, etc.). The participants were delighted to be able to name themselves, and some were creative in their choice of names. A participant from the CBD called herself Imali, which means "money" in English, since she envisioned making lots of money in the street trade. Another participant from Warwick Junction chose the name Nolusapho, which means "provider" in English, as she saw herself as the financial provider for her family.

The initial interviews elicited information about the participants' experiences of learning financial and business skills within the informal street trade, in order to understand why they learned financial and business skills in the way they did. Each interview lasted between 30 and 45 minutes, and took place in the context in which the participants ran their businesses, and at the most convenient time for each informal street trader. The decision to conduct the interviews within the field was multipronged. Conducting interviews in the participants' business space minimised the power differentials between me and them, and allowed us to observe first-hand the challenges they experienced in the street trade and their daily business interactions. We were also cognisant that any time spent out of the trade would have a negative impact on their income generation. In addition, the time at which the interviews were conducted was also

significant, as we did not want to interrupt the participants during peak times when they had numerous customers to attend to.

Conducting interviews in the field required us to be open and adaptable, in order to allow for unforeseen circumstances that could arise. For example, the issue of noise levels in the field posed a challenge during the interviews, which we addressed by using a good-quality audio recorder. Giving the participants full control over the extent and nature of their participation respected their autonomy and supported the ethical imperative to do no harm. In feminist phenomenology, creating a safe, non-judgmental environment where participants felt empowered to share their stories without coercion was crucial. This safe space was critical for generating rich, meaningful data that truly reflected the participants' experiences.

The recorded interviews were translated and transcribed by Sbahle after each one took place, in order to ensure that the follow-up interviews could be conducted timeously. I worked through the initial transcripts and the interview schedule to identify areas that needed to be probed further and areas where clarity was required. We worked systematically, completing all the initial interviews and follow-up interviews on one site at a time. The second interview was unstructured, and used probes to guide the discussion. I prepared for the second interview by reviewing the data from the initial interview and developing individualised prompts to explore the research questions in greater detail.

The interviews were conducted in English or isiZulu, depending on the participants' preferences. Sbahle conducted the isiZulu interviews while I conducted the English interviews. The significance of the phenomenological interviews being conducted in the participants' language was that it allowed them to articulate their experiences clearly. In a study on women in the informal street trade in Cape Town, South Africa, participants were recruited based on their ability to speak English (Sassen, 2013). This practice excluded many traders from participating due to their inability to communicate fluently in English. This practice further perpetuates inequalities, since the researcher is asking the participants to tell their stories on the researcher's terms. Of the twelve participants in this study, only two were comfortable with being interviewed in English.

The participants were provided with an information letter and informed consent form before the interviews and observations began. The anonymity and confidentiality of participants were of the utmost importance, and were carefully maintained throughout the study. The interview

questions and procedures were refined through pretesting, and the participants used for the pretesting of the interview schedule were selected based on convenience. The interviews were audio-recorded with the permission of the participants.

Ethical clearance for my study was approved on 1 June 2020 during the COVID-19 lockdown restrictions. The initial and follow-up interviews were conducted during the second wave of the COVID-19 pandemic. Consequently, Sbahle and I contemplated conducting the interviews telephonically instead of face to face. After careful deliberation, we decided that telephonic interviews would perpetuate our privilege and create a chasm between ourselves and the participants. It would also have suggested the devaluing of their lives as compared with our own, if we did not want to expose ourselves to public spaces for a short period to conduct the interviews while they had to spend the entire day in public spaces at risk of contracting the virus in order to survive.

4.7.2 Observations / phenomenological walks

In addition to the individual, in-depth, face-to-face conversational interviews, participant observations were also conducted. Vagle (2018) refers to these observations as "phenomenological walks" that aim to gather information about the systems and everyday practices within the research context. The intended plan was to conduct phenomenological walks on three different occasions with each participant to observe the dynamics of their interactions at various times of the day — early morning, early afternoon, and late afternoon/early evening. However, the enacted plan differed from the intended plan, as the data co-production phase of my study took place during the national alert Level 3 of the COVID-19 lockdown. I had to be mindful of the prolonged time spent in the field, for myself and the Sbahle, and the increased risk of possible COVID-19 infection. Hence, observations were only conducted before, during, and after the initial and follow-up interviews.

These phenomenological walks attempted to help shift my status from being an outsider to an insider. The goal of these phenomenological walks was to help me transition from being perceived as an outsider to being seen as an insider by becoming a familiar presence in the participants' context. Paying attention to their daily activities in the informal street trade provided me with an in-depth understanding of how the phenomenon of learning financial and business skills presented itself in relation to the context within which the women in the informal street trade ran their businesses. Learning results from the interaction between the learner and

their social context (Caffarella & Merriam, 2000). The type of learning that takes place in the informal street trade is informal learning, which results in tacit knowledge. Tacit knowledge is difficult to transfer from one person to another by writing or verbalisation (Lewis & Watkins, 1990). Hence, participants may not be able to articulate their learning. Observation, therefore, addressed the aforementioned issues by exposing areas that required further probing in the follow-up interviews.

4.7.3 Field notes and bridling journal

Field notes were used to augment the face-to-face, conversational, phenomenological interviews and observations. The interviews only provided verbal data on the participants' experiences of learning business skills in the informal street trade. The field notes provided additional non-verbal data "sense data" based on what the researcher saw, heard, felt, and thought during the data co-production phases (Koopman, 2017). My field notes documented my observations of the context in which the participants were located, their trading stalls, their product offering, how they displayed their products, as well as their interactions with customers and other traders.

Karin Dahlberg used the term "bridling" in around 2005 as a metaphor for bracketing. She viewed bracketing as a once-off practice instead of a continuous practice of identifying and interrogating one's prejudices. Just as a bridle is used to control a horse while riding, I should do the same with my biases as a researcher. Bridling does not require the suspension of biases but rather becomes an awareness of one's biases, thus ensuring that the researcher remains open to the phenomenon (Vagle, 2018).

I used a bridling journal throughout the phenomenological material gathering phase. Prior to the interviews and observations, I identified possible biases that I would have had towards the participants and the context. As a middle-class academic, I shopped in suburban malls, not the informal street trade. I was aware of the workings of the street trade only from a motorist's perspective, as I would drive through these areas on my way to and from work. My initial perception of the informal street trade context was that the area looked dirty, and I also perceived it as dangerous. In addition, during the interviews and observations, I was cautious about bridling my biases when I experienced any negative or positive emotions about something that the participant shared.

4.8 DATA ANALYSIS

The seminal works of Husserl, Heidegger, Sartre and Merleau-Ponty provided me with an understanding of the philosophy of phenomenology. However, these works did not provide practical guidance on how to conduct phenomenological analysis in the education field. I therefore drew on Vagle's (2018) and Van Manen's (2014, 2016) works for guidance in completing the data analysis for my study. Vagle's (2018) whole-part-whole method of analysis was commonly used in the descriptive, interpretive and reflective lifeworld approaches to phenomenology. In the "whole-part-whole analysis", the researcher deliberates on the central meaning relative to the whole, i.e., the broader context in which they are located (Vagle, 2018, p. 108).

The whole-part-whole analysis, as depicted in Figure 4.4 below, consists of six steps.

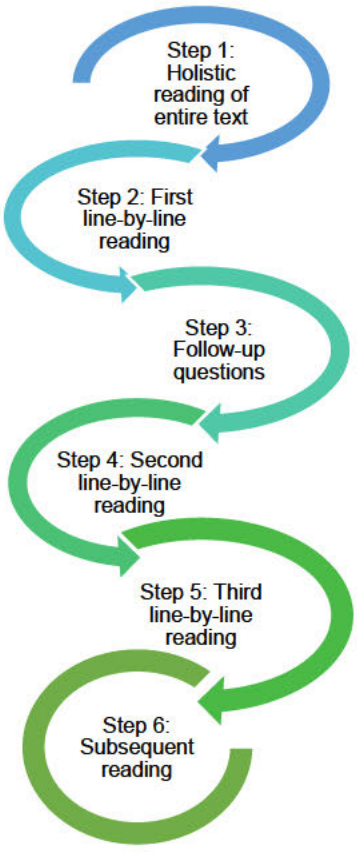

Figure 4.4: Whole-part-whole analysis procedure

(Vagle, 2018)

Step one: Holistic reading of the entire text

The first reading of the entire text was to familiarise myself with all the phenomenological material gathered from the interview transcripts, observations, etc. I made no notes at this point.

Step two: First line-by-line reading

The first line-by-line reading involved detailed note-taking and marking of extracts that appeared to contain preliminary meanings. I included margin notes and possible questions at this stage. I used my bridling journal at this point to clarify the notes and questions that I had posed. The bridling journal helped me to interrogate my thoughts and allowed me to become deeply aware of how they may have influenced the analysis.

Step three: Follow-up questions

Once the first line-by-line reading had been completed for all the transcripts and observations, I crafted follow-up questions for each participant based on the margin notes. These questions were intended to elucidate intentional meanings predicated at the initial stage of the analysis.

Step four: Second line-by-line reading

The second line-by-line reading incorporated the formulation of the meanings based on the margin notes and the follow-up questions.

Step five: Third line-by-line reading

The third line-by-line reading required the expression of my analytical thoughts for each part and each participant.

Step six: Subsequent readings

This phase required reading the phenomenological material of the individual participants to identify themes or patterns of meaning. The identified themes were then given provisional titles. This process required adding and deleting analytical thoughts as new things arose.

Van Manen provided further clarity on crafting themes. According to Van Manen (2016), uncovering and disclosing the theme meanings of a lived experience (phenomenon) required a complicated and creative process of perceptive interaction. When investigating themes and insights, we can use text as a source of meaning at the level of the entire narrative

(wholistically), the level of each paragraph (selective), and the level of each sentence, phrase, expression, or single word (detailed) (Van Manen, 2016). I spent a month reading and re-reading the interview transcripts with Van Manen's three levels of questions in mind: What is the text's central point of emphasis (Wholistic)? Which phrase or statement seems to be the most crucial or telling about the described occurrence or experience (Selective)? What does this sentence or sentence cluster indicate about the described phenomenon or experience (Detailed)?

Van Manen's process of isolating themes proved to be challenging and time-consuming, due to the volume of the data generated from the conversational interviews. The interview transcripts for my study totalled 211 pages, and I found myself getting lost in the data. Hence, I decided after a lengthy discussion with a fellow researcher to use NVivo, a qualitative data analysis software tool, to assist with the initial coding of the data. I was acutely aware of Vagle's (2018) and Van Manen's (2016) views on using qualitative data analysis software (QDAS) for phenomenological research. According to these phenomenologists, QDAS, such as NVivo or AtlasTi, is less appropriate for the analysis of phenomenological material as they produce mechanical representations of the lived experiences instead of naturally crafted embodied representations (Vagle, 2018). With the views of these phenomenologists in mind, I sought to reconcile my use of NVivo software with the crafting of embodied representations. I provide a detailed explanation of how I reconciled the use of NVivo software with the aim of phenomenological data analysis, thereby staying true to my methodology.

I printed out the combined interview transcripts and reviewed them several times. The participants' responses to the probes in the second interview were included in these combined transcripts. I started the manual coding process by following Vagle's instructions to underline key words and phrases, and add margin notes. I did not complete this process for all 211 pages of interview transcripts as I became overwhelmed by the volume of data. Since I had no experience with the NVivo software, I was assisted by a colleague in uploading the interview transcripts into the software. From the interview transcripts, NVivo revealed 329 nodes (code), illustrated in Appendices 1-3. The output from NVivo, as reflected in these appendices, included references to excerpts from the participant interviews related to the identified code. My study would have taken much longer without the NVivo software, as the manual coding of the interview transcripts was a time-consuming process compounded by the volume of data generated.

To understand the phenomenon of learning financial and business skills in the street trade, I chose to represent the data as emblematic typologies in which women's experiences in the street trade were foregrounded, and allowed the themes to emerge inductively from the typologies. According to Van Manen (2014), writings that enable readers to understand and experience the phenomenon under investigation intuitively must be the final product of phenomenological inquiry.

4.9 TRUSTWORTHINESS

The validity and reliability criteria that indicate rigour within a quantitative research paradigm are less appropriate for qualitative research (Denzin & Lincoln, 2018). According to Denzin and Lincoln (2018), trustworthiness is a more appropriate measure of rigour for qualitative research. It comprises of four constructs: credibility, transferability, dependability and confirmability (Guba, 1981). How each of the four constructs above relates to my study is explored in more detail.

4.9.1 Credibility (internal validity)

Credibility is based on Guba's (1981) "truth value concern", i.e., confidence that the research findings are true. The strategies adopted to strengthen credibility within my study included extended interaction with the participants in the research context, and triangulation. The extended time in the field gave me an understanding of the participants and enabled me to recognise participant bias. Triangulation, which involves incorporating multiple perspectives, was achieved using by various data sources, i.e., interviews, observations, field notes and bridling journals. This enhanced the quality of the data.

4.9.2 Transferability (external validity)

Transferability is based on Guba's "applicability concern". It refers to the degree to which the research study's findings can be transferred to other participants within other contexts (Guba, 1981). To strengthen transferability within the study, I formulated dense descriptions of the research context and used non-probability criterion sampling (Bitsch, 2005). I constructed dense narratives of the research context that enabled the reader to judge how well the recognised context fits other contexts (Guba, 1981).

4.9.3 Dependability (reliability)

Dependability is based on Guba's "consistency concern" and refers to the stability of the findings over time (Guba, 1981). To enhance dependability in my study, I created an audit trail and utilised peer examination. An audit trail accounted for all the research activities and decisions and indicated how data was collected, recorded and analysed. Peer examination enhances the credibility of the findings, and so I discussed the research process and findings with an independent researcher.

4.9.4 Conformability (objectivity)

Conformability is based on Guba's "neutrality concern" and focuses on the objectivity of the data by minimising the researcher bias (Guba, 1981). I made use of a bridling journal during the processes of data gathering and data analysis as a means of bracketing my biases.

4.10 ETHICAL CONSIDERATIONS

Fieldwork only commenced once ethical clearance had been obtained from UKZN (see Appendix 4). Since the participants were deemed vulnerable, my study required a full committee review before ethical approval could be granted. Consequently, it took approximately four months from the date of application to obtain ethical clearance for my study. This study was undertaken in line with UKZN's ethics policy directives, thus ensuring that the rights of the participants in the research process were respected.

Hence, the participation of women in the informal street trade was voluntary, and they could withdraw from the study without prejudice at any stage. Furthermore, no research was undertaken without obtaining informed consent from the participants (see Appendices 6 and 7). In addition, letters were received from the various gatekeepers in the informal street trade, allowing the research to be undertaken in the field (see Appendix5).

During the follow-up interview phase of the research, participants were actively involved in choosing their own pseudonyms. Pseudonyms were chosen in collaboration with each participant, allowing them agency in selecting names that either held personal significance or

best reflected their identities. This participatory approach not only fostered a sense of ownership and authenticity, but it also empowered participants and reduced power dynamics inherent in the research process. By giving individuals control over how they were represented in the study, the research aimed to uphold ethical standards and respect the autonomy of each participant.

4.11 CONCLUSION

This chapter has presented and analysed the research methodologies employed to generate and analyse the data for this study. After discussing the importance of my awareness of my positionality as a researcher, I explained and justified my selection of a critical feminist research paradigm and feminist phenomenological research design to answer the study's critical research questions. The research settings of Warwick Junction and the Durban CBD were carefully described, after which I explained the intended and enacted techniques for sampling, the generation of phenomenological data, and the analysis of that data. The chapter closed with a description of the measures taken to strengthen trustworthiness within the study, and the ethical that were taken into account throughout the study.

Chapters 5 to 7 present the results of the initial and follow-up interviews. Chapter 5 introduces the architecture of these three data chapters, and presents the typology of the "illegal" survivalist entrepreneur, with the related themes and sub-themes.

CHAPTER 5

TYPOLOGY 1: THE "ILLEGAL" SURVIVALIST ENTREPRENEUR

"Our different 'selves' are compounded like a kaleidoscope—complex, diverse, and constantly morphing and eluding prediction" (Tamale, 2020, p. 66).

5.1 ORIENTATION TO THE CHAPTER

Chapters 5 to 7 present the results of the initial and follow-up interviews. In this chapter, I introduce the architecture of these three data chapters. Section 5.2 explains the use of emblematic typologies for the three selected participants. The experiences of these participants are foregrounded using vignettes, which interweave the experiences of the other participants. Sections 5.3 to 5.6 explore the typology of the "illegal" survivalist entrepreneur, with the related themes and sub-themes. Section 5.7 provides concluding comments to the chapter. The remaining two typologies will be covered in chapters 6 and 7, respectively.

5.2 TYPOLOGIES OF SELECTED PARTICIPANTS

Documenting a single experiential account of the street trade would not have been able to fully capture the complexity and diversity of what the women operating within this sector experience. Therefore, the three data chapters, chapters 5 to 7, each introduce and describe one of the three main typologies that emerged from the data analysis. These typologies foreground the range of experiences within the street trade, while highlighting the intra-group variability of the participants' experiences.

As mentioned in Chapter 4, a grounded/inductive approach informed the analysis of the data. Women in the informal street trade have a diversity of experiences, and like a kaleidoscope, their experiences are complex and blended. The complexity of women's experiences in the street trade are foregrounded in the chapters that follow through the three emblematic typologies that emerged, with a selected participant functioning as a protagonist for each typology, and multiple participants functioning as deuteragonists. It was hoped that this approach of using emblematic typologies would allow the women's experiences of learning financial and business skills within the informal street trade to emerge, thereby privileging their voices. The three chosen typologies represent the types or categories of informal street traders

that emerged from the analysis of the data from the research sample, and reinforce the diversity of experiences within the trade.

As an academic and doctoral candidate, I recognised and acknowledged that I occupy a position of privilege. While I intended to amplify the voices of women in the informal street trade, I was aware that I did so from a position of power and privilege. I sought to use this privilege to stand in solidarity with them, by not speaking for them or over them but rather by speaking with them and privileging their voices. Being in solidarity with the participants allowed me to acknowledge the diversity of my life world and life experiences, and that of the women in the informal street trade, without disregarding their struggles against oppression (Byrne, 2020).

Of the twelve participants, I chose three whose lived experiences expressed the ordinary, predictable, and unexpected dimensions of their experiences in the street trade as they lived through them. Within the three typologies, I have used vignettes to emphasise how the participants were compelled to enter the street trade for different reasons, and how, through informal learning, they navigated the precarious circumstances of the street trade to attempt to secure their livelihoods. Each vignette traces a participant's background, followed by her daily experiences in the street trade and her process of learning financial and business skills. The themes and sub-themes from these vignettes are supported by rich excerpts from the participants' experiences.

5.3 WENDY, THE "ILLEGAL" SURVIVALIST ENTREPRENEUR

Wendy is the protagonist in the typology of the "illegal" survivalist entrepreneur. The other participants in the study take on the role of deuteragonists, highlighting the common and/or the surprising experiences of trading illegally. Multiple vignettes are used to explore Wendy's experiences as a street trader. In constructing Wendy's typology, I commence with a vignette of our first encounter at the initial interview. The subsequent vignettes allow the themes and sub-themes to emerge from the data. Wendy's typology ends with a vignette of our last interview. An overview of the themes and sub-themes that emerged in Typology 1 is provided in Table 5.1 below.

Table 5.1: Overview of themes and sub-themes for Typology 1

TYPOLOGY 1: THE "ILLEGAL", SURVIVALIST, NECESSITY ENTREPRENEUR	
Themes	**Sub-themes**
1. Lineage of street traders	1.1 Oppressive childhood experiences of financial lack and perennial food insecurity
	1.2 Poverty: the barrier to educational opportunities
	1.3 Street trading as a means of securing a livelihood
2. Survivalist entrepreneurs' experiences of trading "illegally"	2.1 Finding loopholes to circumvent barriers
	2.2 Dealing with abusive and corrupt officials
	2.3 Striking a balance with the community
3. Learning financial and business skills in the context of precarity	3.1 Product mix decisions: How do street traders decide which products to sell?
	3.2 Stock-control decisions: How do street traders manage their stock levels?
	3.3 How do street traders price their products and measure profitability?

Wendy was a 39-year-old Black African woman. She had a medium build and was of average height. She wore a short, wavy hairpiece that sat on her neckline. Wendy was unmarried, and was a single parent to three children. She lived in a household of four adults and ten children, and carried the burden of supporting the entire home as none of her siblings were employed.

It was mid-winter when Sbahle (my research assistant) and I first met Wendy. Although the sun was shining, there was a cold winter chill in the air. The silence of the morning was broken by the hustle and bustle of the traffic on the main road where Wendy was located. Not many pedestrians walked around, as peak hour had passed, and most people were already at their workplaces. Wendy was sitting in her usual trading spot; she wore a warm jacket with knee-high socks to ward off the cold chill. She was not wearing a face mask, so her facial expressions were visible. We provided her with a face shield and hand sanitiser before the interview

commenced, as we were concerned about safeguarding everyone against possible COVID-19 transmission. This was in accordance with the COVID-19 public protocols at the time.

Figure 5.1: Wendy's trading site

Despite having agreed to participate, it was evident from Wendy's body language and facial expressions that she was troubled by something that seemed to have distracted her. She was holding a green packet that contained medium-sized clear plastic bags. These bags were used to pack smaller portions of vegetables for resale. She was anxious, and kept fiddling with and looking at the packet in her hands in an attempt to avoid our gaze. She had a non-committal expression on her face, and did not make eye contact with either of us. Her body language and the silences between interview questions indicated that she was being cautious, and did not want to give us too much information. Wendy provided very brief answers and continuously scanned the surroundings. We were unsure if the silences meant that she was thinking about our questions. We later learned that she was trading without a permit, and was probably unsure

if we were inspectors in disguise. This explained her reluctance to communicate freely for fear of being reported to the authorities.

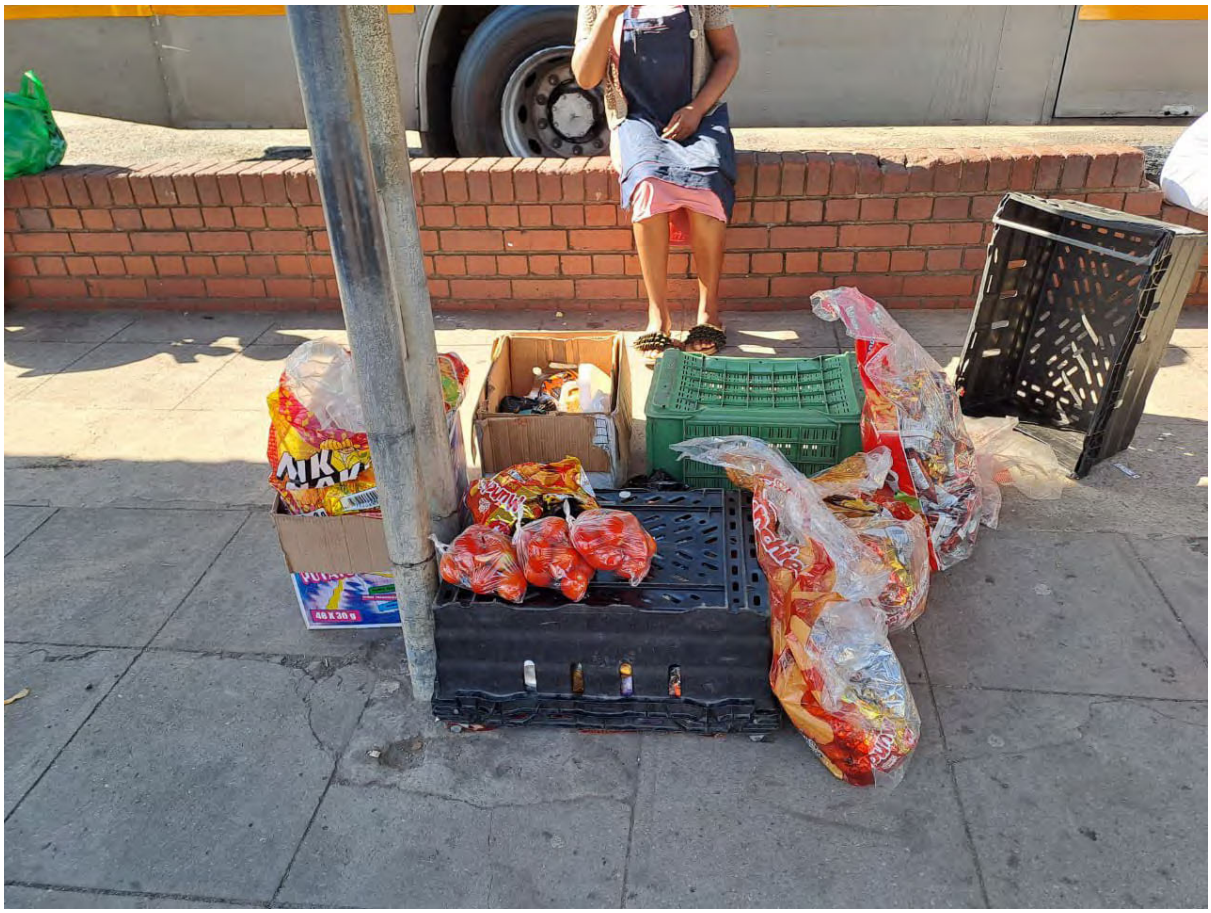

Figure 5.2: Wendy's trade goods

5.4 THEME 1: LINEAGE OF STREET TRADERS

The theme *lineage of street traders* contextualised the participants' motives for entering the street trade. These motives were produced by the participants' backgrounds, their oppressive childhood experiences, their level of education, and their position as second-generation street traders.

Wendy grew up in impoverished and challenging circumstances. Her family home was in the rural area of Lusikisiki in the Eastern Cape, one of the poorest and most under-resourced provinces in South Africa. Her father died when she was eight years old, and her mother began street trading in her hometown to provide for the family. Finances were limited, as her mother was the sole income earner in the household at that time. The lack of finances meant that

sometimes she would go to school on an empty stomach. Datta (2007) explains how hunger in young children has a devastating psychological impact on their lives, which they carry into adulthood, and it was clear that the painful memory of going hungry as a young child was etched on Wendy's memory.

5.4.1 Sub-theme 1.1: Oppressive childhood experiences of financial lack and perennial food insecurity

Wendy's story was not unique. Seven of the twelve participants had grown up in the poor, rural areas of the Eastern Cape. Andiswa had grown up in esiBhukudweni, and Nolusapho had grown up in Bizana. Buli had grown up in eNtabankulu and Buyisile had grown up in eMthwalombi. MaRose had also grown up in the Eastern Cape, but relocated to Umgababa, a rural area in KwaZulu-Natal, when she married. Imali had also grown up in the Eastern Cape and then later relocated to KwaZulu-Natal. Poverty levels are significantly higher in the rural provinces of South Africa than in the urban provinces (Statistics South Africa, 2022b).

Two of the twelve participants were foreign nationals. Zandile was from Mozambique, and Mary had grown up in the Democratic Republic of the Congo (DRC). Mary's parents had died when she was fifteen, and at the age of eighteen, she had been forced into an arranged marriage. The marriage had not lasted long, and she had divorced and moved to South Africa with her three young children, in search of a better life. Mary stated:

> *I grew up in the Congo. I got divorced and moved to South Africa to look for a job. (Mary_CBD)*

Like Wendy, the other participants recounted oppressive childhood experiences of financial constraints and food insecurity. The youngest South African participant was 36 years of age, and the oldest participant was 73, indicating that all of them had grown up under the oppressive apartheid system. Their parents/guardians had suffered economic marginalisation and social exclusion under the oppressive colonialist and apartheid systems. Under the apartheid system's restrictive policies, their economic participation had been relegated to low-paying menial jobs and they had been denied equal access to educational opportunities. The effects of these policies were felt firsthand by the participants, who had grown up in impoverished households. Although the first South African democratic election, where all races could vote, took place in 1994, democracy had not improved the participants' economic lives, as the issues of poverty and inequality were still pervasive (Soudien et al., 2019).

The untimely death of her father worsened the financial burden under which Wendy was raised. This tragic loss left the family with emotional scars and placed Wendy's mother in the precarious position of sole breadwinner in the household. Wendy described the economic constraints of her childhood as follows:

> *We did not have money. My mother worked very hard to make sure that we got everything that we needed. Although sometimes we would go to school on an empty stomach. (Wendy_Warwick)*

Two other participants, Thandeka and Nolusapho, also grew up in female-headed homes. However, unlike Wendy, their fathers had not passed away but were absent. They did not know their fathers, and Thandeka had only met her father for the first time when she was an adult. She had grown up without a father, and believed that having a father in her formative years might have made a difference in her life:

> *I came from a poor family. From an early age, I used to work in people's homes to earn some money to have something to eat at home. I don't have much to say about my father because I never knew him. I only got to meet him when I was all grown. My mother raised me, she got married to my stepfather, and life was hard to the point that I had to* ***hustle****. A negative experience that hurt me most was growing up without a father. (Thandeka_Warwick)*

Single mothers have increased responsibilities to support the household on their salary. They often work long hours and take on additional precarious work to meet the family's needs. From an early age, Wendy, Thandeka and Nolusapho took on adult responsibilities to assist their mothers in generating income for the household. Wendy reported assisting her mother in the street trade from an early age, and Thandeka reported having to "hustle". Nolusapho recalled her mother working hard to provide for the family. From an early age, she was conscious of her mother's sacrifices to ensure food security for the family. As a young girl, Nolusapho would get up early and assist her mother with ploughing and planting in the field before getting ready for school. She felt that they were suffering without a father as the breadwinner. Her mother was therefore forced to take on the role of a father as well. Nolusapho recounted:

> *I only had a mother. I never knew my dad. My family was impoverished, and we had no money. My mother would get up early in the morning to go and work in the field to support us. When I came back from school, there was no food, not even a slice of bread.*

> *We had no father, so I decided to help my mother because she was suffering. (Nolusapho_Warwick)*

The trend of absent fathers who do not live with their children or contribute to their care responsibilities seems to be on the increase in South Africa, particularly in Black African families (Padi *et al.* 2014, p. 44). Three of the participants grew up with single mothers, while nine of the twelve participants reported being unmarried, with their children's fathers being both psychologically and financially unsupportive.

Nobuhle, who had been trading at the Warwick Junction for 20 years, raised her children on the streets, as there was no one at home to take care of them, and she could not afford childcare. Nobuhle recalled the challenges she had faced raising her children on the streets, and described herself as the father and mother in her household:

> *It was tough when my children were young. I had to get up early and come to the street trade with my child on my back. When the child was asleep, I would put them under the table. When I got home later in the day, I had to do domestic work, clean the house, and wash the baby's towelling nappies. I would sleep very late and wake up very early every day. Since I am a mother and a father, I have to take care of everything. (Nobuhle_Warwick)*

5.4.2 Sub-theme 1.2: Poverty: the barrier to educational opportunities

At the age of sixteen, while in Grade 10, Wendy fell pregnant and had to leave school prematurely to support her child. The majority of the study participants had a basic primary school education, with one participant reporting not having attended school at all due to impoverished circumstances. Although three of the participants had completed matric, financial constraints meant that they could not further their education. In poor households, parents and caregivers have to make the difficult decision to use the limited funds available to either send their children to school or feed the family. Furthermore, low-income families are more likely to keep their girl children out of school to assist with household and care responsibilities, thus reinforcing the gender normative role of women being best suited for domestic employment. Nobuhle, one of the older participants, recounted her experience of being taken out of school to assist with domestic work, reinforcing the gendered division of labour prevalent in African societies (Fabris & Wane, 2019):

Long ago, if you were a female, you were not supposed to have that much education. They will take you out of school once you can write your name. (Nobuhle_Warwick)

Two participants, Buli and Nolusapho, reported having had a strong desire to complete their schooling, but being prevented from doing so due to financial circumstances. Buli stated:

They wanted me to finish school, but due to money problems, I could not continue. My father lost his job and could not pay my school fees. (Buli_CBD)

Nolusapho's teachers recognised her potential. She remembered incident when her teachers would come to her home to ask her mother to allow Nolusapho to complete her schooling. Nolusapho loved learning and was saddened by not being able to complete her education:

I loved school, and the teachers liked me. Some even came home and begged my mother to send me to school. I learned from my teachers that even if you are poor, education is essential. I realised that with no education, I would have to work hard for everything that I needed. (Nolusapho_Warwick)

Nolusapho was the oldest participant, aged 73. In our interactions with her, it was evident that she still had a burning desire to learn:

I am always hopeful that one day I will be something. They say you learn till you die. (Nolusapho_Warwick)

Having a limited or no formal education placed the participants at a disadvantage when competing for jobs in the formal sector. Despite their desire for a better life, the lack of formal education relegated them to low-paying, menial jobs. Hence, for the participants, the informal street trade became a means of securing a livelihood.

5.4.3 Sub-theme 1.3: Street trading as a means of securing a livelihood

As a premature school leaver, Wendy's job opportunities had been restricted to low-paying, menial jobs, such as a nanny, domestic worker, shop assistant, or security guard. She worked briefly as a domestic worker. Domestic work only provided her with a meagre monthly income which was insufficient to sustain the family's needs. As a domestic worker, Wendy often ran out of cash during the month, since more than half of her salary was spent on transport expenses. She recounted:

… when I was a domestic worker there was no money. (Wendy_Warwick)

Wendy therefore decided to enter the street trade, and started trading on the streets in 2000 at the age of nineteen years. She used the income earned from her job as a domestic worker as start-up capital to finance the purchase of stock. With limited capital, she resorted to purchasing low-end, fast-moving products such as packets of potato or corn snacks, which had low profit margins. Wendy did not have a trade permit and would hawk her snacks at the busy taxi ranks at Warwick Junction. Being constantly on the move meant that she could avoid any encounters with the authorities. Wendy was motivated to enter the street trade to support her family.

Like Wendy, more than half of the participants worked menial jobs such as nannies, domestic workers, security guards, and so on, before entering the street trade. All of the participants reported entering the street trade as a means of survival. As survivalists, their motive for establishing these street trade businesses was not to maximise their wealth through profit generation but rather to use the profits generated to support their livelihoods. The rural participants were all drawn to the city, where they could seek employment opportunities and a better standard of living. Nobuhle explained her motivation to enter the street trade:

> *Life was very hard, so I decided to come to Durban for a better life. When I first arrived, I got a temporary job as a domestic worker. My cousin was sick, so I was standing in for her as a domestic worker. I also worked in the point area, and things didn't go well. I had children, and their father did not support or take care of them. Eventually, I decided to come here and work as a street trader. (Nobuhle_Warwick)*

Thandeka had grown up in the rural area of Maphumulo in KwaZulu-Natal, and had been trading at Warwick Junction for over 26 years. Thandeka was the only participant who reported having no formal education at all. She had worked as a domestic worker for a short period, and had raised the capital to start her street trade business by selling second-hand clothing. Thandeka described her motivation to enter the street trade as follows:

> *I ended up here because life was very hard, I took it upon myself to come here and hustle like this. I was 20 years old when I came to Durban, and my first job was as a domestic worker. I became a street vendor because I was jobless, and I had kids that needed to be taken care of, so I had to do something to bring money in as a breadwinner. (Thandeka_Warwick)*

Wendy's early memory of trading involved selling eggs to shack dwellers in the informal settlement to help her mother support the family. Shacks are a form of makeshift dwellings in South Africa's informal settlements. They are typically created using scavenged manufactured

items, such as abandoned building debris, repurposed consumer waste, and other valuable discarded objects that can be collected quickly for little or no cost and formed into small dwellings. Living in these shacks in the informal settlements was often dangerous and inconvenient, as there was a lack of sanitation/sewer systems, plumbing, running water, and electricity. Residents often resorted to hazardous, illegal electrical connections for power in their dwellings. As a young girl, Wendy would often accompany her mother on her street trading. She acquired trading skills by observing her mother, who used to sell packets of potato or corn chips, fruit, and *magwinya*, the isiZulu name for the deep-fried dough balls known as *vetkoek* (fat cakes). For Wendy, street trading was familiar, as she had gained experience running an informal street trade business from her mother:

> *I wanted to be a street trader because my mother was a street trader. I would go and help her in the street trade from time to time, and I got used to the life as a street trader. It was here that I learned how to manage the business. (Wendy Warwick)*

Wendy, a second-generation trader learned trading skills from her mother, while Thoko, also a second-generation trader, acquired hers from her aunt. Thoko recalled being a teenager when she first accompanied her aunt to the street trade. Her aunt taught her how to cook in large quantities and how to manage a takeaway business:

> *I learned how to start and run a business from my aunt, a street trader who sold cooked food takeaways. I used to help her in the street trade (Thoko_Warwick)*

MaRose had been a housewife who had generated income by sewing traditional African attire. Her sister had been a street trader located in the Durban CBD. MaRose would supply her sister with traditional clothing and would often accompany her sister to the street trade. It was here that she learned how to manage the business. MaRose explained that when her sister passed away, she took over the business:

> *This used to be my sister's business, I used to help her, and when she passed on, I inherited the business. (MaRose_CBD)*

Thandeka, who has been trading for over 26 years, referred to working in the street trade as "hustling". For some participants, hustling was a form of agency. These participants chose to work hard and identify opportunities to generate income despite the precarious environment of the street trade. Street trading is not a desirable job; the traders work long hours in unsafe environments, where they risk their lives daily by increasing the possibility of being exposed to COVID-19 and or of being injured in accidents from runaway vehicles, which climb the

pavements where they trade. The participants reported that their locations offered limited protection from multiple risks, including physical harm and verbal abuse. Nobuhle stated:

> *It's not safe. We witness a lot of car accidents. You find a car driving off the road and onto the pavement, knocking down our tables. We have to run for our lives. (Nobuhle_Warwick)*

The participants also endured abuse from rude customers, but remained resilient in their pursuit of a better life for themselves and their children. MaRose spoke of her coping strategy when dealing with rude customers:

> *There are rude customers. When people are rude towards me, I must remain calm because I am here to work. (MaRose_CBD)*

Thoko was aware of the social status of her occupation and endured insults from some customers in order to generate an income:

> *The daily challenge that I face is that some people can be insulting. People look down on you and underestimate you when you work on the streets. (Thoko_Warwick)*

The precarity of street trading was exacerbated for traders like Wendy, who did not have a permit or were trading with expired permits.

5.5 THEME 2: SURVIVALIST ENTREPRENEURS' EXPERIENCES OF TRADING "ILLEGALLY"

The theme *survivalist entrepreneurs' experiences of trading "illegally"* emerged from the participants' experiences of street trading without a permit or with an expired permit. Wendy had been in the street trade for over 20 years without a permit. She had applied for a trade permit a few years before, but had been unsuccessful. Trading permits are licenses issued by the eThekwini Municipality that grant permission for vendors to lease trading areas in public spaces. These permits are not free. A once-off application fee is paid, together with the annual rental fee. The permits dictate where, when, and how traders should trade.

The system of permits confers authority on eThekwini Municipality to designate trade areas, prohibit trading in specific areas, dictate trading hours, prescribe the types of goods that the traders are permitted to sell, and set a permit's expiry date. In addition, the Municipality can dictate the types of trading structures permitted, remove permits, and prohibit trading during special events. eThekwini Municipality therefore controls the street trade and consequently has

power over the livelihoods of women in the informal street trade. Any infringements of municipal regulations are punishable with fines, confiscation of goods, or even imprisonment (eThekwini Municipality South Africa, 2019).

5.5.1 Sub-theme 2.1: Finding loopholes to circumvent barriers

Having no trade permit meant that Wendy did not have a permanent trading space; hence, she would walk around the taxi ranks at Warwick Junction selling packets of various low-end potato and corn snacks. The income she generated was therefore limited to the number of items that she could carry, and she would often be physically exhausted after having to walk around for the entire day hawking her products. However, being on the move meant that she could access customers that the fixed traders could not. Being mobile also meant that she could avoid being arrested or fined by the police for trading without a permit, as she explained:

> *The South African Police Services (SAPS) abuse us. They have never come to me since we are on lockdown. When I was still walking around and selling chips, I would notice that they would come and confiscate the traders' stock. They would not catch me because I was not situated in one place. (Wendy_Warwick)*

Wendy's income-earning potential was severely restricted, as she could only sell small items with a low profit potential that could be carried around easily.

Some participants alluded to the possible collusion and corruption related to the issuing of permits. Like Wendy, Imali, a trader in the CBD, had submitted several applications for a trading permit over the previous ten years. However, her applications had been unsuccessful, and she had resorted to renting a trading stall from a permit holder. The renting of stalls from permit holders is an illegal practice that can result in fines and stock confiscation. Imali elaborated as follows:

> *I have constantly been applying for a table. I ended up leaving it because the people working there are not concerned with issuing out permits. It's all about money. We now have people who are non-South Africans. They own tables; how is the system vetting us, how does it allow for something like that to happen? I have done the research. You will never find South African or Congolese, or Mozambican trading at a Nigerian market in Nigeria. You won't find them; it is only Nigerians. (Imali_CBD)*

The difficulties involved in obtaining a permit had resulted in numerous traders renting tables from permit holders. The permit holders would rent their tables to other traders to earn an income. This was a costly practice, as the trader would have to pay for the permit and pay rent to the permit holder, and may still end up being fined, as explained by Imali:

> *Even if the police know that you are renting from the permit holder who is at home earning an income, they still make you pay a fine of R600 [USD33,60]*
>
> *since the permit is not in your name. (Imali_CBD)*

5.5.2 Sub-theme 2.2: Dealing with abusive and corrupt officials

Of the other participants interviewed, seven were trading illegally. Like Wendy, five of them did not have permits, while two had expired permits. These participants reported abusive treatment by the police, which included confiscation of or damage to their stock and property. Zandile stated:

> *I don't have a permit. They confiscated my tent and my deep freezer, but luckily they didn't take my stock. (Zandile_Warwick)*

This abusive behaviour was not only directed towards illegal traders who did not have permits, but also towards permit holders, who suffered abuse at the hands of the police if they did not adhere to the municipal by-laws. Buyisile, a permit holder trading in the CBD, reported that the police had destroyed the cardboard boxes she used to store her stock. The municipal by-laws placed restrictions on how stock should be displayed, and prevented traders from extending or adapting their trade stalls in any way. Buyisile stated:

> *They abuse us. They take our boxes, and they crush them. When they have destroyed them, we are unable to put our stock inside. (Buyisile_CBD)*

The participants reported that the chances of getting their stock back after confiscation was minimal, as confiscated good were stored in disarray at the municipal impound facilities. Nobuhle explained:

> *The Municipality abuses us. When they come here, and your permit has expired, they take all your stock and give you a fine. You have to pay if you want your stock back. They know very well that you can't get your stock back because they have mixed everything up. Imagine bananas mixed with apples, oranges, and everything, so you might as well start afresh and buy new stock. (Nobuhle_Warwick)*

The participants who were illegal survivalist traders like Wendy risked their livelihoods while making a living on the streets. The confiscation of stock could have a devastating effect on them, as they relied on working capital to keep their businesses operating. They used the daily cash takings generated from sales to purchase more stock and to pay for their living expenses, and therefore had limited savings. Consequently, confiscation of stock could result in their businesses closing down. Many of these traders could not afford to pay the necessary fines required to have their goods released. Therefore, trading illegally also exposed them to bribery and corruption by unscrupulous law enforcement officials. Traders were often coerced into paying officials bribes to avoid fines or their stock being confiscated. These bribes could be in the form of stock or cash, as explained by Imali:

> *They always ask for a cold drink because once they have written a ticket, you will be afraid that now you must pay the Municipality R700 [USD39,20][7]. They tell you no; we won't give you a fine, give us a cold drink. What is that? (Imali_CBD)*

The participants were aware that a bribe was being requested when law enforcement officials used the term "cold drink".

5.5.3 Sub-theme 2.3: Striking a balance for the community

The difficulties involved in obtaining a permit also often resulted in those who wish to become street traders losing their sense of humanity and reverting to cutthroat behaviour. Nolusapho, aged 73, who had been trading at Warwick Junction for almost three decades, complained that people hated her because she had a permit, and that they pronounced death wishes on her in their desperation to take over her trade stall. She therefore felt obligated to help where she could, in order to defuse these threats of violence. Consequently, she started cooking soup and bringing it to the trading area to feed homeless people. She stated:

[7] The currency exchange rate between the South African Rand (ZAR) and the US dollar (USD) is subject to significant fluctuations due to the unstable political and economic conditions in South Africa, which is a developing nation (Meyer & Hassan, 2020). At the time of submission of this thesis, R1 (ZAR) = 0, 056USD.

> *I'm always thinking about how to help others every day, not only my customers but everyone. These people look at me like I am the enemy because I'm making a lot of money. They are opposing me and ask me when I'm going to die so they can use my table. (Nolusapho_Warwick)*

The street trade acts as an economic buffer during times of economic downturn, as seen in the exponential growth of the street during the COVID-19 pandemic (De Villiers, 2022, p. 58). However, Imali, a trader in the CBD, suggested that government legislation should prohibit street traders from trading for more than two decades, thereby allowing other traders to take advantage of the opportunities within the trade:

> *You can't be a trader for over 20 years or 25 years. I don't know how the government will allow this, but you cannot trade your whole life. People have taken street trading as an inheritance. The person is old, but they are waiting until their child is old enough to sell. They need to give up trading so that other traders can use their trade stalls. (Imali_CBD)*

The eThekwini Municipality determines the expiry dates of trading permits. The fact that certain traders have had a permit to trade for twenty years raises serious questions regarding the Municipality's issuing of permits without an expiry date.

5.6 THEME 3: LEARNING FINANCIAL AND BUSINESS SKILLS IN THE CONTEXT OF PRECARITY

This theme expressed how the participants learned core business and financial skills within the context of street trading. These skills included deciding on their product mix, stock control, pricing of products, and financing of business operations.

5.6.1 Sub-theme 3.1: Product mix decisions: How do street traders decide which products to sell?

The lockdown regulations placed restrictions on the movement of street traders and the products sold in the informal street trade. Only traders selling uncooked food were regarded as essential services and were permitted to trade. These restrictions prevented Wendy from walking around the taxi ranks to hawk her potato and corn snacks. As a result of the restrictions,

Wendy decided to sell vegetables (onions, potatoes, and tomatoes) to ensure a continued source of income for her household. She stated:

> *I was selling chips, and then the lockdown started, and it was announced that only traders who were selling uncooked food or vegetables would be allowed to trade. Then I ordered vegetables. (Wendy_Warwick)*

The reactive learning that Wendy displayed in changing her trading strategy and product offerings in response to the government's COVID-19 lockdown regulations was a survivalist mode of learning. However, due to the precariousness of the street trade, this reactive way of learning did not provide the foresight required for long-term business sustainability and growth.

As a survivalist, Wendy's reactive, self-directed learning was problem-centred and driven by the need to survive. Before deciding to sell vegetables, she searched for alternatives and weighed up each alternative before choosing. Fruits, vegetables, and quick snacks, such as potato and corn chips, peanuts, sweets, and cool drinks, were popular uncooked food items sold in the street trade. Wendy had the option of choosing any of these products. In deciding which products to sell, Wendy drew on her trading experience and the experience of other traders she had observed during her years of hawking at the taxi ranks in Warwick Junction. Wendy had sold snacks for several years, and these products had a low profit margin. The low profit margin meant that she could not set the selling price much higher than the snack cost because these low-end products were readily available in the street trade.

Vegetables had a much higher profit margin than snacks, allowing Wendy to generate cash much faster. Being the breadwinner in her household, she was driven by the need to provide for her children. She reported the benefit of selling vegetables. She stated that if she did not generate sufficient cash for the day, she could take the vegetables home and prepare a family meal:

> *It's better to sell because if there is no food in the house, you can take some vegetables home to cook. (Wendy_Warwick)*

It was evident that Wendy had weighed up the product options, and the decision she made was based on survival and on being able to provide for her family. She had already identified a supplier in close proximity to her trading area who sold reasonably priced vegetables. In addition, in order to ensure food security in her household, she accepted the risk of trading illegally and having her goods confiscated.

Like Wendy, most of the other participants also made business decisions based on the experience they had gained by spending time in the trade and observing other traders. The participants reported using self-directed learning to sustain their livelihoods. The need to survive was the driving force for their self-learning, as shown by Andiswa's and Nobuhle's statements below:

> *I didn't learn from anywhere. I taught myself. (Andiswa_CBD)*

> *No, I never learned from anyone. I just decided to go and find a place to trade, and I was able to find one. (Nobuhle_Warwick)*

Imali, a trader in the CBD, had experienced a traumatic, life-changing event that left her unemployed with a young child. She explained how these circumstances had motivated her to enter the street trade for survival:

> *It was purely existence. I needed to exist and provide for my child, and I felt this was something that I could control. I had to survive. I have never gone to study to manage a business. Maybe it's something; you know when you have to survive. You go into a specific mode where you say I want to make this work. (Imali_CBD)*

More stock means more money, as having a variety of products increases sales potential in the street trade. As their sales increased, the participants were able to expand their product mix with the additional cash generated. Most of the permit holders started selling a limited range of products and then added more products to their product mix over time as their sales increased.

Thandeka, who had been trading at Warwick Junction for 26 years, explained how she started with a limited range of products and then expanded her product range over time:

> *I first started trading with cooldrinks, yams (amadumbe), and sweet potatoes. I kept on adding things such as fruits. I ended up having a big table. I then spoke to another guy who could get me a table, and I paid him R70 [USD3.92]. (Thandeka_Warwick)*

Wendy stated that she would like to see her business grow in the near future by expanding its product range. However, as a survivalist entrepreneur without a permit, Wendy's business was trapped in a vicious cycle of negative growth. As a survivalist, she had limited finances to purchase vegetables. Her only means of generating more cash was by increasing or expanding her product mix. However, as an illegal trader, she was reluctant to increase her product mix for fear of her goods being confiscated. She stated:

> *In the future, I would like to get more money and add more stock. I would like to add dishes and steel wool; people buy steel wool a lot. (Wendy_Warwick)*

Like Wendy, the majority of the participants used observation to direct their learning. They learned from other traders by observing their experiences, by noting popular products and fast movers, and then by imitating their successful strategies by using a "copycat" technique. Zandile stated:

> *I learned here on the streets. I observed the other traders and saw how they did things, so I was like, let me also try and see. I noticed that since they were selling chips and it was selling, I also decided to sell chips. (Zandile_Warwick)*

Nobuhle reported a similar process of observational learning:

> *I noticed that the people who were selling fruits used to get a lot of customers, so then I decided to sell fruits. (Nobuhle_Warwick)*

The participants assessed what would work for their business by copying the business strategies of fellow traders or competitors within the trade. Consequently, the street trade was flooded with traders selling the same or similar products, i.e., fast-moving consumer goods at a relatively low price. This increased competition among the street traders, as customers could dictate prices. The lack of diversity in the products sold negatively impacted the growth and sustainability of survivalists within the trade. Therefore, their "copycat techniques" of learning restricted their strategic decision-making in relation to the development and sustainability of their businesses.

Many of the participants did not demonstrate any strategic decision-making skills and continued doing the same things daily, while expecting different results. MaRose from the CBD had been in business for 20 years. She sold traditional clothing and accessories, and over time she added other products, such as ladies' perfumes, clothing pegs, nail clippers, toothbrushes, facecloths, dishcloths, pens, mosquito coils, and socks. Traditional clothing is worn on special occasions, such as weddings and birthday parties. They can be categorised as specialty goods as they are high-priced items in the street trade. MaRose reported that her business had been doing well before the COVID-19 pandemic, but that the COVID-19 government restrictions had resulted in a downturn in her sales. With the restriction placed on the number of people allowed to attend gatherings, the demand for traditional attire had declined substantially.

Furthermore, many households had experienced a reduction in income due to job losses during the COVID-19 lockdowns. Hence, customer buying habits shifted towards essential goods. MaRose's business had not been doing well, and she reported having had limited or no sales for an extended period, resulting in her not having sufficient money for the bus fare to travel to her trading site. In addition, she had not been able to pay for her permit, and was therefore classified as an illegal trader. MaRose's business was therefore at risk of closing down.

At our last interview, MaRose indicated that she had been borrowing bus fare to get to work:

> *I haven't been getting any customers in the past few days; yesterday, I made about R7 [USD0,39], business is really down. (MaRose_CBD)*

MaRose admitted that she did not know how to increase sales to ensure that her business remained solvent. She desperately needed help, and requested that we provide a mentor to guide her business decisions. She was afraid that she would have to close down permanently if the business did not pick up soon:

> *I want a mentor to teach me how to manage the business, especially when the business is not doing well. I also want to learn new things related to the business. That is all I need. (MaRose_CBD)*

A total of five participants were in the same position as MaRose. Their businesses were not doing well, and without strategic intervention ran the risk of closing down.

5.6.2 Sub-theme 3.2: Stock-control decisions: How do street traders manage their stock levels?

The sale of vegetables made it necessary for Wendy to find a fixed site from which to trade. Without a trading permit, she was not allocated a tabled structure and therefore had no choice but to operate under a bus shelter at Warwick Junction. The bus shelter was located on the busy main road connecting Warwick Junction with the CBD. It provided some protection from the weather and also gave her access to customers, as commuters would flock to the bus stop in the mornings and afternoons in order to reach their destinations. Wendy used a small area on the floor of the bus shelter, and tried not to obstruct the commuters' walkway.

Wendy repackaged vegetables into medium-sized clear plastic bags, ensuring that each bag had the same quantity of vegetables. These bags of vegetables were displayed in a rudimentary way on cardboard boxes on the floor. She displayed only a small number of vegetable bags, and

would only unpack the balance of the vegetables when she had sold the stock on display. It was possibly that she employed this technique for fear of her goods being confiscated, to avoid being too conspicuous to the police. Wendy was not the only street trader who was attracted to the bus shelter. Due to the high flow of pedestrian traffic at the bus stop, several traders frequented the area with their trade goods in hand. The majority of these traders sold snacks such as potato or corn chips, small packets of roasted nuts, and scones, which they carried in large, clear plastic containers. At that time, Wendy was the only trader who had set up a small trading space selling vegetables under the bus shelter.

Wendy's funds were limited, so she bought stock in small quantities, i.e., a pocket of potatoes, a pocket of onions, and a box of tomatoes. She only restocked once she had generated sufficient cash from her daily taking. Seven of the twelve traders also used the money generated from their daily sales to purchase more stock. For example, Nobuhle stated "*I use the money I get from selling to buy more stock*", and Thoko's statement echoed hers: "*I use the money that I have made to buy my stock*".

Stock is the lifeblood of any business, whether it is a formal business or informal street trading, and having stock ensure that a business can make enough money to avoid bankruptcy. Hence, stock control is critical for the sustainability of street trade businesses. Stock control involves recording and monitoring stock levels, and deciding when to order stock and how much to order. Stock control ensures that an optimum amount of stock is kept in order to minimise the costs associated with stockouts or the storage of too much stock.

For the survivalist trader, the quantity of stock to order is based not on customer demand but on how much cash the entrepreneur has on hand. Like Wendy, most of the survivalist traders had a limited quantity of money with which they had to purchase stock and pay for their living expenses. By purchasing in small quantities, the traders ran the risk of losing sales in the short term and the potential loss of future sales. Customers might view a business as unreliable and go elsewhere if the business does not have what they need.

All the participants reported purchasing their stock using cash, as suppliers were reluctant to offer them credit. They therefore did not have the buying power to secure quantity discounts or credit terms from stock suppliers. Consequently, their money was tied up in the stock and was only converted into cash once the stock was sold. For example, Wendy purchased her vegetable stock from the Clairwood Fresh Produce Market, approximately nine kilometres from her trading site. She had to pay for the private transport of her stock to her trading site,

which cost her R50 [USD2,80] a trip. Wendy's choice of suppliers was an anomaly, as the majority of the traders sourced products from the suppliers who were both cheapest and closest to their trading site. In addition, they purchased stock in small quantities, thereby saving on additional transportation costs. Zandile stated:

> *I buy my stock from Madiba House, which is not far away. I chose this supplier because I noticed that their prices are fair. (Zandile_Warwick)*

Nobuhle similarly stated:

> *I purchase from a wholesaler that is close by. I buy small quantities so that I can carry them. (Nobuhle_Warwick)*

Wendy did not keep accounting records. Hence, she determined the quantity of stock required by monitoring her stock levels. The majority of the participants (ten of the twelve) did not keep accounting records and therefore did not have any formalised way of knowing how much stock to buy. Hence, like Wendy, they used observation to estimate the amount of stock that needed to be replaced. They measured against missing stock and sales levels to determine stock replacement quantities, as described by Wendy and Buyisile:

> *You observe and see; if you buy this much stock, it will be sold within a day. Because with tomatoes if it is not sold on that day, it will spoil and on the following day I have to order again. (Wendy_Warwick)*

> *I can just tell by the amount I have in my hand. I can just see by how fast and how many of the products got sold. (Buyisile_CBD)*

It was interesting to note that the two participants who were foreign nationals were the newest entrants to the street trade within the sample interviewed. Zandile, a foreign national from Mozambique, had been trading for only three years, compared to the other traders who had at least a decade of street trading experience. Zandile sold a variety of snacks and sweets, cigarettes, cool drinks, and airtime. Zandile reported having used observational learning techniques when she had begun street trading. She also used observation daily to estimate the quantity of stock to purchase. Zandile indicated that through observation, she was also able to estimate her fast-moving and slow-moving products:

> *I check and see what stock I have and what is running out. I make a note of what I need to buy, and then I go and order. The snacks get sold more quickly than the other items. (Zandile_Warwick)*

Wendy worked long hours. She was already at her trading site by 7 am waiting for the "trolley boy[8]" pushcart operators to come through with her stock, and she would only leave in the late evening when most commuters had already boarded the buses for their journey home. The "trolley boy" assisted her daily. He would take her unsold stock to a nearby storage facility in the afternoon and bring it back to her in the morning. Being a survivalist trader, Wendy had a limited amount of stock to store, since she bought stock in small quantities. She had never experienced any problems with her stock being stolen or mixed up at the storage facility, which numerous other traders used. She had built up a relationship of trust with the trolley boy and would pay him R20 [USD1.12] a day. She also had to pay R40 [USD2.24] a week for the storage facility. Her fixed weekly operating expenses totalled R140 [USD7,84), which she would have to cover even if her sales were low.

5.6.3 Sub-theme 3.3: How do street trader price their products and measure profitability?

We observed that Wendy had no customers during the initial and follow-up interviews, despite her location having a constant flow of commuters to the bus stop throughout the day. This was probably due to the time of day, as she had requested that we conduct interviews with her in the morning at around 10am, as the afternoon commuter rush was a busy time of day for her. Wendy reported having regular customers who treated her well, but some customers were rude and complained about the price of her vegetables. She never took offense and indicated that she needed to understand and have patience with them as a street trader:

> *I have to be patient with the customers because it is not everyone who complains. When they complain, it would be about how expensive the vegetables are. The vegetables are costly because the customers also buy from where we buy our stock. (Wendy_Warwick)*

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[8] "Trolley boys" are the porters in the street trade. They transport goods throughout the city and between various storage facilities. There are two different categories of porters: trolley operators and barrow operators. The trolley operators transport smaller, lighter loads, while the barrows operators handle heavier loads. They have several clients and have to keep track of where each client's goods are stored. Dobson, R., Skinner, C., & Nicholson, J. (2009). *Working in Warwick: including street traders in urban plans*. School of Development Studies, University of KwaZulu-Natal. https://www.wiego.org/publications/working-warwick-including-street-traders-urban-plans

The COVID-19 lockdown measures negatively impacted the supply of products, which resulted in price increases. The product price increases weakened the buying power of the street traders, who passed on the price increases to their customers. However, cash-strapped customers from low-income households were more likely to shop around for the best deals and buy from the same supplier as the traders.

The accounting concept of profit measures the performance of a business. The critical measures of profitability are gross profit and net profit. Gross profit is sales minus the cost of goods sold, and is the initial profit before all other operating expenses are deducted.

Gross profit = Sales – Cost of goods sold

Net profit is the final profit after all operating expenses have been deducted from the income generated.

Net profit = Total income – Total expenses

Wendy employed a very rudimentary conflation of cash in hand and profit. According to Wendy, profit was the cash left from the sales after covering the purchase price of the vegetables. She did not consider the trolley boys' fees and storage costs. Her calculation of profit was therefore not a true reflection of her business's performance, as it excluded operating expense, such as the "trolley boys" fee, storage costs, and the cost of the private transport. Consequently, Wendy's business was operating at a deficit, below the break-even point. The break-even point represents the sales required to cover all the costs, i.e., the purchase price of the stock and operating expenses. Wendy stated:

> *I measure with these plastics, and sometimes you find, for example, a box of tomatoes now is R180 [USD10,08], so I first make packs that will give me the cost price, then I know that the remaining stock will provide me with profit. It would help if you made sure you don't put too many vegetables in each pack because it is expensive. (Wendy_Warwick)*

Like Wendy, most of the participants estimated their profitability by adding a mark-up to the purchase price of their products. Hence, gross profit was used to measure profitability in the street trade without deducting operating expenses. For example, Buli explained her method:

> *I look at how much I ordered the item for. Suppose I order a pack of socks with 12 socks inside for R75 [USD4,20]. I can price one sock at R15 [USD0,84] and get R180 [USD10,08], and my profit will be R105 [USD5,88] per pack. (Buli_CBD)*

By not taking into account their business's operating expenses, most of the participants were operating at a loss. This loss could only be recovered if they sold large quantities of stock.

The COVID-19 lockdown restrictions had negatively impacted Wendy's business, resulting in a decline in her daily income as fewer commuters travelled to Warwick Junction. In addition, trading in a public space exposed her to the risk of contracting the virus. Despite the decline in income, she saw a future for her business.

Our follow-up interview with Wendy took place two weeks after the first one, at around 10.30am. The street was busy with traffic, and Wendy was standing at her usual spot. We noticed a marked change in her demeanour; she was far more relaxed and friendly, perhaps because she had company. A male trader was seated near her, with his goods in a small cart. The beaming smile on her face and the direct eye contact she made were evidence that she was happy to see us again. We provided her with another set of masks and hand sanitiser. She was grateful that we had brought her personal protective equipment (PPE), as she did not receive any assistance with PPEs from the Municipality since she was an illegal trader. After the follow-up interview, Wendy requested that we assist her in obtaining a trading permit, as she was desperate after the failure of her numerous attempts to secure one. She saw a future in street trading and was desperate to secure a permit to grow her business without the fear of police harassing her and confiscating her stock.

5.7 CONCLUDING COMMENTS

The chapter has introduced the architecture of the three data chapters, and has explained the emblematic typologies represented by three selected participants. The first typology, the "illegal" survivalist necessity entrepreneur, with its related themes and sub-themes, was explored and analysed using vignettes. Chapter 6 will explore the second typology of the self-dependent, networked "successful entrepreneur".

CHAPTER 6
TYPOLOGY 2: THE SELF-DEPENDENT, NETWORKED, "SUCCESSFUL ENTREPRENEUR"

6.1 ORIENTATION TO THE CHAPTER

This chapter follows the architecture introduced in the previous data chapter — the exploration of an emblematic typology, with related themes and sub-themes. The previous chapter explored the typology of the "illegal" survivalist necessity entrepreneur, while this chapter introduces the emblematic typology of the self-dependent, networked, "successful entrepreneur". Section 6.2 describes this typology, and sections 6.3 to 6.5 explore the related themes and sub-themes which emerged under this typology. Section 6.6 provides concluding comments to the chapter, and signals the final typology of the formal-sector "refugee" turned informal-sector entrepreneur, which will be explored in Chapter 7.

6.2 THOKO THE SELF-DEPENDENT, NETWORKED, "SUCCESSFUL ENTREPRENEUR"

This typology presents and analyses the daily experiences of the participants who were self-dependent, networked, "successful entrepreneurs", and how they experienced learning financial and business skills. I chose Thoko as the protagonist for this typology, as she saw herself as a successful business owner. She had worked in the street trade for several years, and had learnt to navigate this precarious business environment. She had built a steady clientele, and generated sufficient money to meet her daily needs. The other participants who described everyday experiences that were similar to Thoko's are woven into this typology.

Thoko had entered the street trade after completing Grade 12, and had worked as a street trader for over 26 years. The income she generated from street trading had allowed her to provide for her children as a single parent. At the time of the interviews, her children were all grown and were pursuing degrees at universities of technology in South Africa. Thoko's typology commences with a vignette of our first encounter, which provides the reader with a brief introduction to Thoko. The subsequent vignettes allow the themes and sub-themes to develop in a grounded, inductive manner. The following themes that emerged from the vignettes are analysed: *heritage of street trading*, *day-to-day experiences of street trading*, and *learning of*

financial and business skills for business continuity. An overview of the themes and sub-themes that emerged under Typology 2 is provided in Table 6.1 below.

Table 6.1: Overview of themes and sub-themes for Typology 2

TYPOLOGY 2: THE SELF-DEPENDANT, NETWORKED "SUCCESSFUL ENTREPRENEUR"	
Themes	**Sub-themes**
1. Heritage of street trading	1.1 Large and extended families as a double-edged sword for child care responsibilities and financial provision
	1.2 Career aspirations and motivation for entering and remaining in the street trade
2. Day-to-day experiences of street trading	2.1 Failure of government infrastructure: "Government has failed us/forgotten about us"
	2.2 Customer-related experiences
	2.3 Symbiotic relationships within the street trade
3. Learning financial and business skills to ensure business continuity	3.1 How do street traders determine their target market and make product mix decisions?
	3.2 What strategies do street traders adopt for dealing with competitors?
	3.3 How do street traders finance their business operations?

Thoko was 50 years of age. She appeared to be of average height and build as she stood behind the table of her gazebo-tented trading structure. According to the COVID-19 safety protocols at the time, she wore a cloth mask covering her nose and mouth. She was neatly dressed and wore a plain-colour *doek*: on her head, so only her eyes were visible. Wearing a *doek* is common among Black African women in South Africa. A *doek* is a piece of fabric that is neatly wrapped around a woman's head, to cover her entire head. The woman's ears are usually wrapped inside the fabric, but some women prefer to expose their ears. Thoko's smiling eyes

were welcoming, and we felt comfortable during all of our interactions with her. Thoko was unmarried and had four children.

Figure 6.1: Thoko's trading site

Figure 6.2: Thoko's trading stall

Figure 6.3: Thoko's trading stall

Figure 6.4: Thoko's takeaway meals

Figure 6.5: Thoko braaing meat for her takeaway meals

Figure 6.6: Thoko's trading stall

6.3 THEME 1: HERITAGE OF STREET TRADING

The theme *heritage of street trading* emerged from the participants' descriptions of their early home life, their career aspirations, and their motives for entering and remaining in the trade. Thoko grew up in Newton, an informal settlement in eNanda. eNanda is a historically Black township in South Africa located 30 kilometres northwest of the Durban CBD. In South Africa, the terms "township" and "location" refer to an underdeveloped urban area reserved for non-White groups, such as Black, Coloured, or Indian people. These informal settlements are often under-resourced in terms of municipal resources such as piped water and electricity. Thoko's father worked for the Municipality, and her mother was a domestic worker.

Thoko grew up with her parents and sibling, and an extended family of aunts and uncles. Her parents' salaries were the only income in the household, and were insufficient to meet all the family members' needs. Thoko remembered that there were had been times during the month when there was no food. Despite her memory of occasional food insecurity, she recalled that her home environment was loving and supportive:

> *My dad worked at the Municipality, and my mum was a domestic worker. They tried, by all means, to give us love even if there was no money. (Thoko_Warwick)*

The loving, supportive home environment was conducive to learning, and Thoko was able to complete Grade 12.

6.3.1 Sub-theme 1.1: Large and extended families as a double-edged sword for child care responsibilities and financial provision

Extended families of the type Thoko grew up in have both a social and an economic function. They comprise of parents and their children living together with other family members, such as aunts, uncles, grandparents, in the same household. Extended families are closed support structures, where care and economic responsibilities can be shared. In extended families, aunts, uncles, and grandparents are able to assist with unpaid child care and domestic chores while parents are at work. However, unemployed adults in the household place additional financial strain on the family. Hence, growing up in an extended family is a double-edged sword, as it can provide benefits in terms of domestic and child care responsibilities, but drawbacks in terms of financial contributions.

Parents and caregivers play a critical role in their children's emotional and cognitive development. Difficult household circumstances negatively affect children's emotional and cognitive well-being. Unlike Thoko, not many of the participants grew up in extended families. Some grew up in a nuclear family with both parents, some grew up in single-parent homes, with their mothers being the primary caregiver, and some were forced to stay with uncles or aunts due to difficult circumstances, where a parent had died or abandoned them. However, large families that consisted of a parent or parents with multiple children were common. For most participants, the family unit consisted of four or more siblings. These large family units required additional finances to meet care responsibilities and placed severe strain on the already precarious financial position of the households. Hence, these households were predisposed to perennial food insecurity.

Two participants had been raised by their aunts, and being raised without their mothers left these participants with abandonment trauma. Zandile, who traded in Warwick Junction, had grown up in Maputo, in Mozambique. She recalled being abandoned by her mother and growing up with an aunt. She reported feeling a sense of abandonment, as she was treated differently from her aunt's biological children. In addition, she only completed her primary school education due to financial constraints. Zandile stated:

> *My dad died when I was very young, and my mom took me to stay with my aunts because she had found a man, and she went to stay with him very far away. (Zandile_Warwick)*

Andiswa, who traded in the CBD, had also grown up with her aunt, and became emotional when she recounted her childhood without her mother. We had to change our line of questioning as she was overcome with emotion and started to cry when we asked her to recount her experiences of growing up with her aunt. Andiswa stated:

> *I was raised by my aunt* [emotional] *I was raised by my aunt because my mother passed away* [change in voice]. *(Andiswa_CBD)*

The death or absence of a parent had caused deep emotional scars for many of the participants. It was evident from our interview with Andiswa, who was aged 42 at the time, that her mother's death and growing up with her aunt had had a significant impact on her life. The painful scars of the past had not healed with time.

6.3.2 Sub-theme 1.2: Career aspirations and motivation for entering and remaining in the street trade

6.3.2.1 Career aspirations

Thoko had completed matric, and had had aspirations of being a chartered accountant. At schools, she had loved Accounting, and had taken it as a subject to matric level. She ascribed her ability to "successfully" manage her business to the accounting knowledge she had acquired at school:

> *I wanted to become a chartered accountant, I did Accounting at school, and I enjoyed it. (Thoko_Warwick)*

Like Thoko, the majority of the participants had had career aspirations. Most of them had aspired to become professionals, such as accountants, nurses, social workers, and teachers. Others had wanted to pursue careers in the music and beauty industries, while some had wanted to work for the government. Only one participant had had no career aspiration due to her lack of education.

Nolusapho, the oldest participant at age 73, desired to help others, and said that she had aspired to be a social worker from a young age. She chose the pseudonym "Nolusapho" because it means "the family". She stated:

> *I wanted to be a social worker. I just wanted to help people because I am a compassionate person. (Nolusapho_Warwick)*

Nolusapho resided in a women's hostel close to her trading stall. A hostel is a form of low-cost, shared accommodation. Nolusapho reported that previously she had travelled daily from her home to the trading area, but that at her age, travelling in the early morning and late evening posed a safety and security risk. A municipal councillor had therefore assisted her with obtaining accommodation at a nearby hostel. The hostel had a soup kitchen, and Nolusapho woke up at 3am each day to prepare soup. She took this soup in a large plastic bucket to the trading area, in order to feed homeless people. It was interesting to note that although her circumstances had prevented her from achieving her career aspiration of being a social worker, she still helped people in the street trade context.

Two participants, Buli and Buyisile, had aspired to become teachers. They stated:

> *I also wished to be a teacher. (Buli_CBD)*
>
> *I wanted to teach. (Buyisile_CBD)*

The majority of the participants had experienced financial lack and perennial food insecurity while growing up. What was surprising in relation to their career aspirations was that more than half of the participants had gravitated towards careers that focused on helping people, such as nurses, teachers, and social workers.

After matric, Thoko had entered the street trade due to a lack of job opportunities. She stated that

> *… due to the scarcity of jobs. I decided to come and sell here to make a living. (Thoko_Warwick)*

Her father had provided her with the initial start-up capital for her business, and Thoko found that the transition from school graduate to informal street trader was easy. Her first encounter with street trading was with her aunt, a street trader who sold prepared meals/takeaways. As a teenager, Thoko had assisted her aunt regularly in the trade. She had learned various trade skills from working alongside her aunt, including cooking skills. Hence, for Thoko, street trading was a tradition that she had inherited from her aunt.

6.3.2.2 Motivation for entering the street trade

The main reasons for participants entering the street trade were the lack of formal employment opportunities, the need to provide for family, and to ensure the continuity of an existing street trading business in the family. Participants were pushed into the street trade due to the scarcity of jobs and a shortage of income. Andiswa stated:

> *I came to the street trade because I was poor and had no job. (Andiswa_CBD)*

A related motivation was the need to provide for their family, as most of the participants had at least four dependants. Thandeka explained:

> *I became a street vendor because I was jobless. I had kids that needed to be taken care of, so I had to do something to bring in money as a breadwinner. (Thandeka_Warwick)*

Buli, a trader in the CBD, recalled her husband abandoning the family after their divorce, leaving her to care for five young children with no child support. She explained that due to her lack of education and limited job opportunities in the formal sector, the street trade became an option for survival:

I entered the informal street trade because I got divorced, and my husband left me with the children for seven years. I was forced to look after them, which made me become a street trader to look after my five children. (Buli_CBD)

The need to ensure the continuity of street trading businesses formerly conducted by their parents or siblings also motivated the participants to enter the street trade. MaRose took over her sibling's business after she passed on:

This used to be my sister's business, she passed on, and I had to take over the business. (MaRose_CBD)

Another participant had learned street trading from her mother, and continued to trade after her mother had retired.

6.3.2.3 Motivation for remaining in the street trade

The motivation to stay in the street trade was related to the participants' initial motivations for entering the street trade. Street trading enabled some of the participants to be financially independent, and it enabled them to empowering themselves and others financially. Some of the participants reported remaining in the trade because it allowed them to meet new people. However, some participants had little motivation to remain in the trade, and expressed the desire to leave the street trade for better opportunities.

Thoko had entered the street trade after she matriculated, as she could not find a job in the formal sector. She stated that street trading had enabled her to be independent:

I have never worked elsewhere. I have never worked for a White man. (Thoko_Warwick)

As a Black woman raised during the apartheid era, when Black people were not allowed to own or manage businesses, her success in the street trade was an accomplishment. Thoko felt proud that she had never worked for a "White man". In addition, she had never married, and her children's father had abandoned her without child support. The street trade had allowed her to be a self-dependant entrepreneur, and had provided her with the means of securing a livelihood that enabled her to support her family. It was noteworthy that despite being a single parent, she had not raised her children on the street like the other participants, but had instead hired a nanny to take care of them:

When my kids were younger, I had a nanny who would take care of them. The nanny would also assist with household chores. (Thoko_Warwick)

Two of the participants reported feeling a sense of fulfilment at being able to empower themselves through their street trade business, and being able to empower others through providing them with a job. Imali, a trader in the CBD, had employed a male assistant, Max, since 2015. Max had been a teenager when he had moved to Durban from a rural area, in order to work as a trolley boy. Trolley boys, also known as pushcart operators, are the porters in the street trade. Their job entails transporting traders' goods to and from storage facilities. They work long hours, starting work before dawn and often transporting goods to storage facilities well into the evening. Imali reported that if the storage facilities were full, the trolley boys would sleep on the streets overnight, in order to keep a watchful eye on the traders' goods. According to Imali, Max was still a young boy and had a small build that did not make him completely suitable for this strenuous job. However, she had felt sorry for him and had decided to employ him to assist her in the trade:

There are many empowerment opportunities in informal trading. I have employed Max; since 2015, he has been a very reliable person. If I am travelling and not be in the trade for a week, I know that I am still making money. Max puts the money in my bank account. I have empowered him. (Imali_CBD)

Imali also enjoyed the experience of meeting and engaging with new and different people each day, and reported missing her interactions with customers during the COVID-19 lockdown period:

During the lockdown, I missed the people. They are a headache, and they are a joy [laughs]. *I don't know how to explain it, but they are just like that, you meet different people every day. (Imali_CBD)*

However, some of the participants had little motivation to remain in the street trade. Two participants reported wanting to have more steady employment and a steady income. Mary, a foreign national from the Democratic Republic of the Congo who traded in the CBD, wanted employment with a steady income. She wished to find employment in the formal sector, as she viewed the street trade as undesirable:

I want a job, and if I get a nice job, I will take it. I would leave this one because there is no money; it makes me suffer. I have three young children, and it is not easy. (Mary_CBD)

Andiswa stated:

> *If you find a job, wouldn't you leave the trade? (Andiswa_CBD)*

Thoko, the protagonist for this typology, saw herself as a successful trader, and she attributed her success to her delicious food and friendly demeanour, both of which kept her customers coming back. Thoko was proud of how her business had grown over the years, and was also proud of the fact that she had never worked for a "White man", and these two facts reinforced her sense of independence.

The following section examines the theme *day-to-day experiences of street trading*, which includes an examination of government's failures to provide adequate infrastructure, customer-related issues, and the symbiotic relationships that exist within the street trade.

6.4 THEME 2: DAY-TO-DAY EXPERIENCES OF STREET TRADING

It was a chilly winter morning in June at around 9 am when we conducted our first interview with Thoko. Thoko's trading site was located within a taxi rank at Warwick Junction. The atmosphere within the taxi rank was relaxed, and traditional isiZulu music played loudly in the background. Minibus-taxis were lined up like soldiers around the four corners of the taxi rank, where they were being washed and polished. Every inch of the walkways within the taxi rank was covered with street traders who had set up makeshift tables and tented gazebos, and this made navigating the walkways rather tricky for pedestrians. The minibus taxi drivers had also set up a snooker table and makeshift tables along the walkways, which they used to play cards and snooker. Numerous mobile street traders weaved along the walkways of the taxi rank selling their goods. The goods that they sold included scones, face masks, spices, and even wall mirrors.

We found Thoko behind the table of her tented gazebo. She wore a *doek* on her head, and a warm jersey covered her arms. The embers in the braai, placed outside the tented gazebo, warmed the surroundings. In South Africa, a braai is a cooking method where meat is roasted on a grid over a wood or charcoal fire. This cooking method gives the meat a distinct flavour. *Shisanyama* is an isiZulu word whose literal translation is "burnt meat", referring to how the meat is cooked over hot coals.

Thoko's trading stall was a grey tented gazebo enclosed on two sides with the front and one side open and visible. The structure was around two metres long and one-and-a-half metres

wide. Inside the tented structure were two tables, a gas stove, and three large pots. The tables were set at a ninety-degree angle and were used as countertops where the customers placed their orders. They were neatly covered with two long, plastic table cloths that could easily be wiped clean. On one of the tabletops were two large salad bowls, one containing coleslaw and one containing sambals. Coleslaw and sambals are popular South African salads served with *shisanyama*. Salt and Aromat spice were neatly placed on the table with paper serviettes, toothpicks, and plastic spoons.

6.4.1 Sub-theme 2.1: Failure of government infrastructure: "Government has failed us/forgotten about us"

This sub-theme addresses the challenges experienced by the participants as a result of the location of their trading stalls, and the lack of adequate municipal services. Thoko's gazebo structure was considered illegal, as the municipal by-laws restricted traders from erecting structures or revamping existing trade stalls. Thoko wanted the Municipality to build proper structures for traders, as she had to replace the tented material of her gazebo annually at her own cost due to wear and tear from the harsh weather conditions:

> *I would like the government to assist us by building proper trade stalls. I have to replace my tented material yearly due to wear and tear. (Thoko_Warwick)*

Challenges associated with space, infrastructure, location, and municipal services featured strongly in the participants' accounts.

6.4.1.1 Restrictive trade stalls

The participants indicated their unhappiness with the trading permit fees and with the trading stalls provided by the Municipality. They noted that the stalls were not conducive to successful trading, as they did not provide adequate protection from the weather conditions. As a result, their goods were often damaged, and they would have to bear the cost of replacing damaged stock. Due to the precarious and highly competitive nature of the street trade, the participants did not have emergency stock as a buffer against such stock losses. Stock losses therefore negatively impacted the short-term and long-term profitability of their businesses. Many participants reported that the Municipality had promised better stalls but had not delivered on their promises. Thandeka explained:

When it rains, we don't have any shelter to hide under. We were only provided with these structures from the Municipality. These structures are not sufficient, yet we pay the Municipality. We are seriously not happy with what we have. They are forever making promises that they don't fulfil. We were promised kiosks, but even today, we are still waiting. (Thandeka_Warwick)

Due to the inadequate nature of the trading stalls provided by the Municipality, many of the participants had resorted to covering their stalls with tents to protect their stock. Some had extended their stalls in order to accommodate more stock to increase sales. Nobuhle, for example, had been trading in Warwick Junction for 20 years, and had extended her stall with a trestle table in order to hold more stock to increase sales. However, she was constantly fearful that the police would confiscate all the stock that was placed outside of the official boundary of her stall. Nobuhle stated:

The structure that we have been provided with is not sufficient. Yo' can't put all your stock on display. We are not allowed to cover these structures with tents, our products get burnt by the sun, yet they expect us to pay rent. (Nobuhle_Warwick)

Thandeka similarly reported:

I use an umbrella sponsored by a company to cover my stock. If the Municipality sees that you are covering this structure, they will destroy it. They don't want us to sell beyond this structure. This structure is small; it's limiting us. It's impossible to make a profit and put bread on the table. (Thandeka_Warwick)

The Municipal by-laws which restricted traders from adding to or revamping existing their stalls placed the participants in a predicament. Three participants had expanded their stalls to increase sales by displaying more stock. However, they ran the risk of their erected structures being torn down and their goods confiscated, as described by Thandeka:

They come to harass us, saying that we must remove all our stock and not go beyond this structure. You see, since I have placed my stock like this, beyond the structure, it is war. How am I supposed to feed my family? (Thandeka_Warwick)

Being able to display goods is an important marketing strategy for street traders. Placing stock in full view of potential customers stimulates demand for the products and impulse buying. Traders are aware of this, so they make sure that their tables are set up to attract customers.

Furthermore, the participants indicated that customers want to see a fully stocked table all the time.

6.4.1.2 Location and profitability

In the street trade, location close to customers is vital. Consequently, there is a high concentration of informal street traders near major transport hubs in city centres and other areas with high pedestrian traffic. Thoko's regular customers were taxi drivers, taxi conductors, and commuters. Hence, her location in a taxi rank at Warwick Junction was a prime trading area. Thoko had been relocated to this prime trading area by the Municipality when a police station was built at the site on which she had previously traded.

Two other participants who had traded for several years had also been relocated by the Municipality due to city developments. However, these participants complained that they had been moved from prime trading spots to areas with less pedestrian traffic. Thandeka stated:

> *We were removed from our original place, which was very busy because they were building a bridge. They promised to look after us, but nothing has been done. (Thandeka_Warwick)*

Imali reported similar dissatisfaction:

> *We are in a space where we are not making millions, but we can sell and put bread on the table for our families. Other traders are positioned in areas where there isn't a lot of foot traffic. That's my only bone of contention with the Municipality. They are not prioritising the informal sector at all. (Imali_CBD)*

Trading sites near major transport routes with high pedestrian traffic were highly sought after. An observation made during the fieldwork was that street traders would often set up their own trade stalls near these transport routes to gain access to these customers.

6.4.1.3 Impact of poor municipal services on street traders

For Thoko, operating within a taxi rank meant that she had no access to clean running water, and she had to walk a short distance to the municipal ablution facilities to collect water in large plastic containers. Having no running water was challenging, as she needed to wash her hands regularly while preparing and serving food.

Lack of access to clean water was a challenge reported by all the participants. There were no designated areas for them to access water, and they were forced to buy water or use water from public ablution facilities. Buyisile, who traded in the CBD, accessed water from shop owners who were kind enough to assist her at no cost. She stated:

> *I ask for water in the shops. They give it to me for free. (Buyisile_CBD)*

Most of the participants worked long hours to maximise their sales from passing commuters on their way to and from work. They arrived at their trading sites at the crack of dawn, and only left after sunset. The participants used public ablution facilities to relieve themselves, but reported that some of these ablution facilities were not in working order. In addition, they reported that these facilities were not open when they arrived in the early morning hours, and were closed at 4 pm. This posed a problem for traders who needed to relieve themselves after 5 pm. Thandeka, who traded at Warwick Junction, recalled having soiled her underwear because she needed to relieve herself and the toilet was closed. Before she could clean herself, she had to board a taxi and wait until she reached her home, which was at least 30 km away from her trading site. Thandeka felt humiliated by this experience of travelling in a taxi with soiled underwear:

> *One of our biggest challenges is water access. When you get here early in the morning, the toilets are closed. If you have diarrhoea, you will have to hold it. There are instances where I have had to discard my panties because they have become stained with poop. (Thandeka_Warwick)*

Other challenges that Thoko experienced in the trade were related to customers, as described in the following section.

6.4.2 Sub-theme 2.2: Customer-related experiences

This sub-theme explores the negative and positive interactions that the participants had with their customers.

Thoko had spent 26 years in the street trade, and had regular customers, who were taxi drivers, taxi conductors, commuters, and factory and office workers from the surrounding business district. Thoko had a cheerful and friendly personality. She made eye contact with us from the recruitment stage of the study and expressed her eagerness to participate. She was talkative and felt comfortable asking us questions.

We conducted a follow-up interview with Thoko two weeks after our initial interview, and arrived at her trading site at around 11 am. She was extremely busy. Four customers stood around waiting for their takeaway orders while her sister cooked lamb chops on the braai. All of the customers were male, and we presumed that they were either commuters, taxi conductors, or taxi drivers. In South Africa, a taxi conductor opens and closes the door of the minibus-taxi, collects the fares from the passenger, and alerts the driver of the various passenger drop-off points. We watched attentively as she took her time and dished out the *phuthu* and beef curry into the polystyrene takeaway containers, ensuring that each takeaway had an even amount of food. Her sister placed the sizzling hot lamb chops from the braai grid beside the *phuthu* and beef curry. *Phuthu* or *uphuthu* is a crumbly or grainy type of *pap* or porridge eaten by most cultural groups in South Africa.

Thoko's menu consisted of beef curry or bean curry, and braaied lamb chops, with *phuthu* or rice, and with a choice of two salads (coleslaw and sambals). Her takeaways were packaged neatly in flat, white polystyrene containers, with a plastic spoon, a serviette, and a toothpick. Thoko cooked all the food at home except for the *phuthu* and lamb chops. Her sister cooked the lamb chops on the braai while the customers waited. She would purchase the meat in the morning on her way to the trading site from a nearby butchery. Based on her estimations from previous experience, she would buy only sufficient meat for the day. Her business was always busy, and numerous customers came and purchased takeaways from her during our interview sessions. We also observed her receiving telephonic orders for collection from workers in the surrounding areas. Although she had several customers, she was always calm and in control. Thoko knew her regular customers and their meal preferences. She commented that they bought takeaways from her five days a week, and that their favourite meal was beef curry with *phutu*.

Thoko had built up a customer base over the years. She had a good relationship with her customers, and she ensured that they were satisfied at all times. However, not all of Thoko's interactions with her customers were positive, and she reported conflicts with rude customers. She indicated that some customers do not respect her because she works on the street, and they speak to her in a condescending tone. She had also experienced customers fighting with her over the meat portions in the takeaway meals:

> *Sometimes, customers fight with you when they are in a hurry or want more meat. (Thoko_Warwick)*

The oldest street trader in the sample of participants was Nolusapho, who had been trading for three decades. She reported having primarily positive interactions with her regular customers, who were happy with her vegetables. Nolusapho felt fulfilled with street trading, as her customers gave meaning to her life:

> *They always compliment my stock, saying it's fresh and clean. They make me somebody. (Nolusapho_Warwick)*

Thoko had also faced gender-related challenges. She narrated an incident where male customers had instructed her to kneel and serve them food. In Zulu culture, patriarchal norms require women to kneel and serve men as a sign of respect. Thoko refused to submit to this cultural norm. She viewed men and women as equals, and demonstrated tenacity by refusing to submit to their requests:

> *We are all equal, but they want special treatment since they are males. Some would request that I must kneel on the floor when I give them food. I refuse to do that. (Thoko_Warwick)*

Thoko also reported having experienced sexual harassment from customers when she was younger. She felt uncomfortable talking about these experiences, and only alluded to the fact that they would grope her in a manner that made her feel extremely uncomfortable and violated:

> *When I was younger, the taxi drivers would bother me a lot, some would smack me on my butt, and some would do whatever they wanted. (Thoko_Warwick)*

Like Thoko, three other traders reported having experienced incidents of sexual harassment where men made sexual advances in expectation of sexual favours. Nolusapho recounted that she had been a happy child until she was raped at seventeen. She did not receive professional help or counselling, and her anger over the incident had festered and developed into hatred for men. She reported that this was the reason she had never married. She described her younger self as beautiful and desirable, which further exposed her to sexual harassment in the street trade. Nolusapho's religious beliefs made her unwilling to lead a promiscuous life and succumb to the pressure of sexual relations outside of marriage. She recalled men disrespecting her and calling her names because she did not want to engage in sexual relations:

> *They are rude, and they don't show you respect. Because I refused to sleep with them, they called me a dog. (Nolusapho_Warwick)*

Nolusapho, who was seventy-three at the time of the interviews, described herself as short-tempered and impatient because of her hearing disorder. She recounted an incident where a young male trader had physically abused her in her old age. Nolusapho recalled how there had been a disagreement between herself and a male trader, and how he had thrown her stock on the floor and hit her. She had laid charges against him, but had dropped the charges when he had apologised to her:

> *There is a young man, and he is also a street trader. He abuses us; at one point, he took my stock and threw it on the floor, and he hit me. He abuses his power because his mother is the chairperson of the informal traders in the area. When the boy tells you to do something, and you refuse, he hits you, so I opened a case against him, but the case had to be dropped because the mother is a chairperson. The boy was required to come and apologise. (Nolusapho_Warwick)*

It was significant to note that not all gendered interactions within the street trade were negative or sexually charged. More than half of the participants reported positive interactions with men within the trade. The trolley boys assisted all the participants in transporting their goods to and from the storage facilities. We observed during the fieldwork that the majority of the participants traded alongside male traders. The male traders provided support in terms of safety and security, and assistance in keeping a watchful eye on their stock.

6.4.3 Sub-theme 2.3: Symbiotic relationships within the street trade

Thoko required assistance in the trade, as she had numerous regular customers. She received help from her sisters, who would alternate the days they accompanied her to the trading site. They assisted her in preparing the food and serving the customers. Prior to the COVID-19 lockdown regulations, she had worked with both her sisters:

> *Since it is the lockdown, they take turns to come and assist me, but we all worked together before the lockdown. (Thoko_Warwick)*

Thoko's trading hours were from 5:30 am to 3:30 pm, Monday to Friday. Her estimated finishing time varied, depending on how quickly her takeaways sold out. A trolley boy would set up her tented gazebo every morning and take it down in the afternoons. In addition, she used a nearby storage facility to store her gas stove, braai stand, pots, and raw maize meal and rice. Thoko paid for both the storage facility and the trolley boy. The trolley boy cost her R55

[USD3.08] per day (R35 for setting up the tented gazebo, and R20 for transporting her goods to and from the storage facility). The storage facility cost her R40 [USD2,24] per week, and a total of R160 [USD8,96] per month. The increase in the price of certain food items during and after the COVID-19 lockdown forced her to increase the selling price of her takeaways from R32 [USD1,79] to R35 [USD1,96] in order to break even and make a profit. On average, Thoko made between R350 [USD19,60] and R500 [USD28] per day.

Thoko was not the only trader who was assisted by her family members. We observed that more than half of the participants had assistance. The majority of the traders preferred female assistants, and Imali was the only trader who employed a male assistant. Street traders are bound to their tables from the start of the business day to its end. They cannot leave their tables unattended for fear of their goods being stolen. Having assistance was therefore vital, as it allowed them to carry out daily tasks such as restocking from suppliers, visiting the ablution facilities, and attending to personal or family matters.

6.5 THEME 3: LEARNING FINANCIAL AND BUSINESS SKILLS TO ENSURE BUSINESS CONTINUITY

This theme revealed issues of continuity in relation to the participants' target market, their product mix, and their competitive pricing decisions. Thoko had taken Accounting as a school subject to matric level, which provided her with the basic knowledge to manage her business daily. Her aunt was a street trader who sold takeaways, and Thoko had regularly assisted her in the trade and learned from her too:

> *The knowledge I gained from school helped me. I learned how to start and manage a business. I also received experience from my aunt, who I used to help with her business. (Thoko_Warwick)*

Accounting at school level emphasises the recording of transactions, stock control, and profit calculations. These theoretical accounting concepts were put into practice when Thoko gained first-hand experience assisting her aunt in the street trade. Thoko's learning style differed from the survivalist traders. She exhibited self-directed learning in acquiring the knowledge, skills and competencies to manage her business as a going concern. The concept of a going concern is a fundamental accounting concept that implies that a business will continue to operate for a long time, and that there is no intention to cease operations. Thoko had opened her street trade business as a going concern to generate income for the foreseeable future.

6.5.1 Sub-theme 3.1: How do street traders determine their target market and make product mix decisions?

Since Thoko had acquired skill in selling takeaways, it was logical for her to decide to sell cooked food instead of fast-moving consumer goods, as the other traders did. Thoko had identified a market for her takeaways, and was situated close to potential customers at the taxi rank. She observed that since people had to eat, there would always be a demand for takeaways, and commented:

> *Taxi drivers can buy takeaways the whole week. (Thoko_Warwick)*

Thoko was aware of the types of meals that her regular customers wanted, and had added them to her menu to accommodate their preferences. Like Thoko, more than half of the participants were attuned to their customers' needs and preferences, and would adjust their product offerings accordingly. Nobuhle stated:

> *I know what products my customers buy: peanuts, chips, and cool drinks. (Nobuhle_Warwick)*

Similarly, Imali stated:

> *The customers that I am targeting are the taxi drivers and security personnel. They usually buy cigarettes, airtime and the cooldrinks. (Imali_CBD)*

All of the participants had identified their targeted customers and were situated close to them. More than half of the traders were aware of their stock movement, i.e., the fast-moving and slow-moving stock items. Fast-moving stock items are converted into cash more quickly than slow-moving stock items, and it was therefore surprising that many of the participants continued to stock slow-moving items. This business decision was not congruent with their profit motive, as they could have invested their cash in fast-moving stock to increase their profitability.

The COVID-19 regulations and protocols had created a market for personal protective equipment, and some of the participants had responded to the market's needs. We observed that most of them added face masks to their product offerings during the course of our fieldwork. The addition of certain types of items to their product offering during this period was clearly for business reasons rather than out of personal conviction or a wish to comply with the mandates, as some of them sold face masks but did not wear face masks. In addition,

four of the participants who had sold cigarettes before the government ban on cigarette sales, used the ban on cigarettes during alert levels two and three as an opportunity to increase their income by selling cigarettes at premium prices:

> *I was selling cigarettes during the ban, and I made a killing! I made a lot of money from cigarettes. (Imali_CBD)*

These traders faced enormous risks by selling banned tobacco products. They could have been fined or prosecuted, or could have had their products confiscated.

6.5.2 Sub-theme 3.2: What strategies do street traders adopt for dealing with competitors?

Ensuring customer satisfaction, controlling their stock, and ensuring competitive product pricing were techniques employed by some of the participants to manage competition within the trade. The street trade serves the needs of low-income households. It is flooded with similar low-priced, fast-moving food items, such as quick snacks, fruit, and vegetables, and other miscellaneous products such as airtime, cigarettes, socks, hats, etc. The majority of street traders sell the same or similar products. Hence, the lack of product diversity increases competition within the street trade.

Thoko, who had spent over two decades in the street trade, reported that competition had increased exponentially, to the point that many street traders faced the closure of their businesses unless the Municipality curtailed the level of competition:

> *Times are tough, things are getting worse rather than better. Nowadays, people don't work, and since they don't work, the only business they see fit to open is selling food on the streets. They know if taxi drivers see them selling, they will buy, so in that way competition is high, and it's increasing daily. In five years, my business would have shut down since the competition is high. (Thoko_Warwick)*

Illegal trading had also contributed to the high level of competition within the street trade.

Thandeka, a participant in Warwick Junction who had started trading in 1995, commented that there had been a downturn in the trade over the previous few years, and that 2020 was a particularly challenging year due to the COVID-19 pandemic. She attributed the downturn to the high levels of unemployment in the country, which had forced people into the street trade

as a means of survival. In addition, the opening of shopping malls across the city had reduced the need for people to visit the city centre for supplies. Thandeka stated:

> *The economy of South Africa has gone down. Many people have lost their jobs. Another contributing factor for the competition is the opening of malls where people now get all their necessities; in Umlazi there is Megacity and Mnyandu at eNanda, just to mention a few. These shopping malls have affected us because people are no longer coming to town. The town is empty now. (Thandeka_Warwick)*

6.5.2.1 Ensuring customer satisfaction

Understanding customer needs and ensuring customer satisfaction are essential for maintaining a competitive advantage in the street trade. Thoko had a good relationship with her customers. She knew them well and knew what meals they liked. She had an engaging personality and would make eye contact with her customers and converse with them while preparing their takeaway meals. Thoko had a friendly, approachable demeanour and a pleasant, inviting smile. Her friendly demeanour in dealing with customers, the fresh, tasty food she served, and the display and packaging of her takeaways all formed part of what made Thoko's food service appealing to customers.

Like Thoko, most of the participants relied on their friendly interaction with customers to secure sales. Nobuhle from Warwick Junction commented that positive interactions with customers were essential for securing sales. But apart from being friendly to her customers, she was uncertain of what other business techniques she could employ to retain customers, and relied to an extent on divine intervention and the hope that God would send customers her way:

> *It's all God because there is too many of us. You see customers coming to you, and you are grateful. It also depends on how you work with people. You end up winning customers who just come straight to you. (Nobuhle_Warwick)*

6.5.2.2 Controlling stock

Thoko's stock control technique also gave her a competitive advantage over the other participants. She kept a limited number of items in storage (such as uncooked rice and maize meal, and her large pots and gas burner), thus reducing the risk of stock obsolescence, pilferage, and damage. In addition, she was able to do a daily stock-take. However, more than half of the

participants reported regularly having old unsold stock, which they had to dispose of. They would give the old stock away to the homeless, throw it away, try to sell it at a reduced price or take it home for their own use. Nobuhle and Zandile commented as follows:

> *I make sure I sell my old stock. Sometimes I send it back home to the kids. If it has reached its expiry day, I throw it away. (Nobuhle_Warwick)*

> *I give my old stock to people who live on the streets. (Zandile_Warwick)*

Disposing of old stock constituted a loss for the participants, as they could not recoup the cash they had invested in the stock. It was interesting to note that one of the participants in the CBD had old stock but refused to give the stock away or reduce the price of the stock items. In contrast, by monitoring the demand for her takeaways, Thoko ensured that she did not prepare food that could not be sold. Her experience enabled her to accurately estimate the quantities of rice, maize meal and other ingredients-she would need each day. When she started trading, she had bought and prepared food in small amounts, and had only increased the amount of food prepared based on demand from her customers. Thoko explained:

> *When I first started, I cooked in small quantities. I noticed that I was getting more customers, so I purchased more stock and cooked more food. I know the amount of food that I use. For example, if I bought R600* [USD33,60] *worth of meat, I know I should buy 2 kg of rice, 10 kg of mealie meal and 2,5 kg of flour. Fortunately, I don't find myself stuck with old stock; I make sure that the food is enough for that day when I cook. (Thoko_Warwick)*

Thoko did not incur any losses, as she recovered all the cash she spent on meat and other stock items.

6.5.2.3 Ensuring competitive product pricing

The street trade serves the needs of low-income households, and customers are therefore price sensitive. They are willing to shop for cheaper products and to negotiate with traders to lower prices. Thoko stated that she learned how to price her takeaways from other food traders:

> *I had to ask other traders how they price their products to price them the same way. (Thoko_Warwick)*

The majority of the participants used a cost-plus approach for pricing their products, i.e., they added a mark-up to the cost of their product. Thoko adopted a more competitive pricing

technique by ensuring that she tracked and emulated her competitors' prices. The increase in the price of certain food items post-lockdown forced her to increase the selling price of her takeaways from R32 to R35 to break even and make a profit. However, she ensured that the price increase was still within the price range of her competitors.

6.5.3 Sub-theme 3.3: How do street traders finance their business operations?

The COVID-19 pandemic had a significant impact on Thoko's business. During the very restrictive "hard lockdown" (alert level five), she was not permitted to trade at all, and spent two months at home. The only assistance she received during this time was R350 [USD19,60] per month from the government's COVID-19 Social Relief of Distress grant. When trading was permitted to resume, Thoko had to purchase her own PPE, as the Municipality did not provide her with any, despite her being a licensed trader. Before we commenced our interviews, we offered Thoko PPE to ensure both her safety and ours.

Thoko used the money she had saved in *stokvels*[9] to sustain her family during the two months of hard lockdown. Street traders cannot access formal credit from banks and other financial institutions. Consequently, *stokvels* are used by street traders to finance their business operations. In South Africa, *stokvels* are saving clubs that consist of twelve or more members who contribute a fixed amount of money to a pool, either weekly, fortnightly or monthly. Thoko confirmed during the member checking phase of the study that she contributed to more than one *stokvel* every week.

Half of the participants used *stokvels* to finance their businesses. Zandile, a trader in Warwick Junction, had used cash received from a *stokvel* to start her street trade business:

[9] Stokvels are informal rotational savings groups. They are usually formed by a small number of women traders and consists of their family members, friends and other traders. Each group member contributes cash into the shared pool. The pooled cash is then paid out to one member for their use. This process is then repeated frequently with different beneficiaries each time. Siwela, G., & Njaya, T. (2018). Comparative analysis of the challenges of financial inclusion of female street traders in Asia, Latin America and Sub-Saharan Africa. 10.21276/sjebm.2018.5.3.12

> *I started this business using money from the stokvel. I have not even opened a bank account yet, so I take part in a stokvel, and that is how I keep my money. (Zandile_Warwick)*

The survivalist participants who were not generating sufficient cash to contribute to *stokvels* were at risk of insolvency. With no access to money from financial institutions or *stokvels*, they faced the risk of closure during times of economic downturn.

Thoko stated that she would like to see changes in the street trade in relation to the Municipality's provision of infrastructure. She also stated that she would like the Municipality to control illegal traders, as they negatively impacted the profitability and sustainability of her business.

6.6 CONCLUDING COMMENTS

This chapter has explored the themes and sub-themes related to Typology 2: The self-dependent, networked, "successful entrepreneur". The following chapter presents the final typology: the formal-sector "refugee" turned informal-sector entrepreneur.

Appendix 12 includes images of selected participants in Warwick Junction. The rationale for incorporating these additional images was to provide a visual representation of the broader context, ensuring a comprehensive understanding beyond the images solely featuring the protagonists in each of the three typologies. This approach aimed to give readers a more nuanced and holistic perspective of the intricate dynamics within the researched environment.

CHAPTER 7
TYPOLOGY 3: THE FORMAL-SECTOR "REFUGEE" TURNED INFORMAL-SECTOR ENTREPRENEUR

7.1 ORIENTATION TO THE CHAPTER

This chapter follows the architecture of the first two data chapters. Section 7.2 introduces the emblematic typology of the formal-sector "refugee" turned informal-sector entrepreneur. Sections 7.3 to 7.5 foreground the themes and sub-themes that emerged inductively from the typology. Section 7.6 covers the recommendation for growth and sustainability provided by the protagonist. Section 7.7 provides concluding comments to the chapter.

7.2 IMALI, THE FORMAL-SECTOR "REFUGEE" TURNED INFORMAL-SECTOR ENTREPRENEUR

Imali was chosen as the protagonist of this typology. I use the term "formal-sector 'refugee'" since she had worked within the formal sector for several years before tragic personal circumstances caused her to enter the street trade. Participants who shared similar everyday experiences within the street trade were woven into the typology.

We met Imali during the participant recruitment phase at the Durban CBD. Her trade stall was situated opposite the Durban City Hall. A long queue of people snaked past her trading stall down the main road and around the corner to the post office. These people were queueing to collect their COVID-19 relief grant of R350 [USD19,60]. We witnessed the effects of the COVID-19 pandemic on families, as young and old people from all race groups stood for hours in the queue for a meagre R350.

Imali was not interested in participating in the study and proceeded to tell the female trader alongside her not to participate. She was outspoken, indicating her disdain for researchers who come into the street trade, make promises, use the participants, and then never return. She was frustrated, as she had had experiences with this type of researcher on numerous occasions. My research assistant and I could have walked away and continued recruiting; however, I felt the need to clarify what my study was about. I found myself having to apologise for the actions of researchers that I had never met. I felt very hurt that researchers would have been untruthful about the impact of their research on the participants. I proceeded to tell her that I did not view all street traders as a homogeneous group, so in the same way, she should not presume that all

researchers are the same. I humbly requested that she allow me to explain the purpose of my study. She could then make an informed decision on whether to participate or not.

I made my research objectives clear, and acknowledged that my research would not bring about a visible change in her context but sought to amplify women's voices and experiences within the street trade. She felt the genuineness of my intentions and agreed to participate. My research assistant and I were delighted. Imali was fluent in English, which allowed me to engage with her during our conversational interviews. The interviews with Imali turned out to be the lengthiest of all our interviews, as she shared her experiences openly. Imali was the only participant who had worked in the formal-sector retail industry. Therefore, she understood how both the formal and informal sectors functioned, and could make recommendations for changes in the street trade. An overview of the themes and sub-themes that emerged in Typology 3 is provided in Table 7.1 below.

Table 7.1: Overview of themes and sub-themes for Typology 3

TYPOLOGY 3: THE FORMAL-SECTOR "REFUGEE" TURNED INFORMAL-SECTOR ENTREPRENEUR	
Themes	**Sub-themes**
1. Traumatic life experiences and the decision to enter the street trade	
2. Gender-related challenges within the street trade: is it men who control the street trade?	
3. Financial and business skills transfer from the formal sector to the informal sector	3.1 Seeking opportunities/adaptability to changes in the market
	3.2 Planning and collaboration for growth and sustainability

7.3 THEME 1: TRAUMATIC LIFE EXPERIENCES AND THE DECISION TO ENTER THE STREET TRADE

Imali was 39 years old. She was unmarried, and had two children, whom she supported. She had spent part of her childhood in the Eastern Cape, and part of it in Durban. She had grown up under traumatic circumstances and did not want to talk about her childhood, as it brought back painful memories. We were sensitive to her request and did not probe her further on this issue. She did, however, indicate that her traumatic childhood had made her cautious about trusting people, and it had helped her to develop resilience. She stated:

> *I grew up here in Durban and the Eastern Cape. I don't want to talk about it; it wasn't a pleasant childhood …trust issues are not along racial lines but cultural lines with my fellow African brothers and sisters. (Imali_CBD)*

Imali was able to open up and tell us briefly that her mother was Zulu and her father was Xhosa. This had been the cause of the cultural clashes that her family had endured. She stated:

> *My childhood was culturally robbed. We couldn't stay in the Eastern Cape because of family issues, so it only became our second home only for us to visit. (Imali_CBD)*

She indicated that these cultural conflicts had resulted in damage to property and in the death of family members. We did not probe any further, as she had become emotional and did not want to divulge more details. Despite the traumatic cultural clashes that Imali had endured when she was younger, she also recalled the love that existed in her family, and how her parents and grandparents had tried to protect her and her siblings from the cultural conflicts.

Nolusapho, who was the oldest participant, and who had been trading in Warwick Junction for 29 years, also recounted a traumatic childhood experience that had made her the strong person she had become. Nolusapho went to stay with her uncle after her mother had been prosecuted and imprisoned for the murder of a young child. She recounted the events that led to her mother's prosecution:

> *My uncle got married without paying lobola[10]. One night, his wife's family came to forcefully remove her and take her back home. My mother resisted her removal and a young child was fatally injured in the process. My mother was prosecuted for that. (Nolusapho_Warwick)*

Imali's father was transferred to work in Durban, and the family set up residence in a so-called Indian township[11] where she attended school. She became fluent in English, to the detriment of her African home languages. Imali's early trading memories were of selling sweets and home-baked biscuits in high school. She recalled:

> *I started wanting to sell things when I was in high school. I used to sell sweets, biscuits. I would bake those small biscuits, you know, ginger biscuits, and back in the days, we had a lot of cake sales and fundraisers. (Imali_CBD)*

Imali's parents had wanted her to be a musician, as she was a talented singer from a young age. However, she had aspired to be a chartered accountant. She completed matric, and enrolled for a Bachelor of Arts degree at the University of KwaZulu-Natal (UKZN), in order to pursue her parents' aspirations for her. Unfortunately, she dropped out, as she could not cope with the mental and physical challenges of the course. It was at this point, in 1997, that she had entered the labour market. She worked in her fiancé's business for several years. Her fiancé was in the process of paying *lobola* when he fell ill and tragically passed away in 2011. Since they had not been formally married, her fiancé's family ruthlessly took all their assets, including their home and businesses, leaving her with nothing. She consequently found herself in the position of having two children to care for, but no income. She recalled:

> *The death of my husband pushed me. My youngest child was just six months old when he died in 2011, so things started to get out of control because my house was taken away from me. After all, we were not legally married. He had just paid lobola for me,*

[10] In the setting of South Africa, "labola," often spelt "lobola" or "bride price," is a cultural tradition with a long history of importance in a variety of ethnic groups and communities. Labola is the term used to describe the customary payment of a specific sum of money, livestock, or other valuables from the family of the groom to the family of the bride.

[11] Indian townships were living spaces set up for Indian people under the apartheid Group Areas Act (Kaarsholm, 2015).

so his family decided that no, you don't own anything, and I did not know much about the law. Legally I was obligated to half of his things because I was with him for seven years. I was under so much emotional trauma. They took away our butchery and bottle store[12]. Today that building is just standing vandalised in Pietermaritzburg. (Imali_CBD)

After her fiancé's death, Imali's parents supported her by caring for her children. At the time, she could not find a job in the formal sector, and the only opportunity that opened up for her was in the informal street trade. She entered the street trade in September 2011, selling perfumes which she mixed herself. Her father provided her with the initial capital to buy her stock of perfumes.

Imali had applied for a permit on numerous occasions but had been unsuccessful; at the time of the interviews, she had therefore been trading without a permit for ten years. Since she did not have a permit, she rented a table from a permit holder. This practice of renting a table from permit holders is widespread in the informal street trade. When permit holders no longer want to continue trading on the street (for reasons such as illness or trading fatigue), they rent their tables to other traders, thereby making a monthly income from the table. Imali expressed her lack of faith in the Municipality's permit process, and was perplexed that many foreign nationals had permits, while many South African traders did not.

7.4 THEME 2: GENDER-RELATED CHALLENGES WITHIN THE STREET TRADE: IS IT MEN WHO CONTROL THE STREET TRADE?

In our conversational interviews, Imali foregrounded gender-related challenges within the street trade. During our initial interview, Imali was trading alongside a female trader. She felt that it was easier to communicate and *"build a business with a female trader"*. She recalled her negative experience of sharing a trading stall with a male trader who had constantly bickered with her. According to Imali, the street trader committees were dominated by self-elected males. The lack of female representation on the street trader committees meant that

[12] In South Africa, a liquor store is called a "bottle store".

women's voices within the street trade were muted, and that their daily challenges within the trade were ignored. Imali observed:

> *It is men that control the informal street trade. It is not even a committee that is recognised because they barely do anything., No, I have never heard of any meeting to elect a committee but the committee does exist and there is only one female in that committee. All of them are males, how they are selected or who selected them I have no idea. (Imali_CBD)*

Imali felt that the committees were run by *"visionless men"*, who did not tackle critical issues such as permits for local traders and the provision of suitable trading stalls. She stated:

> *In the trade, men do things to suit themselves. As a female, you cannot raise your voice. Most of the female street traders that we know are not Zulus, and the majority of the men that are trading are Zulus, so there is always that bickering daily. (Imali_CBD)*

In addition, as an isiXhosa-speaking female, she faced an additional challenge based on her culture. This resonated with the traumatic cultural clashes she experienced in her upbringing. Imali felt that she had to work ten times harder than the local Zulu traders to be accepted.

Imali's account suggested that a patriarchal, masculine culture determined the shape and operation of the street trade, and one's opportunities for trading successfully. For example, the transportation and storage of stock was a challenge for female street traders, as Imali reported that she was not aware of any female street trader who owned storage space. In addition, female street traders did not own vehicles, and were therefore dependent on the "trolley boys" to transport their stock to and from the storage facilities every day. According to Imali, all the stock movements within the trade were controlled by the trolley boys, who favoured the male traders by prioritising their stock deliveries over those of the female traders. This was a considerable challenge for the female traders, who were at the mercy of the trolley boys. Imali felt that men were favoured within the street trade, and referred to them as "*controlling the turf*". The non-availability of stock when it was required had negative implications for the participants' business operations, as they would lose income from potential customers when their stock was not available.

Like the other participants, Imali's daily expenses, over and above the purchase of stock, were for stock storage and the trolley boys' fees. She interacted with the trolley boys daily, and reported that they did not respect female traders. They never brought her stock on time, and it was delivered either early or late. Imali explained:

> *… the biggest challenge with the trolley boys is, they don't respect female traders the same way that they respect the male traders. If a man says they want their stock at 7 o'clock, it is there at 7 o'clock. It is always an issue with us; sometimes, you are already at your table, and they are not there. You then have to follow up with them by calling them. (Imali_CBD)*

Stock deliveries needed to be well coordinated between the traders and the trolley boys. It was problematic for stock to arrive before the traders were on site, as the trolley boys would leave the stock unattended, thus increasing the risk of it being stolen. Similarly, stock arriving late resulted in the loss of sales from potential customers who had already passed the trading site in the morning. In both cases, female traders faced dangers: if they arrived at their trading sites early, when not many people were around, they risked sexual harassment, and if their stock arrived late, they lost potential income.

Imali also mentioned the added risks female street traders experienced in storing stock. She explained that the storage facilities were open spaces, similar to warehouses, that were used by numerous traders. These warehouses did not have security, and since street traders did not insure their stock, they would have to bear the cost of stolen or damaged stock. The majority of the participants reported their stock items having been either damaged or stolen. In addition, some of them had also experienced stock mix-ups when their stock had been delivered to them from the storage facility. Imali stored goods in large plastic containers, which she locked with padlocks. She related her experience of stock theft:

> *When you arrive in the morning, the boxes are already open, and there are already missing things. This will never stop because people in the street trade will steal from you to come and sell to me. (Imali_CBD)*

She was uncertain if her boxes had been tampered with inside the warehouse or on the street, as the trolley boy had delivered her stock earlier than expected and had left her boxes unattended.

Like Imali, Mary, a foreign national participant who worked as a nail technician on the street in the CBD, also shared her negative experiences with the trolley boys. She paid the trolley boy R120 [USD6,72] each week to transport her two chairs and table to a warehouse. She would carry all her other stock items — such as nail polishes, nail tips, acrylic overlays, cuticle oils, etc. — to and from her trading site each day. Her business had not been doing well, as the COVID-19 lockdown restrictions had prevented people from coming into the CBD.

Consequently, she had not generated sufficient cash to pay the trolley boy, and he therefore left her table and chairs at the storage facility until she could pay him. In addition, she reported an incident where one of her chairs had been damaged, and the trolley boy did not take responsibility. She was forced to replace the chair at her own cost.

It was surprising to note that few of the participants had ever visited the storage facilities, and that the majority of them were unaware of the location of these facilities.

7.5 THEME 3: FINANCIAL AND BUSINESS SKILLS TRANSFER FROM THE FORMAL SECTOR TO THE INFORMAL SECTOR

Imali had worked in her fiancé's butchery and bottle store until his passing in 2011. The fact that she had worked in the formal retail sector made her an outlier among the participants. She had learned various business skills in the formal sector, which she transferred to her business activities in the informal street trade. Imali reported that she loved learning and had always been willing to try new things from an early age. Her desire to acquire knowledge was heightened by losing her livelihood when her fiancé passed on. She was fearful of being without money to support herself and her children:

> *I think it's fear. I am afraid of being needy to a point where I have to beg, so I am constantly trying to learn new things. (Imali_CBD)*

Imali displayed resilience in securing her livelihood after the death of her fiancé. In addition, she drew on the business knowledge she had gathered from her time in the formal sector. Seeking opportunities in the market, planning, and collaboration were vital skills that Imali demonstrated in managing her business in the street trade.

7.5.1 Sub-theme 3.1: Seeking opportunities/adaptability to changes in the market

Imali saw lots of opportunities in the street trade, and she constantly diversified her product range. She was driven by her need to have money in her bank account always. She had two trading spaces that she rented from permit holders at R500 [USD28] per month; she also has to pay for their permit fees, which were R600 [USD33,60] per year.

Imali sold tea, coffee, biscuits, sweets, cigarettes, and airtime, amongst other items, at her first table, located in a high pedestrian traffic area across from the Durban City Hall. The main customers for this table were shift workers, such as nurses, security guards, taxi drivers, etc.

This table operated from 5 am until 5 pm, Monday to Friday. Due to these extended trading hours, she had hired an assistant, Max, who had been working with her for several years:

> *I have worked with Max since 2015. He was a young boy when he arrived in Durban to do the trolley work with his brother. I hired him as an assistant, he was young and seemed frail to do trolley boy work. Max and I work well together, I trust him. He even banks the daily takings. (Imali_CBD)*

On our return to the field for the follow-up interview, approximately two to three weeks after the first interview, we discovered that Imali was no longer trading at the first table. Max directed us to her new trading spot. The location of the second table was a high pedestrian traffic area at the entrance to a university student residence. Imali shared this table with a female trader, Buli, whom she had met in 2019. Imali sold Arthur Ford and EMA perfumes, while Buli sold complementary beauty products, and accessories such as make-up, sunglasses, fake eyelashes, fancy scarves, etc. These products were not the usual products sold in the street trade.

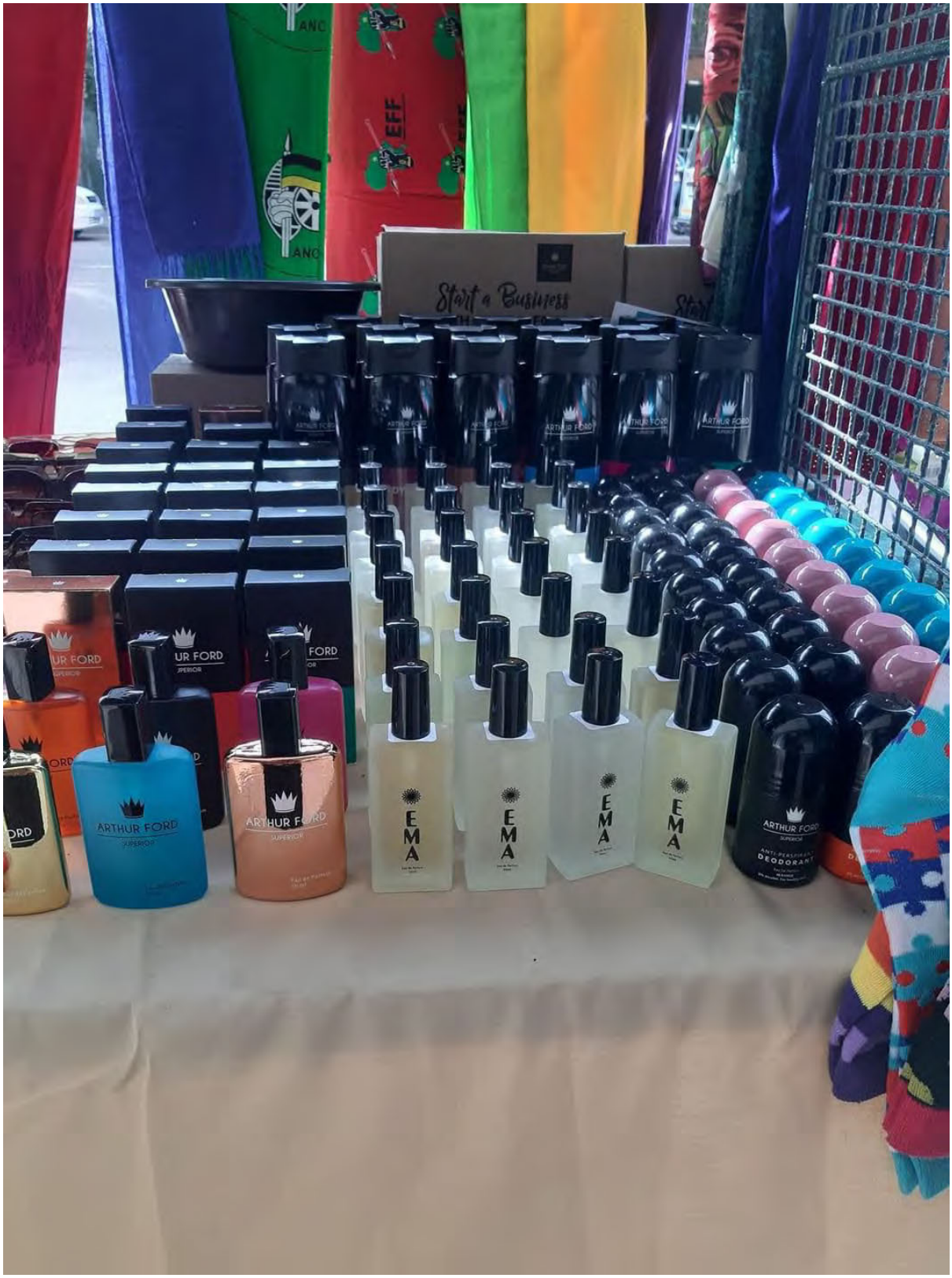

Figure 7.1: Imali's second stall, with products on display

Imali constantly sought out opportunities to make money. She had chosen the pseudonym "Imali", the isiZulu word for "money", as she felt it best represented her drive in the informal sector. She stated:

> *I want to learn more things to adapt to situations and be ahead of the competition. (Imali_CBD)*

We noted Imali's resourcefulness during our fieldwork. As already stated, we had conducted the initial interview at her trading site opposite the city hall in the CBD. When we returned for the follow-up interview approximately two weeks later, Imali had started trading at a second table that she shared with another trader, Buli. The products she sold at each table were distinctly different and targeted specific markets. At her second site, Imali sold Arthur Ford and EMA perfumes, both of which are well-known and affordable South African perfume brands. These cosmetic companies have stores located throughout South Africa, and customers can also easily purchase their products online or through agents who sell directly, like Imali. Imali displayed innovation in the marketing of her perfumes. She would ask potential customers en route to work in the morning to try on a fragrance for the day. Having worn the fragrance for the day, these potential customers would often return and place an order.

Imali also reported that street traders were vulnerable to contracting COVID-19, as they operated within public spaces. Hence, she saw an opportunity to invest in affordable multivitamins for street traders. She sold these multivitamins in individual pre-packs consisting of vitamin C, zinc, etc., for R5 [USD0,28] per pack. Imali explained her strategy:

> *I diversify all the time. You know the market changes, and the problem is that most street traders don't want to diversify. You can't be selling the same products forever without diversifying because customers buying biscuits will want to buy a cool drink. Some street traders don't want to change. Only a few traders can retain the customers by diversifying their products. (Imali_CBD)*

Since Max managed her first trading site, Imali needed to record and control stock movements. Long-term and short-term planning, and recording and monitoring stock levels allowed Imali to make agile business decisions. It was significant to note that only three traders used the formal, pen-and-paper method to record stock movement, i.e., stock purchased and sold. The majority of the participants did not keep any formal records.

7.5.2 Sub-theme 3.2: Planning and collaboration for growth and sustainability

Imali was able to identify and isolate her fast-moving and slow-moving stock items by recording stock movements, and she devised short-term operational plans accordingly:

> *Daily I write down what I have sold. In that way, I will see which items are in demand and which ones are not. If customers are constantly asking for products that I don't have on the table, I must buy these items. Overall, that is how accounting works. You can say I have sold R450 [USD25,20] on these products in a week. Maybe instead of investing in other products, let me purchase more fast-selling products. Or you can diversify and find something that is cheaper.*

Imali would also add products in response to her customers' preferences. She developed both short-term operational plans and long-term strategic plans. Her strategic plans involved studying at university and opening up a beauty salon with her fellow trader, Buli. At our first interview, Imali reported that she was a first-year student at the Durban University of Technology, and was studying towards a diploma in Internal Auditing. Her positive attitude towards learning was evident, as she desired to learn new skills and was not afraid to seek assistance in the learning process. She stated:

> *I ask for help constantly. I am studying with students my daughter's age, and sometimes there are quicker in technology than I am. I have to ask if I don't understand something, so I constantly ask. (Imali_CBD)*

Buli and Imali were saving money in a *stokvel* to open a beauty salon. They had known each other for four years, and supported each other in the street trade. Imali reported that they had spent several years in the street trade, and felt it was time to open a business in the formal sector:

> *We are now working on the hope that we do find a space somewhere to trade. A formal space because we have been doing informal business for several years and a proper place to do business. The sector we are looking at is the beauty industry. A salon where we can put our stock, can employ a hairstylist and a nail technician. (Imali_CBD)*

Since Buli had been selling beauty products and accessories for almost a decade, Imali had encouraged her to take a beauty course. Imali reasoned that the competencies Buli acquired in the course would provide Buli with the agency to achieve her goals of doing nails and giving beauty advice to customers on the products to use. Imali highlighted the importance of

collaboration between street traders. She drew on her observation of how foreign nationals — Chinese, Somalians, Zimbabweans and Nigerians — worked collaboratively to support the growth of each other's businesses. She reported that most South African street traders do not want to collaborate, but rather view each other as competition:

> *If we find the space, then we will collaborate in that space. We have learned on the streets and the people we buy our stock from, i.e., the Chinese and Somalians. They start trading and build up their clientele; then, they move to the next place. Zimbabweans don't have permits but can push their stock. They do informal trading for a year and move to a shop, but collectively do it. We, as South Africans, don't do that, so we are trying to come together as just a group of women. Once this shop is stable, we also want to try to look at opening a shop in the rural areas because they do not have most of the products we sell and people want them. (Imali_CBD)*

Imali viewed the rural areas as a potentially untapped market for a beauty salon. She stated that the city was now congested, and the level of competition among street traders was high. Nolusapho was the only other participant who reported collaborating with other street traders. She was the oldest participant, and traded in spinach and yams. She regularly sold spinach to several traders who sold cooked food in the trade.

It was significant to note that more than half of the participants who had spent several years in the street trade envisioned the growth of their businesses into much larger and more formalised businesses.

7.6 THEME 4: RECOMMENDATIONS FOR GROWTH AND SUSTAINABILITY

Having experience in both the formal and informal sectors, Imali was able to provide recommendations for improvements in the street trade. She highlighted the need for eThekwini Municipality to prioritise permit holders over illegal traders. She indicated that the street trade was flooded by illegal mobile traders who did not pay rent and could access customers that other traders could not reach. Further to this, she indicated that the Municipality should provide traders who had been trading for several years with proper infrastructure:

> *In South Africa, it's the easiest thing you buy things, and you sell. Understandably, we all have to eat, but we are paying for permits. We must be protected. Since we are paying for a license, the Municipality should create a mini mall. China towns are*

coming up everywhere. It is not like the Municipality doesn't have the infrastructure, they do. There is nowhere that the Municipality is saying that you have been a street trader for this long and you have been paying your permit. We will now assist you with a rental space at a place where you will still get customers. There is no such assistance with the Municipality. (Imali_CBD)

Imali felt that the Municipality should promote collaboration between traders, which would reduce the high levels of competition within the trade. In addition, Imali offered advice on the storage of stock, suggesting that the Municipality should provide safe storage facilities for inventory and an area within these facilities for the trolley boys:

We have seen the storerooms. There is an opportunity there, also because there are a lot of vandalised buildings. The municipality can rent these buildings for use as storage spaces. In those storage spaces, you can also create space for the trolley boys to have a place to sleep and have a bath, which will mean in terms of the time they will be able to bring back the stock in time and also go back to the safe space when they have closed.

Imali was aware of how a patriarchal culture permeated the street trade. She felt that women's voices were silenced, as the street trader committees were dominated by male traders. It appeared as though these committees did not engage the Municipality on strategic issues that would create income-generating opportunities for street traders. She explained:

Informal street committee, there were only two females in the committee. It's not even a recognised committee because they barely do anything. I say they don't do anything. For example, yearly, we have the Comrades Marathon. Sometimes it starts here; sometimes it ends here. When it begins here in Durban, the existing committee will never engage the organisers to say we want to be selling. A week before the marathon, people start coming in and start preparing; those are customers where we make our money. Also, during the marathon, we will not be allowed to sell. (Imali_CBD)

For the majority of the participants, the problems associated with infrastructure and storage were urgent issues that needed to be addressed by the Municipality.

It was significant to note that the member checking phase of this study revealed that Imali and Buli were no longer working in the street trade, and were employed in a beauty salon in the CBD.

7.7 CONCLUDING COMMENTS

This chapter has presented the third emblematic typology of the formal-sector "refugee" turned informal-sector entrepreneur. It explored the themes and sub-themes that were developed inductively from the protagonist Imali's story. In the next chapter, I will discuss the findings of the study.

Appendix 13 includes images of selected participants in the Durban Central Business District, to provide visual context of the street trade in the area.

CHAPTER 8
DISCUSSION OF THE FINDINGS

8.1 ORIENTATION TO THE CHAPTER

In this chapter, I synthesise the key findings from the data chapters, and draw on the reviewed literature and the theoretical framework to locate these findings in relation to the extant body of knowledge in the field. This will be done by attempting to confirm, refute or extend the existing knowledge about the phenomenon of learning financial and business skills in the street trade. Sections 8.2 to 8.6 discuss five significant findings distilled from the themes and sub-themes developed in the data chapters. Section 8.7 provides concluding comments, and signals what will be covered in the concluding chapter of the thesis.

Chapters 5 to 7 provided three detailed typologies of women in the informal street trade: *the "illegal", survivalist entrepreneur*; *the self-dependent, networked, "successful entrepreneur"*; and *the formal-sector "refugee" turned informal-sector entrepreneur*. These typologies focused on the participants' backgrounds, their experiences in the street trade, and how they learned financial and business skills. The descriptive findings that emerged from these typologies were closely related. I integrated recurring themes from the typologies to abstract the key findings discussed in this chapter.

In the discussion that follows of each key finding, I draw on the review of existing literature (presented in Chapter 2) and the theoretical framework that informed this study (presented in Chapter 3) to construct an understanding of the participants' lived experiences of learning financial and business skills. The key findings discussed in sections 8.2 to 8.6 are as follows:

- survivalists breaching the survivalist threshold to achieve a level of economic progress;
- reimagining the informal street trade as a space of resilience and active resistance;
- gendered working spaces of violence and subservience;
- informal business networks of support within the street trade; and
- lessons from the informal business school.

8.2 SURVIVALISTS BREACHING THE SURVIVALIST THRESHOLD TO ACHIEVE A LEVEL OF ECONOMIC PROGRESS

'Informal' activities are not clandestine crimes perpetuated by 'creatures of the night' ... but the survival strategies of so-called 'ordinary people' (Irek, 2009, p. 214).

Irek's conception of informal activities speaks directly to my findings. The women in the street trade who participated in this study were not motivated by any hidden or illegal intent; instead, they were ordinary people who were simply trying to earn a living to support themselves and their families.

The first set of findings pertains to the participants' life events, culminating in their resorting to trading in the informal, street trade sector. In this section, I discuss their backgrounds and motives for entering and remaining in the informal street trade. The findings revealed that the majority of the women in the street trade were barely able to survive and were unable to breach the survivalist threshold into economic progress. This was due to multiple structural and socio-cultural factors beyond their control. Tracing the participants' backgrounds provides an understanding of how they became trapped as survivalists in the street trade.

The participants' ages indicated that all of the South African participants would have grown up during the oppressive apartheid era (Chapter 4, tables 4.1 and 4.2). May (2008) and Tshishonga (2019) recognised how the discriminatory apartheid policies devalued Black people and pushed them to the fringes of economic participation, producing poverty and extreme racial economic inequality. The Bantu Education policy was particularly harmful. Under this policy, Black Africans were provided with a substandard education in order to produce workers for low-paying menial jobs (Chapter 2, section 2.4) (Thobejane, 2013). The harmful effects of the apartheid system were clearly evident in the participants' recollections of their adverse childhood experiences. For the majority of the women, the apartheid system created an intergenerational poverty trap which had a direct impact on their level of education and their skill set. During their childhoods, some of the participants had experienced violent cultural clashes as a result of the apartheid system, which fomented dissent among ethnic Black African communities.

All the participants had been raised in low-income households, where their parents or guardians were either unemployed or worked in low-paying menial jobs. Consequently, they had all experienced financial lack and perennial food insecurity from an early age. Some of them reported traumatic childhood experiences of abandonment. These adverse experiences of abandonment could be traced back to the apartheid migrant labour system. The discovery of gold and diamonds in South Africa catalysed this system of migrant labour, under which abled-bodied Black African males were relocated from their homes in rural areas to urban labour camps to work in the mines (Mkhize, 2012). This forced migration of male labour led to the

disintegration of relationships within African families. Black African women were excluded from economic participation because they were left behind to care for the children (Smit, 2001).

The cultural clashes experienced by some of the participants during their childhood could also be linked to the divide-and-rule apartheid policy. This policy incited violence between the Zulu and Xhosa African ethnic groups (the Zulus are the dominant ethnic group in KwaZulu-Natal). The policy aimed to prevent Black Africans from forming a unified front against the oppressive apartheid system by keeping them divided (Ntshoe, 2002). Despite many of the participants enduring harsh childhood circumstances created by the apartheid system, the findings revealed that these adverse experiences had fostered within some of them the resilience necessary for coping with the harsh circumstances of the street trade.

Their lack of skills, limited education, and lack of access to finance kept many of the participants trapped as survivalists in the informal street trade. Their limited skill sets and lack of education could be traced back to their formative years under the apartheid system. The apartheid Bantu education was neither free nor compulsory. Consequently, their Black parents, the lowest-paid workers in South Africa, had to bear the substantial cost of educating them (Unterhalter, 1990). Hence, as revealed in Chapter 4, in tables 4.1 and 4.2, most of the participants had only a basic primary school education. For the few traders who had completed Grade 12, financial constraints meant that they could not further their education. Some of the participants recounted how they had been taken out of school by their parents or caregivers, who could not afford to pay school fees. Others were removed from school to assist with domestic chores, while their male siblings were kept in school, reproducing the cycle of gendered poverty. The findings showed that the participants' parents or guardians were more likely to spend their limited financial resources on educating a male child than a female one. This finding concurs with Thobejane's (2013) assertion that under the apartheid regime, Black African girls were discouraged from attending school because of societal gender constructs that pressured many of them into leaving school to help their mothers with household chores. It became evident from exploring their backgrounds that the apartheid laws, combined with oppressive gender norms and traditions, marginalised the participants on the basis on their race and gender from an early age (Office on the status of women, n.d.).

The participants' limited skill sets, lack of education, and limited financial resources were barriers to their financial progress and limited their economic participation. Their lack of skills and education relegated them to low-paying, menial jobs and trapped them in a cycle of

poverty. They had limited options to earn a living, and most reported working as domestic helpers before entering the street trade. This finding concurs with Statistics South Africa's (2021) report that domestic work is the main occupation for Black women in South Africa. The scarcity of jobs, their shortage of money, and their lack of skills and education were factors that forced the participants into street trading as a means of economic survival.

Furthermore, the financial burden on the participants was deepened by the fact that most of them were unmarried with three or more dependants. Many of them had limited financial resources for childcare, and had no option but to bring their young children to their street trading sites every day. The street trade posed significant risks to their children, as children raised on the sidewalks in close proximity to busy streets are at risk of being hit by vehicles or other hazards. Children are also vulnerable to developing health issues from these poor conditions and from prolonged exposure to harsh weather and pollutants. Maneepong and Walsh (2013) indicated that the street trade allows women the flexibility to earn an income while balancing unpaid household and childcare work. Although this practice offered the participants the flexibility to manage their childcare responsibilities, the benefits of this flexibility were secondary to their need to survive. Exposing their young children to such dangerous conditions spoke to the women's level of desperation to provide for themselves and their families.

Business education and access to finance are crucial to breaching the survivalist threshold. According to the recent GEM, South Africa report on small and medium-sized businesses, the ability of entrepreneurs to grow their business and succeed correlates with their level of education (Herrington & Kew, 2018). The literature reviewed also spoke to female street traders' low levels of business acumen, and the need to upskill them with financial and business skills to grow their businesses (see Chapter 2, section 2.6). The findings revealed that the majority of the participants had limited financial and business skills. They wanted to improve these skills and breach the survivalist threshold into economic sustainability and progress. However, they needed assistance from local government, as they had limited financial resources to upskill themselves.

All the women reported using the finances generated from their street trading for domestic and childcare responsibilities. It was evident from the findings that their childcare responsibilities were heavily gendered. Absent fathers were commonplace, and without support from the fathers of their children, the participants' finances were severely strained, leaving them struggling to meet the basic need of their households. This resonated with Padi et al.'s (2014)

finding that absent fathers were prevalent in Black African families, with South Africa seeing an increase in this phenomenon. A recent Statistics South Africa (2022a) report has indicated that the province of KwaZulu-Natal, where this study was conducted, has seen an increase in female-headed homes. This was clearly evident in the accounts of the participants in this study, most of whom could not breach the survivalist threshold due to their lack of financial and business skills, and the double burden they faced of "social reproduction and economic production" — in other words, having to run their businesses and care for their children (Karumbidza & Socio-economic Rights Institute of South Africa (SERI), 2011). This burden on women of care and domestic work increases with more children and reduces their income-earning opportunities. This is especially hard on poor women, who often begin childbearing at much younger ages and also have more children (on average at least twice as many [5–7] as women in wealthy households) (Beegle & Christiaensen, 2019).

A study conducted by Dunga (2020) on Black African female-headed households in South Africa confirmed that they were more vulnerable and at risk of poverty and food insecurity than their White counterparts. Furthermore, the study recommended that policymakers upskill Black African women with entrepreneurial skills and provide them with the capital required to start their businesses and become self-reliant (Dunga, 2020). Makaluza and Burger's (2018) analysis of South Africa's informal sector indicated a significant gender gap, with males who are heads of households more likely to start businesses with growth potential. However, their female counterparts are likely to operate survivalist businesses (Makaluza & Burger, 2018). Their finding supported and confirmed the finding from this research study on the precarious status of the women traders, most of whom operated as survivalists with limited future prospects of business growth.

Multiple factors — such as race, gender, lack of finances, a limited skill set, and domestic and childcare responsibilities — therefore worked in concert to keep the participants trapped as survivalists within the street trade, unable to breach the survivalist threshold into a level of economic progress. It was clear from the findings that most of the participants desired to grow their businesses within the informal sector without formalisation. Despite the participants' desire for business growth, most could not breach the survivalist threshold without external support. As highlighted in Chapter 2, section 2.4, the participants were operating within the lower tier of the informal sector as survivalists unable to break the entry barrier to the upper or growth-orientated tier of the informal sector. According to Makaluza and Burger (2018), it is

both financial capital and human capital (in the form of education and skills) that function as barriers that prevent survivalists from progressing to the growth-orientated tier.

Most of the participants reported a lack of assistance from the government or municipality in the form of financial and business education interventions or training. It was evident from the findings that without government support, only a small number of the traders were able to breach the survivalist threshold into a level of economic progress. However, for these women, breaching the threshold took over a decade, and they considered economic progress to be the point of generating sufficient money to care for their families and invest in building their homes. They reported learning how to manage their businesses from the experience they gained from trading daily. Furthermore, they had developed a support network which included customers, other traders, and trolley boys. These support networks will be interrogated in the latter part of this chapter. The findings further revealed that most of the participants could not breach the survivalist threshold, despite being in the street trade for several years, and were at risk of business failure. This situation is an indictment against the government, whose policies and programmes prioritise growth-orientated businesses in the informal sector over survivalists, thereby shifting the burden of eradicating poverty onto the shoulders of the poor (Dolan, 2012).

8.3 REIMAGINING THE INFORMAL STREET TRADE AS A SPACE OF RESILIENCE AND ACTIVE RESISTANCE

The nature of the informal trading sector is such that unless officials are orientated to be empathetic towards street traders, the risk of powerful officials mistreating powerless poor people is real (Hodgson & Clark, 2018, p. 4).

This statement by Hodgson and Clark (2018) emphasises the vulnerability of street traders in the informal sector, and the necessity of having officials who are sympathetic toward them in order to prevent mistreatment and the abuse of authority.

This section speaks to the participants' oppressive experiences within the street trade, and how they learned survivalist strategies to sustain their livelihoods. As highlighted in the previous finding, the women's intersectional status — i.e., their race, gender, skill set and level of education — forced them into the street trade as survivalists. In the street trade, multiple oppressive experiences further exacerbated their vulnerable positions. These oppressive experiences were beyond their control, and kept them locked in a struggle to breach the

survivalist threshold into a level of economic stability. Using strategies learned from their trading experience, the participants pushed back against and resisted these various forms of oppression. However, the strategies that they adopted were insufficient to enable their further progression beyond their vulnerable position, as they found themselves working against punitive by-laws and unsupportive policies that limited their agency.

The eThekwini Municipality's by-laws were heavily restrictive, and were focused on controlling rather than developing the street trade sector. An overview of these restrictive by-laws has been provided in Chapter 2, section 2.5.1.2. Under this regulatory system, the aggregated contribution of street trading to local economic development was ignored. Traders were viewed and treated as deviant, needing control, and their livelihoods criminalised (Fourie, 2018, Karumbidza & SERI, 2011). However, in a recent publication, the South African Local Government Association (SALGA) emphasised the importance of the street trade sector in providing livelihoods, goods and services to millions of South Africans. However, the systemic responses to this vital sector have been a lack of support and suppression with the persecution and prosecution of informal traders (SALGA, 2021).

Against this backdrop, the participants experienced multiple challenges in running their businesses within the street trade. Running an informal business on the street was arduous, and the working conditions were difficult and dangerous for women. The hours were long, and their earnings were limited. They were exposed to harsh weather conditions daily, and some of them traded in dangerous areas near busy traffic intersections where they risked injury from traffic accidents. Furthermore, the COVID-19 pandemic added another layer of precarity to their already precarious existence, as the virus posed a health threat to these women who traded in busy public spaces for long hours.

The findings revealed that all the participants experienced multiple challenges (risk factors) related to trade permits, municipal services, infrastructure provision, the COVID-19 restrictions, and gender-related challenges. All of these challenges were beyond their control. However, they displayed resilience in learning coping strategies to sustain their livelihoods. Their coping strategies can be viewed as a form of active resistance. In the following findings, I document the difficulties the women experienced, and foreground the coping strategies they adopted to push back against the multiple challenges they faced.

8.3.1 Resilience and limits to resilience under a dysfunctional permit system

If, because of circumstances, a person is unable to obtain wage-earning employment and is on the brink of starvation, which brings with it humiliation and degradation, and that person can only sustain him- or herself by engaging in trade … such a person ought to be able to rely on the constitutional right to dignity in order to advance a case for the granting of a licence to trade… (Hodgson & Clark, 2018, p. 16)

Hodgson and Clark's (2018) statement speaks directly to my findings. The participants who were trading illegally had no other means of survival, and their constitutional right to earn a living was being breached, as they had no prospect of obtaining a permit despite the fact that they had already been trading for several years.

eThekwini Municipality's by-laws require informal street traders to have valid trade permits to trade in designated public spaces. These permits contain restrictions on the trading location, trading hours, trading structures to be erected, types of goods to be sold, and so on (see Chapter 2, section 2.5.1.2). Although these permits are restrictive, they are sought after, as trading without permits is illegal. The findings revealed that the participants experienced difficulty in obtaining these trade permits, and that more than half of the women were trading illegally without permits or with expired permits (see Chapter 4, tables 4.1 and 4.2). Without a permit, they could not trade freely, which negatively impacted their ability to generate income to feed their families and sustain their livelihoods. The by-laws related to permits were designed to control trading in public spaces, but contravened individuals' constitutional right to dignity. Hodgson and Clark (2018) cite the South African Constitutional Court's ruling that preventing trade violates the rights of individuals to meet their families' basic needs for food, shelter, and medical care. This court ruling took into account the high levels of unemployment and poverty ravaging the country. Hodgson and Clark (2018) also found that the lack of employment opportunities and the fact that social grants are insufficient to meet people's needs push individuals into "survivalist strategies" that include hawking/selling small quantities of consumer goods in public spaces to survive (Hodgson & Clark, 2018).

Surprisingly, many of the participants had been trading illegally for over a decade, but had made numerous unsuccessful permit applications during this time. Traders not being able to secure permits after a decade speaks to dysfunctional municipal permit-issuing processes. This dysfunctional system created opportunities for collusion and corruption. For example, the participants reported collusion and corruption related to favouring the issuing of permits to

foreign national traders over South African traders, and the issuing of permits without expiry dates. In terms of the by-laws, trading permits should specify an expiry date determined by the municipality. Participants who had been trading illegally for a long time implied that some traders were being allowed to trade indefinitely, as they had been holding the same permits for over two decades. These traders would not surrender these permits to the municipality when they no longer wanted to trade, but passed them on to their children or relatives. This practice made it difficult for new entrants in the street trade to obtain permits.

The limited space in the street trade and the high demand for permits also explained why the participants could not secure permits. The already high unemployment levels exacerbated by the COVID-19 pandemic further increased the demand for permits. It was clear from the findings that the municipality could not meet the increased demand for permits. This problem was compounded by the by-laws, which focus primarily on the control of the street trade sector, and not its development. Focusing on the upward development of traders from the survivalist to the growth-orientated tier of the sector is one way of relieving the pressure on the system.

The participants faced harsh consequences for trading illegally. Law enforcement authorities had the legal right to confiscate illegal traders' goods, issue fines, and in some extreme cases, incarcerate them. The participants recounted mistreatment by law enforcement officials who confiscated their goods and damaged their property. The confiscation of goods and payment of fines had a devastating impact on their livelihoods. The participants would have to buy more stock, as recovering confiscated goods was problematic. They had to pay substantial fines to have their goods released from the impound facilities, and the goods were often mixed up or damaged in these facilities. Most of the participants who were illegal traders operated as survivalists, and depended on their daily takings to purchase more goods and pay for their living expenses. They did not therefore have cash reserves, and found it challenging to pay fines or restock confiscated goods. They related experiences where law enforcement officials coerced them into paying bribes in cash or stock to avoid fines and confiscation of goods. For survivalist traders, confiscating trade stock and paying fines could result in business closure. The participants therefore resorted to paying these bribes.

The participants who traded illegally learned various strategies that they adopted as acts of resistance to manage the risks of illegal trading. These acts of resistance included renting trading stalls from existing permit holders who no longer wanted to trade, or resorting to being itinerant traders who sold goods either from their hands or from trolleys. There were, however, limits to the resistance strategies that the women learned. Those who elected to circumvent the

by-laws by becoming itinerate traders could only generate a limited amount of money based on the amount of stock they could carry. Those who elected to rent trading stalls from existing permit holders found that this was costly, as the participants had to pay rent to the permit holder as well as the annual permit fee to the municipality. This practice also contravened the municipal by-laws, which prohibited the transfer of trade permits without the municipality's consent. Such permits must be surrendered to the municipality once a permit holder no longer wants to trade (eThekwini Municipality South Africa, 2019). The rental payment to an existing permit holder did not therefore guarantee protection from law enforcement officials, who would still harass traders when their name was not on the permit. Despite how hard the participants pushed back against the system in order to be able to trade freely, they would encounter the full might of the law.

The fact that permit holders were able to evade the regulations related to the transfer of permits reinforced the dysfunctional nature of the municipal permit system. This was possibly why participants who had been trading illegally for several years could not secure trade permits, even after repeated attempts.

The participants also reported tension between permit holders and illegal traders. Paying for a permit should afford legitimate traders a level of protection from illegal traders. However, this was not the case, as illegal traders would set up shops close to the legitimate trading sites. The women were disillusioned by the lack of support the municipality offered them. They felt they were not doing enough to protect permit holders from unfair competition by illicit traders. The difficulties related to permits have been highlighted in recent studies on the informal street trade in the eThekwini municipality (see Chapter 2, section 2.5.1.2).

8.3.2 "Forgotten spaces": Devaluing the people who work and shop in the informal street trade

> *The spaces people inhabit inform them how to see themselves and how others — the designers (and by proxy lawmakers, politicians and society) — see them (Steyn, 2012, p. 223).*

Steyn's statement above speaks to how the physical and social spaces inhabited by street traders impact on the traders' perceptions of themselves and how they are perceived by others. This can also extend to the way they are treated by the lawmakers who enact the policies that affect them.

The numerous challenges in the street trade remained a daily reality for the participants. In addition to the challenges related to permits, the working conditions in the street trade were appalling. The trading stalls and storage spaces provided by eThekwini Municipality were not conducive to trading. Furthermore, essential municipal services related to water, sanitation, and refuse removal were inadequate. This was an indictment of the Municipality, who is responsible for creating an environment for street traders that is conducive to business. Such an environment would include the provision and maintenance of public facilities such as sidewalks, trading stalls, storage facilities, and ablution facilities. The literature confirmed the fault lines in eThekwini Municipality's provision and maintenance of public facilities (see Chapter 2, section 2.5.1.1). The COVID-19 pandemic response measures caused further fault lines, as the need for space in the street trade, and therefore for water and ablution facilities, doubled. The findings revealed how the eThekwini Municipality undervalued the people who worked and shopped in the informal spaces of the street trade (SALGA, 2021).

In the face of these challenges, the participants learned strategies to navigate the precarious environment. These strategies could be viewed as active resistance to the structural constraints over which they had no control. Their learning was incidental and reactive in response to the difficulties they experienced in the street trading environment. All of the participants reported that the trading stalls provided by the municipality were not conducive to business. The small stalls limited the number of goods they could display, and thus the quantity of their potential sales. In addition, the coverings over the trading stalls did not provide adequate protection from harsh, unpredictable weather conditions. All of the participants related how they were exposed daily to extreme temperatures, and sometimes heavy rains and strong winds. Exposure to the elements posed health risks for the women, as it could result in heat stroke, dehydration, heat exhaustion, and, in severe circumstances, death.

Most of the participants learned to navigate these challenges by modifying their trading stalls. They used umbrellas or gazebos to cover their stalls, in order to protect themselves and their products. For additional space to display their products, they used trestle tables. However, these changes contravened the municipal by-laws, which restricted traders from erecting or revamping existing trade stalls (see Chapter 2, section 2.5.1.2). The participants therefore risked their coverings and trestle tables being confiscated by law enforcement officials, and reported that these officials would sometimes confiscate the stock they displayed on these trestle tables as well. There were therefore limits to their resistance strategies, as the law enforcement officials would push back against their resistance and become more punitive.

All of the participants wanted trading stalls that were more conducive to their business operations. They had been trading for several years, and felt forgotten by eThekwini Municipality, which had been promising them better stalls for a long time. The participants who had been paying for permits for many years were not being provided with adequate facilities and the necessary services. It was not clear what the purpose of the permit fees was, if these funds were not being reinvested to improve street trading conditions. Most of the participants, however, were still hopeful that the Municipality would deliver on their promise.

Most of the participants did not own vehicles to transport their goods to and from their trading sites each day. Hence, the transportation and storage of stock was a challenge for them, and they all used the trolley boys' services to transport their goods to and from storage facilities close to their trading sites. These storage spaces were common areas accessible to all traders and the trolley boys. Traders would store their stock in crates made of wooden pallets, which they would seal with a padlock, and they were required to pay storage fees for these facilities. Despite paying for their storage space, the participants were not protected against stock losses or damages. A number of the participants reported stock mix-ups, damage to their stock, and theft of their stock from these storage facilities. Paying for storage should protect traders against such stock damage and theft, but this was not the case. This therefore raised the question of what the storage fees were used for. Since none of the participants generated sufficient cash to insure their stock, they had to personally cover the costs of stock losses or damage to their stock. However, because most of them were operating as survivalists, they did not have the cash to replace stolen or damaged stock. Consequently, such setbacks would result in their business survival becoming even more precarious.

> *The absence of toilet facilities has signalled to various subordinate social groups that they are outsiders to the body politic and that there is no room for them in public space (Gershenson & Penner, 2009, pp. ix–x).*

Access to clean running water and proper sanitation posed a significant challenge for all the participants. Running a business on the street meant that they did not have direct access to clean, piped water. Consequently, they had to collect water from the public ablution facilities or purchase water for use in their businesses. Furthermore, the Municipality did not provide separate water and sanitation areas for the street traders, who had to share ablution facilities with the general public. Most of the participants reported that the toilets in the busy transport hubs where the study was conducted were dirty and in disrepair. In addition, the ablution facilities only operated between certain hours, from 8 am to 4 pm daily.

The restrictive operating hours posed a problem for the participants, who spent long hours trading and often traded long past the time when the ablution facilities closed. The women therefore had to learn to control their bodily functions to accommodate the operating hours of the ablution facilities. Prolonged control of the natural urge to use the toilet can make women prone to developing health complications such as bladder and urinary infections (Greed, 2009). Some women recounted traumatic and degrading experiences of being unable to control their bowel movements, and consequently defecating in their underwear as the ablution facilities were closed. The condition of public toilets and the degrading experiences that the traders had to endure speak to the Municipality's lack of commitment to the health and dignity of women street traders. It was evident from the findings that the street traders' needs were not considered in the provision of ablution facilities.

The generally unhygienic environment experienced by street traders further contributed to the participants' health and sanitation issues. Some of the participants who worked in Warwick Junction complained about the unhygienic environment they worked in every day, which was filled with litter and debris left by the shoppers and commuters who traversed these areas daily, and who were unconcerned about keeping the streets clean. A few of the participants reported that male taxi drivers would urinate in close proximity to their trading sites. This unpleasant and unsanitary behaviour showed a lack of respect for the participants' business spaces. The stench of urine would sometimes overpower their trading areas and deter potential customers from visiting their stalls. While the by-laws related to street trading refer to the need to create a safe and healthy environment for street traders (eThekwini Municipality South Africa, 2019, p. 1), the findings indicated that these by-laws were not implemented or enforced. These findings were supported by the literature review (see Chapter 2, section 2.5.1.1), which revealed that the problems related to the adequate provision of facilities and services in public areas are not new, but are persistent and systemic, and speak to how the government has overlooked the needs of street traders.

The COVID-19 crisis ... 'Locked out' of livelihoods and employment (Rogan & Skinner, 2020, p. 1)

The COVID-19 pandemic constituted a health crisis for the participants, as they were vulnerable to contracting the virus while working in public spaces. In addition, their lack of access to water and sanitation compounded their risk. All of the participants spoke about the Municipality's inadequate provision of sanitisers and PPE for street traders. It was evident from our observations during the data collection that the government was not doing enough to reduce

the risk of traders contracting the virus. It was clear that the social distancing regulations were not being enforced on the streets, and only a few traders who were permit holders reported receiving once-off support from the municipality in the form of face masks, hand sanitisers, and food vouchers. Despite the health risks faced by this vulnerable sector, no provision was made for on-site vaccination roll-outs for those who could not access vaccination sites due to their long working hours six days a week (Chapter 2, section 2.5.1.3).

The findings revealed that the COVID-19 pandemic also constituted an economic crisis for the participants that threatened their livelihoods. The initial lockdown regulations restricted trade, and most participants were locked out of their livelihoods. These participants were forced to survive on a meagre R350 [USD19,60] monthly government Social Relief of Distress grant. Accessing this grant money posed an additional health risk to the participants.

The participants reported that after the lockdown regulations had eased and trade was allowed to resume, their competition increased exponentially due to an influx of illegal street traders. Most of these illicit traders were mobile, either hawking their goods in hand or from supermarket trollies. However, the ongoing restrictions on human movement imposed by the government's pandemic response decreased the number of customers, as fewer people were able to commute to the city centre to obtain essential supplies. The pandemic response measures therefore had a serious impact on the livelihoods of the participants, the majority of whom were survivalists who did not have contingency plans (see Chapter 2, section 2.5.1.3).

The problems with infrastructure and service provision in South Africa are not new, and these challenges visibly persist in the street trade. Poor infrastructure, such as a lack of water and sanitation, contributes to the challenges of maintaining healthy street trade spaces. Immediate and long-term investments in supportive infrastructure are required to ensure local economic and social development (Wegerif, 2020). The current absence of investment in such amenities indicates the undervaluing of these places and the people who live, work, and shop in them.

For this to change, there needs to be a shift in eThekwini Municipality's approach to street trading. Shifting the narrative on these important owner-operated enterprises requires more research, especially by social scientists, to unpack how these actors organise themselves and how they could be better supported in ways that build on their existing practices. Only when the important contributions of street traders to local economic development are actively acknowledged will a change in these forgotten spaces become possible. It is vital that

eThekwini Municipality works with street traders to meet their needs while making Durban a world-class city.

8.4 GENDERED WORKING SPACES OF VIOLENCE AND SUBSERVIENCE

… female traders are vulnerable to a wide range of pressures and abuses at the hands of fellow male traders, customers, and officials (including politicians and the police) who should be protecting them (Karumbidza & SERI, 2011, p. 32).

The statement above was made by the president of the Self-Employed Women's Union (SEWU) more than a decade ago, but the findings in this study indicate that very little has changed for women street traders, who continue to face persistent challenges that include gender-based violence (GBV). Given the high rates of GVB in South Africa, it is not surprising that this was a common feature in the lives of the participants. However, they faced particular types of challenges and abuse due to the perceived low status of their work in the street trade. The findings revealed gender-based power imbalances in the street trade, with the women traders vulnerable to a wide range of abuses. These gender-based imbalances manifested in the form of violence, sexual harassment, and demands for subservience to male customers.

The phenomenon of GBV and subservience can be understood through their juxtaposition. Subservience often perpetuates GBV. Violence and sexual harassment at the hands of male traders and male customers were everyday experiences for a few of the participants. It was evident from the findings that some male traders and customers did not view the women's work as a legitimate form of labour, but instead viewed them as "street women" who lacked respectability and morals. Some of the participants reported experiencing sexual harassment, which involved being asked for sexual favours and being groped without their consent. One of the women recollected a traumatic experience of physical violence at the hands of a male trader. The women seldom reported these abuses, because those who did report them were often pressured by the street committee into dropping the charges.

Gender abuse within the street trade was documented as early as 2011 by the Socio-Economic Rights Institute of South Africa (SERI), who indicated that some street committees were controlled by brutal male gang-like groups who harassed the women traders who refused to pay protection money or provide sexual favours (Karumbidza & SERI, 2011). The women in the street trade felt powerless and had no option but to endure such abuse in order to sustain their livelihoods. Young women traders were particularly vulnerable to gender and sexual

violence. A few of the participants recollected abusive experiences when they were younger and had just started trading. Over time they learned strategies to reduce their vulnerability. These strategies included trading in busy areas alongside other traders, hiring assistants, and having family members accompany and assist them every day. While these strategies reduced their exposure to violence and sexual harassment, they negatively impacted their potential profits. Busy areas were also flooded with other traders, which impacted the income-generating potential of the women's businesses. Furthermore, for those women who hired assistants, their income was further reduced as they had to remunerate these assistants.

In addition to sexual harassment and physical violence, the participants were subjected to patriarchal cultural norms that subordinated them and forced them into subservient positions. This subservience involved prioritising the needs and desires of the male customers over their own, and accepting unequal treatment. Some of the participants recalled being coerced by male customers to kneel while serving them food — a practice that reflected a patriarchal cultural norm that requires Zulu women to kneel when serving food to Zulu men as a sign of respect and to reinforce the subservient position of women in the home. These Zulu male customers believed they could extend this practice of subservience from the home into the commercial space of the street trade. The refusal to adhere to this cultural norm had economic consequences for the participants, as a loss of sales would negatively impact their profits.

Gender-based discrimination was also evident in the participants' experiences of resources and services, such as the transportation and storage of their stock. The trolley boys who were in charge of transporting stock between the trading sites and the storage facilities prioritised the male traders, resulting in female traders losing access to the best trading times. The participants reported that the trolley boys were not punctual in delivering their stock at the start of the day, which removed the possibility of benefiting from high pedestrian traffic and potential sales during peak commuting hours. These trolley boys would, however, prioritise the male traders' stock deliveries over theirs. They had to accept such discriminatory practices, since the street trade committees were male-dominated and served the interests of male traders.

The findings showed that many of the participants had gained experience over their years of trading. They had a clear understanding of the resources and support needed for their businesses to grow. Their years of experience in street trading had given them valuable insights into their specific requirements for growing their businesses. However, due to a lack of representation, their contribution to the unwritten rules of the street trade was silenced. The participants believed that the male committee representatives failed to address critical issues affecting them

in the street trade. In their view, the male committee members lacked vision, were content with the status quo, and did not effectively promote growth and sustainability within the sector. The lack of female representation on the street trader committees prevented the women traders from providing input on decisions that impacted their daily operations, and perpetuated the patriarchal dominance of the street trade.

8.5 INFORMAL BUSINESS NETWORKS OF SUPPORT WITHIN THE STREET TRADE

The findings revealed that the interactions and connections between the street traders, their customers, and the trolley boys constituted a set of informal business networks. These networks of support and collaboration were a protective factor that strengthened the participants' resilience (see Chapter 3, section 3.2.2), and enabled them to navigate the adverse conditions of the street trade on the margins of survival. The various parties within these informal business networks collaborated and shared information and resources. Mutual support was the most common form of cooperation and collaboration between the participants, their customers, and the trolley boys.

The findings highlighted the supportive social networks that exist in the street trade, particularly among women traders who work together. The participants shared the challenges of balancing their business and their childcare responsibilities, while ensuring the safety of their goods, which could be confiscated if left unattended. Under eThekwini Municipality by-laws, traders are not permitted to leave their goods unattended in public spaces. Any unattended goods may be confiscated, and destroyed or sold if they are not claimed within 14 days. The proceeds from these sales are ceded to the municipality (eThekwini Municipality South Africa, 2019). The participants indicated that female traders support one another by developing strategies to manage the risks associated with leaving their sites unattended. These strategies involve mutual aid and cooperation, with traders taking turns watching over each other's stalls and customers. Some of the participants reported receiving assistance from the male traders alongside whom they traded. This was noteworthy, as it suggested that for some street traders, gender was not a significant barrier to cooperation and solidarity.

The findings also revealed that all the participants hired trolley boys to assist them every day. The trolley boys provided logistical support to the traders by facilitating the transportation of their stock to and from the storage facilities. Furthermore, they would assist some of the

participants with assembling and dismantling their tented gazebo structures at the start and end of each business day. The participants would remunerate the trolley boys for their daily or weekly assistance. This was a mutually beneficial relationship: the women could focus on selling their products without worrying about moving these products to and from the storage facilities, while the trolley boys were assured of income on a daily or weekly basis. As survivalists, the participants did not have the finances to insure their stock, and any stock losses and damages would therefore negatively impact the profitability and sustainability of their business. Over time, the participants therefore needed to develop relationships of trust with the trolley boys, who had access to all their stock daily.

Several of the participants reported positive experiences of support from their customers. These interactions provided valuable insight into their customers' needs and preferences. This type of informal market research was critical to the survival and growth of their businesses. By listening to customer feedback and suggestions, the participants could tailor their product offerings to meet their customers' needs and preferences, and thus increase sales and foster customer loyalty. These symbiotic relationships established with regular customers helped the participants to secure future business in the highly competitive street trade. It was significant to note that it was the permit holders who reported such relationships with their regular customers. The illegal traders found it difficult to foster such relationships, as their daily existence in the trade depended on their ability to be less visible and thus evade the authorities.

The findings also revealed informal support networks of collaboration between female traders. These collaborations were an important resource for business growth and sustainability. An example of such a collaboration was between those who sold vegetables and those who sold cooked meals. This collaboration enabled the cooked meal traders to economise on time and expenses by eliminating the need to source fresh produce themselves, and also guaranteed the freshness and quality of their ingredients, while ensuring a regular market for the vegetable traders. By working together, these traders were able to offer better products and services to their customers, which in turn helped them to increase their profits.

Another form of collaboration identified in the findings was where some traders shared a trading stall on which they sold complementary products. For example, one participant sold perfumes in conjunction with another who sold beauty products and accessories This form of collaboration was significant, as it allowed the traders to share the costs of renting a stall while reaching a wider customer base. These support networks allowed the women to share their experiences, resources and skills with each other. It also allowed them to work towards

common goals. These collaborations were an essential resource for business growth and sustainability, particularly in a highly competitive environment like the street trade.

It was evident from the findings that the participants who had established these informal business networks of support and collaboration could better navigate the precarity of the informal street trade. These informal support networks had enabled many of them to persist in their businesses for an extended period of time. Grant's (2013) study on women in informal spaces in South Africa found that these women are more likely to rely on assistance than men. Their network of assistance included other people, organisations, and other female entrepreneurs (Grant, 2013). Grant's findings confirm my own, which indicated that women traders rely on support networks to manage their dual role of breadwinner and caregiver.

8.6 LESSONS FROM THE INFORMAL BUSINESS SCHOOL

The informal market is not necessarily a physical space but a construct for thinking and making sense of the world outside 'formal' economic spaces (Irek, 2009).

Irek's statement above resonates with my findings on how women in the informal street trade undertake economic activities outside the formal economy. The participants in my study did not have access to resources and training opportunities, as their efforts went unnoticed by government and financial institutions. Consequently, they had no option but to make sense on their own of the inner workings of this informal economic space. The informal street trade could therefore be viewed as an "informal business school". It was within this informal business school that the participants learned very rudimentary financial and business skills through informal methods, such as practical experience, trial and error, and observation. For these women, informal learning methods offered greater flexibility and accessibility than traditional formal business education programmes, particularly within the context of the street trade.

However, the participants were found to have limited exposure to a broad range of financial and business practices within these informal business spaces. They relied mainly on learning through observation and trial and error. Their acquisition of financial and business skills was therefore rudimentary, and was limited to the essentials necessary for running their businesses. While this approach to learning allowed them to manage their businesses, it had its limitations and potential drawbacks. Because learning through trial and error relies primarily on personal experience, it could sometimes result in costly mistakes, and did not provide a comprehensive

understanding of financial and business skills. Since the actions observed in other traders did not necessarily reflect best business practices, learning through observation was also problematic, as it could lead to ineffective decision-making.

The basic financial and business skills learnt in the trade were insufficient to keep the participants' businesses running in a highly competitive environment. The high level of competition within the street trade required the traders to be agile decision-makers who could identify income-generating opportunities and devise strategies for business growth and sustainability. Their informal business school did not provide a comprehensive understanding of the financial and business concepts, theories and practices needed to devise such strategies. Consequently, most of the participants lacked the skills and resources necessary for devising strategic business growth and sustainability plans. Furthermore, the participants who were trading illegally could not plan for business growth due to the perennial uncertainty associated with trading without a permit.

The lack of adequate financial and business skills among women in the informal street trade has been widely discussed in the literature (see Chapter 2, section 2.6). However, few studies have interrogated how women in the informal street trade actually learn the financial and business skills that they do have. The typologies explored in chapters 5 to 7 revealed that the participants' learning was embedded in the context of the informal street trade. All of the women learned how to operate their businesses through their lived experiences within this context. However, most of them could not articulate how they had experienced learning financial and business skills. They would respond to our questions on learning with statements such as, "*I didn't learn from anywhere. I taught myself*". The fact that they taught themselves revealed that the women were motivated to learn out of a desperation to secure their livelihoods. Teaching themselves also revealed that the women's practical experience and on-the-job learning were key in their acquisition of financial and business skills. Examining the strategies and techniques they used to manage their businesses allowed me to deduce how the participants had learned and applied financial and business skills in the context of the street trade.

The learning foregrounded in the three typologies could be situated along a continuum, from proactive to reactive learning. Some of the participants proactively sought to learn how to solve business problems in order to increase their income. Others demonstrated reactive learning in response to changes in the business environment. Whether the participants engaged in proactive or reactive learning depended on their skill set, on the resources available to them, and on whether they were trading with a permit or not. In the subsequent sections, I interrogate the

participants' business decisions that emerged in the three typologies, and the impact of these decisions on the profitability and survival of their businesses. All business decisions are interlinked and cannot be made in isolation; for example, a decision on which products to sell will require a decision on how to finance the purchase of these products. To make these decisions, most of the participants drew on the knowledge they had gained from their experiences in the street trade. A few had prior knowledge of how to run their business from family members who had been street traders before them. Some drew on their knowledge of Accounting learned at school, and on previous employment in the formal sector.

8.6.1 Diverse product mix decisions: leveraging traders' expertise and available resources

A rudimentary market research technique that most of the participants used to decide which products to sell was copy your competitor and listen to your customers. Unlike businesses in the formal sector, the participants did not have the resources to conduct formal market research to determine customer demand and to evaluate the products offered by their competitors. The findings revealed that the street trade was flooded with similar low-end products, with most participants selling seasonal fruits and vegetables, and snack items such as soft drinks, sweets, chips, and roasted peanuts. Only a few of the participants sold different products, such as traditional clothing, makeup, and perfume (as shown in Chapter 4, tables 4.1 and 4.2). This limited product diversity made the street trade highly competitive. However, instead of regulating and curbing the high levels of competition, eThekwini Municipality further encouraged the limited product diversity through its by-laws, which ensured that traders in the same areas sold similar products (eThekwini Municipality South Africa, 2019).

The findings revealed that, over time, most of the participants had added products to their initial offerings based on their observations and their experience in the street trade. They copied fellow traders (kept up with competitors) and listened to their customers (ensuring sensitivity to market changes). However, due to their limited resources, all the products added by the women were low-value consumer goods that did not require a huge cash outlay. This practice reduced the risk of losing too much money if they did not sell these new products.

Furthermore, a few participants changed their product mix in response to the government's COVID-19 restrictions (see Chapter 2, section 2.5.1.3). During the pandemic, some traders displayed incidental learning by making reactive decisions in response to the COVID-19

government regulations. They changed their product offering in order to survive, as the initial lockdown regulations only permitted traders who were selling food to trade freely. Their decision-making was reactive, as they only took action after the government had already restricted trade. It was evident from the findings that these traders needed an external event as a catalyst to push them into action. Consequently, one could assume that the possibility of these traders continuing their business operations as usual if the pandemic had not occurred was high. Although it was valuable for the participants to be able to make such reactive decisions when dealing with an emergency or unexpected event, it was not a good decision-making strategy to apply in a highly competitive environment. With reactive decisions, there is no time for future planning. This can result in missed business opportunities and a lack of control, which can leave a business in a constant state of crisis.

During the COVID-19 restrictions, some of the participants were able to anticipate market demands and take proactive measures. For instance, they introduced PPE, such as face masks, into their product offering, as they predicted a growing need for them. Moreover, when cigarette sales were prohibited in South Africa, some participants saw it as a chance to import and sell cigarettes, which had become scarce locally. As a result, cigarette prices doubled, and these participants reported an increase in their income from cigarette sales. In a highly competitive environment such as the street trade, proactive decisions are vital, as they allow traders the flexibility to quickly adapt to changes in the trade, thereby increasing their competitiveness. In order to make proactive decisions, traders have to plan how to manage their resources and risks. The participants who sold banned products faced significant risks, such as confiscation of their goods and the possibility of being fined. They also had to be vigilant and monitor the lockdown levels closely, since the lifting of restrictions on tobacco products would decrease the demand for their goods, which would mean a decrease in their profits. Therefore, they had to balance the risks and rewards of selling banned products while keeping a close eye on any potential changes in regulations that would affect their market and pricing.

A few of the participants did not comply with the COVID-19 restrictions. They continued selling the same products at the same prices, despite the decrease in demand that the restrictions produced. In other words, they kept doing the same thing while expecting different results. The participants who did not respond to the changes in the market reported possible business closure. It was evident from the findings that many of them did not know how to respond to the changes in the market. The implication is that not making a decision in a highly competitive environment could lead to missed opportunities, loss of customers, decreased sales, and,

ultimately, business failure. These women needed financial and business skills that would enable them to be able to make informed decisions during times of crisis, while also being able to efficiently run their street trading businesses on an everyday basis.

The participants also made product-mix decisions along a continuum of reactive, neutral, and proactive, reflecting their agility and sensitivity to changes in the business environment. Some of the participants responded sensitively to market changes, while others were largely unresponsive to changes in their business environment. It was evident from the findings that the women's decisions were not dependent upon whether or not they had trade permits, but rather on their level of skill and their available resources. Consequently, traders could not be placed into neat, dichotomous categories, as a range of decision-making was evident from both permit holders and illegal traders. The continuum of decision-making regarding product-mix decisions revealed the different skill sets of the participants. This brought to the fore the need to understand the existing skill sets of women traders in order to develop needs-based programmes and interventions to improve their skills and knowledge.

Notably, most of the participants were risk-averse, and made only slight variations to their product mix. They did not have the resources or the know-how to diversify. However, a few participants stood out in terms of their product-mix decisions. The women who had worked in the formal sector found it easier to identify opportunities and diversify their product mix in response, suggesting that they were able to transfer skills they had learned in a formal business environment to an informal environment. In addition, the findings revealed that some of these women collaborated with other street traders in order to mutually enhance their skills and abilities. However, the product-mix decisions of most of the participants were based on their motivation for survival. Most of them operated precariously, and lacked the resources to make significant changes to their product offering.

8.6.2 Informal financing as a means of survival

The lack of access to finance has been highlighted as a constraining factor for the growth of informal enterprises in South Africa (Rakabe, 2018). My findings aligned with Rakabe's (2018) study, as all of the participants reported a lack of finance for business operations. Finance is the cash available for use within the business, and is the crucial component required for business growth and sustainability. The findings revealed that the participants made

decisions in three areas: start-up capital, financing daily operations, and funding for growth and sustainability.

The participants required start-up capital to cover permit fees and purchase goods for resale. Most of the participants sold low-value, fast-moving consumer goods, and therefore required limited start-up capital (see Chapter 4, tables 4.1 and 4.2). Several of the participants had obtained start-up capital from family members in the form of loans, and a few who had limited start-up capital requirements were able to use their limited savings to start their businesses. None of the participants reported accessing finance from financial institutions in the form of loans or overdraft facilities. This lack of business finance options available to street traders was confirmed in the literature (see Chapter 2, section 2.5.1.1). Once their businesses were established, the participants reported requiring capital for day-to-day operations, which included paying for the transportation and storage of their stock. In addition, they needed capital to restock the goods they sold. Most of the participants reported using their daily takings to purchase inventory and pay for operating expenses (transport and storage). With limited funds remaining from their daily takings, and no access to funding from financial institutions, most of the participants did not have the cash to reinvest in business growth. They therefore remained stuck in the survivalist cycle.

The exclusion of the participants from the formal financial system resulted in them using microfinance from *stokvels* (rotational savings clubs) (see Chapter 6, section 6.5.3). Since participants could not access money from financial institutions, they sought to enable themselves using their business networks within the street trade, and *stokvels* were the most common source of finance used by women in the street trade. More than half of the participants reported using *stokvels* to fund their business operations and living expenses. These rotational savings clubs had the most immediate benefit for members who received payouts early in the rotation, but this would necessarily mean that the other members of the *stokvel*, who may also require funds urgently, would have to wait for their payout. Consequently, some of the participants were part of multiple *stokvels*, with different payout rotations that involved daily, weekly or monthly contributions. For these traders, their payouts from these *stokvels* helped sustain their livelihoods during the COVID-19 lockdown period.

Although the system of *stokvels* was a beneficial source of financial support for the participants who were unable to access formal systems of finance, these informal arrangements had various problems. The traders risked their funds being misused by the *stokvel* organisers. They also lost potential interest they could have earned if they had deposited their money in a savings

account at the bank. Furthermore, their participation in *stokvels* did not earn them the sort of credit rating recognised by formal financial services, and did not therefore assist them in establishing a widely recognised credit history that would assist them in future formal applications for finance, such as overdrafts or loans. The findings also revealed that several of the participants had insufficient funds to invest even in *stokvels*. With no access to loans from financial institutions or savings from *stokvels*, these participants faced the threat of business closure, particularly during times of economic downturn.

In a discussion on enabling the informal sector in South Africa, Fourie (2018) highlighted the need for business owners in the informal sector to have bank accounts that reflect the state of their business finances, in order to make it easier for them to gain access to finance such as bank loans and overdrafts. However, the findings revealed that none of the participants had business bank accounts, as they could not meet the requirements for business banking. Some were trading illegally without a permit, and some did not have enough funds to meet the minimum balance requirements and service fees attached to these accounts. Therefore, having a business bank account was not a solution to their financial problems. The traders needed to build up a good credit rating with formal financial institutions, as this would allow them to access finance in the form of loans and overdrafts. Most of the participants had opened personal savings accounts in their own names, but despite having these accounts, many of them reported not being able to generate sufficient profit to make regular deposits into these bank accounts. Not having a healthy bank balance negatively impacted their ability to access finance from banks to grow their businesses.

It was also evident from the findings that the formal banking sector did not accommodate the street traders. The standard operating hours for banks in South Africa are from 9 am to 3:30 pm, which does not accommodate the long working hours required in the street trade. The early closure of banks made it difficult for the participants who were making a decent profit to deposit their daily takings. All of the participants therefore operated their businesses on a cash basis. As highlighted in section 8.6.1, most of them traded in low-value products that generated a low turnover, and their daily takings consisted mainly of coins, with the highest denomination being R5 [USD0,28]. Furthermore, the participants could not bank their cash at automated teller machines (ATMs), as many of these machines do not accept coins. The lack of ATMs that accept coins in the vicinity of informal trading spaces speaks to the traders being overlooked by financial institutions. To enable street traders to manage their businesses more effectively and to access credit facilities to grow their businesses, it is necessary to provide

them with opportunities to become part of the formal financial system. Ensuring that street traders can bank their daily takings is a step towards ensuring that they become part of the formal financial system.

8.6.3 Lost profits: Poor record-keeping plagues street traders' financial success

Record-keeping is the practice of documenting business transactions such as sales, purchases, and expenses. It enables business owners to track business performance, make informed decisions, and access finance from financial institutions. In analysing the growth potential of informal businesses, Fourie (2018) highlighted the need for informal businesses to maintain accounting records. According to Fourie, the net profit of informal businesses that maintained accounting records was 70% higher than those that did not (Fourie, 2018). This finding suggests that implementing accounting practices such as bookkeeping may be beneficial for improving the financial performance of informal businesses.

The findings revealed that only a few of the participants formally documented their stock movements by keeping pen-and-paper records. However, some of them did not understand the purpose of keeping such records, as they did not use the information recorded to make decisions related to growth and profitability. The findings showed that it was the participants who sold clothing and personal care products who recorded stock movements. This could be attributed to the fact that these products had a slower turnover rate than the food items sold by other participants. Recording each item sold was impractical and time-consuming for those participants who sold fast-moving food items such as sweets. Instead of recording each item sold, keeping a record of cash generated daily or weekly would have been beneficial for determining the profits earned.

The findings also revealed that the majority of the participants used a stock control system that relied heavily on observation and trade experience, rather than on formal tracking methods. Most of them did not record stock movements, but rather determined which stock items needed replacing by observing and by applying their experience in the street trade. Although these observational practices were useful for gaining a sense of which stock items were fast moving and which were slow moving, they did not provide accurate and comprehensive information on stock movements. Due to their limited finances, all the participants reported only replacing stock that had been sold, and restocking frequently to meet customer needs. This was a good

business practice in the context of the street trade as it kept stock levels low, thereby minimising potential stock losses due to spoilage or excess inventory. However, it had its limitations.

An effective stock-control system balances customer needs while minimising losses due to spoilage or excess stock. But if the participants did not keep enough stock, they risked not having enough products on their tables to fulfil customer needs. This could lead to the loss of customers who go elsewhere to meet their needs. Alternatively, if the participants kept too much stock, they risked their products becoming old or spoiling. This was especially relevant for food items with a short shelf life, such as fruit and vegetables. These products would need to be disposed of, resulting in a loss for the business. Therefore, maintaining optimal stock levels was vital to ensure that the participants met their customers' needs and maximise their profits.

The profits generated by a business serve as an indicator for evaluating the business's performance. Financial institutions, such as banks, utilise this information to make decisions regarding the provision of credit in the form of loans and overdrafts. It was evident from the findings that most of the participants viewed the concept of profit and cash generated as synonymous, and that many of them therefore made errors when calculating their profit. The inaccurate tracking and recording of the business income and expenses had far-reaching implications for their business survival, as they could be failing to realise potential earnings or inadvertently operating at a financial loss.

Most of the participants understood profit to be the markup that they added to the purchase price of their goods before selling them to their customers. In formal accounting, this is known as gross profit, and represents the first profit made before considering all other business operating costs (expenses). For the participants, these operating costs (expenses) included transportation costs (trolley boys' fees) and storage costs. By excluding the operating costs from their profit calculation, their businesses were in fact always running at a loss, without them being aware of this fact. The correct method of measuring profit is to consider the purchase price of the goods and all other business operating costs, such as transportation and storage costs. The profit once all possible costs are accounted for represents the net profit in formal accounting.

It was also evident from the findings that most of the participants did not separate their household expenses from their business expenses. They considered their personal/household expenses to be part of the business expenses that needed to be covered by the cash they

generated. Since their motivation for starting a street trading business was to sustain their families, they viewed their businesses as an extension of their homes. In formal accounting, the separation of personal and business expenses is known as the business entity concept. This concept states that the affairs of the business must be kept separate from personal affairs. In line with this concept, no personal expenses should be recorded and accounted for in calculating profits. When personal expenses are mixed in with business expenses, it can be difficult to track the business's profitability, which leads to a lack of financial control and increases the risk of financial problems.

Caliendo and Kritikos (2009) found that survivalist entrepreneurs generate limited income, which is not reinvested in a business but is used to meet household needs. This finding aligned with my finding that most of the participants did not reinvest the funds they generated in their businesses, but spent it on basic household expenses. Reinvesting profits is essential for a business's long-term growth and success, as it allows the business to stay competitive and more adaptable to changes in the market. By not reinvesting profits, the participants ran the risk of business closure.

8.6.4 Business decisions for a competitive advantage

Business location and product visibility are vital to generating sales in the street trade. These decisions are interlinked, as a good business location has a significant impact on the visibility of the business's products. The most sought-after locations for street traders were those near major transport routes with high pedestrian flows, as these locations attracted more customers and were likely to generate the most sales. However, in terms of the informal trading by-laws, traders were not allowed to choose their trading areas. eThekwini Municipality was responsible for demarcating trading sites and allocating them to street traders (eThekwini Municipality South Africa, 2019). The women interviewed were aware of the importance of their business locations. The findings revealed that most of them had set up their businesses in areas with high pedestrian flows, such as minibus taxi ranks, bus stops, hospitals, schools, and offices (see Chapter 4, tables 4.1 and 4.2). Many of them had done so illegally, without a permit. The women trading illegally in these sought-after locations risked the loss of income and possibly business closure resulting from the consequences of illegal trading (as described in section 8.3.1). Despite the risks attached to their decision, they continued this practice, knowing that this was their only means of supporting themselves and their families.

Within these busy locations, the participants had to compete with other traders and formal businesses to attract customers. The formal businesses had the resources to implement various marketing techniques to attract customers. However, the only technique the women reported using to attract customers was ensuring that their products were visible. During the data production phase of my study, I observed that the participants displayed their products in a specific way in order to ensure visibility. They used stacking (packets of biscuits and ten-pack toilet paper), separating (different sweets were kept separate in clear sealable containers), and hanging (bulk bags of chips, facecloths, face masks, and hats). They had learned these techniques by observing other traders. It was evident from our walkabout within these informal spaces that most of the traders displayed their products in a similar way.

For the participants who had limited skills and resources, locating their businesses in these busy areas was not necessarily a good decision, as they faced more competition. For them, business location and product visibility created a double-edged sword: the presence of other traders drew more foot traffic to the area but also made it more difficult for them to stand out. The findings revealed that many of the participants did not have the business skills necessary for managing high levels of competition, and were at risk of closure. The participants who were permit holders wanted the Municipality to do more to control the competition levels within the trade. The participants adopted various strategies to manage competition themselves.

As shown in Chapter 4 (tables 4.1 and 4.2), traders were located close to each other and targeted the same customers, with little differentiation in their product offerings, thus inadvertently increasing competition between them. The findings revealed that only a few women sold different products. In other words, they used a diversification strategy to manage the competition. Prices were fixed within a specific range, particularly for similar products, as customers were price sensitive and had the power to negotiate and drive down prices. The products they sold within the street trade, such as snacks, generally had low profit margins, and the participants had to sell large quantities to increase their profitability. The findings revealed that most of the participants bought their stock from the same places as their customers, and at the same prices. The participants did not have buying power with suppliers where they could leverage purchasing stock in bulk at a discount. Since the participants still had to add a markup on their goods, many people would prefer to buy directly from the suppliers at a lower price. The participants were also vulnerable to competition from formal-sector traders who had the necessary buying power to secure discounts on bulk purchases, enabling them to sell their goods at more competitive prices.

Ensuring quality and customer satisfaction were common strategies used by many of the participants to manage competition in the trade. They focused on the quality of the products and services they offered, and treated their customers well to ensure satisfied customers who would make repeat purchases. However, half of the participants did not employ any specific strategy to manage competition, as they felt that sales were based on customer choice and loyalty.

The findings revealed that most of the participants wanted to grow their businesses and knew what they needed in order to achieve growth within the street trade sector. However, their everyday informal learning within the street trade context is not valued by policymakers. Informal learning is often seen as less important than formal learning, since it does not conform to the formal learning standard (i.e., classroom-based), and has no instructors, curriculum, or assessments of content learned (Billett, 2002). Power dynamics are inherent in the production of knowledge, and determine what counts as legitimate knowledge (Moletsane, 2015).

The gaps and silences in the literature also attest to the devaluing of informal business knowledge within the street trading environment. There have been recent studies focused on women's experiences in the informal street trade, and in particular on the challenges they face and their lack of the necessary business and financial skills to operate their businesses successfully (see Chapter 2, sections 2.6). However, the literature is still silent on how women's learning of financial and business skills happens within these spaces. It is possible that because the women working in these spaces have no formal education, or only a limited education, they are not considered to be knowledgeable at all about the business and financial skills involved in running a business.

8.7 CONCLUDING COMMENTS

In this chapter, I abstracted the critical findings from the data chapters, and discussed the extent to which these findings confirmed, refuted, or extended the existing understanding of how and why women in the informal street trade learn financial and business skills in the way they do. Chapter 9 concludes the study by reflecting on how these findings have addressed the critical research questions. It provides a framework for understanding how women in the street trade acquire business acumen, and presents the implications for practice and for further research.

CHAPTER 9
WOMEN'S FINANCIAL AND BUSINESS LEARNING EXPERIENCES IN THE STREET TRADE

9.1 ORIENTATION TO THE CHAPTER

In the previous chapter, I synthesised the critical findings related to the participants' backgrounds, their lived experiences in the street trade, and how they learned financial and business skills in this context. I analysed these findings in relation to the extant literature and the theoretical framework. In this chapter, I begin by providing an overview of the study in Section 9.2. Section 9.3 then delves into the theoretical foundations of women's learning experiences in the street trade, drawing on the insights gained from the study. Section 9.4 outlines some implications of the research for theory, practice, and future studies. In Section 9.5, I acknowledge the limitations of the research. Finally, Sections 9.6 and 9.7 offer my personal reflections on the study and my concluding comments.

9.2 OVERVIEW OF THE STUDY

9.2.1 Background, rationale and research questions

In Chapter 1, I introduced the study and highlighted the need for a nuanced understanding of the lived experiences of women in the street trade and of how they learn financial and business skills. I argued that female street traders occupy the most vulnerable segment of the informal sector and are predisposed to high levels of poverty due to a lack of financial and business skills. The substantial contribution of street traders to local economic development and the need to upskill these traders with financial and business skills have been well documented. (Khumalo & Ntini, 2021; Willemse, 2011; Zogli et al., 2021). Although this vulnerable group contributes significantly to regional economic growth, they have yet to receive the attention that they deserve. While some research has explored the necessary business skills for economic participation (Mramba, Apiola, et al., 2016; Mramba, Tulilahti, & Apiola, 2016). The process by which these skills are acquired within the context of the street trade remain largely unexamined.

Against this background, I set out to gain a deeper, nuanced understanding of how women in the informal street trade learn financial and business skills. This deeper, nuanced understanding is essential in order to highlight the complexity of the issues at play within the street trade and

the need for a multipronged strategy that enables women street traders to breach the survivalist threshold to achieve a level of economic progress.

The research questions that structured this study were as follows:

- What are the lived experiences of women in the informal street trade in the greater Durban area of KwaZulu-Natal?
- How do women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills?
- Why do women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills in the way that they do?
- What learning interventions do women in the informal street trade need for the sustainability of their businesses?

Finn (2005, p. 20) stated that "originality is about bringing together known elements that hitherto have been kept apart rather than conjuring new things out of the void". This statement suggests that originality is not necessarily about creating something new from scratch, but is rather about combining existing elements that were previously separate. In the context of my research on how women in the street trade learn financial and business skills, my original contribution lies in identifying gaps in the existing literature and using a critical feminist lens and relevant theories and methods to gain new insights into women's experiences and learning processes in this context. In the following section, I will describe how I integrated my literature review, theoretical framework, and methodology to uncover a novel understanding of how women in the street trade acquire financial and business skills.

9.2.2 Literature review

To advance knowledge in the field, I took a broad view of the existing scholarship around women's experiences of learning financial and business skills within the informal street trade in South Africa. The literature review focused on three interconnected areas that were essential to answering the critical research questions: the contextualisation of women in the informal street trade, their lived experiences in this context, and their experiences of acquiring financial and business skills while operating their street trade businesses.

In emerging and developing economies such as South Africa's, the landscape of female entrepreneurship is characterised by a significant presence of necessity entrepreneurs or

survivalists. This form of entrepreneurship can be linked to a history of oppression that women have endured, which took the forms of colonialism, apartheid, and patriarchy. These oppressive systems have worked together to restrict women's access to formal education and skills training, which has resulted in their overrepresentation in the most vulnerable sector of the informal economy as street traders.

Existing scholarship in the field has highlighted the multiple challenges that workers in the informal sector face, such as low earnings, unsafe working conditions, and exploitation due to a lack of legal protection (KwaZulu-Natal Department of Economic Development and Tourism (DEDT), 2010). In the context of informal street trading (which involves conducting business in public spaces), the scholarship has identified additional challenges such as difficulties obtaining trade licenses/permits, inadequate trade structures, and limited access to essential water and sanitation services (Dumbu, 2018; Etim & Daramola, 2020; Gamieldien & Van Niekerk, 2017; Khumalo & Ntini, 2021; Mramba, Apiola, et al., 2016; Peimani & Kamalipour, 2022; Sowatey et al., 2018; Willemse, 2011; Zogli et al., 2021). Although these challenges have been identified in numerous studies from as early as 2008, they continue to persist. This highlights the urgent need for the relevant authorities to intervene and address them (Clark & Socio-Economics Rights Institute and the South African Local Government Association, 2018). Furthermore, the literature sheds light on the gendered oppression that women street traders face, which renders them particularly vulnerable to economic and social exploitation as compared with their male counterparts (Khumalo & Ntini, 2021; Turner et al., 2020).

The impact of the COVID-19 pandemic and the July 2021 riots in KwaZulu-Natal[13] on the livelihoods of the women in the street trade was explored. The literature emphasised the vulnerability of street vendors to livelihood shocks, since they have no safety net to fall back on during times of crisis (Rogan & Skinner, 2020). This was found to be due to their extremely risky dependence on earning an income every day in order to survive, and their limited access or lack of access to formal support systems. The COVID-19 pandemic had a threefold impact on the women street vendors, affecting their health, economic stability, and caregiving

[13]In July 2021, riots took place in KwaZulu-Natal and Gauteng provinces.in South Africa. These riots lasted eight days and were the most violent incidents that the country had seen in the post-apartheid era, resulting in 350 innocent lives being lost and countless businesses being looted. The livelihoods of 50 000 informal traders were impacted by the looting (Economic impact of riots and looting in South Africa, 201; Xolo, 2023).

responsibilities. The riots in KwaZulu-Natal also negatively impacted their livelihoods, as they were unable to trade during this time. The literature exposed the state's inadequate response to informal sector street traders during times of crisis (Women in Informal Employment: Globalizing and Organizing, 2021). Consequently, the current understanding of the status of women street traders seemed inadequate for creating policies that effectively support their empowerment. As a result, I identified an urgent need for research that delves into women's experiences in the informal street trade.

The lack of business management skills among women street traders has been cited in the findings of numerous empirical research studies. Their low skills levels restricted their access to organised markets and limited their income-generating ability (Jiyane & Zawada, 2013). This lack of skills results in the inability of a survivalist businesses to progress, with many women at risk of exiting into poverty. Many studies have recommended the augmentation of business skills among women in the informal street trade. Further to this, the literature emphasised that due to the lack of formal education and training, the learning of business skills within the street trade context would most likely happen through informal means such as trial and error, casual observation, and on-the-job learning.

9.2.3 Theoretical framing

Theoretical constructs from African feminisms, resilience theory, and informal learning were woven together in order to provide a theoretical framework for formulating conceptual insights into women's experiences in the street trade and how they learn financial and business skills. This framework provided the scaffolding required to theorise the findings of my study, allowing me to establish connections and draw inferences which have broader implications for the field.

The theories chosen for the study were guided by the literature reviewed and by the critical research questions, as well as by my personal ontological and epistemological position. The literature revealed the extensive prevalence of Black African women in the street trade sector (Ghosh, 2021). This brought to the fore the need to examine their intersectional status to determine the underlying reasons for their prevalence in this marginalised sector. The challenges that the women endured daily in the street trade context speak to the constructs drawn from resilience theory, which allowed me to understand how the women overcame these challenges and enabled themselves to survive in the precarious environment of the street trade.

Applying informal learning theory to the street trade context provided insights into how the women acquired financial and business skills, through non-formal methods.

9.2.4 Methodology

I located my study within a critical feminist paradigm, as I sought not only to understand the lived learning experiences of women within the street trade context but also wished to expose the challenges and systemic oppression that these women face daily. My selection of appropriate research methods, data collection techniques and data analysis strategies resonated with my paradigmatic view. The study therefore employed a feminist phenomenological design which described and conceptualised the gendered existence of women in the street trade and allowed them freedom for their voices to be heard (Simms & Stawarska, 2013). In line with feminist phenomenology, I selected a sample of 12 female street traders from Warwick Junction and the CBD in Durban, KwaZulu-Natal using convenience sampling. Two conversational phenomenological interviews were conducted with each volunteer at their trading site in the context of their street trade. The objective of the conversational interviews was to embolden the women's voices, and they were therefore conducted in each participant's home language. The interviews were transcribed and translated by a bilingual research assistant. In Chapter 4, I described my use of a research assistant and the associated power dynamics.

I used NVivo, a qualitative data analysis software tool, to assist with the initial coding of the data due to the volume of data that had been generated from the two conversational interviews. The nodes generated from the NVivo analysis were the signposts used for further data analysis using Vagle's (2018) whole-part-whole procedure. This cyclical process allowed me to engage with the central meanings of the phenomenon of learning financial and business skills by uncovering the interconnectedness and significance of individual experiences in relation to the larger context (the informal trading policies and the street trade by-laws). Examining the participants' individual experiences allowed me to explore their personal motivations, the challenges they experienced in the street trade context, and the strategies they employed in learning financial and business skills. The broader context of the informal street trade policies and by-laws allowed me to understand the external factors and structures that shaped and influenced the participants' learning of financial and business skills.

I chose to represent the data in three emblematic typologies, as documenting a single experiential account of the street trade would not have fully captured the complexity and

diversity of what the women operating within this sector experience. My study therefore adopted a unique methodological orientation to the field by examining the phenomenon of women street traders learning financial and business skills from a different paradigmatic, disciplinary, and methodological perspective.

9.3 THEORISING WOMEN'S LIVED LEARNING EXPERIENCES IN THE INFORMAL STREET TRADE

The context of a developing country presents particular challenges for workers in the informal sector. In South Africa, women are overrepresented in the most vulnerable segment of the informal sector as street traders. Street trading is an unstable and challenging occupation, with women facing additional challenges to their male counterparts Women in this sector are disproportionately negatively affected by the persistent culture of patriarchy and the high rates of gender and sexual violence that are prevalent within the current South African context. Despite the clarion calls for gender-sensitive policies and programmes to address these issues, women in the street trade are viewed not as serious partners but as survivalists, and are therefore often excluded from business support initiatives.

9.3.1 Racial and gender inequality: a burden of the past

While the literature on women's lived experiences in the street trade is sparse, it shows how many of these women have operated their businesses for a number of years but have been unable to breach the survivalist threshold into a level of economic progress. In this study, I attempted to understand women street traders' everyday experiences, and the complex issues that impact their experiences and learning within the street trade context. The findings revealed that learning financial and business skills occurred on a continuum, and was impacted by numerous factors, such as the participants' socio-cultural positions, their histories, and their gendered experiences as women the street trade.

On examining the circumstances surrounding the women's entry into the street trade, it became apparent that their experiences were rooted in a history of systemic oppression and gender inequality. Their economic vulnerability was created and reinforced by the intersection of their gender and race. From an early age, they had been exposed to cultural gender normative practices in the home, which prioritised domestic duties over educational pursuits and career

opportunities. These practices limited their opportunities outside the home and reinforced power dynamics that favoured men. In addition, for these Black African women, race and gender intersected to create financial inequalities. Furthermore, the substandard education they had received under the apartheid system (much of which persists in poorer communities) reinforced their oppression by limiting their economic participation to low-paying menial jobs with limited prospects of improving their economic status.

The experiences of the participants suggested that women often enter the street trade as a result of the difficult economic conditions they find themselves in, because they are desperate to survive and make enough money to support themselves and their families. They start these businesses with limited capital and resources, by selling low-value consumer products. Their motivation is to reach an economic threshold where they are able to provide for their families and sustain their businesses. It is important to note that female street traders also face the double burden of being heads of households, responsible for both social reproduction and economic production. This dual role further highlights the challenges they navigate in balancing their domestic responsibilities with their business endeavours. Sustaining their businesses means keeping their households out of poverty. After having worked in the street trade for a number of years, some of the participants had reached an economic threshold where they were able to provide for their families and sustain their businesses, but many had not. Exploring their day-to-day experiences in conducting their businesses, as well as the peculiar business-related learning that they engage in, will provide an understanding of how and why they learn financial and business skills in the way they do.

The lasting and profound impact of the apartheid system on the life opportunities of the vast majority of South Africans is well documented (National Planning Commission, 2012). In response, the South African government formulated the National Development Plan 2030 (NDP), a framework for action with the goal of eliminating poverty and reducing inequality by 2030 through inclusive economic growth (National Planning Commission, 2012). The theme of gender equality runs throughout the NDP; however, policy rhetoric has yet to manifest in tangible outcomes for women street traders. Although they are one of the most vulnerable groups in terms of their susceptibility to poverty, they are ignored and are not valued by local government. This disregard is evident in the lack of support provided within the street trade context, creating an unsupportive entrepreneurial ecosystem that hinders the growth and success of their businesses.

9.3.2 Pushing back against the tide of oppression

The research findings highlighted the resilience demonstrated by the women street traders as they navigated oppressive circumstances in pursuit of their livelihoods. Despite confronting a range of challenges, many of the women exhibited exceptional strength and determination, shown in how they actively devised strategies to endure and overcome adversity. Their resilience was particularly notable in the face of how they contended with intersecting forms of oppression, which served to marginalise and devalue them within the prevailing societal power structures. Conceptualisations that situate individual resilience within the social ecologies in which the individual exists, suggest that it is important to reject victim-blaming approaches and to recognise the limits of the individual (Kolar, 2011). It is crucial to acknowledge that, despite their survivalist strategies and the transactional support systems within the street trade, many of women street traders remain trapped in impoverished conditions.

For the women street traders, both the physical conditions and the business environment of the street trade proved to be challenging. This was due to a combination of legal restrictions, infrastructural limitations, lack of service delivery, gendered violence and abuse, and a highly competitive business environment. The participants' day-to-day experiences as they conducted their business in the street trade revealed the complex multi-layered gendered challenges that they faced. The street trade spaces were regulated by punitive informal trading by-laws designed to control rather than to develop this sector. The participants, many of whom were unable to secure a permit to trade freely, cited permit challenges as their foremost challenge.

The fact that many of the participants had been trading for over a decade and were still unable to secure a trading permit was an indictment of eThekwini Municipality, and suggested a dysfunctional, inefficient permit system. Without a valid trading permit the participants could not operate their businesses effectively, as the municipal by-laws classified them as illegal traders and thus criminalised their livelihood strategies. The findings revealed that the participants were left vulnerable to constant abuse and harassment from unsympathetic law enforcement officials. Furthermore, the flawed permit system created an environment of corruption and collusion that allowed unscrupulous law enforcement officials to confiscate or damage the participants' goods if they refused to pay bribes, thereby perpetuating a system of corruption.

These traders were therefore trapped within a dysfunctional permit system that forced them to work outside the law. It is the municipality's responsibility to streamline the process of issuing permits and to offer sufficient support to street traders to ensure their economic inclusion. The Socio-Economic Rights Institute of South Africa (SERI) made recommendations in this regard to the South African Local Government Association (SALGA) in relation to their legal and constitutional obligations in respect of the traders' rights to trade (Hodgson & Clark, 2018). Despite these recommendations, the findings revealed that not much has changed regarding the permit system. The municipality's actions speak to the undervaluing of street traders and gives the impression that street trading should be discouraged by enforcing penalties.

Apart from the challenges associated with permits, the research findings shed light on the experiences of women navigating the appalling working conditions and gender-based violence and abuse prevalent within the street trade context. The participants contended with insufficient infrastructural provisions for their trading stalls, as well as a lack of adequate services pertaining to water, sanitation, and refuse removal. These deplorable conditions reflected a clear disregard for the collective contribution that street trading makes to local economic development. The call to improve the deplorable working condition of traders in the City of Durban was documented as early as 2011 by SERI (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011). However, these conditions persist. It is the municipality's responsibility to create an enabling business environment with supportive infrastructure (Karumbidza & Socio-economic rights institute of South Africa (SERI), 2011, p. 30). According to SERI, improved working conditions would most likely be translated into improved profit margins for street trade businesses. The lack of investment in supportive infrastructure suggests that the authorities would prefer this sector of the informal economy to either disappear completely or transition into formal businesses. However, the lack of adequate supportive resource and training interventions revealed by the findings suggest that formalisation is out of the reach of most of these traders.

The municipality's lack of concern for the health, safety and well-being of women street traders was clearly evident in the municipal response to this sector during the COVID-19 pandemic. Stringent regulations for wearing personal protective equipment (PPE) and for practising social distancing were implemented across all business sectors, with the exception of the street trade. The municipality's lack of enforcement of the government's COVID-19 regulations was evident in how the majority of the street traders did not follow the COVID-19 PPE and social distancing protocols. The municipality's lack of enforcement increased the participants' risk of

infection, thus potentially negatively impacting their well-being and threatening their livelihoods. This was a further indictment against the authorities, as their lack of action suggested that they deemed the lives of the poor to be less valuable.

The research findings revealed a significant prevalence of gender-based violence and abuse within the street trade, and an inadequate response from the authorities and street trade committees that resulted in victims enduring these abuses silently. The lack of action taken against perpetrators contributed to a disturbing culture where violence and abuse against women in the trade was deemed acceptable, and was considered a normal part of their job. Consequently, women street traders continue to suffer in silence, as seeking help or justice by reporting the violence and abuse they experience is perceived to be futile.

It was clear that as women engaged in the street trade, the participants faced significant challenges as they struggled to support their families and remain out of poverty. However, they courageously confronted oppressive regulations and endured difficult physical conditions, by employing survivalist strategies that they had acquired through their trading experiences. These strategies could be seen as acts of resistance, as the participants actively resisted the oppression they encountered. Sections 8.3 and 8.4 of Chapter 8 shed light on the strategies these women employed in navigating the precarious street trade environment. However, it is important to note that despite their tireless efforts to push back against oppression, their individual resilience was constrained by structural inequalities that included lack of access to trading permits, to resources, and to business skills training,

9.3.3 Creating the conditions for a dignified trading experience

Within the South African context, the street trade business environment is highly competitive, due to the low barrier to entry into this sector and the high unemployment rate that is ravaging the country (see Chapter 2, section 2.6). The findings revealed that the COVID-19 pandemic exacerbated this problem by placing many traders at risk of closing their businesses due to their inability to navigate the high levels of competition. Financial and business skills are vital skills that traders need in order to be agile decision makers in this highly competitive environment. These skills allow traders to navigate the complexities of a competitive business environment effectively.

The study findings revealed that a considerable number of the women involved in street trading had been operating their businesses for more than ten years. Their ability to sustain themselves

in the challenging street trade environment suggested that they had developed vital business skills necessary for survival. However, it is important to note that these women did not have access to formal business education training programmes or resources. Without external support, they had to rely exclusively on learning informally and incidentally to acquire financial and business skills. The findings shed light on how they experienced the learning of financial and business skills through a combination of trial and error, observation and practical experience. These informal learning encounters were shaped by their day-to-day experiences and by their interactions within the street trading community. This community could be viewed as a community of practice, in which basic financial and business skills are acquired.

Informal learning has its limitations, particularly when it comes to providing traders with a thorough grasp of the fundamental financial and business principles taught in formal business education programmes. Relying solely on informal learning can lead to ineffective business decisions, as traders are confined to their own observations and experiences, and lack exposure to a broader range of best practices and innovative approaches found in the formal sector. Consequently, these traders, who are already operating as survivalists, may face potential financial losses and miss out on valuable opportunities due to inefficient decision-making.

Section 8.6 of Chapter 8 highlighted the inefficient strategies employed by the participants in different aspects of their businesses, such as in their decisions on their product mix, in their product pricing, in their record keeping, and in their calculation of profit. These inefficient practices had substantial consequences for the overall financial performance of their businesses. However, they also acted as constructive indicators of how and where intervention programmes could be effectively implemented to improve the performance of this sector.

The research findings indicated that the participants' informal learning could be understood as a continuum, which becomes apparent when one observes the decisions they make in their businesses. Table 9.1 below represents the continuum of learning and decision-making styles practised among the participants. Regardless of whether the participants had a trading permit or not, they employed different decision-making approaches, ranging from a neutral stance to a reactive approach and ultimately to a proactive mind-set. Factors such as access to information and resources, as well as trade experience, played a more significant role in influencing the participants' decision-making than merely having a trading license. The interplay of these factors revealed the level of the traders' engagement in the street trade business environment and their ability to adapt to changes. This adaptability is a crucial entrepreneurial skill necessary for successfully operating a business.

Table 9.1 Continuum of learning and decision making among street traders

Decision making style	Trade experience	Access to information and training	Access to resources	Focus	Attitude to risk
Neutral	Limited to informal learning within the street trade context	Limited access to information and business education training	Limited resources	Survival (Short-term)	Risk averse
Reactive	Limited to informal learning within the street trade context	Limited access to information and business education training	Use of limited available resources	Survival (Short-term)	Risk mitigation
Proactive	Informal learning within the street trade context and trade experience in the formal context	Access to information through support networks in the formal and informal sectors	Access to resources from support networks	Growth and sustainability (Long-term)	Risk seeker

At the one end of the continuum are *neutral decisions* driven primarily by the trader's desire to maintain the status quo. They stick to their existing product range, pricing strategies, and methods of operating their businesses without seeking change or improvement. This decision-making style is rooted in their limited learning, as they are accustomed to doing things a certain way and may not know how to improve their business practices. In additional, if they have experienced positive results in the past by using their current approach, they are inclined to continue with the same strategies.

The limited skill set of the participants contributed to their lack of awareness of the need for improvement and how to go about it. Moreover, their access to finance was limited, which further hindered their growth potential and deterred them from pursuing alternative courses of action. Given their survivalist focus, and the competitive business environment in which they operated, they perceived sticking to the status quo to be the safest option. Participants who opted for neutral decision making did not necessarily lack competence. Instead, their decision-making was influenced by the challenges and constraints they faced, such as limited resources,

skills, access to training or educational programmes, and information on best practices in business management. As a result, their attitude towards risk was more cautious, as they could not afford to jeopardise their limited resources and the stability of their businesses. They therefore chose to stick with familiar strategies to ensure their survival.

To transition towards more proactive decision making, these traders require access to training, mentorship, and resources that can enhance their financial and business skills. Such support would enable them to expand their knowledge base and develop the confidence to take calculated risks and pursue growth opportunities.

Moving further along the continuum of learning, we find *reactive* decisions made by the participants. This decision-making style saw the women street traders responding to immediate challenges or opportunities that arose in the business environment. They adjusted their product offerings or prices in response to external stimuli, such as COVID-19 regulations or customer feedback. Reactive decision making demonstrates a level of learning driven by external factors and by a willingness to adapt to current circumstances. However, it often requires a certain level of financial investment.

While reactive decision making allowed the participants to address immediate needs and challenges within the street trade context, their focus was on finding short-term solutions rather than engaging in long-term strategic planning. It is important to note that this short-term focus does not necessarily imply limited skills or access to capital and information. Instead, it indicates a lack of capacity to proactively seek out opportunities and effectively plan and execute strategic decisions.

One of the main limitations of reactive decision making is the need for a support system to transition towards proactive decision making. Street traders require access to information, a support network, and resources that can enhance their skills and knowledge. Limited resources, finances, and capital often pose challenges for them, but they make use of the available resources to the best of their ability. Risk mitigation becomes essential, and they rely on their existing knowledge and experience to navigate the street trade context. Survival becomes a priority, and their decision making is focused on ensuring the continuity of their business in the face of immediate needs.

To overcome the limitations associated with reactive decision making, street traders need support systems in place. This includes access to information, a support network, and resources that can enhance their skills and knowledge. Improving access to information, developing

skills, and obtaining necessary financial resources are essential steps to enable street traders to transition from reactive to proactive decision making.

At the *proactive* end of the continuum, street traders demonstrate a forward-looking and strategic approach to decision making. They actively seek opportunities to expand, innovate, and improve their businesses. Proactive decisions involve anticipating future trends, taking calculated risks, and making strategic investments in products, processes, or marketing initiatives. Street traders in this category actively pursue new knowledge and skills to enhance their business performance and stay ahead of the competition. The proactive approach to decision making indicates a higher level of learning and adaptation that enables street traders to seize opportunities, overcome challenges, and foster long-term success in their businesses.

The participants' ability to adapt and make progress in response to their business environment can be understood in light of this learning continuum. Reactive decisions tend to reflect a willingness to adapt to the current situation, while neutral decisions exhibit a more static and passive attitude. Proactive decisions, on the other hand, signify a higher level of engagement and active pursuit of growth and advancement. It is worth noting that the majority of the participants discussed in the emblematic typologies in chapters 5 and 6 demonstrated a tendency towards neutral and reactive decision making. However, typology 3, as presented in Chapter 7, showcased a proactive decision maker who made a notable transition from the formal sector to the informal sector. What distinguished this participant was her ability to leverage her knowledge and support networks within the street trade context.

It is crucial to remember that the placement of street vendors along this continuum might change based on the circumstances of each individual, on their access to information and resources, and on the state of the market. Furthermore, it is important to remember that as they gain experience and enhance their financial and business skills, street traders may migrate along the continuum over time, moving from a neutral to a reactive and ultimately a proactive strategy.

The research findings highlighted the necessity for targeted training interventions in response to the diverse skill levels of the street traders. These interventions should specifically focus on crucial financial and business skills, such as marketing, customer service, product pricing, record keeping, inventory management, and profit calculation. However, it is important to note that the effectiveness of these training interventions would be contingent on their integration with resource provision and the facilitation of an entrepreneurial ecosystem. This would

include assistance with obtaining permits, provision of infrastructure, and facilitating access to municipal services. It is imperative that the interventions are accompanied by the necessary resources or means of access resources, to ensure a comprehensive approach that would support the growth and success of street traders. The findings showed that the participants possessed a contextual understanding of running their street trade businesses, and could provide valuable feedback on what would be needed in training programmes to further support them.

9.4 IMPLICATIONS FOR THEORY AND PRACTICE, AND AREAS FOR FUTURE RESEARCH

The findings of the study have both theoretical and practical implications. As a feminist concept, intersectionality acknowledges that women's experiences are not homogenous and are shaped by the intersection of their multiple identities and social locations. Black women, who face not only gender-based oppression but also racism and other forms of discrimination, are particularly affected by this intersectionality. Therefore, it is imperative that future research on women in the street trade adopts a feminist lens that considers their diverse experiences and voices. Research that challenges patriarchal structures and works towards a more equitable society that values and uplifts all women is needed.

Resilience theory facilitated an understanding of how women engaged in street trading negotiate daily challenges to ensure the survival of their businesses. Its process-based approach recognises the intricate equilibrium between risk and protective factors in developing resilience. This perspective assumes that for an individual to endure hardship, the protective elements must outweigh the risk factors. However, this approach fails to fully elucidate why certain women in the street trade, despite lacking essential support from the authorities, persist in this line of work for a number of years. The study findings revealed that the participants learned strategies that enabled them to operate their businesses in this precarious environment. This contextual, informal learning had a positive influence on their resilience. This study sought to advance discussions on informal learning and resilience. Contextual informal learning can have a positive impact on resilience by providing opportunities for individuals to develop key skills and coping strategies, and by fostering social connections and support networks.

Due to the interdisciplinary nature and scope of the study, the findings have practical implications for various stakeholders, including the women street traders themselves and the

policy-makers and government agencies responsible for designing training programmes and interventions for this sector. The findings highlighted the need for gender-sensitive and inclusive policies that address the persistent challenges and gender-based violence women face in the street trade. Gender-sensitive policies should be mindful of the different needs, experiences and realities of women street traders. Such policies must include laws that prohibit gender-based violence and discrimination against women in the street trade. These laws will not have the desired effect if they are not reinforced through programmes that educate men on the harmful effects of gender-based violence. The law enforcement officials who implement the municipal by-laws on informal trading, as well as the informal street trade municipal administrators, should be the first to be sensitised through such programmes. Furthermore, the municipal administrators should ensure the equitable representation of women on the street trade committees, in order for women to participate in the decision making that pertains to the street trade.

Inclusive policies that target both survivalist and growth-orientated businesses in the informal sector are required. The findings revealed that the participants encountered challenges in accessing business education training programmes and interventions due to their survivalist status. Providing street traders with access to business education training programmes and interventions is essential for empowering them and improving their livelihoods. Academia can play an important role in both the design and the delivery of these programmes. Based on this study's findings it is important to recognise that generic business training programmes may not be effective in achieving the desired outcomes. The unique challenges and opportunities faced by street traders require a more targeted and context-specific approach to business education. Simply offering generic business training programmes may not be sufficient to equip street traders with the skills and knowledge they need to succeed.

A key factor that must be taken into consideration is the varying levels of formal education and skill sets among women who engage in street trading. Business education training programmes must be tailored to meet the individual needs and preferences of these women. To ensure their efficacy, business education training programmes should be structured with adaptable timetables that consider women's household and caregiving duties. The content of these programmes should also be relevant and practical, taking into consideration the unique challenges and opportunities presented by the street trade context.

Providing women with tailored training and support will equip them with the knowledge and skills needed to effectively manage their businesses, expand their customer base, and generate

greater profits. This, in turn, can contribute to their financial stability and reduce the risk of poverty for their households. Therefore, investing in the capacity-building of women street traders can have significant positive impacts on individuals, their families, and communities.

The findings of this study also have methodological implications, as they highlight the challenges and opportunities inherent in conducting research in the complex and dynamic context of street trading, and the need for creative and interactive research methodologies. Areas for future research could explore the use of innovative research methodologies such as participatory action research. Under participatory action research, female traders could participate in developing and evaluating business education training programmes and interventions.

Future research could evaluate the effectiveness of current policies on the growth and development of female necessity entrepreneurs in the informal street trade. This evaluation could identify the fault lines in the current policies, with a view to modifying these policies to ensure inclusivity and gender equality. Future research could also focus on institutional support by evaluating existing business education support programmes with a view to providing possible areas for improvement.

9.5 LIMITATIONS OF THE STUDY

The study had certain limitations. The purpose of feminist phenomenology is not to generalise findings, but rather to develop a thorough, nuanced understanding of a phenomenon within its specific context and gendered perspectives. The study aimed to co-produce rich, thick data on the lived learning experiences of women in the street trade. With this in mind, I did not attempt to select a representative sample but chose a sample of 12 women working in the informal street trade in the greater Durban area of KwaZulu-Natal. The sample was small and comprised self-selected participants who had volunteered to participate in the study.

The interpretive nature of feminist phenomenology also presented me with certain dilemmas. It allowed for a deep exploration of the women's experiences of learning financial and business skills in the street trade. However, I was uneasy about the fact that the process of interpretation could be influenced by my biases and preconceptions. To mitigate the influence of my biases and preconceptions on the interpretation of the data, I used a bridling journal during the data production and data analysis phases of the study (see section 4.7.3 of Chapter 4). The purpose of the bridling journal was to raise my awareness of possible biases and preconceptions, and to

encourage me to consider how these may affect my interpretations. With the understanding that complete objectivity is neither possible nor necessary within this research design, I minimised my uneasiness by using NVivo for the initial coding of the data. NVivo provided a more systematic approach to coding, and reduced the chances of errors and oversights that could possibly result from manual coding.

Conducting research with participants whose home language was different from my own presented various limitations that could impact the accuracy and reliability of the research findings. One of these limitations was the concept of lost in translation, which refers to the possible misunderstandings or errors that could be produced during data collection and analysis by linguistic and cultural differences. To minimise potential errors in data collection and analysis, I employed a bilingual research assistant for the fieldwork phase of the study, and conducted follow-up conversational interviews to probe the gaps that had been identified from the initial translated interview transcripts.

9.6 FEMINIST ACTIVIST RESEARCHER IN BECOMING

In Chapter 1, I described my motivation for investigating the experiences of women in the informal street trade and their acquisition of financial and business skills. According to Maistry (2015), I can be viewed as a "cross-over student", as conducting this study required me to venture beyond the disciplinary boundaries of my home discipline of management accounting into the field of feminist inquiry. This crossing of disciplinary boundaries was accompanied by tension and anxiety, at it required me to navigate two distinct and sometimes conflicting frameworks of understanding. My initial training had been primarily within a positivist paradigm, and I was moving into an interpretivist one.

I realised that feminist inquiry was crucial for comprehending the experiences of women in the street trade. However, being a woman did not automatically make me a feminist or grant me the ability to think like a feminist. My study required a deliberate shift in my thinking and an effort to acquire the skills to approach issues from a feminist perspective. This disciplinary transition involved facing cognitive dissonance, as I had to unlearn ingrained beliefs and embrace new ways of understanding and analysing the phenomenon of learning financial and business skills. This required me to let go of previous assumptions, and to replace positivist patterns of critical thinking with the more interpretivist patterns of feminist critical thinking.

Throughout this process, I actively challenged my biases, questioned traditional frameworks, and adopted a more intersectional and inclusive approach in my research.

Despite the tensions experienced, stepping out of my comfort zone was developmental, as it allowed me to broaden my research skills and perspective. Spending time with the women in the street trade gave me a nuanced understanding of their challenges and opportunities. It allowed me to understand the economic, social, and cultural influences and factors that shaped their choices for entry into the street trade. By hearing their stories, I developed a deep sense of empathy and respect for their resilience and resourcefulness in finding ways to make a living. I also became aware of the structural inequalities and power imbalances that shaped their lives, and of the lack of rights and protections that left them vulnerable to exploitation and abuse. Their provision of goods and services to the working poor and their contribution to the vibrancy and diversity of the urban spaces were evident.

9.7 CONCLUDING COMMENTS

The exploration of women's experiences in learning financial and business skills in the informal street trade within the greater Durban areas of KwaZulu-Natal has underscored the importance of providing accessible and relevant training programmes. Women in the informal street trade negotiate their businesses without formal training within a context of structural inequalities and gender violence. The financial and business skills they learn informally partially equip them to survive. Addressing the specific needs and challenges faced by women in this sector, and equipping them with the necessary skills and resources, can contribute to fostering a more inclusive and equitable economy in the region, benefiting individuals and communities alike.

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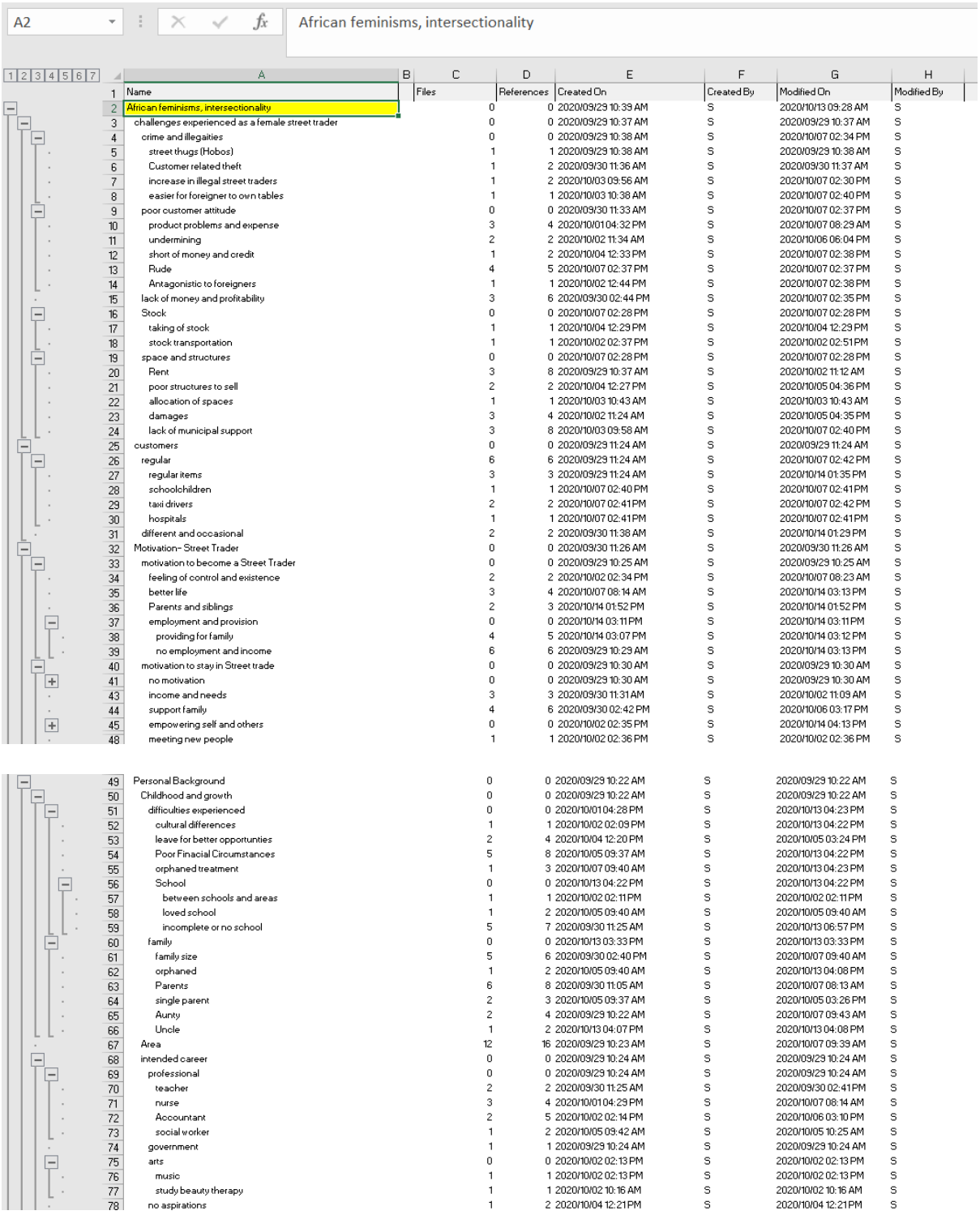
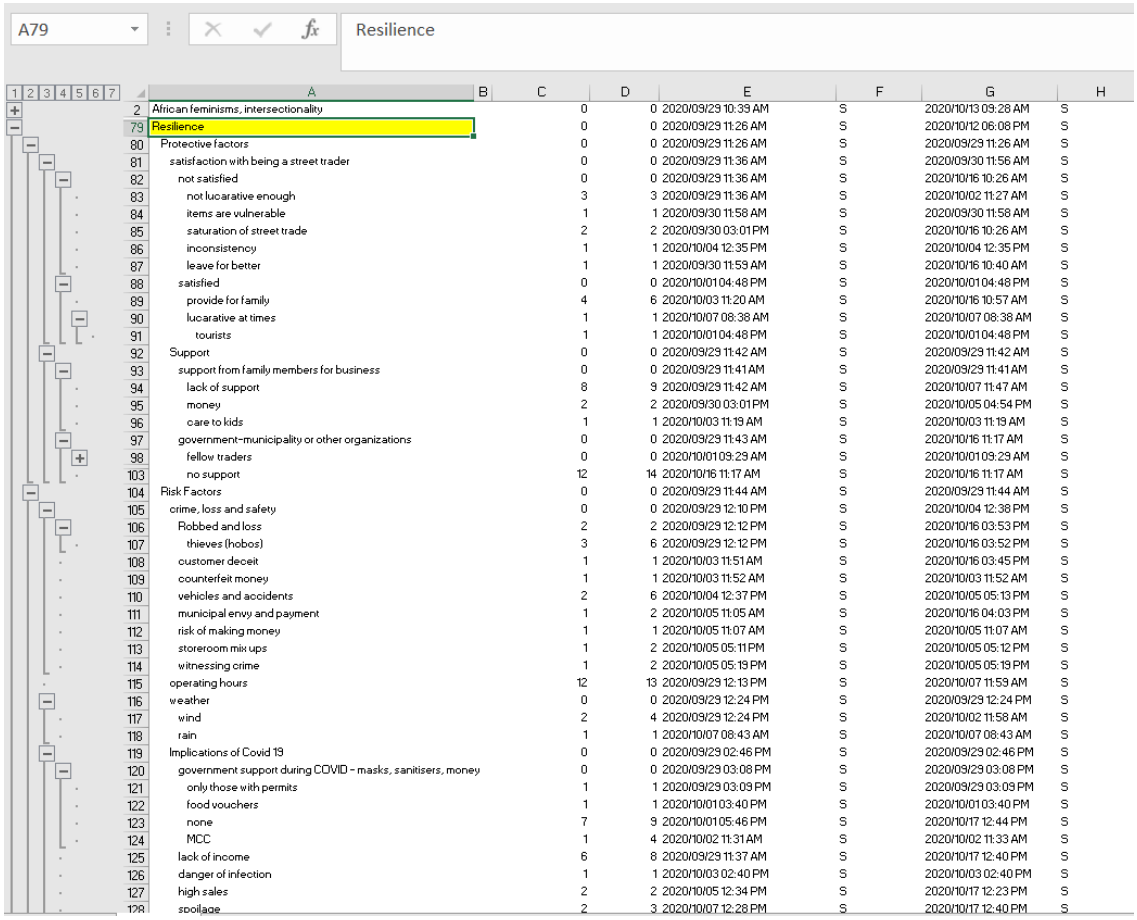
APPENDIX 1: NVIVO NODES FOR AFRICAN FEMINISMS



A2 | African feminisms, intersectionality

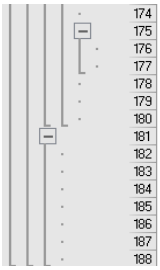
	Name	Files	References	Created On	Created By	Modified On	Modified By
2	African feminisms, intersectionality		0	0 2020/09/29 10:39 AM	S	2020/10/13 09:28 AM	S
3	challenges experienced as a female street trader		0	0 2020/09/29 10:37 AM	S	2020/09/29 10:37 AM	S
4	crime and illegalities		0	0 2020/09/29 10:38 AM	S	2020/10/07 02:34 PM	S
5	street thugs (Hobos)		1	1 2020/09/29 10:38 AM	S	2020/09/29 10:38 AM	S
6	Customer related theft		1	2 2020/09/30 11:36 AM	S	2020/09/30 11:37 AM	S
7	increase in illegal street traders		1	2 2020/10/03 09:56 AM	S	2020/10/07 02:30 PM	S
8	easier for foreigner to own tables		1	1 2020/10/03 10:38 AM	S	2020/10/07 02:40 PM	S
9	poor customer attitude		0	0 2020/09/30 11:33 AM	S	2020/10/07 02:37 PM	S
10	product problems and expense		3	4 2020/10/01 04:32 PM	S	2020/10/07 08:29 AM	S
11	undermining		2	2 2020/10/02 11:34 AM	S	2020/10/06 06:04 PM	S
12	short of money and credit		1	2 2020/10/04 12:33 PM	S	2020/10/07 02:38 PM	S
13	Rude		4	5 2020/10/07 02:37 PM	S	2020/10/07 02:37 PM	S
14	Antagonistic to foreigners		1	1 2020/10/02 12:44 PM	S	2020/10/07 02:38 PM	S
15	lack of money and profitability		3	6 2020/09/30 02:44 PM	S	2020/10/07 02:35 PM	S
16	Stock		0	0 2020/10/07 02:28 PM	S	2020/10/07 02:28 PM	S
17	taking of stock		1	1 2020/10/04 12:29 PM	S	2020/10/04 12:29 PM	S
18	stock transportation		1	1 2020/10/02 02:37 PM	S	2020/10/02 02:51 PM	S
19	space and structures		0	0 2020/10/07 02:28 PM	S	2020/10/07 02:28 PM	S
20	Rent		3	8 2020/09/29 10:37 AM	S	2020/10/02 11:12 AM	S
21	poor structures to sell		2	2 2020/10/04 12:27 PM	S	2020/10/05 04:36 PM	S
22	allocation of spaces		1	1 2020/10/03 10:43 AM	S	2020/10/03 10:43 AM	S
23	damages		3	4 2020/10/02 11:24 AM	S	2020/10/05 04:35 PM	S
24	lack of municipal support		3	8 2020/10/03 09:58 AM	S	2020/10/07 02:40 PM	S
25	customers		0	0 2020/09/29 11:24 AM	S	2020/09/29 11:24 AM	S
26	regular		6	6 2020/09/29 11:24 AM	S	2020/10/07 02:42 PM	S
27	regular items		3	3 2020/09/29 11:24 AM	S	2020/10/14 01:35 PM	S
28	schoolchildren		1	1 2020/10/07 02:40 PM	S	2020/10/07 02:41 PM	S
29	taxi drivers		2	2 2020/10/07 02:41 PM	S	2020/10/07 02:42 PM	S
30	hospitals		1	1 2020/10/07 02:41 PM	S	2020/10/07 02:41 PM	S
31	different and occasional		2	2 2020/09/30 11:38 AM	S	2020/10/14 01:29 PM	S
32	Motivation- Street Trader		0	0 2020/09/30 11:26 AM	S	2020/09/30 11:26 AM	S
33	motivation to become a Street Trader		0	0 2020/09/29 10:25 AM	S	2020/09/29 10:25 AM	S
34	feeling of control and existence		2	2 2020/10/02 02:34 PM	S	2020/10/07 08:23 AM	S
35	better life		3	4 2020/10/07 08:14 AM	S	2020/10/14 03:13 PM	S
36	Parents and siblings		2	3 2020/10/14 01:52 PM	S	2020/10/14 01:52 PM	S
37	employment and provision		0	0 2020/10/14 03:11 PM	S	2020/10/14 03:11 PM	S
38	providing for family		4	5 2020/10/14 03:07 PM	S	2020/10/14 03:12 PM	S
39	no employment and income		6	6 2020/09/29 10:29 AM	S	2020/10/14 03:13 PM	S
40	motivation to stay in Street trade		0	0 2020/09/29 10:30 AM	S	2020/09/29 10:30 AM	S
41	no motivation		0	0 2020/09/29 10:30 AM	S	2020/09/29 10:30 AM	S
43	income and needs		3	3 2020/09/30 11:31 AM	S	2020/10/02 11:09 AM	S
44	support family		4	6 2020/09/30 02:42 PM	S	2020/10/06 03:17 PM	S
45	empowering self and others		0	0 2020/10/02 02:35 PM	S	2020/10/14 04:13 PM	S
48	meeting new people		1	1 2020/10/02 02:36 PM	S	2020/10/02 02:36 PM	S
49	Personal Background		0	0 2020/09/29 10:22 AM	S	2020/09/29 10:22 AM	S
50	Childhood and growth		0	0 2020/09/29 10:22 AM	S	2020/09/29 10:22 AM	S
51	difficulties experienced		0	0 2020/10/01 04:28 PM	S	2020/10/13 04:23 PM	S
52	cultural differences		1	1 2020/10/02 02:09 PM	S	2020/10/13 04:22 PM	S
53	leave for better opportunties		2	4 2020/10/04 12:20 PM	S	2020/10/05 03:24 PM	S
54	Poor Finacial Circumstances		5	8 2020/10/05 09:37 AM	S	2020/10/13 04:22 PM	S
55	orphaned treatment		1	3 2020/10/07 09:40 AM	S	2020/10/13 04:23 PM	S
56	School		0	0 2020/10/13 04:22 PM	S	2020/10/13 04:22 PM	S
57	between schools and areas		1	1 2020/10/02 02:11 PM	S	2020/10/02 02:11 PM	S
58	loved school		1	2 2020/10/05 09:40 AM	S	2020/10/05 09:40 AM	S
59	incomplete or no school		5	7 2020/09/30 11:25 AM	S	2020/10/13 06:57 PM	S
60	family		0	0 2020/10/13 03:33 PM	S	2020/10/13 03:33 PM	S
61	family size		5	6 2020/09/30 02:40 PM	S	2020/10/07 09:40 AM	S
62	orphaned		1	2 2020/10/05 09:40 AM	S	2020/10/13 04:08 PM	S
63	Parents		6	8 2020/09/30 11:05 AM	S	2020/10/07 08:13 AM	S
64	single parent		2	3 2020/10/05 09:37 AM	S	2020/10/05 03:26 PM	S
65	Aunty		2	4 2020/09/29 10:22 AM	S	2020/10/07 09:43 AM	S
66	Uncle		1	2 2020/10/13 04:07 PM	S	2020/10/13 04:08 PM	S
67	Area		12	16 2020/09/29 10:23 AM	S	2020/10/07 09:39 AM	S
68	intended career		0	0 2020/09/29 10:24 AM	S	2020/09/29 10:24 AM	S
69	professional		0	0 2020/09/29 10:24 AM	S	2020/09/29 10:24 AM	S
70	teacher		2	2 2020/09/30 11:25 AM	S	2020/09/30 02:41 PM	S
71	nurse		3	4 2020/10/01 04:29 PM	S	2020/10/07 08:14 AM	S
72	Accountant		2	5 2020/10/02 02:14 PM	S	2020/10/06 03:10 PM	S
73	social worker		1	2 2020/10/05 09:42 AM	S	2020/10/05 10:25 AM	S
74	government		1	1 2020/09/29 10:24 AM	S	2020/09/29 10:24 AM	S
75	arts		0	0 2020/10/02 02:13 PM	S	2020/10/02 02:13 PM	S
76	music		1	1 2020/10/02 02:13 PM	S	2020/10/02 02:13 PM	S
77	study beauty therapy		1	1 2020/10/02 10:16 AM	S	2020/10/02 10:16 AM	S
78	no aspirations		1	2 2020/10/04 12:21 PM	S	2020/10/04 12:21 PM	S

APPENDIX 2: NVIVO NODES FOR RESILIENCE



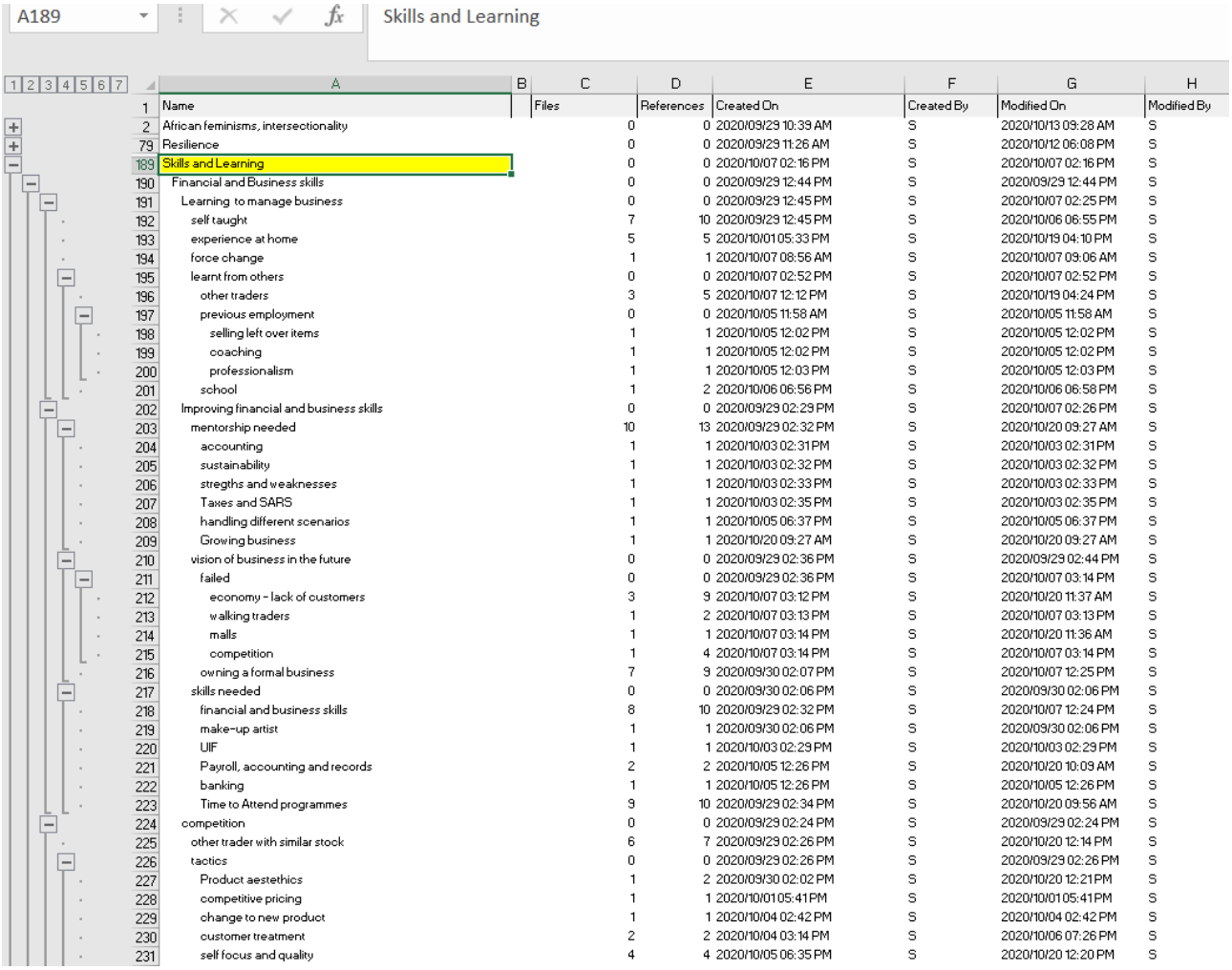
A79 | Resilience

	A	B	C	D	E	F	G	H
2	African feminisms, intersectionality			0	0 2020/09/29 10:39 AM	S	2020/10/13 09:28 AM	S
79	Resilience			0	0 2020/09/29 11:26 AM	S	2020/10/12 06:08 PM	S
80	Protective factors			0	0 2020/09/29 11:26 AM	S	2020/09/29 11:26 AM	S
81	satisfaction with being a street trader			0	0 2020/09/29 11:36 AM	S	2020/09/30 11:56 AM	S
82	not satisfied			0	0 2020/09/29 11:36 AM	S	2020/10/16 10:26 AM	S
83	not lucarative enough			3	3 2020/09/29 11:36 AM	S	2020/10/02 11:27 AM	S
84	items are vulnerable			1	1 2020/09/30 11:58 AM	S	2020/09/30 11:58 AM	S
85	saturation of street trade			2	2 2020/09/30 03:01 PM	S	2020/10/16 10:26 AM	S
86	inconsistency			1	1 2020/10/04 12:35 PM	S	2020/10/04 12:35 PM	S
87	leave for better			1	1 2020/09/30 11:59 AM	S	2020/10/16 10:40 AM	S
88	satisfied			0	0 2020/10/01 04:48 PM	S	2020/10/01 04:48 PM	S
89	provide for family			4	6 2020/10/03 11:20 AM	S	2020/10/16 10:57 AM	S
90	lucarative at times			1	1 2020/10/07 08:38 AM	S	2020/10/07 08:38 AM	S
91	tourists			1	1 2020/10/01 04:48 PM	S	2020/10/01 04:48 PM	S
92	Support			0	0 2020/09/29 11:42 AM	S	2020/09/29 11:42 AM	S
93	support from family members for business			0	0 2020/09/29 11:41 AM	S	2020/09/29 11:41 AM	S
94	lack of support			8	9 2020/09/29 11:42 AM	S	2020/10/07 11:47 AM	S
95	money			2	2 2020/09/30 03:01 PM	S	2020/10/05 04:54 PM	S
96	care to kids			1	1 2020/10/03 11:19 AM	S	2020/10/03 11:19 AM	S
97	government-municipality or other organizations			0	0 2020/09/29 11:43 AM	S	2020/10/16 11:17 AM	S
98	fellow traders			0	0 2020/10/01 09:29 AM	S	2020/10/01 09:29 AM	S
103	no support			12	14 2020/10/16 11:17 AM	S	2020/10/16 11:17 AM	S
104	Risk Factors			0	0 2020/09/29 11:44 AM	S	2020/09/29 11:44 AM	S
105	crime, loss and safety			0	0 2020/09/29 12:10 PM	S	2020/10/04 12:38 PM	S
106	Robbed and loss			2	2 2020/09/29 12:12 PM	S	2020/10/16 03:53 PM	S
107	thieves (hobos)			3	6 2020/09/29 12:12 PM	S	2020/10/16 03:52 PM	S
108	customer deceit			1	1 2020/10/03 11:51 AM	S	2020/10/16 03:45 PM	S
109	counterfeit money			1	1 2020/10/03 11:52 AM	S	2020/10/03 11:52 AM	S
110	vehicles and accidents			2	6 2020/10/04 12:37 PM	S	2020/10/05 05:13 PM	S
111	municipal envy and payment			1	2 2020/10/05 11:05 AM	S	2020/10/16 04:03 PM	S
112	risk of making money			1	1 2020/10/05 11:07 AM	S	2020/10/05 11:07 AM	S
113	storeroom mix ups			1	2 2020/10/05 05:11 PM	S	2020/10/05 05:12 PM	S
114	witnessing crime			1	2 2020/10/05 05:19 PM	S	2020/10/05 05:19 PM	S
115	operating hours			12	13 2020/09/29 12:13 PM	S	2020/10/07 11:59 AM	S
116	weather			0	0 2020/09/29 12:24 PM	S	2020/09/29 12:24 PM	S
117	wind			2	4 2020/09/29 12:24 PM	S	2020/10/02 11:58 AM	S
118	rain			1	1 2020/10/07 08:43 AM	S	2020/10/07 08:43 AM	S
119	Implications of Covid 19			0	0 2020/09/29 02:46 PM	S	2020/09/29 02:46 PM	S
120	government support during COVID - masks, sanitisers, money			0	0 2020/09/29 03:08 PM	S	2020/09/29 03:08 PM	S
121	only those with permits			1	1 2020/09/29 03:09 PM	S	2020/09/29 03:09 PM	S
122	food vouchers			1	1 2020/10/01 03:40 PM	S	2020/10/01 03:40 PM	S
123	none			7	9 2020/10/01 05:46 PM	S	2020/10/17 12:44 PM	S
124	MCC			1	4 2020/10/02 11:31 AM	S	2020/10/02 11:33 AM	S
125	lack of income			6	8 2020/09/29 11:37 AM	S	2020/10/17 12:40 PM	S
126	danger of infection			1	1 2020/10/03 02:40 PM	S	2020/10/03 02:40 PM	S
127	high sales			2	2 2020/10/05 12:34 PM	S	2020/10/17 12:23 PM	S
128	spoilage			2	3 2020/10/07 12:28 PM	S	2020/10/17 12:40 PM	S
129	recovery			2	2 2020/10/07 12:29 PM	S	2020/10/07 12:36 PM	S
130	Area			0	0 2020/10/16 11:57 AM	S	2020/10/16 11:57 AM	S
131	chosen area of trade			0	0 2020/09/29 12:03 PM	S	2020/09/29 12:03 PM	S
132	municipality allocated			2	2 2020/09/29 12:03 PM	S	2020/10/05 10:28 AM	S
133	from previous trader			3	3 2020/09/30 12:04 PM	S	2020/10/03 11:43 AM	S
134	changed area			3	3 2020/09/30 12:04 PM	S	2020/10/05 04:57 PM	S
135	by choice			1	1 2020/10/01 09:31 AM	S	2020/10/01 09:31 AM	S
136	customer condusive			5	5 2020/10/02 11:41 AM	S	2020/10/07 11:48 AM	S
137	access to hygiene facilities			0	0 2020/09/29 12:13 PM	S	2020/09/29 12:14 PM	S
138	other toilets and facilities			6	8 2020/09/29 12:21 PM	S	2020/10/16 02:03 PM	S
139	municpality toilets			5	5 2020/09/30 12:08 PM	S	2020/10/16 02:12 PM	S
140	Water			5	6 2020/10/02 11:43 AM	S	2020/10/16 02:12 PM	S
141	storage			1	1 2020/09/29 12:04 PM	S	2020/10/07 11:57 AM	S
142	money			0	0 2020/09/29 12:10 PM	S	2020/09/29 12:10 PM	S
143	home - self			3	3 2020/10/01 11:22 AM	S	2020/10/07 08:43 AM	S
144	committed to expenses			2	3 2020/10/01 05:06 PM	S	2020/10/02 11:42 AM	S
145	stockvel			3	5 2020/10/05 10:42 AM	S	2020/10/07 11:58 AM	S
146	Bank			7	10 2020/09/29 12:10 PM	S	2020/10/16 02:36 PM	S
147	Stock			0	0 2020/09/29 12:10 PM	S	2020/09/29 12:10 PM	S
148	storeroom			11	19 2020/09/29 12:04 PM	S	2020/10/07 11:57 AM	S
149	Trolley boys			0	0 2020/09/29 12:04 PM	S	2020/10/16 03:26 PM	S
150	useful			9	15 2020/09/29 12:09 PM	S	2020/10/16 03:26 PM	S
151	Treatment and relationships			0	0 2020/10/13 09:27 AM	S	2020/10/17 02:37 PM	S
152	Treatment and relationship with other traders			0	0 2020/09/29 11:18 AM	S	2020/10/17 02:39 PM	S
153	good relationship			9	15 2020/09/30 11:38 AM	S	2020/10/17 02:38 PM	S
154	Conflict			0	0 2020/10/07 02:44 PM	S	2020/10/17 03:16 PM	S
155	abusive and antagonistic			2	4 2020/10/05 10:08 AM	S	2020/10/17 04:08 PM	S
156	power dynamic			1	2 2020/10/05 10:10 AM	S	2020/10/17 04:30 PM	S
157	Culture clash -Insulting			4	7 2020/09/29 11:23 AM	S	2020/10/17 04:13 PM	S
158	envy			2	3 2020/10/02 11:24 AM	S	2020/10/17 02:38 PM	S
159	patronising due to being innovative			1	1 2020/10/02 03:43 PM	S	2020/10/02 03:43 PM	S
160	poaching customers			1	1 2020/10/02 11:58 AM	S	2020/10/02 11:58 AM	S
161	committees			1	3 2020/10/06 06:34 PM	S	2020/10/06 06:34 PM	S
162	men vs women treatment and respect			0	0 2020/09/29 11:25 AM	S	2020/10/03 08:29 AM	S
163	equal			5	6 2020/09/30 02:56 PM	S	2020/10/07 11:45 AM	S
164	Different			0	0 2020/10/18 10:19 AM	S	2020/10/18 10:19 AM	S
165	men dont tackle key issues			1	2 2020/10/03 09:43 AM	S	2020/10/03 10:46 AM	S
166	Committee treating females poorly			0	0 2020/10/03 09:44 AM	S	2020/10/18 11:46 AM	S
167	lack of female representation			1	2 2020/10/03 09:38 AM	S	2020/10/03 10:46 AM	S
168	females undermined			1	1 2020/10/03 09:44 AM	S	2020/10/03 09:44 AM	S
169	lack of vision and action			1	1 2020/10/03 09:39 AM	S	2020/10/03 09:39 AM	S
170	lack of respect for female related needs			1	1 2020/10/03 10:51 AM	S	2020/10/03 10:52 AM	S
171	concerned about simple issues rather then important ones			1	3 2020/10/03 10:52 AM	S	2020/10/18 11:41 AM	S
172	turf and table control			1	1 2020/10/03 10:45 AM	S	2020/10/18 10:08 AM	S
173	caught inbetween conflict			1	1 2020/10/02 02:55 PM	S	2020/10/02 02:55 PM	S



174	Zulu men	1	1	2020/10/02 02:54 PM	S	2020/10/02 02:54 PM	S
175	trolley boys	0	0	2020/10/02 03:14 PM	S	2020/10/02 03:14 PM	S
176	more respect to men	1	1	2020/10/02 03:14 PM	S	2020/10/02 03:14 PM	S
177	trolley boys and time management	1	1	2020/10/02 03:03 PM	S	2020/10/02 03:03 PM	S
178	taken advantage of	4	4	2020/10/02 11:27 AM	S	2020/10/06 06:13 PM	S
179	missing stock	1	3	2020/10/02 03:15 PM	S	2020/10/07 02:43 PM	S
180	men expect special treatment	1	2	2020/10/06 06:13 PM	S	2020/10/18 10:28 AM	S
181	relationship with police	0	0	2020/09/29 12:13 PM	S	2020/10/17 10:27 AM	S
182	abusive	4	10	2020/10/01 02:35 PM	S	2020/10/07 12:02 PM	S
183	looting and confiscating	3	6	2020/10/03 12:04 PM	S	2020/10/17 10:27 AM	S
184	doublem standards	1	1	2020/10/03 12:05 PM	S	2020/10/03 12:06 PM	S
185	ineffective in crime	1	1	2020/10/03 12:06 PM	S	2020/10/03 12:06 PM	S
186	naming of reporter- dangerous	1	1	2020/10/03 12:07 PM	S	2020/10/03 12:07 PM	S
187	bribery and corruption	2	4	2020/10/03 12:12 PM	S	2020/10/05 05:18 PM	S
188	no problems if you have a permit	8	10	2020/10/17 10:26 AM	S	2020/10/17 10:39 AM	S

APPENDIX 3: NVIVO NODES FOR SKILLS AND LEARNING



A189 | Skills and Learning

	Name	Files	References	Created On	Created By	Modified On	Modified By
2	African feminisms, intersectionality	0	0	2020/09/29 10:39 AM	S	2020/10/13 09:28 AM	S
79	Resilience	0	0	2020/09/29 11:26 AM	S	2020/10/12 06:08 PM	S
189	Skills and Learning	0	0	2020/10/07 02:16 PM	S	2020/10/07 02:16 PM	S
190	Financial and Business skills	0	0	2020/09/29 12:44 PM	S	2020/09/29 12:44 PM	S
191	Learning to manage business	0	0	2020/09/29 12:45 PM	S	2020/10/07 02:25 PM	S
192	self taught	7	10	2020/09/29 12:45 PM	S	2020/10/06 06:55 PM	S
193	experience at home	5	5	2020/10/01 05:33 PM	S	2020/10/19 04:10 PM	S
194	force change	1	1	2020/10/07 08:56 AM	S	2020/10/07 09:06 AM	S
195	learnt from others	0	0	2020/10/07 02:52 PM	S	2020/10/07 02:52 PM	S
196	other traders	3	5	2020/10/07 12:12 PM	S	2020/10/19 04:24 PM	S
197	previous employment	0	0	2020/10/05 11:58 AM	S	2020/10/05 11:58 AM	S
198	selling left over items	1	1	2020/10/05 12:02 PM	S	2020/10/05 12:02 PM	S
199	coaching	1	1	2020/10/05 12:02 PM	S	2020/10/05 12:02 PM	S
200	professionalism	1	1	2020/10/05 12:03 PM	S	2020/10/05 12:03 PM	S
201	school	1	2	2020/10/06 06:56 PM	S	2020/10/06 06:58 PM	S
202	Improving financial and business skills	0	0	2020/09/29 02:29 PM	S	2020/10/07 02:26 PM	S
203	mentorship needed	10	13	2020/09/29 02:32 PM	S	2020/10/20 09:27 AM	S
204	accounting	1	1	2020/10/03 02:31 PM	S	2020/10/03 02:31 PM	S
205	sustainability	1	1	2020/10/03 02:32 PM	S	2020/10/03 02:32 PM	S
206	stregths and weaknesses	1	1	2020/10/03 02:33 PM	S	2020/10/03 02:33 PM	S
207	Taxes and SARS	1	1	2020/10/03 02:35 PM	S	2020/10/03 02:35 PM	S
208	handling different scenarios	1	1	2020/10/05 06:37 PM	S	2020/10/05 06:37 PM	S
209	Growing business	1	1	2020/10/20 09:27 AM	S	2020/10/20 09:27 AM	S
210	vision of business in the future	0	0	2020/09/29 02:36 PM	S	2020/09/29 02:44 PM	S
211	failed	0	0	2020/09/29 02:36 PM	S	2020/10/07 03:14 PM	S
212	economy - lack of customers	3	9	2020/10/07 03:12 PM	S	2020/10/20 11:37 AM	S
213	walking traders	1	2	2020/10/07 03:13 PM	S	2020/10/07 03:13 PM	S
214	malls	1	1	2020/10/07 03:14 PM	S	2020/10/20 11:36 AM	S
215	competition	1	4	2020/10/07 03:14 PM	S	2020/10/07 03:14 PM	S
216	owning a formal business	7	9	2020/09/30 02:07 PM	S	2020/10/07 12:25 PM	S
217	skills needed	0	0	2020/09/30 02:06 PM	S	2020/09/30 02:06 PM	S
218	financial and business skills	8	10	2020/09/29 02:32 PM	S	2020/10/07 12:24 PM	S
219	make-up artist	1	1	2020/09/30 02:06 PM	S	2020/09/30 02:06 PM	S
220	UIF	1	1	2020/10/03 02:29 PM	S	2020/10/03 02:29 PM	S
221	Payroll, accounting and records	2	2	2020/10/05 12:26 PM	S	2020/10/20 10:09 AM	S
222	banking	1	1	2020/10/05 12:26 PM	S	2020/10/05 12:26 PM	S
223	Time to Attend programmes	9	10	2020/09/29 02:34 PM	S	2020/10/20 09:56 AM	S
224	competition	0	0	2020/09/29 02:24 PM	S	2020/09/29 02:24 PM	S
225	other trader with similar stock	6	7	2020/09/29 02:26 PM	S	2020/10/20 12:14 PM	S
226	tactics	0	0	2020/09/29 02:26 PM	S	2020/09/29 02:26 PM	S
227	Product aestethics	1	2	2020/09/30 02:02 PM	S	2020/10/20 12:21 PM	S
228	competitive pricing	1	1	2020/10/01 05:41 PM	S	2020/10/01 05:41 PM	S
229	change to new product	1	1	2020/10/04 02:42 PM	S	2020/10/04 02:42 PM	S
230	customer treatment	2	2	2020/10/04 03:14 PM	S	2020/10/06 07:26 PM	S
231	self focus and quality	4	4	2020/10/05 06:35 PM	S	2020/10/20 12:20 PM	S

232	None	0	0	2020/10/19 06:14 PM	S	2020/10/19 06:14 PM	S
233	customers choice	6	6	2020/09/29 02:26 PM	S	2020/10/19 06:14 PM	S
234	spaza shops and illegal street traders	1	3	2020/10/03 09:57 AM	S	2020/10/20 12:14 PM	S
235	assistance in running of business	0	0	2020/09/29 10:39 AM	S	2020/10/07 02:52 PM	S
236	borrowing of money	1	3	2020/09/29 11:17 AM	S	2020/10/19 04:42 PM	S
237	children	1	3	2020/09/30 02:52 PM	S	2020/10/19 04:36 PM	S
238	hired assistance	1	1	2020/10/02 03:21 PM	S	2020/10/07 10:09 AM	S
239	siblings and children	2	3	2020/10/06 06:06 PM	S	2020/10/19 04:51 PM	S
240	no assistance	7	7	2020/10/07 02:52 PM	S	2020/10/19 04:36 PM	S
241	record and stock keeping	0	0	2020/09/29 12:45 PM	S	2020/09/29 12:46 PM	S
242	accounting records	0	0	2020/09/29 12:46 PM	S	2020/09/30 12:24 PM	S
243	none	9	11	2020/09/30 12:23 PM	S	2020/10/07 12:15 PM	S
244	pen and paper	3	5	2020/09/30 12:23 PM	S	2020/10/20 02:18 PM	S
245	purchasing logistics	0	0	2020/09/29 12:51 PM	S	2020/09/29 12:51 PM	S
246	place of purchase	12	16	2020/09/29 12:51 PM	S	2020/10/07 12:16 PM	S
247	transportation	7	10	2020/09/29 12:52 PM	S	2020/10/07 09:03 AM	S
248	money to purchase stock	0	0	2020/10/01 02:48 PM	S	2020/10/01 02:48 PM	S
249	income and sales	7	8	2020/10/01 05:37 PM	S	2020/10/07 12:16 PM	S
250	Knowing how much stock to buy	0	0	2020/10/02 12:13 PM	S	2020/10/20 05:26 PM	S
251	measure against missing stock	6	7	2020/09/29 12:51 PM	S	2020/10/07 12:15 PM	S
252	time	2	2	2020/10/02 12:14 PM	S	2020/10/05 05:54 PM	S
253	observing	3	4	2020/10/03 02:01 PM	S	2020/10/07 08:58 AM	S
254	receipts	1	1	2020/10/03 02:02 PM	S	2020/10/03 02:02 PM	S
255	experience	2	2	2020/10/04 02:56 PM	S	2020/10/06 07:06 PM	S
256	Old stock	0	0	2020/09/29 02:27 PM	S	2020/09/29 02:27 PM	S
257	sell at lower price	1	1	2020/09/30 02:05 PM	S	2020/09/30 02:05 PM	S
258	dispose	1	1	2020/10/04 03:16 PM	S	2020/10/04 03:16 PM	S
259	for home - family	4	4	2020/10/04 03:16 PM	S	2020/10/07 03:09 PM	S
260	street people	3	4	2020/09/29 02:28 PM	S	2020/10/07 12:24 PM	S
261	Income and profit per week	12	15	2020/09/30 12:48 PM	S	2020/10/20 02:34 PM	S
262	expenses	9	24	2020/10/01 03:19 PM	S	2020/10/07 12:23 PM	S
263	pricing and profit	0	0	2020/09/29 12:56 PM	S	2020/10/07 09:01 AM	S
264	mark up and profit	10	13	2020/09/29 12:57 PM	S	2020/10/20 03:55 PM	S
265	dependant on customer needs	1	3	2020/10/02 12:21 PM	S	2020/10/02 12:21 PM	S
266	learn from others	1	1	2020/10/06 06:57 PM	S	2020/10/06 06:57 PM	S
267	Credit	5	5	2020/09/29 12:58 PM	S	2020/10/07 12:17 PM	S
268	for regular customers only	5	6	2020/10/02 12:28 PM	S	2020/10/07 12:17 PM	S
269	Products and sales	0	0	2020/10/07 03:09 PM	S	2020/10/07 03:09 PM	S
270	most sales and profit	0	0	2020/09/30 12:42 PM	S	2020/10/05 12:22 PM	S
271	cooldrinks	5	6	2020/10/03 02:06 PM	S	2020/10/07 02:55 PM	S
272	airtime	1	1	2020/10/03 02:06 PM	S	2020/10/07 02:55 PM	S
273	cigarettes	2	3	2020/10/03 02:07 PM	S	2020/10/07 02:55 PM	S
274	food and snacks	4	7	2020/10/06 07:16 PM	S	2020/10/07 02:56 PM	S
275	fruits and vegetables	4	5	2020/10/07 02:53 PM	S	2020/10/07 02:54 PM	S
276	beauty products	3	6	2020/10/07 02:55 PM	S	2020/10/20 05:05 PM	S
277	sweet items	2	5	2020/10/07 02:57 PM	S	2020/10/07 03:08 PM	S
278	choice of products to sell	0	0	2020/09/30 12:41 PM	S	2020/09/30 12:41 PM	S
279	knowing your product	3	3	2020/09/30 12:41 PM	S	2020/10/03 02:08 PM	S
280	customer dependant	1	1	2020/10/03 02:05 PM	S	2020/10/03 02:05 PM	S
281	fast selling	3	3	2020/10/04 03:00 PM	S	2020/10/07 12:16 PM	S
282	seasonal dependant	2	2	2020/10/05 12:08 PM	S	2020/10/05 06:33 PM	S
283	convenient items	1	1	2020/10/05 05:55 PM	S	2020/10/20 04:58 PM	S
284	adaptability	1	1	2020/10/07 09:05 AM	S	2020/10/20 05:01 PM	S
285	Informal learning	0	0	2020/09/29 12:25 PM	S	2020/10/12 06:08 PM	S
286	learning stimulation	0	0	2020/09/29 12:35 PM	S	2020/09/29 12:35 PM	S
287	to know more about business	3	3	2020/09/29 12:35 PM	S	2020/10/05 11:27 AM	S
288	grow business	3	4	2020/09/30 12:13 PM	S	2020/10/18 02:29 PM	S
289	currently learning	0	0	2020/09/30 12:14 PM	S	2020/09/30 12:14 PM	S
290	beauty related	1	2	2020/09/30 12:15 PM	S	2020/10/18 02:10 PM	S
291	beads	1	1	2020/10/05 12:23 PM	S	2020/10/05 12:23 PM	S
292	arts	1	1	2020/10/18 02:10 PM	S	2020/10/18 02:17 PM	S
293	not interested	0	0	2020/10/01 02:39 PM	S	2020/10/01 02:39 PM	S
294	too old to learn	3	5	2020/10/01 02:39 PM	S	2020/10/06 06:54 PM	S
295	lack of assistance	1	1	2020/10/04 02:23 PM	S	2020/10/04 02:23 PM	S
296	dont like learning	1	1	2020/10/07 08:55 AM	S	2020/10/07 08:55 AM	S
297	not to be needy	1	2	2020/10/03 12:30 PM	S	2020/10/03 12:31 PM	S
298	assistance in learning	0	0	2020/09/30 12:15 PM	S	2020/09/30 12:15 PM	S
299	no assistance	5	6	2020/09/30 12:15 PM	S	2020/10/05 05:20 PM	S
300	friend	1	1	2020/10/03 12:32 PM	S	2020/10/03 12:32 PM	S
301	dealing with learning challenges	0	0	2020/09/30 12:19 PM	S	2020/10/03 12:33 PM	S
302	hiring help	2	2	2020/09/30 12:19 PM	S	2020/10/05 05:43 PM	S
303	dedicated days for learning	1	2	2020/09/30 12:20 PM	S	2020/09/30 12:20 PM	S
304	uncertain	2	2	2020/10/01 05:28 PM	S	2020/10/02 12:12 PM	S
305	asking for help-assistance	2	3	2020/10/03 12:33 PM	S	2020/10/07 02:51 PM	S
306	openminded	1	1	2020/10/03 12:44 PM	S	2020/10/03 12:45 PM	S
307	Government policies and programmes	0	0	2020/09/29 02:51 PM	S	2020/09/29 02:52 PM	S
308	awareness	0	0	2020/09/29 02:52 PM	S	2020/09/29 02:52 PM	S
309	government policies to assist small businesses	7	7	2020/09/29 02:52 PM	S	2020/10/07 12:26 PM	S
310	not benefited	4	5	2020/10/01 05:43 PM	S	2020/10/06 07:29 PM	S
311	government department to assist small businesses	11	11	2020/09/29 02:52 PM	S	2020/10/07 12:26 PM	S
312	approached for assistance	9	11	2020/09/29 02:58 PM	S	2020/10/07 12:27 PM	S
313	Assistance from Government or big businesses to assist informal s	0	0	2020/09/29 03:00 PM	S	2020/10/18 03:02 PM	S
314	support in difficult times	2	2	2020/10/01 03:35 PM	S	2020/10/19 11:09 AM	S
315	space and structure	0	0	2020/10/19 11:08 AM	S	2020/10/19 11:08 AM	S
316	space	4	4	2020/10/04 03:35 PM	S	2020/10/07 09:11 AM	S
317	create a Mini Mall	1	1	2020/10/03 09:58 AM	S	2020/10/03 09:58 AM	S
318	safety- including weather	1	1	2020/10/03 02:36 PM	S	2020/10/03 02:36 PM	S
319	monetary	0	0	2020/10/19 11:08 AM	S	2020/10/19 11:08 AM	S
320	reduce or minimise rent	2	3	2020/10/01 05:45 PM	S	2020/10/02 12:43 PM	S
321	money	3	5	2020/09/29 03:00 PM	S	2020/10/04 03:41 PM	S
322	projects	1	1	2020/10/05 12:30 PM	S	2020/10/05 12:30 PM	S

323	Factors to improve growth	0	0	2020/09/29 03:07 PM	S	2020/09/29 03:07 PM	S
324	money	2	2	2020/09/29 03:07 PM	S	2020/10/04 03:42 PM	S
325	prohobition of traders without permits	1	1	2020/09/30 02:28 PM	S	2020/09/30 02:28 PM	S
326	protection for local street trade	1	1	2020/10/03 02:38 PM	S	2020/10/03 02:38 PM	S
327	time limits	1	1	2020/10/03 02:39 PM	S	2020/10/03 02:39 PM	S
328	space	4	4	2020/10/04 03:42 PM	S	2020/10/06 07:30 PM	S
329	shelter and storage	2	3	2020/10/05 12:30 PM	S	2020/10/19 09:11 AM	S
330							

APPENDIX 4: ETHICAL CLEARANCE

UNIVERSITY OF KWAZULU-NATAL
INYUVESI YAKWAZULU-NATALI

01 June 2020

Mrs Melanie Bernice Cloete (925348622)
School Of Education
Edgewood Campus

Dear Mrs Cloete,

Protocol reference number: HSSREC/00001176/2020
Project title: Women's experiences of learning financial and business skills in the informal street trade in the greater Durban area of KwaZulu-Natal
Degree: PhD

Approval Notification – Full Committee Reviewed Protocol

This letter serves to notify you that your response received on 31 May 2020 to our letter of 14 May 2020 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid for one year until 01 June 2021
To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

All research conducted during the COVID-19 period must adhere to the national and UKZN guidelines.

HSSREC is registered with the South African National Research Ethics Council (REC-040414-040).

Yours faithfully

[redacted]

.....
Professor Dipane Hlalele (Chair)

/dd

APPENDIX 5: GATEKEEPER'S PERMISSION LETTER

Pod 1, Second Floor, Intuthuko Junction, 750 Mary Thiphe Street, Umkhumbane, Cato Manor, Durban 4001.
Tel: 031 322 4513, Fax: 031 261 3405, Fax to email: 086 265 7160, Email: mile@durban.gov.za, Website: www.mile.org.za

For attention:
Chair of Higher Degrees Committee
School of Education
College of Humanities
University of Kwazulu Natal
Durban
4001

7 January 2020

RE: LETTER OF SUPPORT TO M.B CLOETE, STUDENT NUMBER 925348622 - GRANTING PERMISSION TO USE ETHEKWINI MUNICIPALITY AS A CASE STUDY

The **Business Support, Tourism and Markets Unit** and **eThekwini Municipal Academy**, have considered a request from Melanie Bernice Cloete to use eThekwini Municipality as a research study site leading to the awarding of a Doctoral degree in Education. The dissertation title is noted as **"Women's experiences of learning financial and business skills in the informal street trade in the greater Durban area of KwaZulu-Natal."**

We wish to inform you of the acceptance of her request and hereby assure her of our utmost co-operation towards achieving her academic goals; the outcome which we believe will help our municipality improve on its service delivery outcomes. The student is reminded of the ethical considerations when embarking on this study. We also **stipulate as conditional that the student contacts Collin Pillay, Program Manager at MILE to present the results and recommendations of this study to the related unit/s on completion.**

Wishing Ms. Cloete all the best in her studies.

[redacted]

Mr Oswald Nzama
Head: Business Support, Tourism and Markets Unit
eThekwini Municipality

[redacted]

Dr M. Ngubane
Head: eThekwini Municipal Academy
eThekwini Municipality

I Melanie Bernice Cloete, by signing, hereby accept that I will comply fully as per the conditions stipulated above.

Signed: [redacted] Date: 7-1-2020

APPENDIX 6: INFORMED CONSENT (ENGLISH)

Greetings

INFORMED CONSENT LETTER

My name is Melanie Bernice Cloete and I am a PhD student in the School of Education at the University of KwaZulu-Natal. I would like to invite you to participate in a study that I am undertaking as part of my degree.

A brief description of the study follows:

Title – Women's experiences of learning financial and business skills in the informal street trade in the greater Durban area of KwaZulu-Natal

This research aims:
To explore how women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills; and

To understand why women in the informal street trade in the greater Durban area of KwaZulu-Natal experience the learning of financial and business skills in the way that they do.

The study is expected to enrol a sample of up to 15 participants. The sample will be drawn from three sites in the greater Durban area i.e. Bangladesh market in Chatsworth, the Warwick Triangle and the surrounding areas of the Durban University of Technology.

A minimum of two individual in-depth face-to-face conversational interviews will be conducted in English or isiZulu. Each interview will last between 30 to 45 minutes and will

take place in the context in which you run your businesses and at a time that is most convenient to you. I would also like to observe how you run your business on daily basis. Observations will be conducted on three separate occasions, to observe the dynamics of the interactions at different times of the day, i.e. early morning, early afternoon and late afternoon/ early evening. These observations will last between 1 to 2 hours each.

Please note that:

- Confidentiality and anonymity will be upheld at all times and your personal details will not be used in any aspect of the thesis and or the publication thereof.
- Data will be stored in secure storage and destroyed after 5 years.
- You have a choice to participate, not participate or stop participating in the research at any time that you feel you no longer want to continue. You will not be penalized for taking such an action.
- Your involvement is purely for academic purposes only, and there are no financial benefits involved.
- An audio recorder will be used (of which permission will be requested from you first) for interview sessions. An audio recorder is useful to capture your exact words, strengthening the trustworthiness of the study.
- After collection of data, recordings and transcriptions will be validated with you by providing you with both the transcripts and recordings of all the interview sessions.
- A report on the findings will be printed for you in English or in isiZulu, on request.
- For further information, you may contact my supervisors:

  Prof S M Maistry: Tel 031 2603457, Email maistry@ukzn.ac.za or

  Prof Shakila Singh: Tel: 0312607326, E-mail: singhs7@ukzn.ac.za

- You may contact the HSSREC Research Office for any complaints and/or concerns through:

Tel: 031 260 8350/ 4557/ 3587

E-mail: hssrec@ukzn.ac.za

Thank you for your contribution to this research.

[redacted]

Email: melaniec@dut.ac.za

[redacted]

The participant can retain this page.

This page must be submitted to the interviewer prior to the commencement of the interviews

DECLARATION OF CONSENT

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

I understand that I am at liberty to withdraw from the project at any time, without any negative consequences, should I so desire.

I hereby provide consent to:

The audio recording of interviews to be conducted	YES	NO
Observations to be conducted in my work environment	YES	NO

…… ……

SIGNATURE OF PARTICIPANT **DATE**

APPENDIX 7: INFORMED CONSENT (ISIZULU)

Sanibonani

ISIQINISEKISO SOKUFUNDA

Igama lami nginguMelanie Bernice Cloete futhi ngingumfundi we-PhD eSikoleni Semfundo e-University of KwaZulu-Natali. Ngifisa ukukwamema ukuthi ubambe iqhaza ocwaningweni engilwenzayo njengengxenye yeziqu zami.

Incazelo emfushane yalolu cwaningo ilandelayo:

Isihloko - Ukuhlangenwe nakho kwabesifazane kokufunda amakhono wezezimali nawamabhizinisi ngokuhweba okungekho emthethweni endaweni enkulu yeTheku laKwaZulu-Natali.

Lolu cwaningo luhlose:

Ukuhlola ukuthi abesifazane ekuhwebeni okungekho emigwaqweni endaweni enkudlwana yeTheku laKwaZulu-Natali bathola kanjani ukufundwa kwamakhono wezezimali nawamabhizinisi; futhi

Ukuqonda ukuthi kungani abesifazane abasebenza ngokuhweba emigwaqweni okungekho emthethweni endaweni enkulu yeTheku laKwaZulu-Natali bethola ukufundwa kwamakhono wezezimali nawamabhizinisi ngendlela enza ngayo.

Lolu cwaningo kulindeleke ukuthi lubhalise isampuli yalabo ababambe iqhaza abayi-15. Isampula le izothathwa ezakhiweni ezintathu endaweni enkulu yaseThekwini i.e. emakethe yaseBangladesh eChatsworth, Warwick Triangle nasezindaweni ezizungezile zeDurban University of Technology.

Ubuncane bezingxoxo ezimbili zobuso nobuso ezijulile zizoqhutshwa ngesiNgisi noma ngesiNgisi. Ukuxoxisana ngakunye kuzohlala phakathi kwemizuzu engama-30 kuye kwengama-45 futhi kuzokwenzeka kumongo lapho uqhuba khona amabhizinisi akho nangesikhathi esikufanele kakhulu. Ngingathanda nokubheka ukuthi uliqhuba kanjani ibhizinisi lakho nsuku zonke. Ukuqashelwa kuzokwenziwa ngezikhathi ezintathu ezihlukene, ukubheka ukusebenza kwezikhathi ngezikhathi ezahlukahlukene zosuku, isb Lokhu kubukwa kuzohlala phakathi kwehora elilodwa kuya kwele-2 lilinye.

Sicela wazi ukuthi:

• Izimfihlo nokungaziwa kuzovezwa ngaso sonke isikhathi futhi imininingwane yakho ngeke isetshenziswe kunoma iyiphi ingxenye ye-theisis noma ukushicilelwa kwayo.

• Imininingwane izogcinwa kwisitoreji esiphephile bese ichithwa ngemuva kweminyaka emi-5.

• Unokhetha ukubamba iqhaza, ungabambiqhaza noma uyeke ukubamba iqhaza ocwaningweni nganoma yisiphi isikhathi lapho unomuzwa wokuthi awusafuni ukuqhubeka. Ngeke uthole inhlawulo ngokuthatha isenzo esinjalo.

• Ukuzibandakanya kwakho kungenxa yezinjongo zokufunda kuphela, futhi akukho zinzuzo zezezimali ezithintekayo.

• Kuzosetshenziswa ukuqoshwa okulalelwayo (okuzocelwa imvume kuwe kuqala) ngezikhathi zokuxoxisana nabantu. Okuqoshwe phansi kuyasiza ekubambeni amagama akho ngqo, kuqinisa ukuthembeka ocwaningweni.

• Ngemuva kokuqoqwa kwemininingwane, ukuqoshwa nokubhaliwe kuzosebenza nawe ngokukunikeza ngokubhaliwe kanye nokuqoshwa kwazo zonke izikhathi zokuxoxisana.

• Umbiko ngokutholakele uzokunyatheliselwa ngesiNgisi noma ngesiNgisi.

• Ngeminye imininingwane, ungaxhumana nabaphathi bami:

Prof S M Maistry: Ucingo 031 2603457, imeyili maistry@ukzn.ac.za noma

USolwazi Shakila Singh: Ucingo: 0312607326, I-imeyili: singhs7@ukzn.ac.za

• Ungaxhumana nehhovisi lokucwaninga le-HSSREC nganoma yisiphi isikhalazo kanye / noma ukukhathazeka ngokusebenzisa:

Ucingo: 031 260 8350/ 4557/ 3587

I-imeyili: hssrec@ukzn.ac.za

Ngiyabonga ngeqhaza lakho kulolu cwaningo.

UMelanie Bernice Cloete

I-imeyili: melaniec@dut.ac.za

Ucingo: [redacted]

Umhlanganyeli angaligcina leli khasi.

Leli khasi kufanele lilethwe kumuntu oxoxisana naye ngaphambi kokuqala kwengxoxo

ISINQUMO SOKUVUMELA

Mina ……..…… (amagama aphelele omhlanganyeli) ngalokhu ngiyaqinisekisa ukuthi ngiyakuqonda okuqukethwe yile ncwadi kanye nohlobo lwephrojekthi yocwaningo, futhi ngiyavuma ukubamba iqhaza kuphrojekthi yocwaningo.

Ngiyaqonda ukuthi nginenkululeko yokuhoxa kuphrojekthi nganoma yisiphi isikhathi, ngaphandle kwemiphumela emibi, uma kufanele ngifisa kanjalo.

Ngaleyo ndlela nginikeza imvume:

Ukuqoshwa okulalelwayo kwezingxoxo ezizokwenziwa	YEBO noma CHA
Ukuqashelwa okufanele kwenziwe endaweni yomsebenzi wami	YEBO noma CHA

…… ……

ISIMANGALISO SOKUQHAWULA **USUKU**

APPENDIX 8: INTERVIEW SCHEDULE (ENGLISH)

APPENDIX TWO

CONVERSATIONAL / UNSTRUCTURED INTERVIEW SCHEDULE

1 .Autobiographical information

1.1 Race

1.2 Age

1.3 Home Language

1.4 Marital status

1.5 Dependents

1.6 Education/ Qualifications

1.7 Work experience

1.8 Number of years operating as an informal trader

1.9 Assistance received to start your business.

2. Personal background and domestic context

2.1 Tell me the story of your childhood? Where did they grow up?

2.2 Tell me about your family?

2.3 What did your parents want you to become?

2.4 As a child/ teenager what did you dream of becoming?

2.5 What motivated you to enter the informal street trade?

2.6 What motivates you to stay in the informal street trade?

2.7 Who takes care of your children when you are at work?

2.8 Who assist you with your domestic duties when you are at work?

3. Constructs of colonialism, southern feminism and intersectionality

3.1 As a women in the informal street trade, what challenges do you encounter in running your business on a daily basis?

3.2 As a women in the informal street trade, who has assisted you in running your business on a daily basis?

3.3 How do other informal business owners treat you?

3.4 How do customers treat you? Do you have regular customers?

3.5 Are men treated with more respect than women in the informal street trade?

4. Constructs of resilience

Protective factors

4.1 Are you satisfied with your job?

4.2 What support do you receive from your family members in running your business?

4.3 What support do you receive from other social networks in the informal street trade

4.4 What support do you receive from governmental/ municipality or other organisations in running your business?

Risk factors

4.5 Why have you chosen this particular space as your trading area?.

4.6 Where do you store your stock?

4.7 Where do you keep your cash?

4.8 Are there any safety and security issues that you face in this area?

4.9 What are your business operating hours?

4.10 Do you have access to clean water and ablution facilities?

4.11 Describe your interactions with the with the South African Police Services

4.12 Have you experienced any conflict with other traders in this area?

4.13 How do you deal with adverse situations in your context on a daily basis?

5. Constructs of informal learning

5.1 What triggers your learning?

5.2 Who assists you in the learning process?

5.3 What do you do when you are faced with learning challenges?

5.4 How do you negotiate alternatives in order to come up with solutions to your learning challenges?

6 Financial and Business skills

6.1 Where did you learn how to manage your business?

6.2 Do you keep any accounting records?

6.3 How do you know how much stock to purchase and when to purchase it?

6.4 Where do you purchase your stock?

6.5 Where do you get the money from to purchase your stock?

6.6 Where do you store your stock?

6.7 How do you price your products?

6.8 How did you decide on which products to sell?

6.9 Do you sell your products for cash and on credit?

6.10 Do you have regular customers?

6.11 Do you know what products your customers buy?

6.12 Which of your products make the most sales?

6.13 Do you know how many products you must sell in order to make a profit?

6.14 What is your income for the week/ month?

6.15 What are your expenses for the week/ month?

6.16 Are there many other traders in your area that sell the same product?.

6.17 How do you compete against other informal traders that sell the same products?

6.18 How much money do you make on a daily basis? Do you bank this money?

What do you use your money for?

What do you do with your old stock?

6.19 Would you like to improve your financial and business skills?

6.20 What financial and business skills would help you in running your business?

6.21 Would you like a mentor to assist you with running your business?

6.22 Do you have the time to attend programmes to help you run your business?

6.23 Do you want your business to be more profitable? Where do you see your business in a week/ month / 5 years' time?

7. Government policies and programmes

7.1 Are you aware of government policies to assist small businesses?

7.2 Are you aware of government programmes to assist small businesses?

7.3 Have you approached any government department such as SEDA for assistance?

7.4 What would you like government or big businesses to assist you with in the informal street trade?

7.5 What changes do you need in the informal street trade in order to grow their businesses?

APPENDIX 9: INTERVIEW SCHEDULE (ISIZULU)

ISITHASISELO SESIBILI

UHLELO LOKUQINISEKISA LOKUXHUMANA / LOKUFUNDA

1. **Imininingwane ye-Autobiographical**

1.1 Ubuhlanga

1.2 Iminyaka

1.3 Ulimi Lwasekhaya

1.4 Isimo somshado

1.5 Abethembayo

1.6 Imfundo / iziqu

1.7 Isipiliyoni somsebenzi

1.8 Inani leminyaka esebenza njengomhwebi ongahlelekile

1.9 Usizo olutholwayo lokuqala ibhizinisi lakho,

2. Isizinda sakho nesimo sendawo

2.1 Ake ungitshele indaba yobuntwana bakho? Bakhulele kuphi?

2.2 Ungitshele ngomndeni wakho?

2.3 Yini abazali bakho ababefuna ukuthi ube yiyo?

2.4 Njengomntwana / osemusha ubephupha ubanjani?

2.5 Yini eyakukhuthaza ukuba ungene ekuthengisweni okungekho emthethweni komgwaqo?

2.6 Yini ekushukumisela ukuba uhlale ekuthengisweni kwemigwaqo okungekho emthethweni?

2.7 Ngubani onakekela izingane zakho uma usemsebenzini?

2.8 Ngubani ekusiza ngemisebenzi yakho yasekhaya lapho usemsebenzini?

3. Ukwakhiwa kobukoloni, ubufazi baseningizimu kanye nokuhlangana kwezizwe

3.1 Njengabantu besifazane ekuhwebeni okungekho emthethweni, yiziphi izinselelo enhlangabezana nazo ekwenzeni ibhizinisi lakho nsuku zonke?

3.2 Njengomama ekuthengiseni okungekho emthethweni, ngubani okuncedile ekuqhubeni ibhizinisi lakho nsuku zonke?

3.3 Abanye abaphathi bamabhizinisi abangahlelekile bakuphatha kanjani?

3.4 Ngabe amakhasimende akuphatha kanjani? Ingabe unayo amakhasimende ejwayelekile?

3.5 Ngabe amadoda aphathwa ngenhlonipho enkulu kunabesifazane ekuhwebeni okungekho emthethweni komgwaqo?

4. Ukwakhiwa kokuqina kokuvikela Izici

4.1 Ngabe wenelisekile ngomsebenzi wakho?

4.2 Yikuphi ukusekelwa okuthola kumalungu omndeni wakho ekuqhubeni ibhizinisi lakho?

4.3 Yikuphi ukwesekwa okuthola kokunye ukuxhumana nomphakathi ekuhwebeni okungekho emthethweni komgwaqo

4.4 Yikuphi ukusekelwa okuthola kuhulumeni / kumasipala noma kwezinye izinhlangano ekuqhubeni ibhizinisi lakho?

Izici zobungozi

4.5 Kungani ukhethe le ndawo njengendawo yakho yokuhweba?

4.6 Usigcina kuphi isitoko sakho?

4.7 Uyigcina kuphi imali yakho?

4.8 Ngabe kukhona izingqinamba zokuphepha nezokuphepha obhekana nazo kule ndawo?

4.9 Ayini amahora akho okusebenza kwebhizinisi lakho?

4.10 Ingabe uyakwazi ukufinyelela kumanzi ahlanzekile nezindawo zokuhlanza?

4.11 Chaza ukusebenzisana kwakho ne-South African Police Services

4.12 Wake wahlangabezana nanoma iyiphi ingxabano nabanye abathengisi kule ndawo?

4.13 Ngabe ubhekana kanjani nezimo ezingezinhle kumongo wakho nsuku zonke?

5. Ukwakhiwa kokungakahleleki

5.1 Yini edala ukufunda kwakho?

5.2 Ngubani ekusiza ekufundeni?

5.3 Wenzani lapho ubhekene nezinselele zokufunda?

5.4 Uzixoxisana kanjani nezinye izindlela ukuze uthole izisombululo zezinselelo zakho zokufunda?

6. Amakhono wezezimali nelebhizinisi

6.1 Ufunde kuphi ukuphatha ibhizinisi lakho?

6.2 Ngabe ugcina noma yimaphi amarekhodi ama-accounting?

6.3 Wazi kanjani ukuthi kufanele kuthengwe isitokhwe esingakanani nokuthi usithenge nini?

6.4 Uthenga kuphi isitolo sakho?

6.5 Uyithathaphi imali yokuthenga isitoko sakho?

6.6 Usigcina kuphi isitoko sakho?

6.7 Uyibiza kanjani imikhiqizo yakho?

6.8 Unqume kanjani ukuthi yimiphi imikhiqizo oyithengisa?

6.9 Ingabe uthengisa imikhiqizo yakho imali kanye ngesikweletu?

6.10 Ingabe unamakhasimende ajwayelekile?

6.11 Uyazi ukuthi yimiphi imikhiqizo abathengi bakho abathenga ngayo?

6.12 Yikuphi imikhiqizo yakho ukwenza yokuthengisa kakhulu?

6.13 Uyazi ukuthi mningi imikhiqizo okufanele uyithengise ukuze wenze inzuzo?

6.14 Uyini umholo wakho weviki / inyanga?

6.15 Yiziphi izindleko zakho ngeviki / ngenyanga?

6.16 Ingabe bakhona abaningi abanye abahwebi endaweni yakini ezithengisa umkhiqizo ofanayo?

6.17 Wenzenjani ukuncintisana ngokumelene nabanye abadayisi basemgwaqeni ukuthi ukuthengisa imikhiqizo efanayo?

6,18 Yimalini Uzenza nsukuzonke? Ngabe uyayibekisa le mali?

Ngabe usebenzisa ini imali yakho? Wenzani nge-stock yakho yakudala?

6.19 Ungathanda ukuthuthukisa amakhono akho wezezimali nawamabhizinisi?

6.20 Yimaphi amakhono wezezimali neyebhizinisi angakusiza ekuqhubeni ibhizinisi lakho?

6.21 Ungathanda ukuthi umeluleki akusize ekuqhubeni ibhizinisi lakho?

6.22 Ngabe unesikhathi sokuya ezinhlelweni zokukusiza ukuqhuba ibhizinisi lakho?

6.23 Ngabe ufuna ukuthi ibhizinisi lakho libe nenzuzo ethe xaxa?

Ngabe ulibona kuphi ibhizinisi lakho esikhathini seviki / inyanga / iminyaka emi-5?

7. Izinqubomgomo nezinhlelo zikahulumeni

7.1 Ngabe uyazi ngezinqubomgomo zikahulumeni zokusiza osomabhizinisi abancane?

7.2 Ngabe uyazi ngezinhlelo zikahulumeni zokusiza amabhizinisi amancane?

7.3 Ngabe uke waxhumana nanoma yimuphi umnyango kahulumeni njengeSEDA ukuthola usizo?

7.4 Yini ongathanda ukuthi uhulumeni noma amabhizinisi amakhulu akusize ekuhwebeni okungekho emthethweni komgwaqo?

7.5 Yiluphi ushintsho oludingayo ekuhwebeni okungekho emthethweni ukuze bakhule amabhizinisi abo?

APPENDIX 10: OBSERVATION SCHEDULE (ENGLISH)

APPENDIX ONE

PARTICIPANT OBSERVATION SCHEDULE

During the observations I will pay particular attention to the non-verbal cues such as body language, facial expressions, gestures, eye contact, spatial distance during communication; emotions and bodily contact eg handshakes, hugs etc.

Observations that will assist in determining the issues or areas that warrant further probing at the interviews as well as the most convenient times to conduct the interview are as follows:

- Observe the daily activities of the participants.
- Observe both the busy times and lean times of their business operations.
- Observe areas that may need further clarity or probing at the interviews.

Observe the constructs of colonialism, southern feminism and intersectionality

- Observe how male and female customers interact with them.
- Observe how fellow street traders both male and female interact with them.
- Observe how suppliers both male and female interact with them.
- Observe how white and non-white customers, suppliers and fellow street traders interact with them.

My research design do not require prolonged immersion in the research setting, hence the observation of resilience and informal learning constructs are best explored during the interviews. Certain activities / interactions may not be evident during my observation periods; hence, the interviews would be the best means of clarifying the aforementioned.

APPENDIX 11: OBSERVATION SCHEDULE (ISIZULU)

ISITHASISELO SOKUQALA

UHLELO LOKUQHAWULA IZIMBANGELA

Ngesikhathi sokubonwa ngizogxila kakhulu kwezinkomba ezingezona ezomlomo ezinjengolimi lomzimba, isimo sobuso, ukushukuma komzimba, ukubuka ngamehlo, ibanga lekhathi ngesikhathi sokuxhumana; imizwa nokuthintana ngokomzimba isib. ukubambana ngezandla, ukuthinta njll.

Ukuqashelwa okuzosiza ekunqumeni izingqinamba noma izindawo ezifuna ukuqhubeka kokuphenywa kwinhlolokhono kanye nezikhathi ezilungele kakhulu zokwenza inhlolokhono yilezi ezilandelayo:

• ukubheka imisebenzi yansuku zonke yabahlanganyeli.

• ukubheka zombili izikhathi ezimatasatasa nezikhathi ezikhululekile zomsebenzi wabo webhizinisi.

• ukubheka izindawo ezingadinga ukucaciseleka okwengeziwe noma ukuphenya kuzinhlolokhono.

Ukubheka ukwakheka kobukoloni, ubufazi baseningizimu kanye nokuhlangana kwezindawo

• ukubheka indlela abathengi besilisa nabesifazane abaxhumana ngayo nabo.

• ukubheka ukuthi abahwebi basemgwaqweni abakanye nabesilisa nabesifazane baxhumana kanjani nabo.

• ukubheka ukuthi abahlinzeki bobabili abesilisa nabesifazane baxhumana kanjani nabo.

• ukubheka indlela abathengi abamhlophe nabangewona abamhlophe, abahlinzeki nabathengisi basemgwaqweni abaxhumana nabo.

Idizayini yami yokucwaninga ayidingi ukucwiliswa isikhathi eside kulungiselelo lokucwaninga, yingakho ukubonwa kokuqina kokuqina nokwakhiwa okungahlelekile kuhlolwa kakhulu ngesikhathi sezingxoxo. Imisebenzi / ukuhlangana okuthile kungenzeka kungabonakali ngesikhathi sami sokubuka; ngakho-ke, izingxoxo ezingaba nezingxoxo zingaba yindlela engcono kakhulu yokucacisa okungenhla.

APPENDIX 12: IMAGES OF SELECTED PARTICIPANTS IN THE WARWICK JUNCTION

Warwick Junction: location of Thandeka's and Nobuhle's trading sites (they traded alongside each other)

Warwick Junction: Thandeka's trading stall

Warwick Junction: Nobuhle's trading stall

Warwick Junction: Nolusapho's trading stall

Warwick Junction: Zandile's trade goods

Warwick Junction: location of Zandile’s trading stall

APPENDIX 13: IMAGES OF SELECTED PARTICIPANTS IN THE DURBAN CENTRAL BUSINESS DISTRICT

Central Business District: Andiswa's trade goods

Central Business District: Andiswa's trading stall

Central Business District: Buyisile's trading stall

Central Business District: Buyisile's trade goods

Central Business District: Bisisiwe's trade goods

Central Business District: Bisisiwe's trading stall

Central Business District: Buli's trading stall

Central Business District: Buli’s trade goods

APPENDIX 14: TURNITIN REPORT

925348622_Cloete Final Thesis

by Melanie Bernice Cloete

Submission date: 15-Feb-2024 01:07PM (UTC+0200)
Submission ID: 2268524174
File name: 925348622_Cloete_Final_Thesis.docx (7.13M)
Word count: 68937
Character count: 380121

WOMEN'S EXPERIENCES OF LEARNING FINANCIAL AND BUSINESS SKILLS IN THE INFORMAL STREET TRADE IN THE GREATER DURBAN AREA OF KWAZULU-NATAL

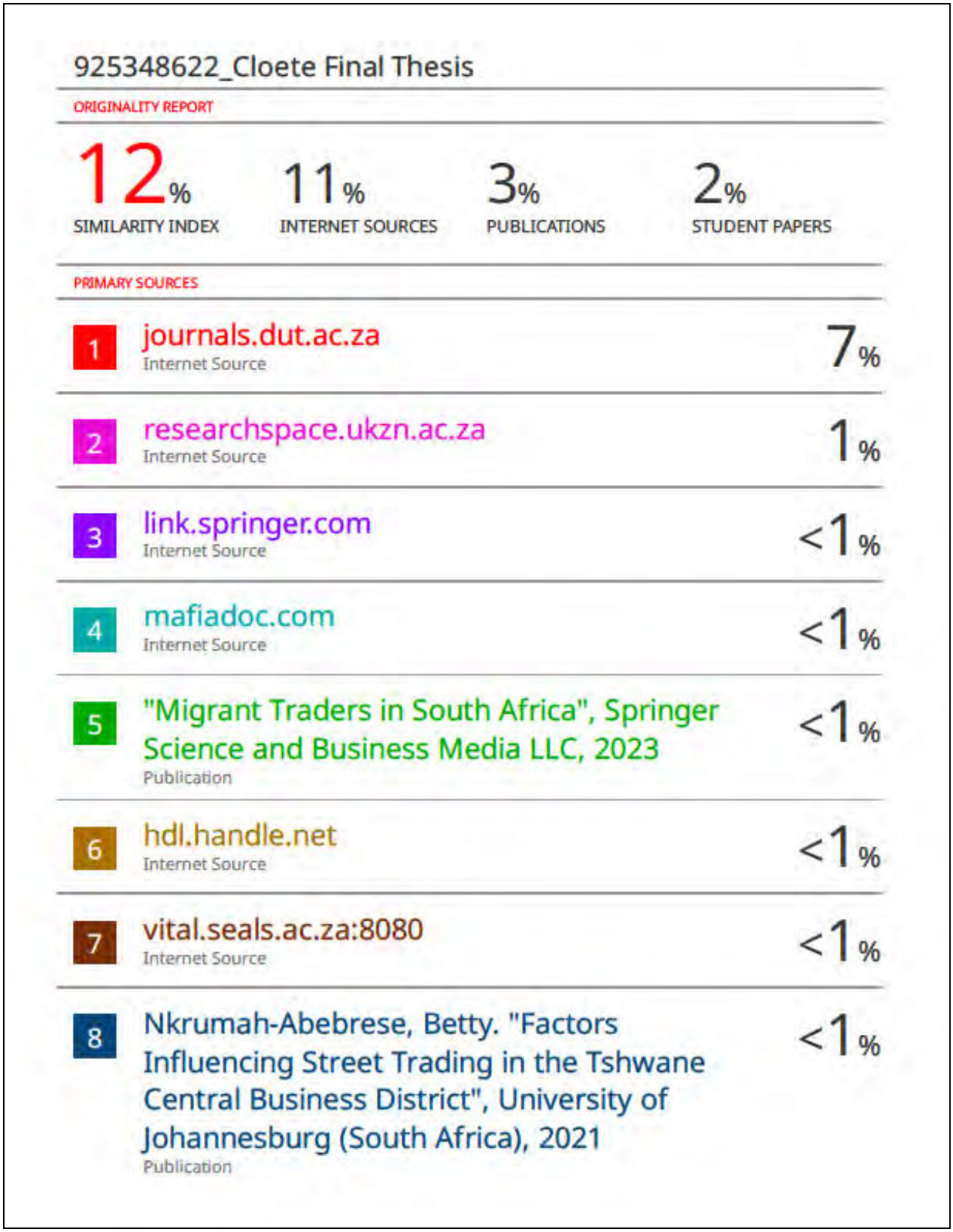
MELANIE BERNICE CLOETE:925348622

Submitted in fulfilment of the requirements
for the degree of
Doctor of Philosophy
in the
School of Education, College of Humanities

University of KwaZulu-Natal

February 2024

Supervisor: Professor S.M. Maistry
Co-Supervisor: Professor S Singh



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ORIGINALITY REPORT

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Exclude quotes	On	Exclude matches	< 10 words
Exclude bibliography	On		

APPENDIX 15: EDITOR'S CERTIFICATE

Mrs J Kalamer (LLM & Certificate in Editing)
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14 February 2024

TO WHOM IT MAY CONCERN

I hereby confirm that I, the undersigned, have edited the dissertation for the degree of Doctor of Philosophy at the University of KwaZulu-Natal, entitled

WOMEN'S EXPERIENCES OF LEARNING FINANCIAL AND BUSINESS SKILLS IN THE INFORMAL STREET TRADE IN THE GREATER DURBAN AREA OF KWAZULU-NATAL

of

Melanie Bernice Cloete

Student number: 925348622

The responsibility of implementing the recommended language changes rests with the author of the dissertation.

Yours truly

[redacted]

Jeanne Kalamer

EDITOR, PROOFREADER & TRANSLATOR