



**CHALLENGES FACED BY CAMEROONIAN WOMEN OPERATING INFORMAL  
BUSINESSES IN SELECTED CAPE METROPOLE AREAS**

**By**

**LUM S YLVIA ANYAH**

**Thesis submitted in fulfillment of the requirements for the degree Master in  
Entrepreneurship: Business Administration (Entrepreneurship) in the Faculty of Business  
and management science at the Cape Peninsula University of Technology**

**Supervisor: Mrs. S. E RAJA**

**Co-Supervisor: Professor R. K. TENGEH**

**Cape Town**

**September 2022**

**CPUT copyright information**

The dissertation/thesis may not be published either in part (in scholarly, scientific or technical journals), or as a whole (as a monograph), unless permission has been obtained from the University

## **DECLARATION**

I, **LUM SYLVIA ANYAH**, declare that the contents of this thesis represent my own unaided work, and that the thesis has not previously been submitted for academic examination towards any qualification. Furthermore, it represents my own opinions and not necessarily those of the Cape Peninsula University of Technology.

**Signed** \_\_\_\_\_

**Date** \_\_\_\_\_

## **DEDICATION**

This thesis is dedicated to my late father, Anyah Tekeh Thomas

## **ACKNOWLEDGEMENTS**

I wish to thank my supervisor Mrs. S. E. Raja for her guidance, and support. I thank you for all your feedback, motivations. I humbly thank Professor R.K. Tengeh for his exceptional academic leadership and constructive feedback. Thank you for passing on your knowledge and for contributing to my achievements. Without your guidance, this thesis would not have been possible. My sincere thanks to Dr. Corrie Uys, for assisting in structuring my questionnaire, my husband Mandela Sani for his support and encouragement and continuous calls from work asking if I am working on my thesis. Thanks to my eldest daughter Loide for always making sure Leora and Zuriel did not come to my room to disturb me when I was busy with school work and for always making me coffee. Not forgetting the Tichaawa's family for their encouraging words, as well as my mother, sisters and brother for their support and encouragement. Dr Bidandi, thank you for your advice and constantly checking on my progress. My gratitude to all persons who participated in this study. My sincere gratitude to Cape Peninsula University of Technology for financial assistance towards this research.

## **ABSTRACT**

This study investigates the challenges faced by Cameroonian women operating informal businesses in selected areas in the Cape Metropole, South Africa. Modernisation, neo-Marxist and neoliberal theories were used to underpin the study. The study used a mixed method approach to collect and analyses the data. A survey questionnaire was used for quantitative research. Personal interviews and focus groups interviews were used as techniques within the qualitative paradigm to supplement the quantitative approach. The non-probability sampling technique of snowball sampling was used in this study to select the respondents. Questionnaires were sent to 104 Cameroonian immigrant entrepreneurs, and qualitative in-depth interviews with government authorities and business assistance groups were conducted. The quantitative data were analysed using the Statistical Package for Social Sciences (SPSS), and a content analysis of the face-to-face interviews was performed. The study revealed that Cameroonian women in informal business are faced with crime, lack of financial support, and family responsibilities which they believe are big challenges that negatively impact their businesses. They are involved in different businesses activities ranging from hair salons, African Food Market and tailoring workshops using a little capital from their savings and networks like families and friends as well as communal saving societies. Empirical evidence from this study show that those engaged in informal business are between the ages of 20 to 60 years, with various levels of education. The major reason for immigrants of African origin to start their own enterprises soon after arriving in South Africa was a lack of job opportunities. Despite South Africa's high unemployment rate and criminality, the main recommendations include and not limited to that the government should promote informal companies run by immigrant entrepreneurs, particularly women and should loosen and waive small businesses especially immigrant-owned businesses so as to promote their growth, profitability, and sustainability.

**Key words:** Informal businesses, Cameroonian immigrant women and challenges

## TABLE OF CONTENTS

DECLARATION .....	i
DEDICATION .....	ii
ACKNOWLEDGEMENTS .....	iii
ABSTRACT .....	iv
LIST OF FIGURES.....	x
LIST OF TABLES .....	xi
ACRONYMS AND ABBREVIATIONS .....	xii
CHAPTER 1: INTRODUCTION .....	1
1.1 INTRODUCTION.....	1
1.2 BACKGROUND TO THE STUDY .....	3
1.3 STATEMENT OF THE RESEARCH PROBLEM .....	3
1.4 RESEARCH QUESTIONS.....	4
1.4.1 The Main Research Question .....	4
1.4.2 Research Sub-questions.....	4
1.5 RESEARCH AIM AND OBJECTIVES .....	5
1.6 DELIMITATION OF THE STUDY .....	5
1.7 RESEARCH DESIGN AND METHODOLOGY.....	<b>Error! Bookmark not defined.</b>
1.7.1 Data Collection.....	<b>Error! Bookmark not defined.</b>
1.7.2 Population.....	<b>Error! Bookmark not defined.</b>
1.8 SIGNIFICANCE OF THE RESEARCH .....	5
1.9 ETHICAL CONSIDERATIONS .....	<b>Error! Bookmark not defined.</b>
1.10 STRUCTURE OF THE THESIS .....	6
1.11 CHAPTER SUMMARY .....	6
CHAPTER 2: LITERATURE REVIEW .....	7
2.1 INTRODUCTION.....	7
2.2 ORIGIN OF MIGRATION IN SOUTH AFRICA.....	7
2.2.1 Definition of Migration .....	7
2.2.2 Definition of Entrepreneurship.....	8
2.2.3 Immigrant Entrepreneurs.....	10
2.2.4 Female Entrepreneurs.....	10
2.3 INTERNATIONAL CONTEXT OF MIGRATION.....	11
2.3.1 Australia .....	11
2.3.2 United States of America.....	12
2.3.3 Europe.....	12
2.4 NATIONAL CONTEXT OF MIGRATION (AFRICA) .....	13
2.5 LEGISLATION AND POLICIES FOR MIGRATION.....	15
2.5.1 Regional Context (Africa) .....	15
2.5.2 South Africa Context.....	16
2.6 IMMIGRANT ENTREPRENEUR PROFILE .....	17
2.6.1 Immigrant Entrepreneurs and the Motivational Factors for Immigrant Entrepreneurship .....	17

2.6.2 Types of Immigrant Entrepreneurs.....	17
2.7 PUSH AND PULL FACTORS OF ENTREPRENEURSHIP .....	18
2.8 FEMALE ENTREPRENEURS .....	20
2.9 IMMIGRATION ENTREPRENEURSHIP IN SOUTH AFRICA .....	22
2.10 INFORMAL BUSINESSES .....	23
2.11 THEORIES EXPLAINING INFORMAL BUSINESS .....	25
2.11.1 Modernisation Theory .....	25
2.11.2 Neo-Marxist.....	26
2.11.3 Neoliberal Theory.....	27
2.12 CHARACTERISTICS OF INFORMAL BUSINESS.....	27
2.13 THE INFORMAL BUSINESS ENVIRONMENT IN CAPE TOWN.....	28
2.14 CHALLENGES IN OPERATING INFORMAL BUSINESS .....	29
2.14.1 Access to Finance .....	30
2.14.2 Gender Bias and Sex Discrimination.....	30
2.14.3 Lack of Education and Training .....	31
2.14.4 Xenophobia.....	31
2.14.5 Immigrants and Institutional Support in South Africa .....	32
2.15 CRITICAL SUCCESS FACTORS OF INFORMAL BUSINESS IN SOUTH AFRICA	34
2.15.1 Ability to Break into Local Community Markets.....	34
2.15.2 Persistence/Resilience, Risk Taking, and Self-Motivation .....	35
2.15.3 Social Network and Partnership .....	35
2.15.4 Critical Success Factors for Female Entrepreneurs in South Africa .....	35
2.15.5 Experience and Choice .....	36
2.15.6 Reliable Source of Income .....	36
2.16 CONCLUSION .....	36
CHAPTER 3: METHODOLOGY .....	38
3.1 INTRODUCTION.....	38
3.2 RESEARCH QUESTIONS.....	<b>Error! Bookmark not defined.</b>
3.2.1 Main Research Question.....	<b>Error! Bookmark not defined.</b>
3.2.2 Research Sub-Questions .....	<b>Error! Bookmark not defined.</b>
3.3 OBJECTIVES OF THE STUDY .....	<b>Error! Bookmark not defined.</b>
3.3.1 Main Research Objective .....	<b>Error! Bookmark not defined.</b>
3.3.2 The Specific Research Objectives .....	<b>Error! Bookmark not defined.</b>
3.4 RESEARCH PHILOSOPHY .....	38
3.4.1 Research Design .....	38
3.4.2 Mixed-Methods Research Methodology .....	39
3.5 RESEARCH POPULATION.....	39
3.6 STUDY AREA.....	40
3.7 SAMPLE DESIGN .....	41
3.7.1 Sampling Strategy .....	41
3.7.2 Sample Size .....	42
3.8 QUALITATIVE RESEARCH METHODOLOGY .....	43
3.8.1 Focus Groups.....	43
3.8.2 Personal Interviews .....	44
3.8.3 Analysis of Personal Interview Data .....	44

3.9 THE QUANTITATIVE PHASE OF THE RESEARCH STUDY WILL NOW BE DISCUSSED: .....	46
3.9.1 Quantitative Research Methodology .....	46
3.9.2 Data Collection Method and Instrument .....	46
3.9.3 Primary Data.....	46
3.9.4 Secondary Data.....	47
3.9.5 Detailed Questionnaire Description.....	47
3.9.6 Data Analysis-quantitative .....	48
3.10 PILOT STUDY .....	48
3.11 RELIABILITY OF THE RESEARCH INSTRUMENT .....	49
3.12 VALIDITY AND RELIABILITY OF THE RESEARCH INSTRUMENT.....	49
3.13 ETHICAL CONSIDERATIONS .....	49
3.14 CONCLUSION .....	50
CHAPTER 4 .....	51
FINDINGS AND DISCUSSIONS .....	51
4.1 INTRODUCTION.....	51
4.2 THE RESULTS FROM THE PERSONAL INTERVIEWS. ....	51
4.2.1 Document Support.....	52
4.2.2 Government Support .....	53
4.2.3 Initiating Business Support.....	53
4.2.4 Informal Business Contribution to the Economy .....	54
4.3 Findings from Focus Group Discussions and In-Depth Interviews with Cameroonian Women in Informal Trade in the Cape Metropole.....	55
4.3.1 Reason for Coming to South Africa .....	56
4.3.2 Startup Capital for Your Business .....	56
4.3.3 Amount You Use to Start Your Business.....	56
4.3.4 Number of Employees Including Owner.....	57
4.3.5 Motive for Starting Your Business.....	57
4.3.6 Primary Reason for Business Location .....	57
4.3.7 Challenges Faced by Business Owner.....	57
4.3.8 Critical Success Factors for Informal Businesses .....	57
4.4 THE FOLLOWING SECTION WILL PRESENT THE RESULTS OF THE QUANTITATIVE SURVEY .....	58
4.5 KEY CHALLENGES .....	60
4.6 THE CHARACTERISTICS OF THE INFORMAL BUSINESS ENVIRONMENT WITHIN THE CAPE METROPOLE .....	61
4.7 CHARACTERISTICS OF FOREIGN INFORMAL BUSINESS .....	65
4.7.1 Bellville and Cape Town CBD.....	65
4.7.2 Cape Town Top Deck.....	65
4.7.3 Parow .....	65
4.7.4 Age Groups of the Owners .....	66
4.7.5 Level of Education.....	67
4.7.6 Duration in Business.....	68
4.7.7 Visiting .....	68
4.7.8 Migration as Refugees.....	69
4.7.9 Source of Startup Capital.....	70



4.7.10 Number of Employees Hired.....	71
4.7.11 Motivations to Start a Business .....	71
4.8 THE CHALLENGES FACED BY CAMEROONIAN WOMEN OPERATING INFORMAL BUSINESSES IN CAPE METROPOLE .....	73
4.8.1 Reason for Location.....	73
4.8.2 Raising Finance to Start and Sustain the Business .....	74
4.8.3 The Challenge of Business Registration.....	75
4.8.4 Gender Bias and Discrimination .....	77
4.9 THE THIRD OBJECTIVE OF THE STUDY – THE CRITICAL SUCCESS FACTORS IN OPERATING AN INFORMAL BUSINESS .....	81
4.9.1 Word of Mouth Advertising .....	83
4.9.2 Skill and Experiences in Running Businesses Brought from Home Countries.....	84
4.10 CONCLUSION .....	84
CHAPTER 5 .....	86
CONCLUSION, RECOMMENDATIONS, AND SUGGESTIONS FOR FUTURE RESEARCH .....	86
5.1 INTRODUCTION.....	86
5.2 SUMMARY OF THE STUDY .....	86
5.2.1 Chapter 1: Introduction and Background .....	<b>Error! Bookmark not defined.</b>
5.2.2 Chapter 2: Literature Review .....	<b>Error! Bookmark not defined.</b>
5.2.3 Chapter 3: Research Methodology .....	<b>Error! Bookmark not defined.</b>
5.2.4 Chapter 4: Presentation, Discussion and Analysis of the Findings ....	<b>Error! Bookmark not defined.</b>
5.2.5 Chapter 5: Conclusions and Recommendations .....	<b>Error! Bookmark not defined.</b>
5.3 MAIN FINDINGS/ RESULTS .....	86
5.3.1 Characteristics of the Informal Business Environment in Cape Metropole .....	87
5.3.2 Challenges in Operating Informal Businesses or Functional Challenges in Cape Metropole .....	87
5.3.3 Success Factors in Operating an Informal Business.....	87
5.4 THE MAIN FINDINGS OR SIGNIFICANCE OF THE STUDY .....	87
5.5 LIMITATIONS OF THE STUDY .....	89
5.6 THE CHALLENGES OF THE STUDY .....	89
5.7 RECOMMENDATIONS .....	90
5.7.1 Government Department .....	90
5.7.2 Immigrant Entrepreneurs:.....	90
5.8 SUGGESTIONS FOR FUTURE RESEARCH .....	91
5.10 CONCLUSION .....	91
REFERENCES.....	92
APPENDIX A: SURVEY QUESTIONNAIRE: CHALLENGES FACED BY CAMEROONIAN WOMEN THAT OPERATE INFORMAL BUSINESSES IN THE CAPE METROPOLE.....	113
APPENDIX B: SEMI-STRUCTURED INTERVIEW QUESTIONs .....	124
APPENDIX C: LETTER OF CONSENT FROM PRASA.....	126
APPENDIX D: LETTER OF CONSENT FROM THE CITY OF CAPE TOWN.....	127
APPENDIX E: ETHICAL CLEARANCE FROM CPUT.....	128
APPENDIX F: STATISTICAL ANALYSIS OF THE DATA.....	129

APPENDIX G: TURNITIN REPORT ..... 148  
APPENDIX F: CONFIRMATION OF PROFESSIONAL EDITING ..... 149

## LIST OF FIGURES

Figure 2.1: The three core dimensions of entrepreneurship .....	9
Figure 4.1: Business location.....	60
Figure 4.2: Support from South African customers.....	60
Figure 4.3: Negative experience with the police .....	61
Figure 4.2: Distribution of business ownership .....	62
Figure 4.3: Business location.....	62
Figure 4.4: Reasons for starting a business.....	63
Figure 4.5: Motivation for starting your business .....	63
Figure 4.8: Age distribution of business owners .....	66
Figure 4.10: Duration in Business .....	68
Figure 4.11: Visiting .....	68
Figure 4.12: Migration as refugee:.....	69
Figure 4.13: Source of startup capital .....	70
Figure 4.14: Startup capital from savings .....	70
Figure 4.15: Motivations to start a business not educated .....	71
Figure 4.16: Hardship as reason for doing business: .....	72
Figure 4.17: Primary reason for location safety.....	73
Figure 4.18: Reason for location:.....	74
Figure 4.19: Raising finance to start the business.....	74
Figure 4.20: The challenge of language barrier .....	75
Figure 4.21: Challenge of business registration.....	76
Figure 4.22: Family responsibility .....	76
Figure 4.23: Gender bias and discrimination .....	77
Figure 4.24: Strong market saturation .....	78
Figure 4.25: High crime rate in the city .....	79
Figure 4.26: Government support .....	80
Figure 4.27: Xenophobia .....	80
Figure 4.28: Social networks .....	81
Figure 4.29: Financial support .....	82
Figure 4.30: Access to information technology and business skills .....	83

## **LIST OF TABLES**

Table 4.1: Trading sectors.....	55
Table 4.2: Business owners' profiles .....	58
Table 4.3: Reasons for coming to South Africa.....	59

## ACRONYMS AND ABBREVIATIONS

CBD	Central Business District
CDE	Child Development and Education
CSR	Corporate social responsibility
DHA	Department of Home Affairs
DTI	Department of Trade and Industry
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
HSRC	Human Science Research Council
ILO	International Labour Organization.
MIWE	MasterCard Index of Women Entrepreneurs
NABW	National Association of Business Women
NGO	Non-governmental organisation
NPO	Non-Profit Organisation
OAU	Organization of African Unity
SA	South Africa
SADC	Southern African Development Community
SAMP	Southern African Migration Project
SAPS	South African Police Service
SME	Small medium enterprise
SMME	Small and Medium Enterprises.
SPSS	Statistical Package for Social Sciences
UNHCR	United Nations High Commissioner for Refugees
VDM	Value Driven Market

## CHAPTER 1: INTRODUCTION

### 1.1 INTRODUCTION

Over the years, informal businesses have been a critical component of economic growth of many countries around the globe. Informal businesses provide opportunities for people in terms of earning a livelihood, poverty alleviation, wellbeing, and improving their living conditions (Van Vuuren & Groenewald, 2007:269). However, the sector is faced with challenges; for example, funding, government policies and municipal regulations. These challenges have had a negative impact on many people who are in the informal business sector (Koroma, Nimarkoh, Ogalo & Owino, 2017:17). Koroma et al. (2017:12) define informal business as unregulated and usually run by people unemployed in the formal sector of the economy; for example, spaza shops, hawkers, and pavement sellers among others. Studies show that, since governments are unable to provide employment opportunities and services to all citizens, many people, especially women, have ventured into informal business activities to sustain their livelihoods (Afrika & Ajumbo, 2012; United Nations Women, 2011). In the Southern Africa Development Community (SADC) region for example, women in informal businesses constitute about 70% (Afrika & Ajumbo, 2012; UN Women, 2011). In West and Central African region, they constitute nearly 60% of informal trade (Afrika & Ajumbo, 2012). These statistics clearly demonstrate that informal sector is no longer a male-dominated sector (Forkuor et al 2020).

Rogerson (2002) asserts that during the apartheid rule in South Africa, the informal sector was almost nonexistent especially for blacks but after the dawn of democracy in 1994, the African National Congress developed new policies such as the Reconstruction and Development Programme (RDP) for the purpose of empowering people. One of such policies was the opening up of the economy to provide economic opportunities, including local economic development (LED) in South Africa designed solely to promote informal businesses with a view to creating jobs and alleviating poverty especially in poor communities across the country.

The official estimates by the World Bank are that informal economy in developing countries generates 40% of Gross Domestic Product (GDP) (Beneke, Curran, Forsyth & Lamb, 2011:92). Small local traders are a core source of income and means of survival in developing countries. South Africa is no exception in this regard. The informal sector contributes about 6% of South

Africa's Gross Domestic Product (GDP) according to StatSA (2021). Incomes generated from informal business play a critical role in the survival of immigrants due to high levels of unemployment and specifically for immigrants, unequal employment and economic opportunities. With this income, they are able to cater for their basic needs, though this income may not be sufficient or sustainable. A recent report from the International Labour Organization (ILO, 2022) shows more than 60% of the world's employed population earn their livelihoods in the informal economy. In light of the above, many struggle but they manage to survive through the financial support from others or group savings in form of stokvels (ILO, 2022).

Rogerson (2002) points out that informal business usually involves the owner or family members and are very small for this reason. They cannot afford to pay for external labour which could help them to manage or run more than one business for more income. Further, most informal businesses are usually unregistered and seem to lack all the necessities of a formal registered business that could lead to obtaining a business licence. Rogerson (2002) and Cohen (2010) postulate that people in the informal businesses usually have limited capital and basic business skills that would warrant them access to funding. While some have enough capital, they may lack basic business skills that could enable them grow. Thus, the money they may make is usually spent on rent and basic social needs. Nonetheless, some have had the opportunity to grow into larger formal businesses in the wholesale and distribution sector (Cohen, 2010; Rogerson, 2002). While the informal business sector is often seen as an outlet for illiterate or non-artisan labourers, Cameroonian women across the spectrum from literate, professional, illiterate and non-artisan have found themselves involved in informal businesses for their sustenance and survival. In this light, these women are scattered across the Cape Metropole and are engaged in the informal sector providing goods and services to both the locals and their fellow immigrants. Most of these women operate their businesses within urban and cosmopolitan spaces but increasing numbers of new arrivals also seem to be on an increase to compete in the informal business sector with both locals and other immigrants. This has seen them venture into spaces where they are faced with exploitation, abuse, robbery and, in some instances, xenophobia (Tengeh, 2011:71).

## **1.2 BACKGROUND TO THE STUDY**

Political changes in South Africa as a result of the collapse of apartheid after 1994 and the adoption for increasing restrictive immigration policies by countries in Europe and North America made the country an attractive global immigration hub (Segatti & Landau, 2011). South Africa being one of the most industrial and advanced economies in Africa became an attractive destination for most African immigrants based on the Cameroonian concept of ‘bush falling’ (Fleischer, 2011; Nyamnjoh, 2011) was easier to immigrate to more affluent destinations. Fleischer (2011) explains bush falling as:

The process of going or moving overseas. It also means that going to the bush hunt and to gather. Therefore countries overseas are seen as a bush in which people can source a better livelihood especially for those without opportunities at home. Many of the bush fallers happen to come from the due to only economic situation but also the violent political climate in Anglophone part of the country.

Cameroonian women are no exception to the immigration concept of bush falling which is mostly accountable for a visible number of them in South Africa and specifically in Cape Town. Most of these women immigrated to Cape Town through kinship, to join their spouse or parent(s). According to Asana and Ngwa (2006), most of them knew very little of the reality of where they were immigrating to. When they finally arrive in Cape Town, they are faced with the reality of limited opportunities and for their survival and that of their families, informal trading seems a remedy and an easier channel to follow than finding formal jobs.

## **1.3 STATEMENT OF THE RESEARCH PROBLEM**

Global trends show that migrant women have over the years been involved in informal business as a means of survival, development, life improvement and generating income to support their families (Hill & Bourne, 2010). Cameroonian migrant women in Cape Town are no exception. Hill and Bourne (2010) argue that women, especially those from previously disadvantaged groups and those who cannot find formal employment, dominate the informal business sector in South Africa.



Studies show that since government cannot provide employment opportunities for migrants, many of them have resorted to street trading/informal trading as an alternative means for survival in cities (Crush & Chikanda, 2015). Though informal trading contributes to the wellbeing of migrant women, they are faced with a number of social, legislative and economic challenges (Tengeh, 2011:71).

Migrant women are usually faced with the problem of gender bias and discrimination, xenophobia, theft; limited or no sources of finance (Wasilczuk & Zieba, 2008:160). According to Mugobo and Ukpere (2012), finding a suitable business location, accessing micro-credit loans, difficulties in accessing business permits, the problem of getting loyal and committed employees and getting stock for their business into the country appear to be the most common problems women migrant informal traders face on a daily basis.

Furthermore, women in informal business are exposed to many risks including illnesses, long working hours and lack of protection from labour legislation (Hill & Allan, 2001; Villares-Verela, Monder & Trevor, 2018). They do not have formal social protection measures like insurance and other social benefits from which the locals benefit (Hill & Allan, 2001; Villares-Verela et al., 2018). With growing competition and increased demand for informal trading space, it is important to understand the challenges faced by Cameroonian women in informal business in selected Cape Metropole areas. Informal business particularly operated by migrant women are investigated in this study to have a better understanding of the nature of business and associated challenges. This study focused on informal businesses operated by Cameroonian women.

## **1.4 RESEARCH QUESTIONS**

### **1.4.1 The Main Research Question**

What are the challenges faced by Cameroonian women operating informal businesses in Cape Metropole areas.

### **1.4.2 Research Sub-questions**

- 1) What are the characteristics of the informal business environment in the Cape Metropole?
- 2) What are the challenges faced by Cameroonian immigrant women involved in informal businesses in the Cape Metropole?

- 3) What are the critical success factors of an informal businesses owned by Cameroonian immigrant women in the Cape Metropole?

## **1.5 RESEARCH AIM AND OBJECTIVES**

This study explores the challenges Cameroonian immigrant women face in their informal business activities in the Cape Metropole.

The specific research objectives are:

1. To understand the characteristics of the informal business environment in selected Cape Metropole areas.
2. To identify the challenges faced by Cameroonian women in owning informal businesses.
3. To explore the critical success factors of the informal businesses owned by Cameroonian women in selected Cape Metropole areas.

## **1.6 DELIMITATION OF THE STUDY**

This study discusses the challenges faced by Cameroonian women-owned informal businesses in the Cape Metropole. The study explores the challenges that these women face in their business environment. While the study focuses on owners of informal businesses (Cameroonian women), it excludes other immigrant entrepreneurs from consideration. This study is confined to Cameroonian women immigrant entrepreneurs who operate informal businesses. Given that fact that many Cameroonian immigrant women are involved in informal business activities across South Africa, this study is limited to the Cape Metropole area. This study will be looking at the Cape Metropole which includes Bellville, Parow, Khayelitsha and Cape Town Central Business District (CBD) where Cameroonian women are involved in hairdressing, making African food and tailoring among others.

## **1.7 SIGNIFICANCE OF THE RESEARCH**

This study seeks to provide insight into informal business in general, but more importantly to migrant women-owned businesses. The findings provide valuable insight into the resilience of migrant women in terms of managing and sustaining themselves through informal trade. Moreover, the study provides useful information for researchers, academics, students and policy

makers. The study clearly defines the role which immigrant informal businesses play in sustaining themselves and their families and providing social support. It also shows the need to encourage and assist immigrant informal businesses.

## **1.8 STRUCTURE OF THE THESIS**

This research project is separated into five chapters with each chapter having subcategories.

**Chapter 1:** contains the introduction. It outlines the background and context. The rationale substantiating the research project, aims, and objectives of the study are also discussed

**Chapter 2:** Literature is reviewed internationally, Africa and South Africa. The researcher discussed literature that specifically focused on origin of migration in South Africa, definition of migration, definition of entrepreneurship, immigrant entrepreneurs, female entrepreneur, international, and local perspectives were also discussed in this chapter.

**Chapter 3:** discusses the research design, instruments selected, and obtaining participants. It discusses data collection, analysis, ethical procedures and the significance of the study.

**Chapter 4:** The data collected is presented in this chapter. The themes generated from the data are presented.

**Chapter 5:** Conclusions drawn from the study findings is drawn/ found in this chapter. It also includes recommendations for future studies.

## **1.11 CHAPTER SUMMARY**

Chapter 1 provided the introduction and background to the study, research objectives, research questions, significance of the study, limitations and delimitations of the study and the organization of the study. In the next chapter (2), focus will be on literature review (theoretical and empirical literature review).

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

This chapter reviews extensive literature with specific emphasis on the international and national context of immigration, migration legislation and policies which includes the regional and local context, profile of immigrant entrepreneurs; immigrant entrepreneurship in South Africa and female entrepreneurship. It further identifies informal business and theories explaining informal businesses, characteristics of informal business and the informal business environment in Cape Town, reflecting on the challenges in operating informal businesses and their critical success factors. The chapter begins with the definition of migration, entrepreneurship and immigrant entrepreneurship.

#### **2.2 ORIGIN OF MIGRATION IN SOUTH AFRICA**

South Africa has experienced migration since the mid-nineteenth century and it is probably a leading destination in Africa. African migration is driven by a combination of push-pull factors for each country. The primary push factors are conflict, repressive governance and limited economic opportunities. Nine of the top 15 African countries of origin for migrants are in conflict (Africa Centre for Strategic Studies, 2021). Some of the factors presumed to have attracted both skilled and unskilled labour migrants in South Africa are industrial development, a good education system, better health services and job opportunities in the mining sector. South Africa hosts the largest number of immigrants on the African continent. According to official estimates, the country is home to about 2.9 million immigrants, which would account for slightly less than 5% of the total population of 60 million people (Moyo, 2021).

##### **2.2.1 Immigration in South Africa**

Though many different forms of definitions of migration exist, this study focuses on human migrations taking place on a global, regional and local scale. Human migration is the movement of people from one location to the other either to settle permanently or temporarily (Kallio & Mitchell, 2016). These movements over large distances and across countries are always associated with a desire for a better life at both the individual and household level and with better

access to migration networks. In this process, some people migrate as individuals or with family (Kallio & Mitchell, 2016). People make decisions about migration due to natural disasters, violence, lack of opportunities or armed conflict (Kallio & Mitchell, 2016).

Immigration to South Africa has tended to increase in recent decades, particularly since the arrival of democracy and end of apartheid in 1994. Migration increased into South Africa when it opened its borders after signing international protocols (The Refugee Convention in 1951). Between 2016 and 2020, net immigration was highest among the African (894 400) and Asian (49 900) populations but was offset by a net emigration of nearly 91 000 White residents (Moyo, (2020) and the International Organization for Migration (IOM) annual report (2022)). Most immigrants live in Gauteng, the country's richest province, which comprises the commercial capital of Johannesburg, the executive capital Pretoria/Tshwane, and the manufacturing hub of Ekurhuleni (Moyo, 2020). Overall, three-quarters of South Africa's immigrants are from elsewhere on the African continent, according to the country's 2011 census, which is its most recent. Of these Africans, 68% originated from within the 16-country Southern African Development Community (SADC) region (Moyo, 2020). However, in an effort to control and manage the influx of people coming into South Africa, the government has, through its migration policy framework, attempted to tighten control on new arrivals, although the numbers kept increasing in 2021 (Moyo, 2021).

### **2.2.2 Definition of Entrepreneurship**

Erasmus, Strydom and Rundansky-Kloppers (2013:43) define entrepreneurship as “the process of mobilising and risking resources to be used in a business opportunity”. Chinomona and Maziriri (2015) regard entrepreneurship as the ability to create and build something new and, in the process, create value by pulling together unique packages of resources to exploit opportunities.

Entrepreneurship can be summarised as a process involving creativity and innovation, scanning the environment in order to identify opportunities and co-ordinating resources to be used in the new venture, regardless of whether the business fails or succeeds (Hlanyane & Acheampong, 2017:11).

In the light of the many definitions of entrepreneurship that exist, Stokes, Wilson and Mador (2010:6) outline seven different characteristics of entrepreneurship:

- They are confident about what they do, and they have the ability to bring their products to the market even trying new approaches if the first one does not work.
- They are planners: no body plans to fail.
- They are always on the move and have ability to market and network.
- They always want to know what is going on in terms of accounting, marketing, purchasing, and everywhere else.
- They are money managers.
- They never give up.
- They are passionate about what they do.

It cannot really be said that all of these apply in the field of immigrant entrepreneurship. Commenting on the kaleidoscope of definitions of entrepreneurship, Stokes et al. (2010:6) note that there is variation in the definitions of entrepreneurship with respect to the perspective of the entrepreneur's vision or plan. Nonetheless, three core dimensions can be deduced from these definitions: behaviours, processes, and outcomes as indicated in Figure 2.1.

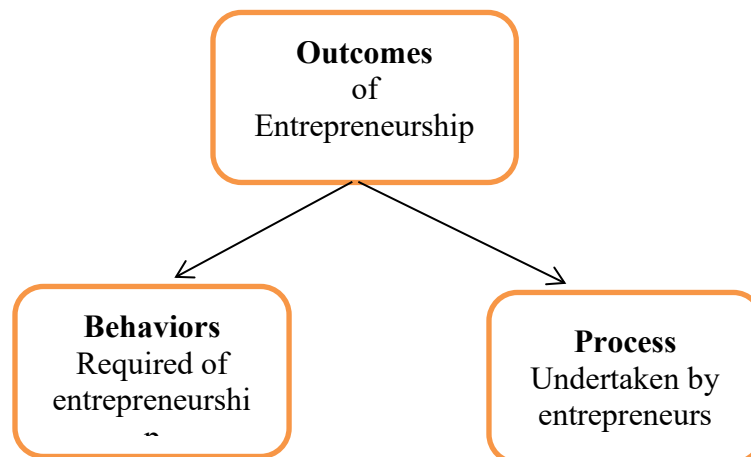


Figure 2.1: The three core dimensions of entrepreneurship

Source: Adapted from Stokes et al. (2010:7)

Entrepreneurship is conceptualised around behavior, process undertaken, and outcomes (Stokes et al., 2010:7). The behavioral dimension shows the role of individuals with particular traits

which set an individual apart from others. The process is an indication that business is a process not an event and an individual, therefore, one has to understand the challenges and learn from them. The result component concentrates on the gain that is to be made. Combining these three dimensions suggests that an entrepreneur is the product of certain behavioral design, background and procedures. Starting their own business and becoming self-employed has been the most attractive way of making a living, judging by their circumstances (Stokes et al., 2010). This definition captures the true essence of how the immigrants start new businesses in an attempt at creating self-employment for survival.

### **2.2.3 Immigrant Entrepreneurs**

Immigrant entrepreneurs are individuals of foreign origin who as a result of limited or an absence of opportunities venture into economic or business activities for their sustenance or as a livelihood strategy for survival (Aliaga-Isla & Rialp, 2013). Some have ventured into business either as an individual initiative or with support from their communities living in the host country. These kinds of businesses are usually referred to as foreign owned. Immigrants are more likely to become self-employed than the general population due to challenges associated with legal documents or simply because being foreign has excluded them from the formal labour market (Ensign & Robinson, 2011:36). In this light, the labour market fails to recognise the value of the immigrants on one hand and, on the other, they are seen as people without credentials and the skills required to entering this market (Ensign & Robinson, 2011:36). Moreover, immigrants choose self-employment as opposed to seeking formal employment due to limited or an absence of employment opportunities in the host country (Chrysostome, 2010:141). So, the above factors could be a likely cause for immigrants venturing into entrepreneurial activities.

### **2.2.4 Female Entrepreneurs**

Women/female entrepreneurship is simply about woman venturing into business activities (Rashmi, 2016). Female entrepreneurship can be explained as a situation where an enterprise is owned and controlled by a woman who generates an income for the wellbeing of herself or her family (Rashmi, 2016).

Studies reveal that women in informal business are disadvantaged when it comes to business opportunities, specifically because of the multiple roles they have as mothers and housewives,

among other things (Witbooi & Ukpere, 2011). In addition, a study by Minniti (2010) indicates that many women have ventured into business for independence and freedom. The study also indicates that women enter into entrepreneurship activities due to pull rather than push factors. So, the increased number of women in informal business including Cameroonian women is driven by their desire to be financially independent despite the challenges faced. Seen from the above narrative, women in South African are also becoming involved in business activities at both micro and macro levels (Meyer & Landsberg, 2015). This seems to indicate that women are expanding from micro-business ventures in the townships to macro enterprises in cosmopolitan hubs (Chamlee-Wright, 2002). While some of these women are successful, there is a problem for some due to the challenges of having family responsibilities and a lack of business assets (Estrin & Mickiewicz, 2011; Minniti, 2010). According to Minniti (2010), women typically have limited access to capital, fewer business-oriented networks and a lower status in the male-dominated or patriarchal society (Chamlee-Wright, 2002). Minniti (2010) points out that most business opportunities available in South Africa today are largely male-dominated or owned.

## **2.3 INTERNATIONAL CONTEXT OF IMMIGRANTS ENTREPRENEURSHIP**

Immigrants Entrepreneurship is not a phenomenon limited to migrants in South Africa but a global one. Studies have recorded entrepreneurial activities in countries like Australia, United States of America, Europe and Asia. Immigrant businesses in these countries play a positive economic role (Bertoncello &, 2007).

### **2.3.1 Australia**

Kivunja, Kuyini and Maxwell (2014) aver that Australia has given immigrants an opportunity to be involved in service agencies to provide support for them and eliminate barriers and challenges they might face when they move to that country. Kivunja et al. (2014) points out those issues of discrimination against immigrants who are from Africa, for example, in New South Wales. This seems to indicate that the hostility could be different from that of South Africa (Crush 2000; Crush & Tevera, 2010; Laher 2010; Landau 2005; 2006; 2010; McDonald, 2000). Moreover, this is in contrast with the South Africa situation where African immigrants and their businesses have been targeted and destroyed by angry citizens under the watch of government officials at times (Crush, 2000; Crush & Tevera, 2010; McDonald, 2000).



### **2.3.2 United States of America**

As elsewhere, immigrants in the United States of America have made a significant contribution to that country's economy (Tengeh, Ballard & Slabbert, 2011). It is assumed that they are involved in micro and macro enterprises in the United States, representing nearly 13% of small business ownership (Fairlie, 2012). In this light, migrants have added significant value to new firms and are also crucial for regional economic development. Therefore, enterprising individuals need to be supported in this journey (Tengeh et al., 2011).

Golash-Boza (2012) asserts that immigrants in the United States of America (USA) are different from other countries where they are obliged to register their business and pay tax, a phenomenon not very common in South Africa. Despite their enterprising attitude and behaviour, recent immigration laws have been tightened to control the migratory inflow (Golash-Boza, 2012; Wong, 2012). Evidence shows that raids both at home and work have been carried out including border militarisation and deportations (Golash-Boza, 2012).

In 2010, the State of Arizona for instance, instituted a law to arrest and deport undocumented migrants as evidenced by the Arizona Senate Bill SB 1070. This bill views undocumented migration as a crime of trespass which carries a punishment of a fine or undisclosed jail term (Golash-Boza, 2012:15-16).

Moreover, the attacks are executed by some South Africans who believe that African immigrants have come to take their jobs (Laher, 2010:11), while in the United States of America, migrants are mostly targeted because they either are illegal or undocumented. The difference in South Africa is that African immigrants are usually attacked whether they are legal or not (Laher, 2010:11). It should be noted that challenges faced by micro businesses should be given great consideration as it is crucial for economic development in South Africa (Tengeh, Ballard & Slabbert, 2011:2).

### **2.3.3 Europe**

Europe is no different from other regions of the world as it has also faced high migration trends in recent years, but the difference is that there are no conflicts between the locals and the migrants (Ryan & Mulholland, 2014). As a result, according to Santacreu, Baldoni and Albert

(2009:71), this has contributed to the tightening of laws for immigrants who come from outside the European Union. This is also because European countries display pessimistic attitudes towards immigrants in general and immigration in particular (Davidov & Meuleman, 2012:770).

The European Union differs from South Africa where seems to be a deliberate effort to keep African immigrants out. Based on this understanding, the South African government has made entry into the country very difficult especially for those who have made efforts to live in the country where they experience different forms of hostility, discrimination and xenophobia (Laher, 2010; Rugunanan & Smit, 2011).

### **2.3.3 Asia**

Migrant businesses have been a part of the urban landscape in some relatively developed countries in East and Southeast Asia such as Japan, Bangladesh and Vietnam (Rahman and Fee, 2012). A diverse immigrant population, with significant numbers of migrants from South, Southeast and East Asia, has evolved in Japan since the late 1970s (Tsuda, 2006). In the early 1980s South Asian migrants, mainly Bangladeshis, entered Japan as tourists and overstayed their visas and the numbers continued to grow cumulatively (Rahman and Fee, 2012). According to Rahman and Fee (2012), like any immigrants around the globe, migrant problems were encountered considerable problems settling in Japan (Halal food, ethnic goods and services were almost unavailable). Realizing the demand for halal food and other ethnic goods and services, some Bangladeshi migrants started informal businesses in Japan to serve mainly the South Asian migrant population including Muslim migrants and many subsequently expanded into trading in Japanese products. In Asia, the informal businesses normal starts as a way of serving the traditional and ethnic needs of the fellow migrants and expand further to serve the local communities in which they have settled and some even grow to become formalized businesses serving both fellow migrants and local communities.

## **2.4 INTERNATIONAL CONTEXT OF MIGRATION**

North Africans make up the majority of African immigrants to Europe. The top three – Morocco, Algeria, and Tunisia – comprise over 5 million of the 11 million African migrants in Europe (The Africa Centre for Strategic studies, 2021). This underscores the importance of proximity,

established diasporas and economic opportunity as key “pull” factors influencing migration decision making.

Most African migration remains on the continent, continuing a long-established pattern. Around 21 million documented Africans live in African countries that are not their own, a figure that is likely an undercount given that many African countries do not track migration (The Africa Centre for Strategic Studies, 2021). Urban areas in Nigeria, South Africa and Egypt are the main destinations for this inter-African migration, reflecting the relative economic dynamism of these locales. According to Rahman and Fee (2012), many started with the idea of serving the migrant community supplying traditional home products mainly as informal businesses and grow to serve the local communities in the areas they need and continued growth will ultimately result in some being registered and begin to operate formally while the others continue to operate as informal entrepreneurs.

According to De Vletter (2000), Frayne and Pendleton (2000), Gay (2000) and Zinyama (2000), migration in South Africa is due to the open urban policy the country adopted, although some of the refugees and asylum seekers are met with hostility and xenophobic tendencies. Due to the closures of borders due to Covid-19, many were stranded across South Africa. Many lost their jobs, and homes. Even after borders re-opened, continued travel and health restrictions impacted mobility for both regular and irregular migrants (The Africa Centre for Strategic Studies, 2021).

Because many African immigrants are highly skilled, they have managed to involve themselves in various business activities such as vending, retailing shops, road or street vending, and hawking to name a few (Dyers & Wankah, 2012; Skinner, 2008; Venters & Keller, 2012). Studies indicate that there has been an increase in the number of African immigrant traders in South Africa (Dyers & Wankah, 2012; Skinner, 2008; Venters & Keller, 2012). Though this study focuses on the Cape Metropole, it is also important to indicate that their activities are visible across South African cities and towns (Moyo, 2015). The number of documented migrants within and from the African region has nearly doubled since 2010, continuing a two-decade trend of expansion (The Africa Centre for Strategic Studies, 2021).

Nonetheless, African immigrant traders have not only established their businesses in South Africa, but they are also found places like Guangzhou in China and Hong Kong (Bertoncello &

Bredeloup, 2007:94). The study by Lyons et al. (2012) indicates that African immigrant traders have established their entrepreneur businesses in places like Dubai, Bangkok and Jakarta to name but a few. Bertonecello & Bredeloup (2007) add that African immigrants have created business networks that have become a channel of distribution of goods traded between Africa and China as well as other countries some are still trading informally while others have been formalized through cumulative growth as highlighted in Rahman and Fee (2012). Thus, legislation and policies for migration are discussed in the next section.

## **2.5 LEGISLATION AND POLICIES FOR MIGRATION**

### **2.5.1 Regional Context (Africa)**

Created on 10 September 1969, the Organization of African Unity (OAU) is a regional body governing the affairs of refugee protection in Africa. South Africa is a signatory to this instrument and, therefore, the country has a mandate to provide protection for all refugees and asylum seekers in the country (OAU, 1974). This underscores the fact that African governments, including South Africa, have the obligation to protect refugees and provide them with some basic needs. Unfortunately, this does not seem the case in South Africa as refugees have had to find alternatives for themselves – one of these alternatives is informal business.

Besides, the 1951 UN Charter on Human Rights of persons of concern that provides that the dignity and rights of refugees and asylum seekers should be upheld including improved quality of life:

every person who, owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country, or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it. (United Nations High Commissioner for Refugees (UNHCR), 1974:3).

This is an indication that while the South African government may have attempted to protect the social and economic rights of refugees, they face challenges of violence and xenophobia.

### **2.5.2 South Africa Context**

There is growing interest in academia about the legislation that governs informal businesses in South Africa. Such interest is drawn from the fact that a switch from apartheid to a democratic dispensation in 1994 which was presumed to bring about changes in the socio-economic and political dynamics of informal business appears problematic especially the implementation of municipal by-laws that seem to suffocate immigrants (Crush & McDonald, 2002).

The Refugees Act 130 of 1998 allows asylum seekers to move freely, work, and study in the country during the lengthy adjudication process. However, partly in response to concerns that the asylum system was being used by people without legitimate fear of persecution in order to secure work status, subsequent amendments to the law in 2008, 2011 and 2017 sought to curtail these rights (Moyo, 2021). The Act guarantees access to cultural and socio-economic rights and freedoms to integrate including doing business (Moyo, 2021).

After the dawn of democracy in 1994, the Business Act 71 of 1991 does not discriminate against businesses regardless of colour or race (Khan, 2007). This Act saw a legal turnabout from a situation where informal traders who were faced with many restrictions during the apartheid period could now operate freely with very little restriction. Section 152(2) of the Constitution provides for local government to promote social and economic development as its primary objective. On this note, the Business Act as seen through the lens of the Bill of Rights gives a broad range of rights to local government to govern informal trade. Under these circumstances informal trade is governed by municipalities through municipal by-laws formulated to regulate informal trade practices in the City of Cape Town. The by-laws came into existence in 2009 and were amended in 2013 (Informal Trading Amendment By-law, 2013). The by-laws make provision for those who qualify to engage in informal trading and who can operate their business but with penalties should one fail to adhere to municipal laws.

The by-laws are within the framework of promoting the rights and dignity of foreigners (Khan, 2007). Thus, this is also clearly articulated in the Constitution and the Refugees Act 130 of 1998, which was amended in 2000. The 1998 Refugees Act was designed to protect the right of refugees and asylum seekers including the right to housing, health, education and business (Khan, 2007). Crush (2000) and Khan (2007) point out that South Africa is one of few countries

where refugees are not restricted in terms of doing business. This provides space for refugees and asylum seekers to integrate with the local population and run businesses despite challenges encountered at times.

## **2.6 IMMIGRANT ENTREPRENEUR PROFILE**

### **2.6.1 Immigrant Entrepreneurs and the Motivational Factors for Immigrant Entrepreneurship**

To find a job in the formal sector is demanding for migrants and they are constrained financially and therefore are forced to establish small businesses to sustain a living and integrate themselves into the community (Hart, 2007, cited in Tranberg & Vaa, 2004:235).

Limited opportunities seem to exist for many immigrant communities in South Africa and as such they have ventured into entrepreneurial activities as a livelihood strategy (Chrysostome, 2010:137). As a result, immigrant entrepreneurship is a notion that refers to immigrants who have started a business as a method of surviving in the country where they dwell. Few people choose to engage in entrepreneurial activities as a life strategy, according to van der Zwan, Thurik and Grilo (2010:4). Van der Zwan et al. (2010:4) argue that factors such as unemployment and family pressures as well as the desire to be independent seem to be some of the factors that have driven women into entrepreneurial activities. More recent work on collective and women's entrepreneurship found that most women start a business to find meaning and give them the ability to leave a legacy that they can be proud of (Constrillion, 2019). The reality is that women are still the primary care givers and need to accommodate their families' needs so flexibility is the main reason for venturing into business. Being your own boss generally allows for more freedom (Constrillion, 2019).

### **2.6.2 Types of Immigrant Entrepreneurs**

Chrysostom and Lin (2010:138) posit that because of limited opportunities in the job market for employment, immigrants have ventured into informal businesses such as hair plaiting, street hawking, food selling and retail as a means for survival. Consequently, they have to grapple with competition and xenophobic violence from the local small business owners (Habiyakare, Owusu, Mbare & Landy, 2009). Despite the challenges encountered, they have shown resilience and, in

fact, used the available opportunities to make a living. This can be seen in the case of the Cameroonian women as most of them rely on informal businesses as a means of survival (Chrysostome, 2010; Collins, 2002). Moreover, women of all ages are involved in trading in different items whenever the space and market permits (Chrysostome, 2010; Collins, 2002).

By and large, Cameroonian women see entrepreneurship as an opportunity for their survival and sustenance (Chrysostome, 2010:138). This has enabled many of them to find ways of accessing startup capital from their community social networks since they not obtain financial support from South African banks due to risks. Even those who are highly educated have entrenched themselves into business and have even (some) employed the locals to work for them. This seems to suggest that they are making a contribution to the South African economy.

Zhang (2010) classified theories of immigrants' entrepreneurship as Necessity and Opportunity Theory, Push and Pull Theory, and Intermediary Theory will be discussed for a better understanding of migrant entrepreneurship.

## **2.7 PUSH AND PULL FACTORS OF ENTREPRENEURSHIP**

Immigrants' ability to start businesses is motivated by both push and pulls factors. The push and pull theory states that entrepreneurs are forced to start businesses by lack of employment in the formal sectors. Most people start small businesses out of survival needs and earn an income for themselves in a society that offers them little other options for employment. African migration is being driven by a varied combination of push-pull factors for each country. The primary push factors are conflict, repressive governance and limited economic opportunities. Nine of the top 15 African countries of origin for migrants are in conflict (Africa Centre for Strategic Studies, 2021). Entrepreneurs are driven into entrepreneurship because they have exhausted their options in finding work in the formal sector, another category of immigrant entrepreneurs driven by an opportunity (opportunity-driven desires) to exploit possibilities (Williams, 2008). In addition, some migrants lack educational qualifications or the experience that the formal sector needs for employment, and this pushes them to start businesses to sustain their lives (Kirkwood, 2009). Furthermore, religion can impact the lives of people by encouraging their followers to be self-employed; for instance, in Muslim communities in South Africa, most of the followers are self-

employed because their leaders are businessmen who are prominent figures. Such religions may have a strong influence on their followers to be independent (Clark & Drink, 2000).

The pull factor is motivated mostly by the opportunity to increase the personal income that pulls entrepreneurs to be self-employed. For instance, in the case examined by Benzing and Chu (2009), in Ghana, Kenya and Nigeria using a sample of 599 entrepreneurs who started their own businesses, it was found that the opportunity to improve one's own welfare through an increase in income was a key motivator. Education plays a vital role in the pull factors that influence entrepreneurs to start small businesses (Bates, 1999). Besides income, there are factors like the conditions that some African immigrants find themselves in in their country of origin that push them to look for better conditions elsewhere. Most of the African immigrants in South Africa indicate that outside pressures like discrimination and joblessness are the main reasons that force individuals to become involved in the informal sector in order to meet their needs (Snyder, 2004).

Migration plays an important role when it comes to the presence of immigrants in the informal sector of any economy. There is increased mobility of people across international boundaries in sub-Saharan Africa (Bernstein, 1997). With a little less than 10% of the world's population, in the late 1980s, the region accounted for about 35 million international migrants globally, many of whom found themselves forced into business activities (Bernstein, 1997; Hepburn & Taran, 2001). There are also a good number of immigrants from different regions who have been forced to move because of their poor economic situation to countries whose economies serve as a pull factor (Bernstein, 1997). Economic and insecurity factors seem to be the primary factors that force individuals to migrate, even though other factors of migration such as education, health etc. are important and make their own contribution to the decision to migrate (Kainth, 2009:84).

According to Hunter and Skinner (2002), South Africa, being the most industrially developed country in Africa, with better socio-economic opportunities and migration policies than its neighbours has become an attractive destination. For immigrants to be legally recognised in South Africa, most of them have turned to asylum as the easiest way of obtaining legal documents. Nyamnjoh (2017) looks into how Cameroonians and other African immigrants obtain asylum documents with a legal document that helps gain access to economic opportunities



that enable them to engage in the informal sector. Most of those who are involved in the informal sector are asylum seekers or they hold full refugee status which allows them to work and study.

## **2.8 FEMALE MIGRANT ENTREPRENEURS**

The economy of a country rests on a pool of skilful entrepreneurs who are able to see and exploit opportunities to drive economic growth. Poor entrepreneurship pushes the government in the direction of a welfare state as it shoulders the responsibility of carrying out entrepreneurial activities to ensure economic growth (Mohr et al., 2008:515). “The solution to economic growth and unemployment is entrepreneurship, whether working in the informal and formal sectors of the economy” (Nsengimana, Tengeh & Iwu, 2017:17). In South Africa, there is increased unemployment and dependency of many of its citizens, especially the youth and women. This has seen increasing entrepreneurship among this deprived group to start a new venture (Singer et al., 2015:72).

Female entrepreneurs are seen as those who start a business for sustainability and economic independence. Such women have become resilient in terms of growing a business and penetrating the market in local communities and society (Iyiola & Azuh, 2014). Female entrepreneurs could also be seen as individuals whose accumulated resources are put to use in launching a business despite the risks involved in the management of the business (Malhan & Ishita, 2015:637). According to Carter and Shaw (2006) and Galindo, Guzman and Ribeiro (2009), the percentage of woman in business is steadily growing. Traditionally, women entrepreneurs are often pushed into business in a bid to generate income to supplement income for the family especially in times of economic crisis (Nieman et al., 2003). It also allows them an opportunity to exercise their rights and financial independence. These women operate their business in spaces available to them; for example, some even operate from their homes (Nieman et al., 2003:35; Nieman & Nieuwenhuizen, 2014:43).

Also, the lack of employment in the labour market pushes them to self-employment which many of them do it in homes . Conducting business from home has helped some women entrepreneurs to save money and ultimately expand their business since they have avoided paying rent for business premises.. As a result, they are motivated to succeed (Nieman & Nieuwenhuizen, 2014:43). There are the thorough women entrepreneurs who are mostly young and educated

(Niemen & Nieuwenhuizen, 2014:43). They will take advantage of any opportunity that comes their way without necessarily reflecting either entrepreneurial ideas or traditional gender roles. (Niemen, et al., 2003:35; Niemen & Nieuwenhuizen, 2014:43).

Female entrepreneurs share certain characteristics in their unique socio-cultural landscape and, globally, there is an increasing trend in the number of women doing business (Nsengimana et al., 2017:16). They have been known for performing well and better than their male counterparts. Women who are successful in their businesses have a specific character. They have good knowledge of their business and know their customers (Nsengimana et al., 2017:16). They are passionate about what they do. They have an internal locus of control, are well-trained and know how to balance home and business responsibilities. They are innovative and creative, have self-confidence, are ambitious and are risk takers (Nsengimana, 2017:16). They do long-term projections and conduct their businesses ethically (Nsengimana, 2017:16). These women are often enterprising with huge dreams which push them to grow and enlarge their business as well as being open to adapt to changing trends (Nsengimana et al., 2017:16). Female entrepreneurs are good at transferring skills and ideas as they are open to sharing their experience with others, especially family members, kin and peers (Schindebutte, Morris & Catriona, 2003:104). Their effective role in balancing home and business responsibilities has made women entrepreneurs strong and efficient business managers. Zhu and Chu (2010:172) found successful women entrepreneurs to be goal-oriented and display a high level of honesty and ethics in how they conduct their business.

Literature reveals that more than 50% of South Africa's population is female, yet only 34% of entrepreneurs are female (Rogerson, 2013). Though 34% women are in business activities, they are usually faced with challenges of funding and taking on gender roles such as being wives and taking care of the family. As a result, this leads to failure in some cases (Rogerson, 2013). According to Zulu (2015), there has been an 11% increase in the number of female-owned businesses in South Africa. Most of the female-owned economic activities are based in the informal sector of the economy both in rural and urban areas.

Moreover, a report from the Department of Trade and Industry (dti) in South Africa indicates that government provides limited funding for female-owned enterprises by way of consultative support services but not for tangible benefits such as growing the business and for this reason,

the failure rate among female-owned businesses is high (Anderson & Ullah 2013). This could be attributed to overdependence on incentives which seem to weaken rather than strengthen female entrepreneurs' ability to manage their businesses. However, a different trajectory appears to apply to Cameroonian women who do not receive any form of financial or any other support but have remained resilient in the business environment (Anderson, 2013).

On a different note, women entrepreneurs in general face challenges that are unique to them (Otoo, Ibro, Fulton & Lowenberg-Deboer, 2012); for example, lack of training, family obligations, management skills, lack of capital assets and confidence in their ability to succeed in business. One would perhaps be tempted to argue that being in a foreign land and without support from the host government could be the reason for starting an enterprise since it is the only option for their livelihood (Otoo et al., 2012). Thus, the reason for carrying out this study is to be able find out how these foreign women survive in a foreign environment with their business operations.

## **2.9 IMMIGRATION ENTREPRENEURSHIP IN SOUTH AFRICA**

African immigrants have resorted to entrepreneurship as a means of survival in their host country. As a result, they have entrenched themselves in all sorts of business activities and are visible on almost every street in South African cities and townships. Moreover, they have to devise survival strategies in order to sustain their businesses. A study carried out by Tengeh (2013) reveals that African migrant entrepreneurs, in general, face numerous challenges when starting a business and how they grow and sustain it. Moreover, it indicates that these immigrants rely on their social networks as a solution to solve problems encountered regarding business (Tengeh, 2013). Fundamentally, a business survival strategy developed by immigrants is based on unusual creativities aiming at increasing revenue with minimal costs (Tengeh, 2013). The above understanding demonstrates that they make a positive economic contribution to South Africa's economy. Importantly, they pay indirect tax and rent to private premises owners (Tengeh, 2013). According to Ngota, Mang'unyi and Rajkaran (2018), there is an understanding that African immigrants make money and contribute little to the SA economy. This perception has created aggressive competition between local owned business and African immigrants. This seem to imply that immigrant businesses dominate the South African entrepreneurs. According to Ngota et al. (2018), immigrant businesses are flourishing in almost all communities in the

country because their owners usually work for long hours and portray the image of resilience and prosperity. The fact that immigrant entrepreneurs succeed in their business activities seems to raise controversy within the South African small business environment (Ngota et al., 2018). For this reason, some government officials have developed an interest in sharing ideas of successful immigrant entrepreneurs. Important to note is that government has developed an institutional framework to support immigrant small businesses aimed at reducing the resentment about immigrants taking away business opportunities from the local entrepreneurs (Tshishonga, 2015).

Nonetheless, migrant entrepreneurs in many SA cities are faced with a myriad of challenges that seem to impact on their businesses including closure. Some of the challenges include Afrophobia, xenophobia, and documentation (Crush, 2000; Kalitanyi & Visser, 2010). Kalitanyi and Visser (2010) stress that locals have the view that immigrant are taking their jobs while they know very well they create jobs for themselves. For Ngota et al. (2018), there seems to be a failure by the state to understand how these foreigners have organised themselves and succeed; instead, tension between migrants and the local business owners has been growing in recent years (Kalitanyi & Visser, 2010). The violence against immigrant business owners impacts negatively on their enterprises. The following section explores the informal business environment for migrants in the Cape Metropole.

## **2.10 INFORMAL BUSINESSES**

The informal business usually encompasses unregulated activities that remain outside the official institutional framework and, as such, government has little control over their function. For example, their income is not clearly defined, or even knowing how many of them exist (Canagarajah & Sethuraman, 2001). For these reasons, a significant number of people in informal business are not protected and as a result work in insecure places or locations (Canagarajah & Sethuraman, 2001). For Cross (1997), informal business is a means of survival for many who do not have access to formal employment. As such, they opt to venture into business such as hawking, and street vending. Informal business therefore involves being self-employed or rather earning a living by working for themselves, in most cases not on a payroll and not taxed (Horn, 2011).

Studies show that informal business or the sector has received limited attention due to the assumption that it has limited impact on economic growth. Thus, people in informal business in many countries, including South Africa, are not regulated and thus have no risk protection (insurance cover and finance, for example) compared to formal businesses (Canagarajah & Eethuraman, 2001). Choto, Tengeh and Iwu (2014) point out that a number of studies have focused mainly on established businesses which are believed to be the contributors to a country's economic growth and employment creation (micro and medium-size enterprises).

Against this background, studies show that despite the growth of informal business, there seems to be almost no support directed towards people involved in this kind of trade. Thus, given the perceived challenges they encounter, most of them do not grow although they usually survive (Choto et al., 2014). According to Horn (2011), people venture into informal business to obtain self-employment and sustenance of family needs. The above narrative similarly points to immigrants operating informal businesses in the Cape Metropole area, who have made a significant contribution towards economic development to the Western Cape (Choto et al., 2014).

Extant literature shows that informal businesses have gained prominence in developing countries, including South Africa (Horn, 2011). The situation in South African urban centres and townships is no exception as the unemployment rate appears to be over 24% (Choto et al., 2014; Horn, 2011). This seems to indicate that researchers need a more profound understanding of the sector and street business at city and township level, for which relevant information is scarce or limited. Hence the need for a study like this, using data from Cameroonian business women in selected areas in the Cape Metropole.

For foreign nationals especially women, informal business is a vital and safe haven for them since they can seldom be part of the formal sector. Skills gained from informal business allow them to participate in the economic development of the country, as some of them would graduate into the formal business sector. Extant literature shows that informal business offers remarkable prospects for employment and economic growth (Crush & Chikanda, 2015). It is estimated that informal business contributes to 7% of South Africa's Growth Domestic Product (GDP) (Crush & Chikanda, 2015). This indicates that data about people in informal businesses including

foreign women need to be understood in order to develop mechanisms that promote, protect and possibly provide security for these businesses.

## **2.11 THEORIES EXPLAINING INFORMAL BUSINESS**

Informal business contributes immensely to people's livelihood in varied ways and generate income and employment opportunities (Chen, 2012). Thus, this study is underpinned by the modernisation, neo-Marxist and neo-liberal theories respectively. The economic system is divided into two distinct sectors: the formal and informal economy. The formal economy is seen as a thriving phenomenon that symbolises development, advancement and modernity, while its informal counterpart is defined as a traditional activity that indicates underdevelopment, backwardness and pre-modernity (Huang et al., 2020). This aligns with studies that show that Cameroonian women traditionally operate informal businesses.

### **2.11.1 Modernisation Theory**

Given the dualistic characterisation of the economies, the modernisation perspective is also referred to as dualism, which is rooted in the works of Lewis, Harris and Todaro. Causes of this informal economy can be drawn from the modernisation theories. First, this perspective suggests that informal economies will shrink as nations step into a certain advanced stage of economic development (Huang et al., 2020). This indicates a trend in which informal economies are likely to experience a decrease parallel with a country's increase in per capital gross domestic product (GDP).

Secondly, it is argued that the expansion of informal economies results from the formal economy's inability to create sufficient jobs for urban labour forces. Indeed, it has been asserted that informal economies are likely to grow when unemployment rates go up (Huang et al., 2020).

The economic crisis is thus considered to be a booster for the growth of informal employment due to the decline of formal economies and the rise in the number of unemployed persons. In line with the second point, the third argument is that an increase in the magnitude of rural-to-urban migration would lead to a growth of informal economies given the limited job opportunities in formal economies (Huang et al., 2020). The migration factor is well-recognised in the literature but rarely included in the models on informal economies.

However, parallel with the view of informal economies is the fact that in recent years the informal economy has been thriving across the globe. In both developing and developed countries, there are significant proportions of informal economies in the economic system as a whole (Huang et al., 2020). Moreover, it has been observed that economic growth does not necessarily bring about a reduction in informal economies as posited by the modernisation theory; in fact, informal economies are found to grow alongside the development of modern economies (Huang et al., 2020).

### **2.11.2 Neo-Marxist**

Globalisation is seen as the primary driver for the expansion of informal economies, as globalising economies result in the growth of subcontracting activities, which, when coupled with deregulation and liberalisation, give rise to the expansion of informal waged work and self-employment (Huang et al., 2020). The informal economy is thus not separated from, but rather functionally linked to, the modern economy. Thus, the informal economy is seen as a mode of production, a form of work organisation, and part of the regime of flexible accumulation in the condition of recent capitalism.

The neo-Marxist theory shapes new understandings of the causes of the informal economy. It explains the link between formal and informal economies; the informal economy is likely to expand with the process of industrialisation and modernisation, a trend that contradicts the tenets of the modernisation perspective (Huang et al., 2020). The relationship between informal economies and economic development in a country is thus not a given, but rather needs to be justified and explained by considering the country context.

Second, the informal economy is likely to grow when economies are increasingly globalised given that the globalisation of production and trade has brought about a boom in subcontracting and outsourcing activities (Huang et al., 2020). One can expect, for instance, that the growth of foreign direct investment in a nation's economy may result in the expansion of the informal economy. Overall, in the light of the neo-Marxist perspective, the informal economy is constitutive of the process of modernisation and globalisation (Huang et al., 2020).

### **2.11.3 Neoliberal Theory**

The third theory is the neoliberal theory which discusses state regulation on economies. From this perspective, the informal economy is neither a byproduct of contemporary capitalist restructuring nor a consequence of underdeveloped modern economies; rather, it is a result of excessive state regulation, which motivates people to choose to engage in informal economies in order to avoid burdensome institutional costs (Huang et al., 2020). Informality is thus conceptualised as a representation of free market forces responding to the failure of state intervention. Scholars supporting this perspective highlight the ingenuity, entrepreneurship and rationality of informal workers in creating income opportunities and alleviating their poverty in the context of the high cost of legality. Empirical research has supported the neoliberal perspective, showing that countries with a higher tax burden or heavier regulations imposed on their economies (e.g., time-consuming business registration, high-cost labour regulation) tend to have a higher share of the informal economy in their total GDP (Huang et al., 2020). This is the case with the current study as most of the Cameroonian women mentioned complexities in business registration and obtaining permits, leading to their engaging in informal business.

The neoliberal theory of the informal economy has had great influence on the World Bank's policies for the development of developing countries primarily because it advocates for the policy of deregulation to empower free market forces and conforms to the project of neoliberalism undertaken in the capitalist world since the early 1970s.

### **2.12 CHARACTERISTICS OF INFORMAL BUSINESS**

Like any other business, informal businesses have a number of characteristics that ought to be understood. Some of the characteristics of informal business, according to Chant and Pedwell (2008), include, among others, that no written rules exist, there are no fixed working hours of work and people rely on daily earnings, in most cases. People in informal businesses seldom come together to address their problems as a group but rely purely on informal communication channels. Women in informal business seem to be aware of the social protection schemes but are unable to obtain insurance for themselves and the business (Chant & Pedwell, 2008).

The characteristics above seem to indicate that generally people in informal business including women undergo serious strains in sustaining their business which in themselves are challenging.



Legodi and Kanjere (2015) point out that people in informal business simply do it for survival and, therefore, have no structures like the ones in formal businesses. Since the democratic transition of 1994, informal business has been on the rise and has become a focus of the South African government policy (Amra, Hlatshwayo & McMillan, 2013). The South African government acknowledges that with the high levels of unemployment and poverty in urban areas, informal businesses are critical for development in cities across the country (Amra et al., 2013).

While both national and city governments seem to encourage informal business for development, they seem to ignore the contribution made by migrant communities, especially women. Amra et al. (2013) elucidate that government is struggling to practise what it preaches as it does not seem to recognise the impact made by migrants, particularly women. Informal traders such as street vendors, hawkers, porters, barbers, caterers and artisans are on their own (Noe, Hollenbeck, Gerhart & Wright, 2017). This points to the daily challenges faced by Cameroonian women operating informal businesses in selected Cape Metropole areas.

### **2.13 THE INFORMAL BUSINESS ENVIRONMENT IN CAPE TOWN**

Cape Town, like any other city in South Africa, hosts a large number of foreign immigrants, many of whom are involved in a number of entrepreneurial activities ranging from street vending, food preparation, hair dressing, road-side selling, hawking and wholesaling, among others. While they engage in these activities, they also face enormous challenges such as lack of protection and failure to access funding from financial institutions (Tengeh, 2013). The entrepreneur activities are operated by both men and women, but previous studies carried out in the Cape Metropole do not distinguish between these entrepreneurs: they simply refer to them as foreign-owned businesses. The study carried out by Tengeh (2013) reveals that government's inability to provide banking services has serious implications for immigrant enterprises in the Cape Metropole. Findings from the same study indicate that the existence of migrant businesses plays an enormous role in the South African community. For example, many of these businesses create employment opportunities for both local South Africans and their own community. Risimati and Kalitanyi (2016) argue that a liberal integrated policy is needed so that migrant business owners in Cape Town can live in harmony with their local counterparts. They also argued that such a policy would have a positive impact on the region's prosperity especially in

terms of job creation, poverty reduction and economic growth, thus improving people's wellbeing.

The City of Cape Town has made several pronouncements about the value of informal business to Cape Town's economy, but the city has, however, not shown much interest in protecting immigrant businesses. In this light, the city's claims of having migrant entrepreneurs as an integral and valuable part of local economy seems to go beyond the rhetoric of inclusion (Pazir & Hussain, 2012). A study carried out Tawodzera, Chikanda, Crush and Tengeh (2015) reveals that despite the efforts of migrant entrepreneurs to invest in their businesses in Cape Town, they face high levels of competition across the board. Thus, despite the competition, they continue to develop new approaches to stay in business.

## **2.14 CHALLENGES IN OPERATING INFORMAL BUSINESS**

The growth of informal business in South African provides employment opportunities and enhanced livelihood not only for the local population venturing into business but also to foreign nationals especially women. According to Rogerson (2018), informal business is a common feature on the streets of urban centres across SA. Due to the lack of employment opportunities many women from foreign countries such as Cameroon and others have ventured into informal business ranging from hair salons, food vending, street/road ides and small container stores littered in Cape Town and other major cities across South Africa. This has provided an opportunity for Cameroonian women since they battle to find formal employment to join informal business sector. Legodi and Kanjere (2015), point out that many people in informal business do not have skills; it appears the opposite for many foreigners including Cameroonian women. Kalitanyi and Visser (2010) argue that regulations created by government hinder many migrants to find formal employment hence many of them finding an opportunity in informal business which does not seem regulated at the moment. Further, regardless of the education and experience, that the immigrants have, it is still difficult to find employment and when they finally do, some of them are grossly exploited (Kalitanyi & Visser, 2010). Because of frustrations in finding formal employment or fulfilling their career goals, they instead venture into entrepreneurship/informal business (Kalitanyi & Visser, 2010).

Meanwhile, Rogerson (2013) points out that informal business equally plays a key role in the South African economy. While this may be so, the author fails to indicate whether foreign nationals fall in these categories. Legodi and Kanjere (2015) further argue that supporting informal business should go beyond state actors and include non-governmental organisations (NGOs) such as United Nations High Commission for Human Rights and others in case of refugees. Important to note, despite the challenges, studies show that many foreign nationals in informal business especially women face a number of challenges ranging from the areas in which they operate and the lack of support from the City of Cape Town (protection, documentation, xenophobic attacks) (Kalitanyi & Visser, 2010). Other challenges include domestic violence and domestic responsibilities (Kalitanyi & Visser, 2010; Legodi & Kanjere, 2015). Each of these challenges will now be discussed.

#### **2.14.1 Access to Finance**

Accessing financial support is a problem that affects people in informal business due to the fact it is difficult to measure their income to warrant as security for business loans (O'Neil & Viljoen, 2001). Financial access is regarded as a life blood for any business, be it informal or formal small (Singh, 2012:51). Wasilczuk and Zieba (2008: 160) argue that financial barrier is one of the main obstacles Cameroonian women face in their day-to-day business activities. Phillips, Moos and Nieman (2014) point out that women in South Africa are particularly disadvantaged because of their gender. However, the authors fail to how access to finance impacts on their business activities (Phillips et al., 2014). Such conflicting findings hence prompted the researcher to investigate this in the context of female Cameroonian immigrants operating informal businesses in South Africa.

#### **2.14.2 Gender Bias and Sex Discrimination**

Gender bias or gender discrimination is a challenge many women in informal business seems to be faced with in a seemingly male-dominated environment (Mandipaka, 2014). Gender bias of discrimination is defined as unfavorable or the detection of the difference between women and men even if both are involved in similar business activities (Mandipaka 2014). This can also be described gender inequality, a problem woman in South Africa is faced with today whether in

business or not (Mandipaka 2014). Mitchell (2004) posits that besides the bias, women face additional problems of being a woman in a patriarchal society, particularly in business.

### **2.14.3 Lack of Education and Training**

The absence of education and training means difficulties to manage a business. For example, how to take stock, income and record keeping, all of which needs to skill in terms of training or simply being able to be educated about business management. Phillips, Moos and Nieman (2014) posit that despite the challenges, women can educate themselves either through formal or informal how to run and sustain a business whether informal or formal, they need some accounting skills. Jalbert (2000) points out that the process of operating a business can be very difficult in both the formal and informal sector as women often lack the skills and education. Many women in developing countries for example, lack the requisite skills about business (Ascher, 2012:100). In a study conducted by Orford, Wood, Fischer, Herrington and Segal (2003), the most recurrent weakness faced is the lack of education and training.

### **2.14.4 Xenophobia**

Adewale (2015:134) highlights that there is often a sense of insecurity and less hope for growth in the minds of most immigrant entrepreneurs in South Africa. This is so because most immigrant entrepreneurs believe that xenophobic attacks and killings taking place in country may destroy their lives, properties and investments being taken away from them and the time to build another business is complex (Adewale, 2015:134). Adewale (2015) in addition points out that women are vulnerable to frequent crime and theft, including verbal insults and physical attacks. Moreover, prejudice against their nationality and abuse are a constant threat for many in informal business environment. Thus, xenophobia's effect is double-edged, since it has far-reaching consequences for both South Africans and non-South Africans. While street traders and hawkers make a living in the informal sector, local city dwellers sometimes depend on the services that the informal businesses provide because of their convenience (Tshishonga, 2015).

## **2.14.5 Immigrants and Institutional Support in South Africa**

### ***2.14.5.1 South African Police Service and immigrants***

Public institutions especially, the police force, have failed to provide protection to immigrant communities despite their contribution to the local economy (Klaaren & Ramji, 2001; Masiloane, 2010). The police who are supposed to work with Department of Home Affairs to address the needs of foreign business owners seem to work in isolation and therefore making it complex to address issues of attacks on foreign nationals (Lawyers for Human Rights, 2002). Non-discrimination laws and policies, and the constitutional protections are set out; provide a framework for the SAPS in understanding discriminatory behaviour and their obligation to provide equitable and non-discriminatory service delivery. However, missing from the overarching framework is a legal classification for xenophobia, xenophobic violence and related hate crimes whether as a separate crime or aggravating component of an existing crime (African Policing Civilian Oversight Forum (APCOF) 2021). Human rights attorneys, on the other hand, conducted training; the training was designed to ensure that company rights are maintained, including a grasp of the legitimacy and availability of immigrant permits (LHR, 2006). So that the immigrant and their businesses will legitimate.

### ***2.14.5.2 Department of Home Affairs and immigrants***

The Department of Home Affairs (DHA) is mandated to provide legal documents and protection to persons who qualify as refugees or asylum seeker as provided in the 1951 UN convention and the 1967 OAU protocol on the affairs of refugees and asylum seekers. However, DHA has been criticised for the way they treat the immigrants in South Africa particularly on delays to issue or renew permits (Landau & Jacobsen, 2005). Immigrants in South Africa have a right to full legal protection including the protection from physical attacks, xenophobia and assistance to meet basic human needs (Machingambi, 2005).

According to the Human Science Research Council (HSRC) (2008), the DHA seem to struggle providing protection to immigrants despite the outcry from migrant communities. Moreover, the DHA struggles to provide documentation on time amidst officials needing bribes to process them at times (Landau & Jacobsen, 2005). Without these legal documents, immigrants cannot operate their businesses especially when they have money saved in a local bank or when simply having

to open account. The perception of corruption and expulsion of foreigners from communities as a result of xenophobic violence has had a negative impact on informal businesses (HSRC, 2008).

#### **2.14.5.3 Non-governmental Organizations and immigrants**

A non-governmental organisation (NGO) is a non-profit group that functions independently of any government. NGOs, sometimes called civil society organisations, are organised on community, national and international levels to serve a social or political goal such as humanitarian causes or the environment (Folger, 2021). Non-governmental organisations have played a pivotal role particularly ensuring the protection of migrants and their businesses including providing to DHA officials about the plight of refugees. Hence, there are a number of refugee organisations that work tirelessly to improve the lives of non-South Africans.

Nonprofit organisations (NPO) like the, The Consortium for Refugees and Migrants in South Africa, The Cape Town Refugee Centre among others have the mandate to improve the quality of life of refugees and asylum seekers including ensuring financial and other support systems needed. They meet the basic needs on a short-term basis including skills training for self-reliant through various empowerment opportunities. These NPOs usually create opportunities for migrants especially refugees and asylum seekers in order to improve their lives through education, networking, capacity building, psychological and emotional support, lobbying, advocacy and integration into their host communities (Landau, Ramjathan & Singh, 2005).

However, the UNHCR provides protection, education and training through some of the NPOs mentioned above. This includes ensuring that SA government implements the 1951 Refugee Convention (UNHCR, 2008). UNHCR has work with some the NPOs as its implementing partners to ensure the needs of refugees are met. The UNHCR also provides mechanisms for durable solutions such reparation, resettlement or integration in the local community (UNHCR, 2008).

Some of the immigrants in informal businesses receive financial support through UNHCR implementing partners mentioned above. Since SA adopted an urban refugee policy, most migrants living in cities across the country survive have ventured into informal businesses as a major occupation.

Apart from the above, it is important to understand some specific constraints women entrepreneurs face especially in the Cape Metropole. Chiloane and Mayhew (2010) point out that, women struggling for their rights in doing business remains a complex one especially the black women. Current women economic empowerment interventions are not enough to overcome all obstacles facing female entrepreneurs. The emerging evidence from psychology and experimental economics on agency, mindset, and leadership shows that for successful intervention to be transformative, they need to move beyond basic access to financial and human capital and also tackle central psychological, social and skill constraints on women entrepreneur (Siba & Wiraputra, 2019).

## **2.15 CRITICAL SUCCESS FACTORS OF INFORMAL BUSINESS IN SOUTH AFRICA**

Literature show that while many informal businesses in South Africa struggle to survive, equally many of them run by migrants especially women seem to succeed due to certain factors such as social networks from the community, support from NPOs to some extent and resilience (Khosa & Kalitanyi, 2016:51).

### **2.15.1 Ability to Break into Local Community Markets**

One of the critical success factors for immigrants is the entrepreneur's ability to break through into local community markets (Fatoki, 2014). According to Basu (2011) many successful immigrant entrepreneurs leverage local market knowledge from their home countries to that of a local environment in the foreign country. Basu, (2011) further argues that successful immigrant entrepreneurs have the capacity to leverage in their local networks into more promising markets. The study by Antonites and Govindasamy (2013) indicates that immigrant entrepreneurs do a lot of research to search for information and are involved in associations and connections and also evaluate and judge opportunities. This means that they are alert and aware of the business environment they find themselves in. However, the characteristics that describe success factors are attributed to employment generation, management skills and finance factors (Basu, 2011; Chrysostome, 2010). Studies further show that success factors are also related to personal factors, such as the level of education, family support and experience (Basu, 2011; Chrysostome, 2010).

### **2.15.2 Persistence/Resilience, Risk Taking, and Self-Motivation**

Most of these women succeed based on the fact that, it is their only source of income from which they pay rent, fees for their children, meet health needs and other social economic issues including supporting families from home (Otoo et al., 2012). Thus, they have developed superior knowledge about the specific businesses they engage in. They have developed characteristics of persistence/resilience, risk taking, and self-motivation among others (Otoo et al., 2012).

### **2.15.3 Social Network and Partnership**

Social networks and partnerships are critical and seem to determine or influence the decisions of women to start a business (Fatoki & Patswawairi 2012). Women in this case tend to create strong networks with people from their native countries and have as enabled them to take advantage of existing customer bases (Fatoki & Patswawairi 2012). Many women who are involved in informal business tend to experience difficulties in integrating in the local communities and also being accepted by the local people. Partnerships between migrant entrepreneurs especially women and locals are beneficial particularly in relation to knowledge transfer and entrepreneurial expertise (Barringer & Ireland, 2010:79). In this way, immigrant entrepreneurs benefit from fewer xenophobic attacks (Khosa & Kalitanyi, 2014, as cited by Chinomona & Maziri, 2015). Their partnership and networks positively creates as an immediate benefit especially job opportunities (Rogerson, 1997:20; Kalitanyi & Visser, 2010:376-390).

### **2.15.4 Critical Success Factors for Female Entrepreneurs in South Africa**

According to Global Entrepreneurship Monitor 2015 Women's report, South Africa holds the lowest female entrepreneurial rate in the continent (Kelly, 2012:15). In comparison to other nations in sub-Saharan Africa, the fear to fail and a lowered sense of opportunities are looked upon as primary reasons for poor female entrepreneurial engagement in South Africa. The Female Entrepreneurship Index (Terjesen & Lloyd, 2015:36) confirms this observation. According to Anderson, Harbi and Brahem (2013), self-confidence is an important success factor for informal business. It should be noted that no one will get into entrepreneurship of any sort (street vending, or any other) without self-confidence. This is primarily related to starting and managing the business. It is also argued that one of the success factors are that women have



collective management strategies, and have non-competitive networks (Battersby, 2011; Ntseane, 2004).

### **2.15.5 Experience and Choice**

Conducted in Tunisia, by Anderson, Harbi and Brahem (2013), women choose a suitable type of business created by their context and circumstances. It is therefore based on this understanding that Cameroonian women who are involved in informal business seem to succeed based on their business experience, choices and support system within their community.

### **2.15.6 Reliable Source of Income**

While the need for cash is a constraint for business success, the Cameroonian women form a kind of cooperative called 'Njangi' from which they save and borrow to sustain themselves and their business. Cameroonian women like any other migrant community have become increasingly visible and successful in their business ventures regardless of the size (Anderson et al., 2013). While this is so, women in South Africa are still in the minority in terms of the entrepreneurial landscape (Tshishonga, 2015). Due to limited employment opportunities for refugees, the life style of Cameroonian women seems to be continuously changing because of their involvement in entrepreneurship activities. In this male-dominated environment, starting a business is not a simple task particularly for women entrepreneurs. In such circumstances, more and more women are getting involved in informal business through vending, road side selling, hawking or retail. The Cape Metropole in particular, plays an important role in the overall conducive climate for women. Despite xenophobic tendencies, women provide employment to themselves and improving their household income.

## **2.16 CONCLUSION**

Immigrant entrepreneurship in Cape Town, South Africa plays a pivotal role in society especially the employment opportunities created for both locals and amongst themselves (Kalitanyi & Visser, 2010). Immigrant entrepreneurs, particularly women, are pushed and pulled into entrepreneurship, according to previous studies (Crush & Ramachandran, 2017). The most important trigger, for example, is employment (a push factor). Other studies have found that lack of support, funding, human capital, and underdeveloped markets are all challenges to the success

of immigrant-owned enterprises (Crush, 2017; Fatoki & Patswawairi, 2012). A study by Tawodzera et al. (2015) indicate that the immigrant network is within their co-ethnics groups and most immigrant entrepreneurs especially women are not members of regional chambers of commerce. In this case, immigrant entrepreneurship has created jobs and seemed to make a significant contribution to economic growth in Cape Town and South Africa in general. Current studies show that immigrant entrepreneurship has stimulated and provided a benchmark for policy (Crush & Ramachandran, 2017).

This chapter discussed challenges affecting women involved in informal business activities in the Cape Metropole. It has also discussed various NGOs/NPOs keen interest to protect the rights of immigrants in particular refugees and asylum seekers. The next chapter will present the research methodology.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

This chapter provides an outline of the research methodology adopted for this study, the research problem, the research questions, the research design, sampling procedures, the strategies which were adopted to collect the data, the reliability, the validity of the research instruments and the ethical considerations which were respected while conducting the study. The reasons for which the methodology was adopted are also discussed and the overview of the merits of the techniques chosen. A mixed method (qualitative and quantitative) approach was used in order to enable the results to be triangulated, in the interest of ensuring both the reliability and the validity of the findings.

#### **3.2 RESEARCH PHILOSOPHY**

A research philosophy is a set of beliefs about how data for a particular study are gathered, analysed, and utilised (Creswell, 2009). The aim of this research was to assess the environment in which Cameroonian women operated their informal businesses and the challenges they faced. In order to achieve this aim, a mixed-methods design was followed.

##### **3.4.1 Research Design**

The researcher's overall approach for integrating diverse aspects of the study in a logical and cohesive manner, guaranteeing that the study topic is adequately addressed, is known as research design. It consists of the blueprint for data collection, measurement, and analysis (Frank, 2015:36). This clarification is useful in order to understand the research problem which is the challenges faced by Cameroonian women in informal businesses. In order to acquire information from Cameroonian women on their informal businesses, a mixed techniques approach was adopted. As a result, data was collected and analysed from three perspectives which were the business owners, the key informant and the government officials. Quantitative data was collected using a survey instrument and involved 104 respondents, while qualitative data was collected through personal interviews with the government officials and the focus group meetings with the Cameroonian business owners. The exploratory sequential method was used whereby the

quantitative data was collected followed by the qualitative data in which the qualitative data played a supporting role concurrent and hybrid (Harrison & Reilly, 2011).

### **3.4.2 Mixed-Methods Research Methodology**

A mixed-methods technique was employed to allowing researchers to accomplish their research goals comprehensively and thoroughly (Johnson, 2006). These combined perspectives were needed to understand the challenges faced by Cameroonian women in informal businesses; hence it required the collection of both qualitative and quantitative data. A mixed-methods design was applied in this study. Quantitative research, according to Saunders et al. (2009:414), offers data that is measurable, as opposed to qualitative research's non-numerical data.

Mixing method approach was deem importance in this study to sets better understanding of the problem and yield more complete evidence. It allows each approach to complement each other. (Jogulu & Pansiri, 2011). It can also strengthen findings – a process known as triangulation (Jogulu & Pansiri, 2011). Mixed-methods research combines paradigms, allowing investigation from both the inductive and deductive perspectives, and consequently enabling researchers to combine theory generation and hypothesis testing within a single study (Jogulu & Pansiri, 2011).

### **3.5 RESEARCH POPULATION**

This is generally a gathering of data from people who can respond to research questions and provide honest answers about the study. This is the reason why researchers rely on sampling techniques (Dorsten & Hotchkiss, 2005:28). A research population therefore is also known as a well-defined collection of individuals or objects known to have similar characteristics (Dorsten & Hotchkiss, 2005:28). The study populations for this study were the Cameroonian women operating informal businesses in the Cape Town Metropole Area. **Given that, the study population is unknown.** The research population was specifically drawn from Cameroonian women who own or operate businesses like African food, tailoring and hair salons in the Cape Town Metropolitan Area. This included Cape Town taxi deck, Bellville, Parow flea market and Khayelitsha.

### **3.6 STUDY AREA**

The study was undertaken in the Cape Metropole in South Africa at four immigrants' informal business populated areas. These are the Bellville taxi rank; the Parow flea market and the Cape Town taxi deck. With the exception of Cape Town district all other sites are located in the northern suburbs of Cape Town and are areas with large concentration of informal businesses run by foreign nationals including women.

Located in the South-Western part of the country, the province of the Western Cape is one of South Africa's nine provinces (Marindo et al., 2008). It is divided into five district municipalities: Overberg, West Coast, Eden, Cape Winelands and Central Karoo. These five district municipalities are subdivided into 24 local municipalities (Marindo et al., 2008).

The Western Cape estimated population of the province was 6.8 million people. The fertility rate had seen a decline over time and the increase was largely driven by in-migration (WCPP, 2019).

The general trend is that the unemployment rate (narrow definition) is much lower in the Western Cape (20.9%) compared to the national rate (25.2%). In 2019, the Western Cape unemployment rate was 19.5% versus the national rate 29.6% (WCPP, 2019).

Khumalo (2008) points out that informal business has become a lifeline for many women in SA.

Despite a healthy MIWE score, women account for only 19.4% of business owners in South Africa a slight 0.2% increase over 2019 maintaining its 45th global ranking. This indicates that their progress in entrepreneurship has been low compared to other countries measured. Uganda (39.6%) ranks first in the world with the highest number of women business owners, followed by Botswana (38.5%), and Ghana (36.5%) (BizCommunity, 2021). Only recently have both the role of female entrepreneurship in emerging economies and the relevance of immigrant female entrepreneur in developed countries appeared in international journals (Lyles, 2014).

Places like Bellville and its surrounding areas are thriving suburbs within which hundreds of small local businesses are located. Bellville was originally founded as a railway station on the line from Cape Town to Stellenbosch and Strand. In 1861 it was renamed Bellville, after the surveyor general Charles Bell.

Bellville Station is a major terminus for Golden Arrow buses; it also has a large minibus taxi rank. Bellville and its surrounding are bustling suburbs with thousands of small local businesses. (Crush, Chikanda & Skinner, 2015). This area is flooded now with immigrants from different African countries who run hair salons, clothing shops, electronic goods, and food stuffs (Crush et al., 2015).

Parow is a Northern Cape Town neighborhood that has mainly transformed into a commercial district, with many shopping centres developing along Voortrekker Road, one of the city's longest thoroughfares. With the end of apartheid in the 1980s and the establishment of democracy in the 1990s, Parow's popularity began to dwindle, and many of its higher-income residents relocated further north. Hence paved the way for many immigrants to start businesses in the area around Parow known as the flea market. Since 1996 the top deck taxi rank. Cape Town station was used as a minibus taxi rank, it is one of the city's key taxi ranks, where thousands of commuters take off and drop off. These commuters are from the suburbs across the city such as Bellville, Mannenberg, Mowbray and Wynberg Mitchell's plain, take off and drop off. Now the station deck Cape Town is occupied by immigrants from different African countries running and operating different types of micro businesses (Crush et al., 2015).

### **3.7 SAMPLE DESIGN**

Understanding that the great majority of immigrants are in the Republic of South Africa as refugee and asylum seekers (Tawodzera et al., 2015), this study covered all the Cameroonian women with legal status (have the legal documents to stay and carry on activities in the host country) in selected areas in the Cape Metropole. In this process, the snowballing sampling technique was employed to locate participants who participated in this study. The sample constituted of all informal businesses owned by Cameroonian women in the selected areas.

#### **3.7.1 Sampling Strategy**

To facilitate the use of mixed-methods research (quantitative and qualitative), the following sampling approach was used. Cameroonian women Individual Business owners were selected to complete the quantitative survey. Key informant interviews (KII) and focus group discussions and personal interviews. Respondents were drawn from Cameroonian women owned informal

businesses. As Tengeh (2013) rightly indicates, it is quite difficult to randomly select immigrants in informal business.

The study started by randomly initiating contact with key informants from the Cameroonian society. The key informants assisted in identifying other women involved in informal trade. Key informants were identified in areas where immigrant women in informal trade were concentrated. For example, the Cameroonians association in Cape Town, the leader or member would be a key participant. Through this process, women in informal trading were identified for the survey. The Snow balling technique was used to identify more participants. Neuman (2000) points out that once a suitable respondent is identified, he or she nominates other respondents. For Dobrovolskyi and Keberle (2018), this approach ensures trust as it is being recommended by a friend. To minimise some of the bias involved with the snowballing method, when the qualified participant was identified, this respondent assisted in identifying other informal traders, ensuring that the questionnaire was completed by only owners of businesses (Tengeh, 2013). A structured questionnaire was used to conduct the face-to-face KIIs interviews Etikan, Musa and Alkassim (2016), Selected businesses complied with the official definitions used in South Africa for categorization of informal trade. Face to face interviews were contacted in order to solicit key information from the respondents that will be used to cross-validate the quantitative data collected from individual respondents from the survey. After selecting 104 participants for the quantitative survey questionnaire. Focused group discussions (FGD) were purposively drawn from the same sample. FGDs were contacted to help individuals share all the vital information pertaining to the challenges they face in running their informal businesses and this information might be difficult to come out in the individual respondents' questionnaires and KIIs but in a discussion manner, more points and issues will be aired that will help in cross-validating the quantitative responses.

### **3.7.2 Sample Size**

The act of selecting the number of people to include in a statistical sample is known as sample size. It is a crucial aspect of any empirical study whose purpose is to draw conclusions about a population from a sample (Saunders, 2009:486). **The target population for the study was Cameroonian female immigrant entrepreneurs and the estimated number was 215. The sample size was 120 respondents calculated Raosoft at 90% confidence interval and a 5% margin of**

**error.** The sample size for this study was 104 selected Cameroonian women operating informal business in the Cape Metropole. From the same sample size of 104, two groups of eight participants in each group were drawn respectively for the focus group meetings.

The qualitative phase of this research study will now be discussed.

### **3.8 QUALITATIVE RESEARCH METHODOLOGY**

Qualitative research includes observation, textual or visual analysis for example books, or video, interviews and focus groups. It can be used to gather in-depth insights about a study problem and generate new ideas for research (Creswell, 2014). Data for this study was gathered by means of personal interviews and focused groups. It was analysed thematically; using content analysis a (Saunders et al., 2009:480). Green and Bricki (2007:2) describe research methodology as frequently aims to provide a comprehensive picture of social life, as well as to use words rather than statistics to evaluated data.

#### **3.8.1 Focus Groups**

According to Creswell (2003), focus group discussions allows a researcher to get a detailed understanding of the topic being investigated. He adds that focus group discussions include people who are diversely engaging in a conversation. The participants for any focus group must be selected based on their significant contribution to a study (Creswell, 2003). Importantly every participant must be given an equal opportunity to talk and contribute to the data collection process. This enables a researcher to not only get a better understanding but in the process explore the norms, the culture of the group in the process and the various issues of distress (Creswell, 2003). For the purpose of this study, a total of two groups of eight participants in each group were selected and the group's sessions were held for about an hour.

Before commencing the focus group, consent was obtained individually. Additionally, ground rules agreed. For example, all cell phones were switched off by all women. The purpose was to create order and capture everyone's viewpoint uninterrupted. The researcher used open-ended questions and allowed women to share and reflect on the challenges associated with their business. The above mentioned benefitted the research by obtaining in-depth information, verified on time by the different participants which might not be captured by the interviews



questions. Audio recordings and notes were taken by the researcher while conducting the focus group discussions.

### **3.8.2 Personal Interviews**

Key informants were used to conduct personal interviews. The key informants were municipal offices governments' officials and community leaders. The interviews were informal and provided information that helped identify the sample and validation of the survey results. A total of five formal interviews were conducted. The choice of who to interview came up from a preliminary analysis of the quantitative survey questionnaire which served to confirm and complement it. Notes and audio records were taken with the permission of the interviewee. The interview lasted about 30-45 minutes.

Amongst the five interviews, two were conducted with government officials from the Department of Home Affairs. Two other officials from the municipal offices, one from the Bellville municipal office and the other from Cape Town municipal office who is in charge with top deck taxi rank. Another one interview was conducted from an SMME organisation (business place) which represented the civil society. It was very important to get information from these departments as it could compliment or rather contradict the information from the quantitative survey.

### **3.8.3 Analysis of Personal Interview Data**

The qualitative data analysis was done thematically based on the study objectives. This required reading data several times to get a sense of what it contained. Notes were taken about the thoughts, ideas and questions that had arisen from the fieldwork (Creswell, 2013). Data collected from personal interviews were coded and analysed thematically. The key themes emerging from the interviews were identified and analysed according to the study objectives. The key themes that emerged were as follows:

- Reasons for coming to South,
- Africa Startup capital for your business,
- Startup capital for your business,
- Number of employees including owner,

- Motive for starting your business,
- Primary reason for Business location,
- Challenges faced by business owner,
- Critical success factors for informal businesses.

Themes that emerged from the qualitative results were carefully integrated into the results of the quantitative survey on the basis of mixed research methods of which conclusions about the results of the study were being drawn. Centering on the quantitative survey questionnaire as the primary tool of data collection, descriptive statistical techniques were applied to describe the resources required by women informal traders to operate successful businesses, and the characteristics that influenced their success.

As a result, they could be compared and contrasted with those obtained via the focus group and, more significantly, the survey questionnaire.

There is no universally accepted procedure in analysing qualitative data. According to Yin (2011:81), there are five phases that most qualitative researchers consider:

- Compiling, which entails sorting through field notes and other data gathered.
- Disassembling, which requires splitting and dividing the compiled data into smaller parts or pieces?
- Re-organising entails grouping the data according to specific topics.
- Using the reassembled materials, build an unique narrative with appropriate tables and graphics that will serve as the draft manuscript's core analytical position.
- Drawing inferences from the overall research. The information gathered during the five interviews with government officials and business support groups was created and coded separately. The themes that emerged from the government officials' individual interviews were compared and contrasted, resulting in a unified paper summarising the officials' perspectives. The interview with the business support organisation was also examined.

## **3.9 THE QUANTITATIVE PHASE OF THE RESEARCH STUDY WILL NOW BE DISCUSSED:**

### **3.9.1 Quantitative Research Methodology**

The quantitative approach was in the form of a survey questionnaire that involved the collection of data from Cameroonian women in informal business. These participants were identified because of the challenges they faced while involved in informal business activities in a volatile environment. They were also needed to provide data concerning real and perceived challenges taking place and how they have managed to navigate through them. Women were further included to provide data regarding what they thought were success and failures or needed to be understood by the city authorities, DHA and other institutions have attempted to intervene or assist (Creswell, 2014).

### **3.9.2 Data Collection Method and Instrument**

A survey questionnaire was used for data collection. This method was used because it was quick, and not expensive. It is both efficient and accurate in terms of analysing data about the target demographic. Surveys are used to try to describe a certain occurrence (Zikmund et al., 2010: 186). The following methods were used to obtain primary and secondary data.

### **3.9.3 Primary Data**

A survey questionnaire was used to collect the primary data for this study. This was done through questionnaire interviews over a period of eight weeks. The data collection instrument was used because it was cheaper to administer, quicker and more convenient for respondents to complete (Baker, 2003). Additionally, it enables the use of large samples, ensuring the validity and reliability of the findings. With surveys, respondents are not restricted and have sufficient time to provide thoughtful responses. The questionnaire was two pages in length, including a cover page outlining the research's aim and addressing problems of confidentiality and anonymity. The initial pages began with general questions such as the number of business, characteristics, challenges, success factors and educational background of the participant. Subsequent questions on the questionnaire related to informal business activities. The questionnaire was carefully designed with mainly closed questions, clearly presented with just enough information, and

avoiding all ambiguity to improve the response rate, it took between 45 and 55 minutes to go through the questionnaire.

### **3.9.4 Secondary Data**

Sources where secondary data was obtained are:

- Universities and public libraries searches
- Searches from the internet
- Articles and books which were pertinent to the research topic
- Conference papers and workshops

The information from these secondary sources made a valuable contribution that was used to formulate the theoretical framework for the study which, is covered in Chapter 2.

### **3.9.5 Detailed Questionnaire Description**

The questionnaire was developed as guided by the theory that was used in this study. The questions looked at the demographics of the respondents and their informal business activities. It also emphasised the challenges they faced in their business environment as they operated their businesses. During the pilot study the responses which were giving by the respondent enabled the researcher to adapt the questions to fit the purpose of the topic of the research.

Questionnaires are created, according to Adams and Cox (2008:18), so it could be used to conduct understandable research that could be read, interpreted and understood. As Kalitany (2007:38) noted, while developing the questionnaire, the researcher has to remain aware of this point throughout the process. The questionnaire consists of four pages including the cover page. The cover page was included to reassure responders that their information will be kept private and anonymous. To help participants maintain a natural focus, the first portion of the questionnaire started with broad questions and proceeded to more specialised ones. To promote participation in this research, unsuitable questions were avoided. Also, easy “yes” or “No” and Likert scale questions were mostly used to minimise the time it took to complete the questionnaires. The questionnaire comprised of three sections namely, Section A, B and C. Section A mainly explained the purpose of the study. Section B dealt with the general

information of the business and that of the respondent. Section C covered specific questions on informal business and how it affected women involved in the business.

### **3.9.6 Data Analysis-quantitative**

The SPSS software called SPSS statistics V29 was used to conduct the quantitative analysis. It was selected because its capability of quickly identifying data input mistakes and producing descriptive and inferential statistics in the form of frequency tables, mean, mode and median distributions, p-values and significant levels. Additionally, SPSS makes it simple to create graphs and charts for the purpose of interpreting data (Leech, Barrett & Morgan, 2005).

Descriptive statistics is normally used to provide simple summaries for a large amount of data (Mishra, Pandey, Singh & Gupta, 2019). The mean, mode, median, standard deviation, and variance are the most often used metrics. In this research, descriptive statistics such as percentages and graphs were utilised to summarise the answers of participants. Also, the researcher administered the questionnaire in person rather than email it to the respondents so that whatever is not understood could be explained. According to Etikan, Musa and Alkassim (2016), a major limitation for questionnaires is low response rates. Time-consuming and inconvenient as such the respondent could not have accepted filling in questionnaires'. There was also an element of language barrier which in this case requires interpretation of the questions in the language the respondent understood. It was hence recommended in this instance that the researcher administered the questionnaire. There is a need for the respondent to be literate to understand how to complete the questionnaire. To overcome this limitation, the researcher helped read the questions and offered assistance to write the answer given by the respondents.

### **3.10 PILOT STUDY**

In order to assess the difficulty of the task that the respondents are required to complete, as well as the timeliness of the questions, variation and perceived meanings, a pilot study was carried out. (Kalitany, 2007:36). The questionnaires were submitted to the research committee of the Cape Peninsula University of Technology in order to confirm the content's reliability and validity. A pilot test was conducted by the researcher before data collection. This was necessary to check the understanding and relevance of the respondents understanding of the questions. A few questionnaires were distributed for the pilot study to a few respondents. The researcher was

able to identify and modify difficult questions which could not be understood by the respondents and deleted those according to the recommendations made by Baker (2003:68).

### **3.11 RELIABILITY OF THE RESEARCH INSTRUMENT**

As described by Neuman (2011) reliability is the quality of the measurement method and meaning that the research instrument is considered reliable can be reproduced using similar methodology. Marczyk, de Matteo and Festinger's (2005:103) definition of reliability relates to the consistency of the measuring instrument or method used in research. Given that a measuring method may be dependable but not precise, Marczyk et al. (2005:106) suggest that it is essential for a validity test focusing on the test or measurement technique's purpose and effectiveness. Using a classroom instructional process study, Mullens and Kasprzyk (1996:638-643) validated quantitative survey instruments by using qualitative methods. Focus groups and case studies were used to validate the result of the survey questionnaire. The above approach was also adapted in this study as the results of the survey questionnaire which were validated using personal interviews and focus group.

### **3.12 VALIDITY AND RELIABILITY OF THE RESEARCH INSTRUMENT**

Validity determines the validity of the findings in order to be able to adequately address the research questions 'Saunders et al., (2009:388). The instruments validity was completed through comments from my supervisors to ensure questions were clear and could easily be understood. In order to ensure the validity, the researcher conducted a pilot study that contributed towards the validity of the survey questionnaire, FGD and KII questions.

### **3.13 ETHICAL CONSIDERATIONS**

To ensure that participants did not suffer any physical or psychological harm as a result of their involvement, ethical considerations were taken into account. In this regard, the researcher upheld her professional obligation to the participants by adhering to the ethics committee's standards at the Cape Peninsula University of Technology at all times during the study. Before collecting data, consent form was presented to the participants and the purpose of the study was explained. Participants were reassured of anonymity specifically that any information collected was treated with confidentiality. In order to maintain confidentiality and the rights of the participant, and

even for the researcher to ensure that the information provided are only used for the purpose of the study, the names of the participants and the names of the businesses were kept private. Only those who volunteered to participate in the study were given the questionnaire, and they were told that they might opt out at any time. They also had the right to ask questions for clarification, and they were allowed to submit information for some sensitive questions. The researcher obtained consent from the municipality office in Cape Town Central Business District (CBD) and a letter from the traffic Department in Bellville to be able to conduct the interviews for the study. There was a letter of consent (Appendix C and D) obtained that gave the researcher permission to contact respondents for information.

### **3.14 CONCLUSION**

This chapter discussed the methodology and strategies used to conduct this research. To gain a more detailed understanding of the behaviors researched, the researchers adopted a mixed-methods approach. The method used was convenience sampling (a type of non-probability sampling). Self-administered questionnaires and personal interviews were used to obtain primary data, according to the report. The target population, sample size, reliability and validity, study ethics, and data processing were also discussed in the chapter. The outcomes of the data collected and processed will be outlined and discussed in the following chapter.

## **CHAPTER 4**

### **RESULTS PRESENTATION, FINDINGS AND DISCUSSIONS**

#### **4.1 INTRODUCTION**

The research technique used to acquire data/findings on the obstacles faced by Cameroonian women operating informal businesses in the Cape Town Metropole was described in Chapter three. This chapter presents and interprets the actual fieldwork findings obtained in response to the three main objectives of the study, which were first to analyse the characteristics of the informal business environment in selected Cape Metropole areas. Secondly to identify the challenges faced by Cameroonian women in informal businesses and to explore the critical success factors of these Cameroonian women's informal businesses in the Cape Metropole.

This chapter looks into the major topics that arose throughout the inquiry and summarises the findings of the focus group talks, personal interviews/in-depth interviews, and surveys. The data would be grouped into two main categories. The first group would consist of the qualitative phase consisting of individual in-depth interviews/personal interviews and the focus group discussions and observations. While the survey questionnaires would form the second category, the quantitative phase, which has been analysed, presented and interpreted in tables, graphs, and bar charts.

#### **4.2 THE RESULTS FROM THE PERSONAL INTERVIEWS.**

The participants were presented with semi-structured interviews in order to obtain qualitative data. Five interviews were completed in order to present current insights and government leaders' viewpoints. While the questionnaires were completed by Cameroonian women operating informal businesses. Government officials were interviewed so that their thoughts could be compared or contrasted with that of the women in informal businesses. The findings from the interviews were examined in regard to the study's goals.

The interviews were divided into two sections, one representing the perspective of government officials and the other representing the perspective of a business support organisation. The following were the primary themes/categories identified:



- Document support
- Startup capital for informal businesses
- Initiating business support
- Contribution of informal business to economy.

Each of these categories/themes will now be discussed

#### **4.2.1 Document Support**

The respondents were asked the following questions:

Do you think there is necessary documentation support towards foreign informal business? [If yes/No why?) There must be a follow up question.

Have you ever had complaints on how difficult it is for your department to assist with documentation? [If yes/No why?).

The responses from the two sets of respondents were as follows:

##### ***4.2.2.1 Government officials***

With the interview of the government officials, the government does not a hundred percent assist immigrant informal business with permits. Any permit required to operate a business most go through the normal permitting process which is a very complex process. They have been so many complaints about the delay of permits from the DHA and the DTI even with the law enforcements permits. Most of the times the goods of the women are being confiscated by the law enforcement if they do not have the necessary permit to operate their business activities.

##### ***4.2.2.2 Business place***

With the interview of the business place, the business place do not issue permits for business operation. They do however provide business advice on how small businesses can go about getting permits for their business operations. This organisation sometimes assist them on what paper work they can put together to achieve their objektivies.They have been receiving so many complaints about the government department’s delay in issuing permits which has made it very difficult for informal business operations.

## 4.2.2 Government Support

Do you support informal businesses with start-up capital? If yes how, if no why?
--

Have you had women coming to your organisation to seek any kind of support for their informal business? If yes, what kind of support?
---

### 4.2.2.1 *Government officials*

All government officials were aware that government agencies in South Africa, such as the DTI, aid small, medium, and micro-sized businesses (SMMEs) in the form of coaching and financial support. But they are not sure if those rules applied to immigrant-owned businesses. As they do not support startup capital as they are only an office which deals with documentations and permits.

They have been so many women requesting for safety and protection of their goods. Some of them will even request the protection of the law enforcement officer when they work late in their business places and also when they walk to the taxi rank to taxi to their homes.

### 4.2.2.2 *Business place.*

The business place is a non-profit organisation, which only supports survivalist businesses with services to inform or improve the skills of their clients. They do not provide financial support. Yes they have women walking into the organisation to seek different types of support like financial support and information support they sometime need assistance on business permits and how they can start a business. All the business place does is offer advice and directions on business permits and how to start a business.

## 4.2.3 Initiating Business Support

### 4.2.3.1 *Government officials*

One of the government officials said there should be continuous awareness of the value of immigrant informal companies to the South African economy. They bring in skills from their country of origin, and the job opportunities they offer South Africans.

One of the government officials highlighted that programmes have been incorporated to reach out to the informal sector in particular. These programmes are on skills knowledge and employability. But the immigrants' entrepreneurs are not actively involved. If they are actively involved this will create some kind of awareness to the government how interested they are in improving their business skills hence government will be able to give in more support.

#### ***4.2.3.2 Business place***

Some landlords and companies, including banks, are hesitant to recognise the present section 22 asylum seeker permit granted to immigrants as a form of identification. As a result, government's sensitisation of this document may inspire business stakeholders to be more confidence with this permit when African immigrants approach them. This will aid informal enterprises in obtaining the necessary infrastructure for their operations.

The South African government should make the rules and processes for obtaining permits for operating enterprises easier to understand, especially for immigrant entrepreneurs who are already in the country and operating firms.

#### **4.2.4 Informal Business Contribution to the Economy**

Are you aware that foreign owned informal businesses contribute to the GDP of the South African economy, and also in reducing unemployment rate in the community?

##### ***4.2.4.1 Government official***

According to the government official's interviewed, they were all aware that informal business contribute to the growth of the economy and also that most foreign owned business has employed many South Africans. One of them made mention of the fact that South Africans have learnt so many business ideas from immigrant entrepreneurs.

##### **4.2.4.2 Business place**

Informal business contribute a great deal to the South Africa economy, as most of the informal business are owned by immigrant they come with different skills into the country from their home country, some of these informal businesses provide job opportunities and even train South Africans with new skills and provide them with jobs.

In summary, findings show that, South African government does not provide a hundred percent assistance to immigrants with informal business with permits. Any permit required to operate a business must go through the normal permitting process which is a very complex process. However, these women indicated they are not sure if that do apply to immigrant-owned businesses. Furthermore, several enterprises, landlords, and businesses, including banks, do not acknowledge the present section 22 asylum seeker permit provided to immigrants. Additionally, they bring with them skills from country of origin, and have thus provided job opportunities for themselves and local South Africans.

#### **4.3 FINDINGS FROM FOCUS GROUP DISCUSSIONS AND IN-DEPTH INTERVIEWS WITH CAMEROONIAN WOMEN IN INFORMAL TRADE IN THE CAPE METROPOLE**

The focus group discussions and in-depth interviews/personal interviews with Cameroonian informal female entrepreneurs were linked to the first objectives of the study. This objective looked at characteristics of the informal business environment in the Cape Metropole.

During the focus group session, data was collected using two basic methods: audio tape recording and note taking. Following the focus group meetings, the notes were developed, and the recordings were carefully listened to; a transcription of the data was prepared; and the data was summarised and coded by identifying idea clusters and a list of key themes. The identification of themes aided in the identification of significant data categories among the remarks of the respondents. From the focus group interviews, it was established that these were the predominant trading sector in the Cape Metropole areas.

**Table 4.1: Trading sectors**

<b>Trade</b>	<b>Number</b>	<b>Percent</b>
Hair salon	47	45.2
African food	32	30.8
Tailoring	25	24
Total	104	100

Source: Survey of 2023

The table above suggests that the majority of Cameroonian women in these informal trading activities are mainly in the hair salon business. This is closely followed by the African food sector while tailoring or dressmaking is the least favoured option.

The following section will elaborate the findings in line with the themes identified in section 3.8.3 in chapter 3. The themes were as follows:

- Reasons for coming to South
- Africa startup capital for your business
- Startup capital for your business
- Number of employees including owner
- Motive for starting your business
- Primary reason for business location
- Challenges faced by business owner
- Critical success factors for informal businesses.

#### **4.3.1 Reason for Coming to South Africa**

The respondent's express various reasons for leaving their home country, as some expressed reasons like joining their husbands or a family member. The most important reason was the search for greener pastures. Most of them left their home country for a better life so as to be able to assist their family members who were back home.

#### **4.3.2 Startup Capital for Your Business**

The focus group deliberations determined that, while these women had varied sources of startup financing, the majority of them relied on their personal funds to get their firm off the ground. After they have started the business, they now get other sources of additional finance, either from a family member or from their networks created.

#### **4.3.3 Amount You Use to Start Your Business**

Although some of these women mention different amounts used to start their business, majority of them started their business with less than fifty thousand rand. Further amounts were added to the business as it grew.

#### **4.3.4 Number of Employees Including Owner**

The results of focus group debates concluded that most of these women have between 3- 10 employees in their businesses. The reason for this, is that they usually have small business premises.

#### **4.3.5 Motive for Starting Your Business**

The majority of participants in the focus group meetings stated that the lack of jobs in South Africa,

combined with the talents they brought from home, pushed them to start a business. The findings of the focus groups revealed that self-employment was motivated by the need to survive in a job-scarce environment, as well as the fact that earlier generations of immigrants had established businesses.

#### **4.3.6 Primary Reason for Business Location**

Two focus group debated the importance of business location. The majority of the respondents mentioned that their business location must be lucrative for business and affordable. Some of them did not even care about the safety of the location. All they wanted was a location where the business could make money. This shows the desperation of these women as they wanted to survive

#### **4.3.7 Challenges Faced by Business Owner**

According to the respondents, they face so many challenges amongst which are financing, difficulties in business location, crime, difficulty in getting business permits, difficulty in business registration, family responsibility and gender bias.

#### **4.3.8 Critical Success Factors for Informal Businesses**

The following are the respondents' important success criteria for survival: resource sharing, cooperation, solidarity with one another, hard work, networking, self-discipline, perseverance, risk taking, and financial support.

#### 4.4 THE FOLLOWING SECTION WILL PRESENT THE RESULTS OF THE QUANTITATIVE SURVEY

Table 4.2 below offers a profile of the survey respondents. The Sample size was 120 but 104 respondents were able to fully complete the questionnaires giving a response rate of 87% which gives a true representation of the total population.

**Table 4.2 Business owners' profiles**

Business owners' profiles		Frequency(n = 104 or 106 or 107)	%
Location of business	Bellville	14	13.1
	Parow	12	11.1
	CBD- Taxi deck	25	23.4
	Missing???	56	52.3
Sector of employment	Hair	47	43.6
	African Food	32	29.9
	Tailoring	25	23.4
Age Group of respondents	20-40 years	84	78.5
	41-60 years	22	20.6
Highest level of education of respondents	No Formal education	10	9.3
	Primary School	9	8.4
	Secondary School	43	40.2
	University (studied	25	23.4
	Bachelor's degree	11	10.3
	Master's degree	3	2.8
Age of Business (in the last 5 years)	6 months	4	3.7
	2-5 years	40	37.4
	6-10 years	22	20.6
	11-15 years	3	2.8
	16-20 years	1	9
	21-25 years	4	3.7
	26-30 years	12	11.2
	31 and above	18	16.8
Reason/ Motivation for starting a business	Discussed below.		

<b>Reason for business Location</b>	Discussed below.
<b>Duration of time in business</b>	Discussed below.
<b>No of employees Hardship as a reason to start a business</b>	Discussed below.

It is important to note from the above table that more than 50% of the informal business were missing in this survey. According to the survey, majority of these women preferred to operate their business from the Cape Town top deck.

Hair is what most of these women are interested in and are mostly operated by the young women between age 20-40.

Table 4.3: Reasons for coming to South Africa

<b>Reasons for coming to SA</b>	<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>
Visiting	21	19.5	11	10.3
As a refugee	23	21.5	8	7.5
Tourist	3	2.8	11	10.3
To study	26	24.3	3	2.8
To join family	24	22.4	9	8.4
Start a business	28	26.2	8	7.5

In Table 4.3, it is noted that most of these women actually came to South Africa to start a business. It could even be analysed that before leaving their home country, they were given an idea by a family member of what kind of business to venture in.



## 4.5 KEY CHALLENGES

Drawing from this first objective of the study the following key challenges emerged that these women face difficulties in getting suitable locations, strong competition and lack of support from South African customers as shown in the figure below.

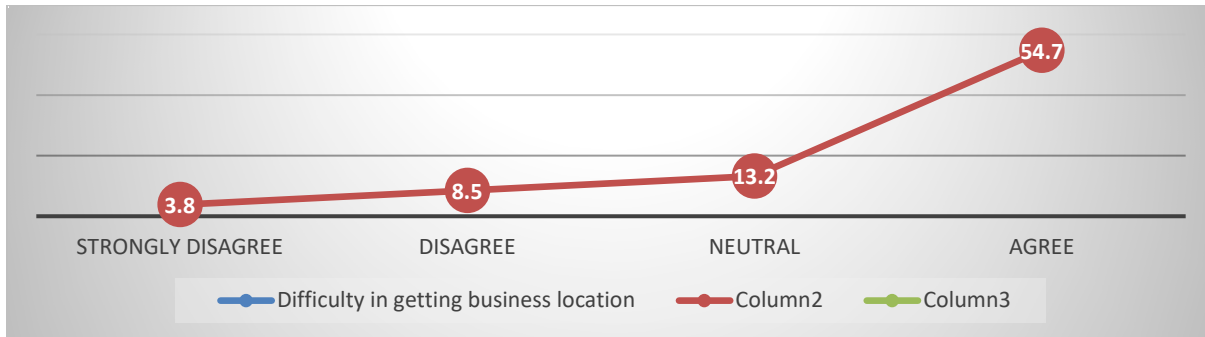


Figure 4.1: Business location

Sources: *Based on researcher's field work, 2020*

As presented in Figure 4.1, findings show/reveal that the majority of respondents 54.7% (agreed) that they face difficulties in getting/finding their business locations while 12.3% (disagreed or strongly disagreed ) with this statement Why is this challenge important for your study???

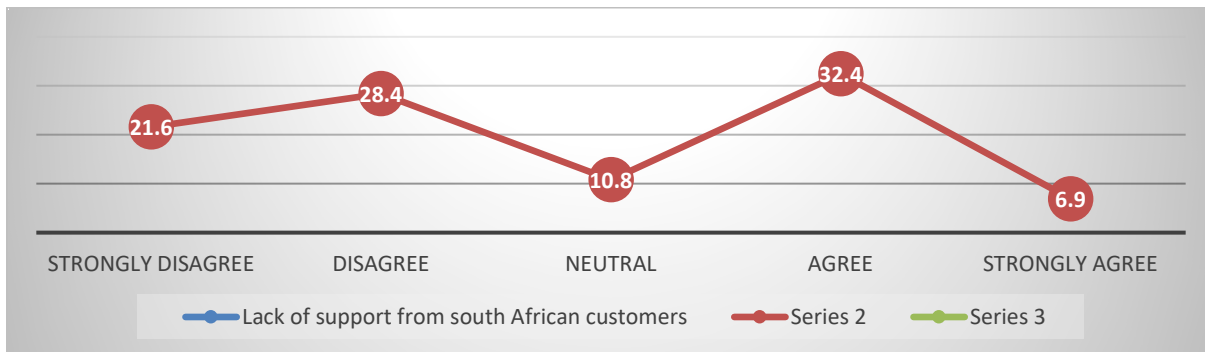


Figure 4.2: Support from South African customers

Source: *Based on the researcher's field work, 2020*

As shown in Figure 4.2 above, 39.3% of respondents indicated that they lack support from South African customers. Meanwhile, 21.6% strongly disagree and 28.4% disagree, meaning that 50%

of respondents disagree with this statement. This seems to suggest that their largest support comes from the South Africans nationals living in the greater Cape Metropole.

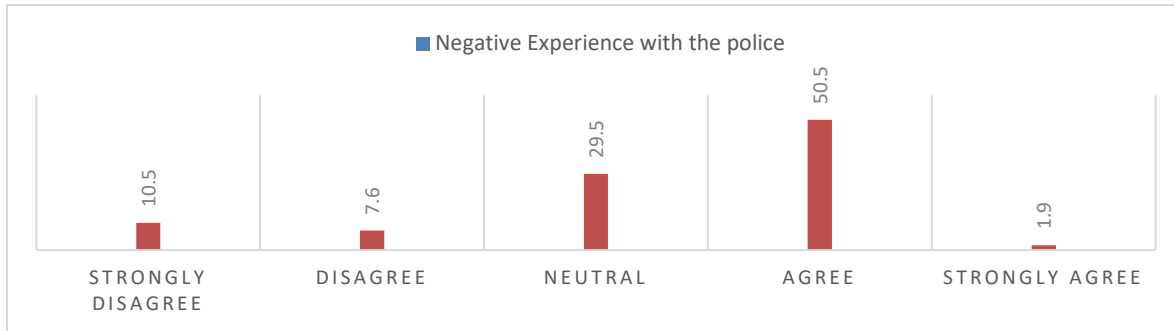


Figure 4.3: Negative experience with the police

Source: Based on the researcher’s field work, 2020

Findings in Figure 4.5. 3 indicate that the majority of respondents (50.5%) have had a negative experience with police especially when their goods are stolen, or sometimes confiscated under the pretext of counterfeit goods. What is interesting is that (29.5) have chosen not to answer this question by remaining neutral.

#### 4.6 THE CHARACTERISTICS OF THE INFORMAL BUSINESS ENVIRONMENT WITHIN THE CAPE METROPOLE

During the research study it emerged that these women, are involved in three different types of businesses. These are Hair salons, African food markets, and tailoring/dressmaking.

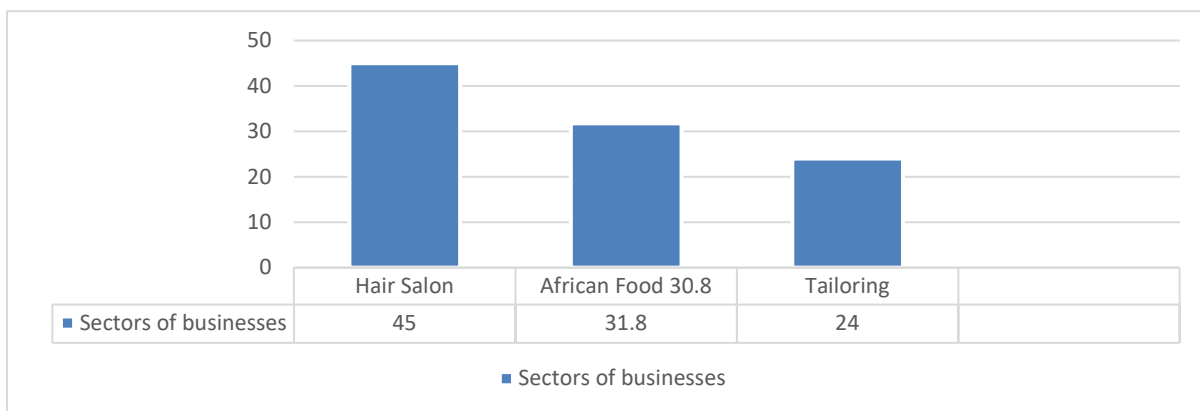


Figure 4.1: Sample distribution of business sectors

Source: based on the author’s research, 2020

Findings in Figure 4.1 indicate that the majority (45%) of respondents are operating hair salon businesses, followed by African food (31.8%) and (24%) tailoring. Hair salons in South Africa are a lucrative business and also there is an increase demand of beauty to both male and females. According to the head of the South African Spa Association, Dr. Nadine de Freitas, there is growth in the hair industry between 15-20%, despite the recession (Lulalend, 2017).

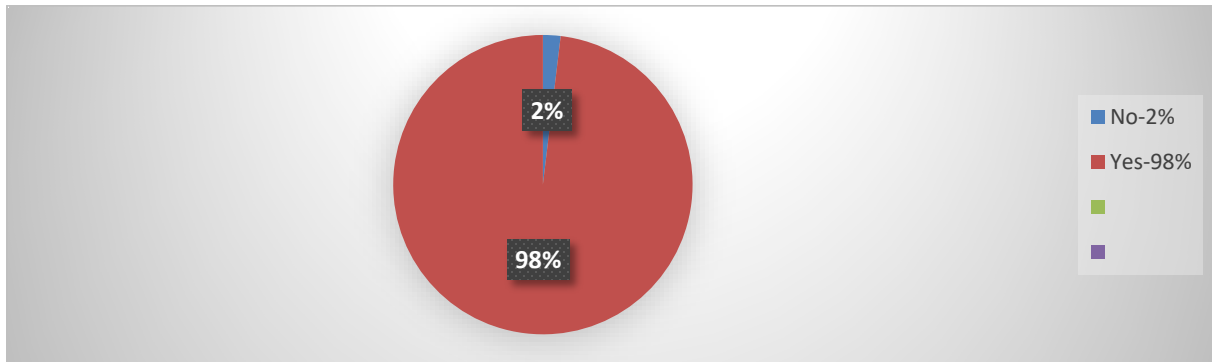


Figure 4.2: Distribution of business ownership

Source: *Based on the author research, 2020*

When asked whether one owns a business or not (yes/no), findings in Figure 4.2 show that the majority of Cameroonian (98%) women in informal business were owned by the proprietors while a small percentage (2%) worked in partnership. This means that with of the business, the owners started off alone and then during the process of operating the business got employees for assistance.

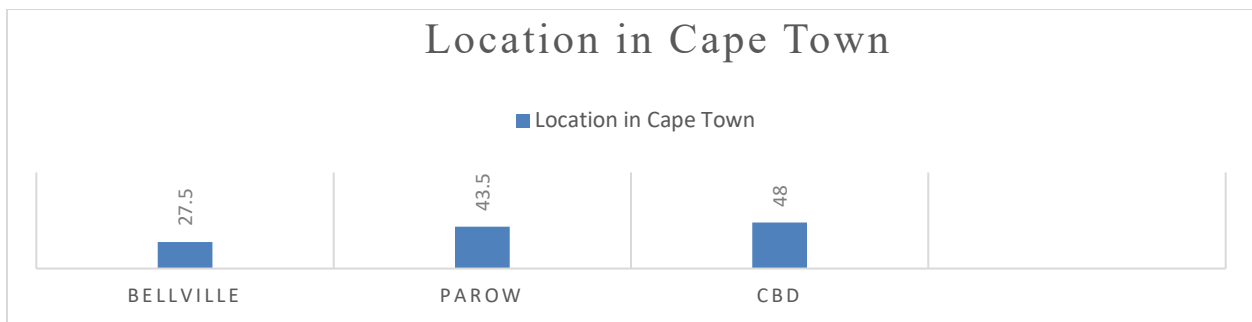
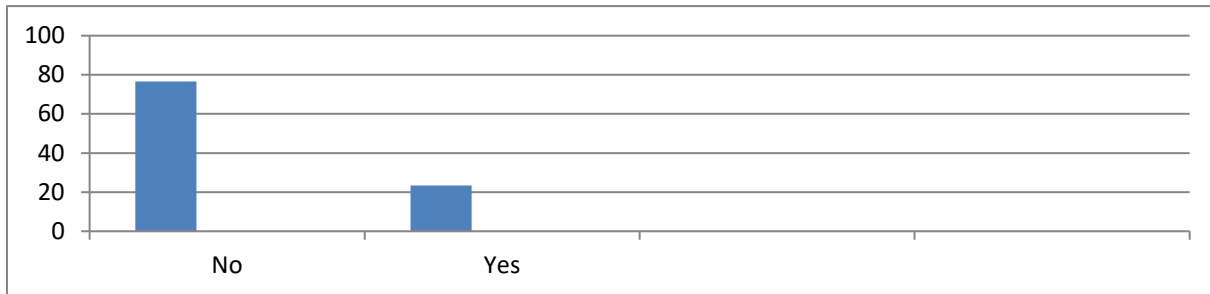


Figure 4.3: Business location

Source: *Based on the author's research, 2020*

Findings in Figure 4.3 above indicated that respondents run their businesses in Bellville, 27.5%, Parow 43.5%, the CBD 48%. This could be attributed to the lucrative location for business, as these areas have taxi ranks where most people drop and takeoff taxis to their various destinations. Due to the present of a taxi rank in these areas, it is accessible for both the



customers and business owners for easy transportation.

Figure 4.4: Reasons for starting a business

*Source: Based on the author's field work, 2020*

Questions about starting a business were a yes or no. When asked the primary reason for starting a business, 78% indicated yes they started with their own saving after working as an employee with other business women. While 22% indicated no, they used their own income.

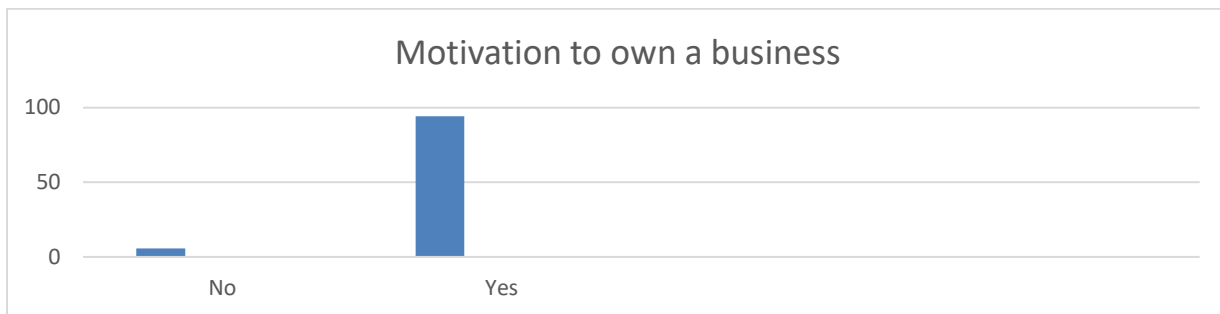


Figure 4.5: Motivation for starting your business: Family member

*Source: Based on the researcher's field work, 2020*

Majority of the respondents as indicated in Figure 4.5, 90% indicated yes, they were motivated by a family to start a business. While 10% indicated no, they were driven by lack of employment opportunities in South Africa. This seems to indicate that, women who migrated have had their links to family member who could have arrived earlier in South Africa and have ventured into

business activities as a source of livelihood strategy. So when they arrived, they are being motivated by a family member as the family member will be familiar with the lucrative business one can venture in.

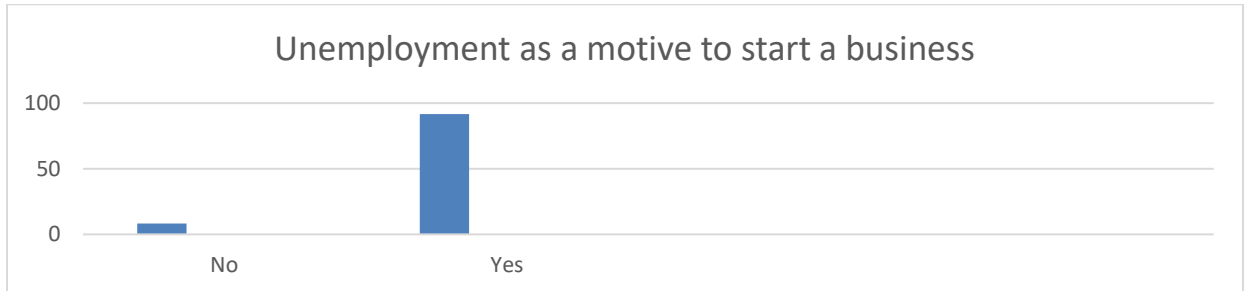


Figure 4.6: Motivation for informal business: Family member

Source: Based on the researcher's field work, 2020

The findings in Figure 4.6 above show that majority of the respondents (90%) indicated yes, they were motivated got into informal business due to difficulties in finding employment in Cape Town. They found opportunity in the informal business sector and as a result many women find it easy in this respect. While 10% indicated no, they started because they have passion for business.



Figure 4.7: Reasons for business location

Source: Based on the researcher's field work, 2020

Results in Figure 4.7, majority of the respondents said yes, they chose the location because it is affordable in terms of rent and access to customers. The inquiry revealed that about 36% of the respondents said yes, they find hair salon business for ladies best in this location, as most ladies

will walk to these locations when they seek an affordable hair salon. The reasons they chose the location.

## **4.7 CHARACTERISTICS OF FOREIGN INFORMAL BUSINESS**

### **4.7.1 Bellville and Cape Town CBD**

In the case of the Bellville area, some of the Cameroonian informal traders operate their hair salons in rented spaces in formal buildings, while others share the spaces and some operate in pavements. Others operate their hair salons under stands (canopies). While others are being shaded by the golden arrow bus terminal shades.

### **4.7.2 Cape Town Top Deck**

In Cape Town Central Business District the hair salons are operating in formal rented space and the owners distribute the spaces for sitting, washing of hair, nails fixing and spaces for the display of hair and hair products.

In most of these hair salons, they have different spaces, for hair display and products, nails. Therefore, while they do hair they also sell a variety of products to their customers and others who visit their shops.

The second businesses are the African Food Market, which is mostly in Bellville, Parow, and Cape Town Central Business District. This group sells mostly imported African foodstuff from West, and Central Africa. These items range from eru, garri, palm oil, cassava, cocoyams, yams, peanuts. This seems to reveal that they go along eating habits and traditions, though far away from home. This is indicative of their nostalgia or homesickness.

### **4.7.3 Parow**

Those selling African food, rent spaces and are mostly in Parow and they display these items. Their patrons are mostly African migrants from the rest of the continent like Nigerians, Cameroonians, Congolese, and Ghanaians amongst others.

The third group is the tailors/dressmakers who make dresses. They mostly rent spaces in formal shops and neatly display their items. This group designs lady dresses using special fabrics

imported from West and Central Africa. Recently, some are sourcing these fabrics from Chinese shops locally.

The next theme that emerged when asked what are the characteristics of the female entrepreneurs' businesses are. These entrepreneurs responded that there are different age groups, with different educational levels and different years in businesses.

#### 4.7.4 Age Groups of the Owners

The researcher proceeded to ask the various age groups of women entrepreneurs. The findings revealed respondents ages ranging from 20-60 years of age.

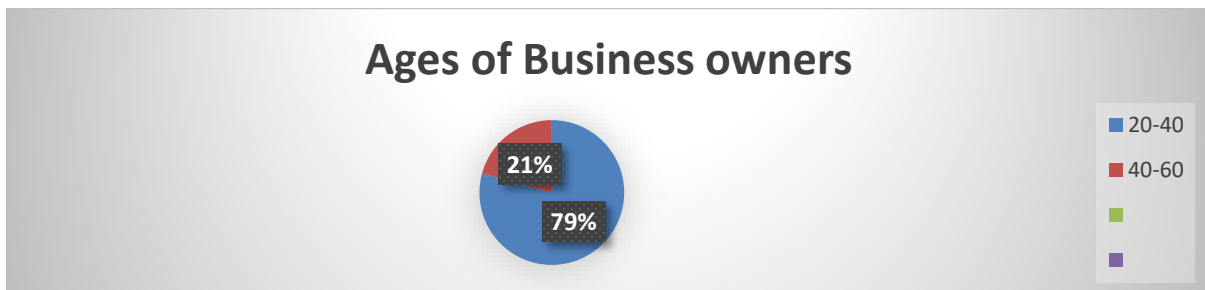


Figure 4.8: Age distribution of business owners (N=104)

Source: *Based on the researcher's field work, 2020*

The finding reveals that most of these female entrepreneurs are adults. This implies that most of them are mature enough to do business in foreign land therefore they are mature enough to manage their business challenges and take responsibility for their business risk. This is vital as entrepreneurship is about taking risks.

It could be suggested that the willingness of the Cameroonian female entrepreneurs to take risks and build their businesses is based on their courage and braveness to face the risk of running businesses in a foreign land.

The finding sits with the earlier research by Malhan and Ishita (2015:637) which explains that female entrepreneurs are individual women who gathers money to setup a business and assumes risks associated with running the business. Singh (2012:48) agrees that risk is part of the game that the entrepreneur has to encounter in the course of functioning as an entrepreneur.

#### 4.7.5 Level of Education

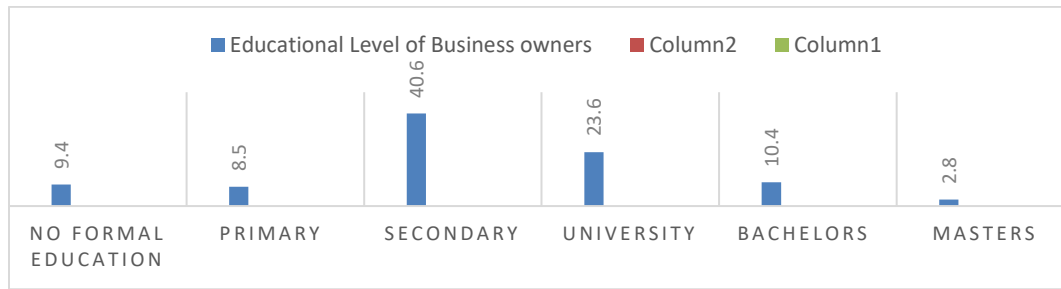


Figure 4.9: Distribution of education level of business owners (N=104)

*Source: Based on the researcher's field work, 2020*

When asked about the level of education, findings reveal that 9.4% had no formal education, 8.5% primary, 40.6% secondary, 13.6% university, 10.4% bachelors, and 28% master's degree.

The finding implies that these entrepreneurs are educated but cannot find employment. This has left them with no alternative but to resort to informal trading to support themselves and their families.

This literature turns to suggests that these Cameroonian women are turning to informal or street trading to support themselves as they do not have formal employment despite their levels of education (Singh, 2012). The turn to street trading or informal trading is in line with earlier work of Valji (2003:7) who explains how many Cameroonians and other African migrants who entered South Africa in the 1990s had to resort to street trading with host nationals to secure a livelihood. Furthermore, Valji (2003:7) adds that the turn to street trading or informal trading more often than not is placing them in direct conflict with host nationals which are generally termed xenophobic. The xenophobic fear, therefore, is creating fear amongst many of the Cameroonian female entrepreneurs in the Cape Metropole.

The above literature sits with existing literature of Harris (2002:5) which explains how the struggle of African migrants in search of a livelihood and the competition for scarce resources has on many occasions brought them into conflict with host nationals. This has on many occasions led to open conflict referred to as xenophobia.



#### 4.7.6 Duration in Business

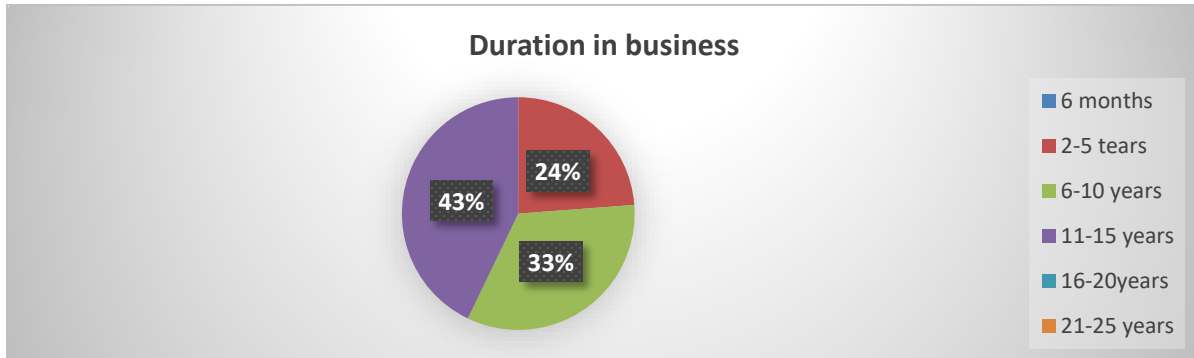


Figure 4.10: Duration in Business

Source: *Based on the researcher's field work, 2020*

It emerged that the majority of these women have been running their business between two to five years, and most of these women make mention of the fact that they have been in and out of business due to one reason or the other. Some of the reasons being that they have unstable business location, some explained family problems and others made mention of finance

#### 4.7.7 Visiting

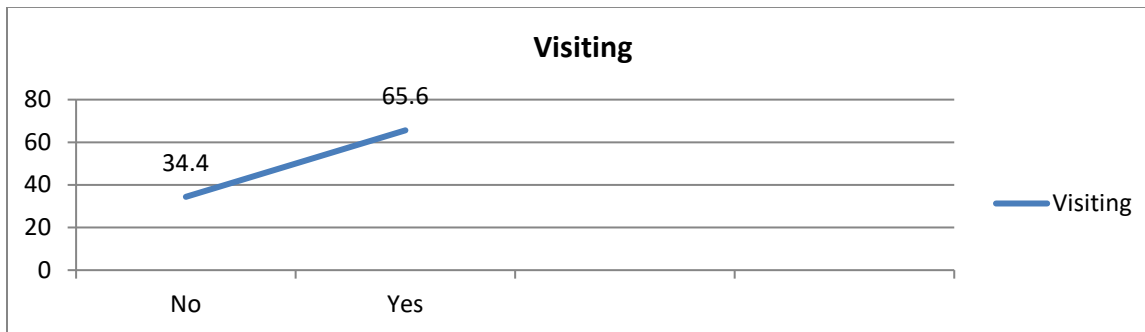


Figure 4.11: Visiting Yes or no

Source: *Based on the researcher's field work, 2020*

Findings in Figure 4.11 above show that yes majority of respondents (65.6%) came to South Africa as visitors while the rest (34.4%) said no, they came as asylum seekers.

#### 4.7.8 Migration as Refugees

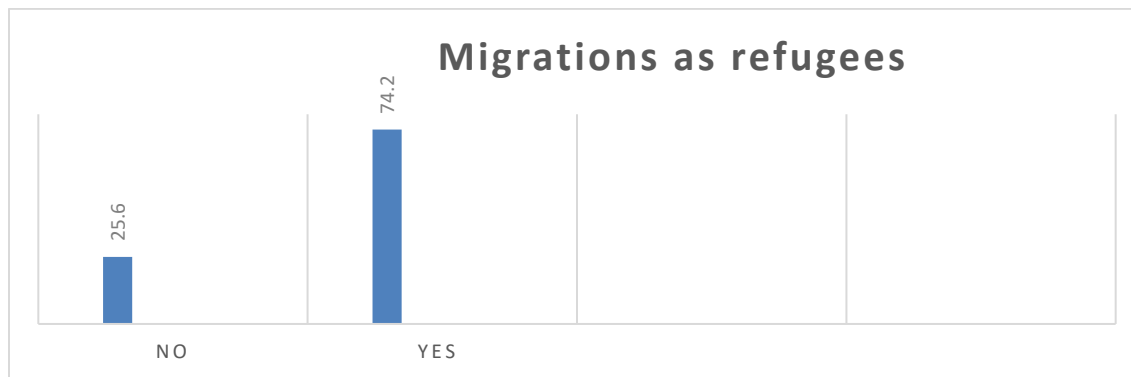


Figure 4.12: Migration as refugee: Yes or no

*Source: Based on the researcher's field work, 2020*

Findings in Figure 4.12 majority of respondents (74.2%) indicated yes, they came to South Africa as refugees and asylum seekers. While 25.6% mentioned no, they simply came because of economic reasons. They add that the economic conditions in Cameroon are not favourable to them, especially young women as they cannot find jobs and business opportunities. While in Cameroon there are selected jobs which meant for women only and others only for men.

This explanation is indicative of the push factors forcing them to leave their country of origin, which are economic reasons like unemployment and the general difficulties in finding work. This finding is in line with Dlamini (2002:66) who posits that forced migration has emerged as a push factor leading to many leaving their countries and moving into South Africa.

A subsequent sub-theme that was probed was why they choose South Africa to immigrate too and not any other African country. They explained that the high level of industrialization in the host country attracted them to South Africa, in the belief that they could get employment. This finding reveals that their movements were driven by the search for economic opportunities like the need for employment and business opportunities. This theme is in line with earlier research by Crush (2000:105) who notes that the pull factors are attracting many Cameroonian women into the country as it is perceived as an island of riches in a sea of poverty.

#### 4.7.9 Source of Startup Capital

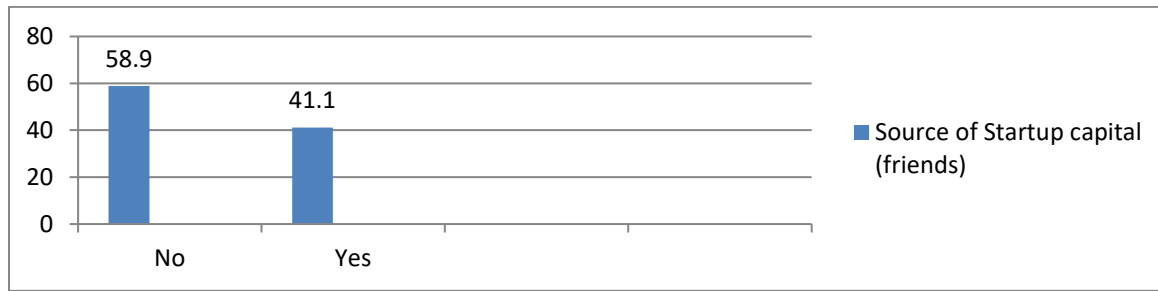


Figure 4.13: Source of startup capital

Source: Based on the researcher's field work, 2020

Findings in Figure 4.13 above indicates that some respondents indicated that they obtained the startup capital for their business from their friends and family (41.1%) and majority (58.9%) of them seem to have obtained it from different other sources like their savings.

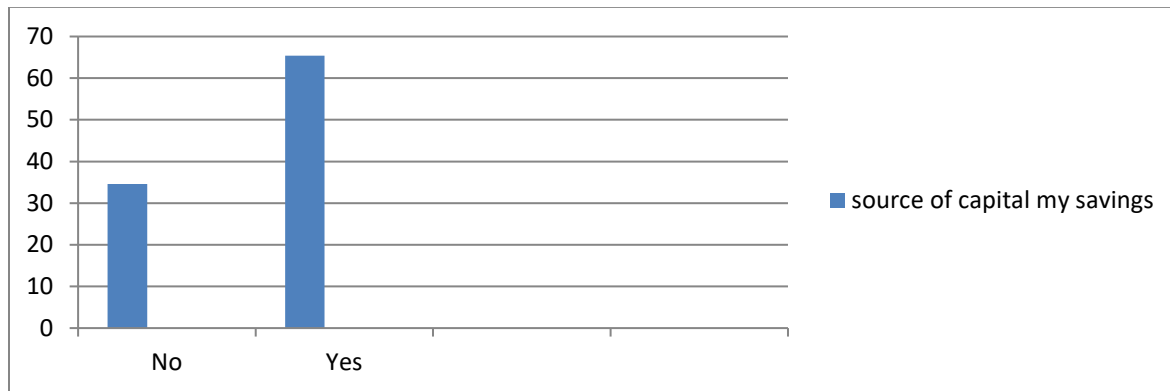


Figure 4.14: Startup capital from savings

Source: Based on the researcher's field work, 2020

Findings (Figure 4.14) further reveal that some women obtained funding from their own savings. When asked what the sources of startup capital were for their businesses, it emerged that though most of the women had access to a different source of startup capital; the majority of them depended on their savings. The majority of these women started their business with less than fifty thousand rand.

This reveals that they relied heavily on their savings and is indicative that these Cameroonian migrants save money by first working for a friend or family member before moving on and starting their own business. It also emerged from the respondents that most of them came with the skills which they are using to operate their business from their home country. This finding is indicative of the value of their savings. This finding is in line with Volery (2007) who pointed out that many ethnic businesses started with personal savings and support from ethnic networks. Habiyakare et al. (2009) also reveal that 74% of their respondents had saved a good sum of money to start with as their capital and borrowed from friends and this then served as their base.

#### 4.7.10 Number of Employees Hired

The next question which was asked was how many employees are they hiring? It emerged that the majority of the women have about one to three employees. Only two of them made mention of having between three to ten employees and they are those women who have been operating their business for more than 5 years. The finding indicates that these female entrepreneurs are hiring employees, creating employment, and some employing from five to ten. These employment figures reveal their contribution to job creation in the country. Ngota et al. (2018) define employment creation as the act of providing new jobs in response to unemployment situations to mostly the unemployed.

#### 4.7.11 Motivations to Start a Business

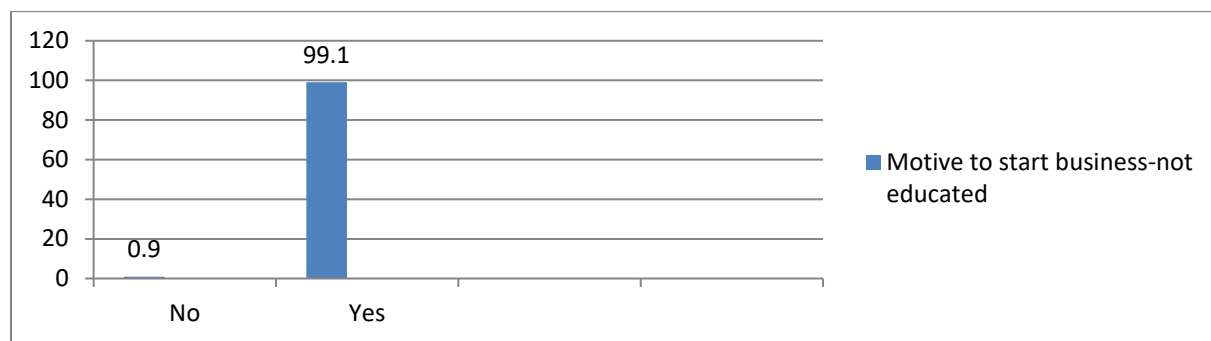


Figure 4.15: Motivations to start a business not educated

Source: *Based on the researcher's field work, 2020*

Findings in Figure 4.7.9 above reveal that majority of respondents (99.1%) acknowledged yes, they ventured into business because they do not have the requisite qualification to compete in the SA job market other than business. Whereas others (0.9%) indicated no, they are in business because of hardship experienced in the host country.



Figure 4.16: Hardship as reason for doing business: Yes or no

*Source: Based on the researcher's field work, 2020*

When asked whether hardship was a reason to start a business? 90% said yes and 10% said no. In other words majority mentioned that they are into business because it is the only way to raise finance to support themselves and their family back home since they could not get jobs.

The finding reveals that these entrepreneurs started their business of desperation since they could not find employment in the host country and others could not accept the low-wage jobs that were available in the host country. Some of the women believed they were making more money in their businesses and also have freedom of time to spend with their families as they operate their own business.

This finding is consistent with Hohn (2012) who expands that immigrants establish businesses as an alternative to working for low-income wages in their initial years after arriving in the host country. The general fear here is that they do not want to be exploited by unscrupulous employees who take advantage of the fact that these Cameroonian women do not have documentations and secondly, they are not unionised and therefore they do not know their rights as employees and the various avenues to challenge their employers.

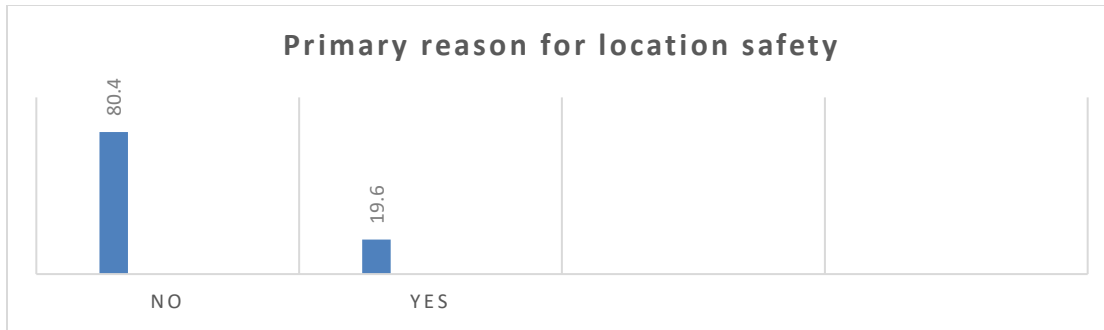


Figure 4.17: Primary reason for location safety

*Source: Based on the researcher's field work, 2020*

When asked Figure 4.17, indicated yes, safety was the primary at a particular location? It emerged from the respondents that safety was the main reason for business location (80.4%). Some of them did not even care about safety (19.6%).

The finding reveals firstly the issue of the need for a lucrative business site and secondly the need to start immediately no matter the circumstances in which they find themselves. This is in line with previous research by Fatoki and David (2010) who note that the location of a business can make a difference as it enables many clients and customers to come in and support the business. In this light, if a business is not situated in the right location it might not be supported and this may lead to the business closing.

## **4.8 THE CHALLENGES FACED BY CAMEROONIAN WOMEN OPERATING INFORMAL BUSINESSES IN CAPE METROPOLE**

### **4.8.1 Reason for Location**

When asked what was the guiding principle (Figure 4.18 below) in setting up a business? 30% responded that the area was lucrative for business. In this light, the driving motive was to choose a site that was lucrative or profitable. While 30% selected the area because it was safe. The next reason was easy accessibility 21% explained that this guided their choice. The other reason was affordability, and it emerged that 19% responded that their choice was guided by affordability.

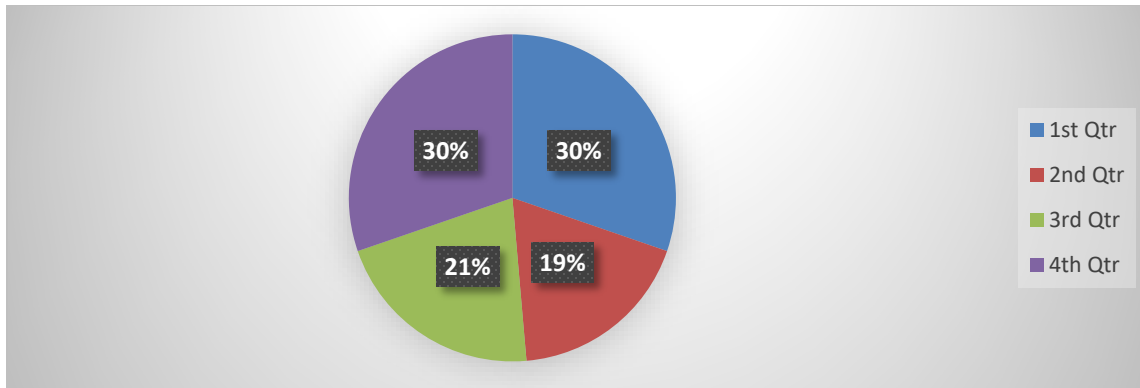


Figure 4.18: Reason for location: - 1<sup>st</sup> quarter to 4<sup>th</sup> quarter of the year

Source: Based on the researcher's field work, 2020

#### 4.8.2 Raising Finance to Start and Sustain the Business

When asked how they did raised finances to start their business, women in the focus group discussions responded that initially when they started their businesses it was tough to obtain a loan from any financial institution like banks. They were all rejected because the banks requested South African IDs, to get finance. Hence, 32% of respondents agreed that they raised their finances through community savings scheme, while 31.1%, disagreed that local banks could not fund them since they do not have the request documents. 21.4% percent strongly agree that one can get finance if you have the necessary documentation and a good a good credit record and lastly 12.6% remained neutral. This response implies that they did not qualify for loans as non-South Africans. This means they had to turn to other sources to seek financial assistance for their businesses.

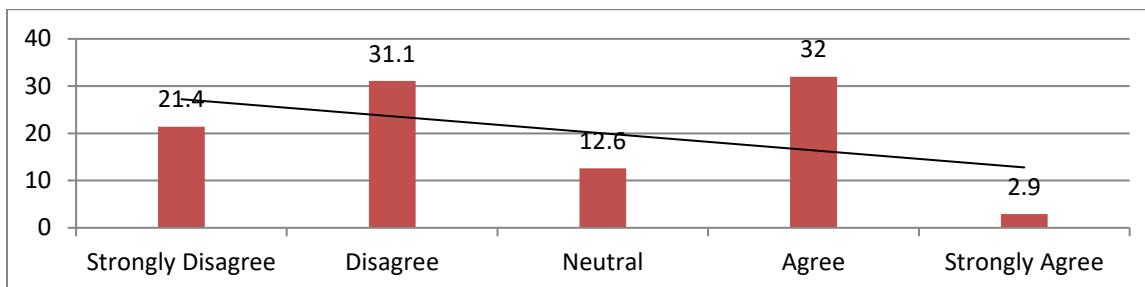


Figure 4.19: Raising finance to start the business

Source: Based on the researcher's field work

When asked about how they raised finance to start the business, using a linkert scale as seen above, 21.4% strongly disagreed that they were not given funding from any source, 31% disagreed that it difficult to borrow but you can work for others and save, 12.6% remained neutral, 32% agreed that they received funds from the community savings scheme, and lastly 2.9% strongly disagreed having been given any financial assistance.

This finding is in line with existing literature by Ojong (2006) and Goldstuck and Wronski (2015) who agree that non-South Africans are not granted loans by financial institutions like the banks as many request identity documents before granting loans. The banks insist on the identity to be sure that they can pay back the loans and they can be traced in the event of default.

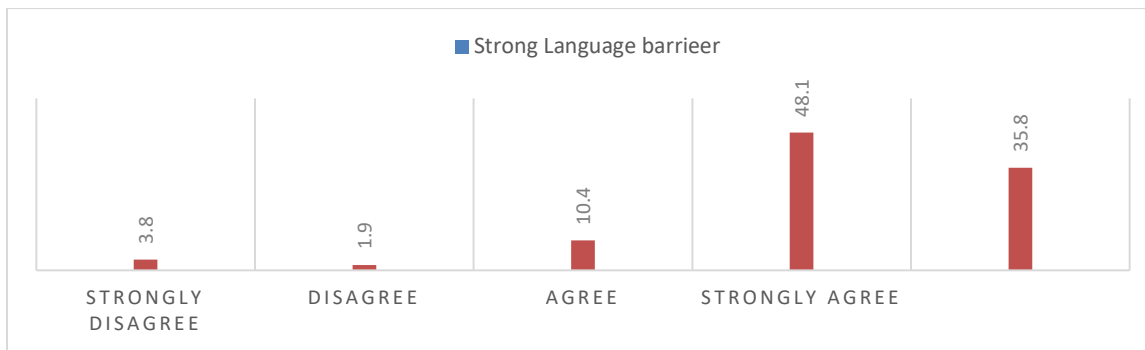


Figure 4.20: The challenge of language barrier

Source: Based on the researcher's field work, 2020

The next question was whether language was a challenge to them? It emerged just under half of the participants(48.1%) strangely agreed that since their clients were mostly South Africans and they mostly engaged them in IsiXhosa a local language. Others (35.8%) agreed that speaking English is the language used. Moreover, 3.8% strongly disagreed to this statement as well 1.9%.

This finding reveals that almost half the respondents speak isiXhoza, so the other half are battling with language issues.

#### 4.8.3 The Challenge of Business Registration

When asked what problems they are facing in terms of business registration, many of them replied that they had problems formalising their various enterprises.



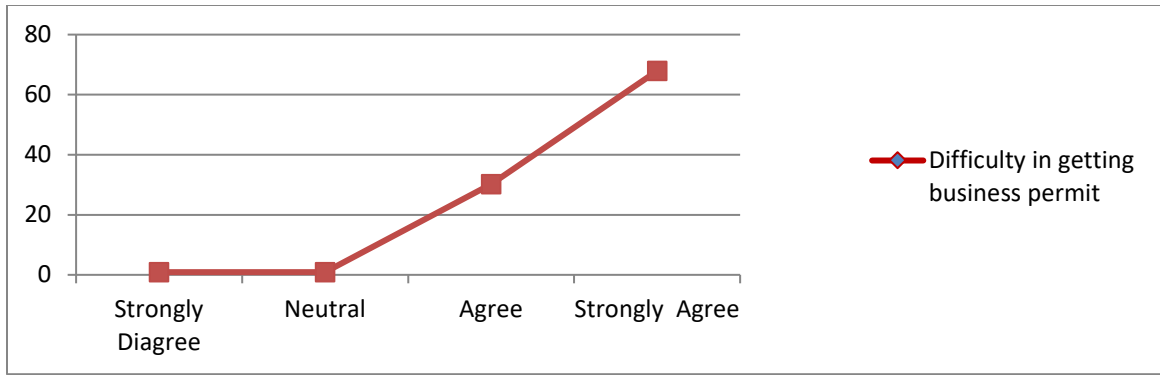


Figure 4.21: Challenge of business registration

Source: Based on the researcher's field work, 2020

In both cases, it was articulated that the women are involved in informal economic activity (70% strongly agree) that they find it difficult to obtain local government permits that enables them to operate. Similarly, 30% had the same view. Meanwhile, none of them disagreed or remained neutral. This finding is consistent with previous research, which states that Chen (2012:8) defines the informal sector as “the production and employment that occurs in unincorporated small or unregistered businesses.” Statistics South Africa (Stats SA) (2004) agrees, stating that the company and its employees are unregistered for tax purposes and operate out of informal arrangements such as houses and street sidewalks rather than established corporate facilities.

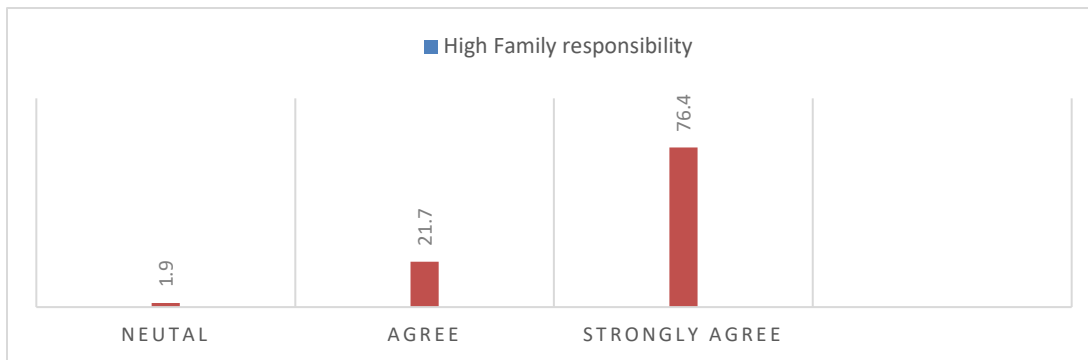


Figure 4.22: The family responsibility

Source: Based on the researcher's field work, 2020

The next theme was family responsibilities and how it impacts them. It emerged that since they are women 76.4% strongly agreed that they have to always put their families above their

informal business activities, and this affects their businesses. This always emerges as a challenge especially for those who are married and those who have children.

The workload increased when they gave birth or new baby comes into the family as during this period they have to close-up their businesses or workshop to take care of the newborns, 21.7% agreed to this challenge. 1.9% remained neutral.

The understanding here is that the woman is first a homemaker before thinking about her business and this places her enterprise second and making her role as an entrepreneur a challenge. This is true of these Cameroonian women informal traders in the Cape Metropole. The finding is in line with the work of O'Neill and Viljoen (2001) who agree that women, especially mothers, are divided between their work at home and that of running the enterprise. This task becomes even more complicated when she has a child or children. In this case, the responsibilities of motherhood are huge and very demanding and can drastically change work schedules for the woman. In the event where she devotes time to look after her child like attending to a local clinic or picking the child from school, she losses income as her business needs to be closed.

#### 4.8.4 Gender Bias and Discrimination

Another theme which emerged in the discussions was gender bias and discrimination.

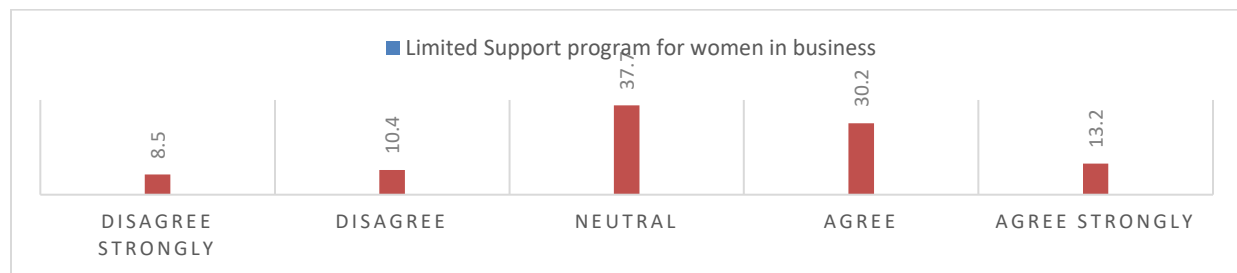


Figure 4.23: Gender bias and discrimination

Source: Based on the researcher's field work, 2020

It emerged that some clients, customers, and landlords tended to undermine them because they are women in terms of the services or their ability to pay monthly 13.2% to 30,2% agreed that rents for their businesses. The response seems to suggest that many clients and some landlords

turn to undermine them because they are women. Such gender bias and discrimination appear to be rife, especially in a society like South Africa, where historically women have been relegated to the background. In this way, 37.7% were neutral while (8.5 strongly disagreed, 10, 4 disagreed) with these statements. This finding sits with earlier research that traditionally assigns domestic and reproductive roles which places them as subordinates and is anticipated to maintain and reproduce a labour force (Moser, 1993) the men are the ones to work and run businesses. Such subordination of women adds to challenges faced by these women entrepreneurs.

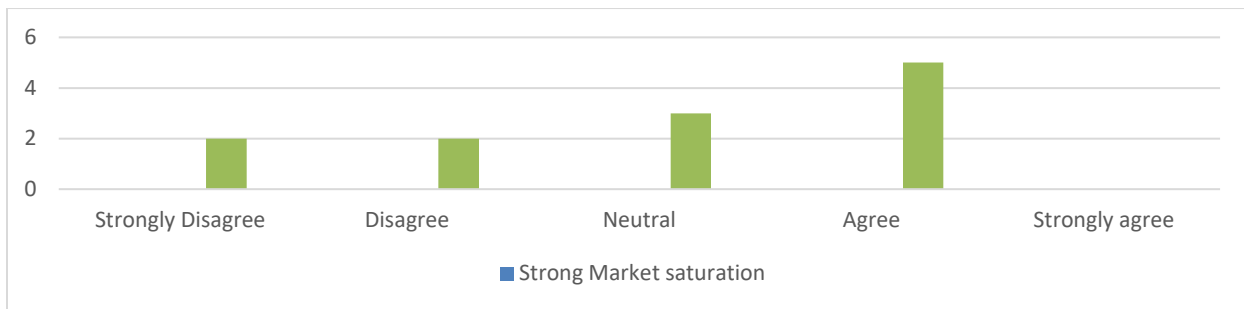


Figure 4.24: Strong market saturation

*Source: Based on the researcher's field work, 2020*

When asked how market saturation or high competition impacts on their businesses, results reflect that their businesses are small and therefore easy to start, half of the respondents (50%), African migrants, from other countries like Congo, Nigeria, Uganda, and Ghana etc., have opened similar businesses all over. This has led to the saturation of these locations with similar businesses. Higher levels of competition (30%) have made it difficult for most African migrant's businesses to survive.

This finding is in line Charman and Piper (2012) who explain that the absence of jobs has led to many African migrants operating similar businesses in the Delft Area in Cape Town. This competition amongst themselves is slowing down economic activities.

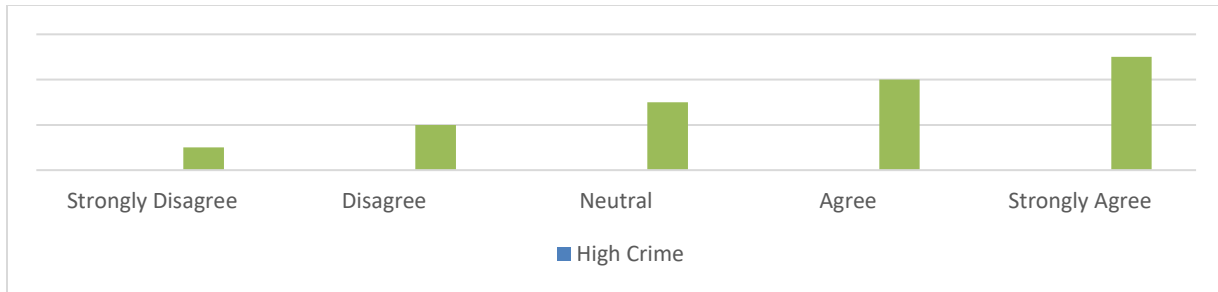


Figure 4.25: High crime rate in the city (N=104)

*Source: Based on the researcher's field work, 2020*

When asked what the other functional challenges are impacting on their businesses, 27.6% agreed that the high rate of crime in the Cape Metropole was a hindrance both to the growth of their businesses and to themselves. Some explained (26.7%) how on several occasions their businesses had been robbed. Those in steel containers in the Khayelitsha Township lamented how on several occasions their containers had been broken into. These women also explained how many of them have been robbed on their way to their houses and their belongings like wallets, phones, and money taken from them. This reveals the level of crime in these areas. However, 25.7% remained neutral, 11.4% disagreed and 8.6 strongly disagreed.

These Cameroonian women entrepreneurs are pointing out that the high crime rate in the city is impeding their businesses as sometimes they are robbed personally, or their business places are broken into. These actions are impeding the growth of their businesses, as during this robbery incident some of them have to close down the business or stay at home for a period of time in order to recover. This finding is in line with scholars like Masuku, Makhura and Rwelarmira (2001) and McDonald (2008) who state that the Cape Metropole has the highest violent crime and murder rates in the world. In this light, the crime also affects immigrant entrepreneurs like Cameroonian women operating informal businesses in the Cape Metropole.

Discussions took place to gain insights into whether they were receiving any government support.

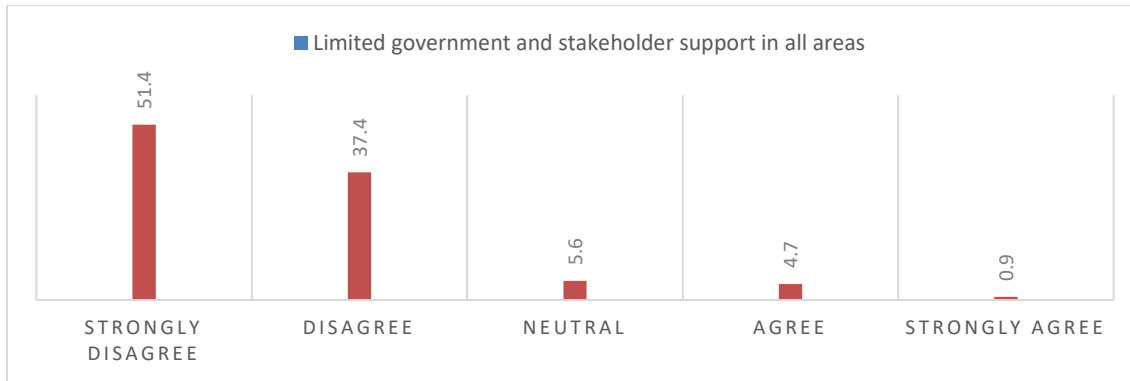


Figure 4.26: Government support

Source: Based on the researcher’s field work, 2020

Results showed that (51.4%) strongly disagreed that they were not receiving any support from the South African government. The basic argument here is that post 1990 most South African blacks need support from the government since during apartheid blacks were not assisted but only whites.

The finding turns to suggest that most of these Cameroon women informal businesses (37, 4%) in the Cape Metropole were not receiving any form of assistance from the government. Polzer (2007:18) substantiates that given the service delivery backlog of apartheid the city is currently prioritising blacks and assisting them to gain a foothold in the city but with little success. In this light they do not view Cameroonian women operating informal businesses in their midst as a high priority as they do not constitute a political constituency.

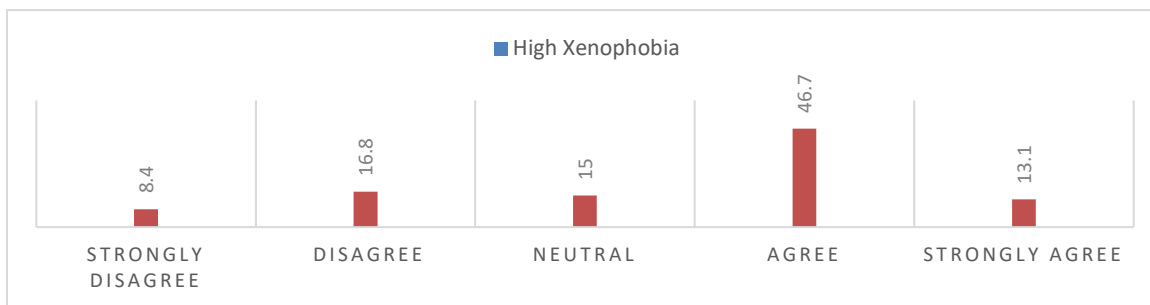


Figure 4.27: Xenophobia

Source: Based on the researcher’s field work, 2020

When asked what other challenge impacted on their business, 46.7% of the respondents agreed that a xenophobic attack was a hindrance to the growth and expansion of their ventures. 13.1% strongly agreed that during the xenophobic violence of 2008, they lost their entire shop as containers were looted and many had to flee the locations of their businesses for their safety. Meanwhile, 16.8% disagreed, 15% remained neutral, and 8.4% strongly disagreed.

This finding reveals that xenophobia is a hindrance to the growth of their businesses. This finding is consistent with Misago et al. (2009), who explain how it resulted in the loss of numerous African migrant-owned enterprises in Cape Town, and how female entrepreneurs were not spared, as some of their businesses were raided and others were burned.

#### 4.9 THE THIRD OBJECTIVE OF THE STUDY – THE CRITICAL SUCCESS FACTORS IN OPERATING AN INFORMAL BUSINESS

This section examines the critical success factors in operating informal businesses in the Cape Metropole.

This section of the thesis seeks to gain insights into how these immigrant entrepreneurs were able to navigate the aforementioned challenges in running their ventures and succeeded in operating their businesses. The themes are as follows:

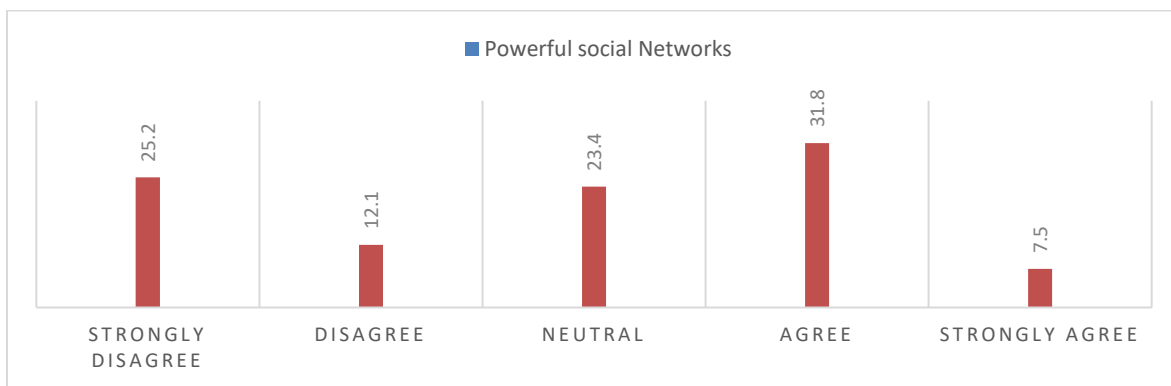


Figure 4.28: The social networks

*Source: Based on the researcher's field work, 2020*

When asked about how they succeeded to build successful enterprises, it was discovered that these informal traders (31.8%) agreed to having used their social networks as a kind of social

capital to borrow money from friends and relatives, as well as informal credit lending associations known as Njangi in Cameroon. The Njangi principle (7.5%) strongly agreed that it works as a form of informal lending, which members can give you money to start your businesses and subsequently has to gradually play until you finish paying the loan. Nonetheless, 23.4% remained neutral, 25.2% strongly disagreed and 12.1% disagreed. As observed earlier since the formal financial institutions rejected them, they then turned to these informal networks.

Maharaj and Moodley (2000) explain that the majority of these Cameroonian women in informal trading have social networks. These networks may be friends, relatives, and acquaintances. It should be noted that these contacts in the City of Cape Town have provided housing, food, and even organized some form of employment to these Cameroonian women in informal trading.

Furthermore, Vawda (2004:178) argues that migrant networks should be viewed as part of a process that develops, reconstructs, and appropriates various parts of their social ties in order to integrate themselves into the local economy, such as through informal city trading.

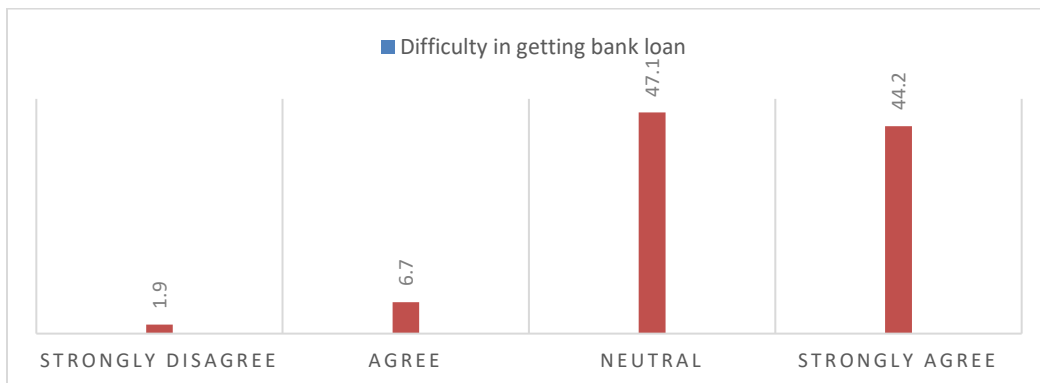


Figure 4.29.2: The financial support

Source: Based on the researcher's field work, 2020

When asked about how they raised finance to start their businesses, 44.2% strongly agreed that they raised finances from their friends and relatives. Further, 47.1% remained neutral, 6.7% agreed to have obtained money from the bank and 1.9% disagreed. This revelation is important as finances ensures that business could start and to be sustained. This finding is in line with earlier research which notes that it is difficult for female entrepreneurs to get finance (World

Bank, 2009:77). Because of the difficulty in getting finance, it forces this woman to start small businesses as they will be able to use their savings or borrowing from family or friends.

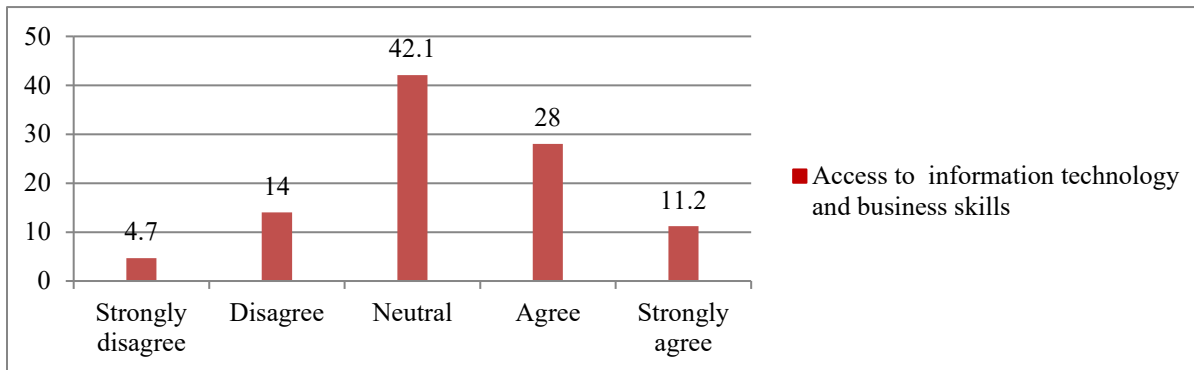


Figure 4.30: Access to information technology and business skills

Source: Based on the researcher's field work, 2020

As show in Figure 4.30, findings indicate that 4.7% and 14% disagreed that they do not have access to business information; 42.1% were neutral and between 28 and 11.2% agreed they have access to business information.

When asked how they grew their businesses with very little capital, respondents expressed that they were able to access business information through their friends and acquaintances who were already operating businesses. In most cases, these groups guided them to wholesale shops where there were specials or discount prices and they all flocked there to buy. The finding reveals that they were assisted with the sharing of information amongst themselves as Cameroonian women in informal trade in the Cape Metropole.

#### 4.9.1 Word of Mouth Advertising

When asked how they advertised their businesses considering the small scale, these women explained that they used word-of-mouth advertising through which most of their clients and customers became their goodwill ambassadors. They either told their friends and relatives or brought them personally to show where the business was located. This happens when the customers were treated well and were offered a good service during their visit to the shop.



The finding reveals that their loyal customers brought in more customers and were therefore responsible for the growth of their business. This approach has been recognised to be a very effective mechanism for a business's growth (Kotler, 2008).

#### **4.9.2 Skill and Experiences in Running Businesses Brought from Home Countries**

When asked what made their businesses successful, the women revealed that some of them in the various hair salons had been in the business in their home countries before coming into South Africa. Secondly, especially the hair salons, they did certain hairstyles which are unique and even the locals cannot replicate, while the Cameroonian tailors also bring some of the clothing styles which are unique to their South African customers.

The finding is indicative that most Cameroonian women had mastered their craft in Cameroon before migrating to South Africa. In this regard, they knew exactly what they were doing in terms of the functioning of their various businesses. Unique products and product differentiation (Chiaravalle & Schenk, 2007:85) and product leadership enabled them to continue growing their business (Nieman et al., 2003:235).

#### **4.10 CONCLUSION**

This chapter examined the findings on the challenges facing Cameroonian women informal business in the Cape Metropole. It also analysed the characteristics of the informal business environment, identified the challenges faced by Cameroon immigrant women in informal businesses and discussed the critical success factors of the informal businesses. Key findings of the study were discussed. Study findings show that there are three types of businesses: hair salons, the African food markets and tailoring. All these businesses have different characteristics based on where the businesses are located.

Findings also indicate that women informal traders are faced with crime, lack of financial support, and family responsibilities which they believe are big challenges that negatively impact their businesses.

Furthermore, findings show that despite the challenges experienced, some of these women have been able to succeed. For example, those working for others were able to establish their own businesses while others moved from street vending to owning a business in a shipping container

or building. Above all, competing in a previously male-dominated industry gave them an opportunity to grow, learn new skills, and improve. The next chapter presents the conclusions of the study, recommendations for public policy and future research.

## **CHAPTER 5**

### **CONCLUSION, RECOMMENDATIONS, AND SUGGESTIONS FOR FUTURE RESEARCH**

#### **5.1 INTRODUCTION**

The findings and analysis were discussed in the previous chapter. The results of the survey questionnaire and the interviews are explained in this chapter which focuses on the conclusions, recommendations and suggestions for future research. Brief summaries of the five chapters are discussed in the first section of this chapter. The main points of each chapter are discussed, followed by a description of the study's limitations. It also offers future research suggestions, followed by conclusion of the thesis.

#### **5.2 SUMMARY OF THE STUDY**

A summary of the thesis chapters is discussed below, so that a comprehensive sense of its overall structure can be gleaned.

#### **5.3 MAIN FINDINGS/ RESULTS**

Looking back, Chapter 1 states the main research questions as follows:

What are the challenges faced by Cameroonian women operating informal businesses in selected Cape Metropole areas.

To answer this overarching research question, the study set out specific research aims and objectives and these were to unpack:

- (a) The characteristics of the informal business environment in Cape Metropole
- (b) The challenges in operating informal businesses or functional challenges in Cape Metropole
- (c) The critical success factors in operating an informal business.

Thus, the core of the research was to ascertain the specific characteristics of businesses owned by Cameroonian women. These characteristics were explained and elaborated on in Chapter 4.

### **5.3.1 Characteristics of the Informal Business Environment in Cape Metropole**

The study found that there are three main business sectors that Cameroonian women in informal trading are operating, and these are hair salons, African food market, and tailoring. Those in Bellville, Parow and the CBD of Cape Town rent business premises. It also emerged that those in the townships experience high levels of crime, mainly robbery. This is a characteristic which forces them to limit their stock levels and keep their business small due to this business risk.

### **5.3.2 Challenges in Operating Informal Businesses or Functional Challenges in Cape Metropole**

The second objective revealed the challenges faced by the female entrepreneurs. It emerged from the study that they faced challenges like the location of the business activities, inadequate capital, language barriers, issues with business registration, competition or market saturation, lack of government support, gender bias and discrimination, family responsibilities as women, the high crime rate in the City of Cape Town and finally xenophobic attacks. These challenges, amongst many others, are hindering their business operations in the city. Although Cameroonian women initially faced enormous challenges travelling to South Africa and setting up their informal businesses in the Cape Metropole, many of them have been able to succeed.

### **5.3.3 Success Factors in Operating Informal Businesses**

The final thrust of the thesis was to reveal the success factors in operating businesses. The success factors for Cameroonian women operating informal businesses in the Cape Metropole are social networks for their friends and families, financial support from friends and families, business information from their friends, support programmes for women as they have formed small women groups, word-of-mouth advertising, hard work and dedication, and most of all their scarce skills and exceptional services.

## **5.4 THE MAIN FINDINGS OR SIGNIFICANCE OF THE STUDY**

Empirical evidence show that those engaged in informal business are between the ages of 20 to 60 years, with various levels of education. They are involved in different businesses activities ranging from hair salons, making African food and tailoring with little capital from their savings and networks like families, friends and Communal Saving Societies (Njangi).

The findings presented here are in answer to the research question on learning about the challenges African immigrants encounter when starting a business in South Africa. During the startup as well as the growth phase (operation) of the enterprise, Cameroonian women informal traders confronted problems such as raising startup funding, location, safety, and proper residence permits. The findings of Lofstrom and Wang (2006), who found that financial and human resource constraints were important company startup constraints for Mexican-Hispanics, are congruent with the findings of this study. The conclusion reached in this study is in response to the research question of why African immigrants of Cameroonian origin immigrate to South Africa. Political factors, economic factors, family reunification, and education were all mentioned by these Cameroonian female entrepreneurs.

This finding is consistent with the push-pull factor theory (Simelane, 1999:3; Maharaj, 2009:3), which states that immigrants are either pushed or pulled by situations in their native country. The research also found that the drive for the Cameroonian women entrepreneurs to immigrate and their choice of host nation came from either a family member or a friend who had already lived in South Africa. Because some of them lived in terrible circumstances, some of them were also self-motivated to leave their home country. It thus appears that some of these immigrants were self-motivated.

What motivates African immigrants to engage in self-employment activities once they arrive in South Africa, according to the findings? The most common reason for immigrants of African origin to start their own enterprises soon after arriving in South Africa was a lack of job opportunities. Immigrants accepted the advice of people who had previously arrived in the nation not to waste time hunting for work. The advice given by the earlier generation of immigrants is based on their experiences and simply reinforces the difficulties involved in securing a job in South Africa.

It was obvious that they devised several survival strategies in accordance with the research question on investigating the critical success factors in ensuring the survival of their business. It can be concluded that the respondents employed the following strategies: locating their businesses near clients; putting in hard effort; offering a variety of goods; offering unique services based on their abilities brought from their home country; and providing excellent customer service.

The fact that these women generate jobs and pay weekly and monthly payments is really important. They are able to hire South Africans and are eager to train them in the skills they acquired in their homeland.

Another significant finding of the study was that despite challenges which they faced such as the business location, raising finance to start and sustain the business, language barriers, business registration, family responsibility, gender bias and discrimination, market saturation and high competition, the high crime rate in the city, the absence of government support and frequent xenophobic attacks in the country, these have not stopped the women from making great strides.

### **5.5 LIMITATIONS OF THE STUDY**

This study was restricted to Cameroonian women informal traders in the Cape Metropole. It did not include the men and their activities. The findings could not be applied to other parts of South Africa because the study was limited to a specific geographical and ethnic community.

The study was also limited to Cameroonian women operating informal businesses in the hair salon, African food, and tailoring businesses. Hence those involved in footwear, clothing, hardware and furniture were excluded.

### **5.6 THE CHALLENGES OF THE STUDY**

A challenge the researcher faced was that most of the government officials especially officials from the DHA were not willing to be interviewed. One who was willing to be interviewed asked me to go through their head office for permission which took a long time. After a long struggle, the researcher managed to convince two of the DHA officials who were willing to give me information.

The second challenge with this study was a cultural bias in which some of the participants spoke French and the researcher had to struggle to gain insights into what they were saying since the researcher is from the English part of Cameroon. Though some of these women could not express themselves in English as their first language was French. However, the researcher was able to get a voice translator on the phone.

The final challenge is that some of these Cameroonian women informal traders refused to participate in the study. They asked questions like what they would gain from the study. Even after explaining the aim of the study, they did not believe it. Some of them requested to be offered gifts before they took part in the study. Though some Cameroonian women informal traders were reluctant to work with me, the sample of 104 participants was enough to work with.

## **5.7 RECOMMENDATIONS**

Based on the findings of the study, the following suggestions were made:

### **5.7.1 Government Department**

As part of the strategy to tackle South Africa's high unemployment rate and criminality, government departments should promote informal companies run by immigrant entrepreneurs, particularly women. The government should loosen up its policies on small businesses especially immigrant-owned businesses so as to promote small businesses.

The government needs to recognize the value of immigrant women entrepreneurs to the South African economy and provide them with the financial assistance they require. Key role actors should get education and training, and immigrants should be made aware of their rights and the services provided by NGOs and other institutions.

South African SMMEs benefit from financial help and coaching from the dti. If such assistance could be extended to immigrant entrepreneurs, it would help in the creation of employment.

Most of the immigrant entrepreneurs did not have proper documentation in order for them to operate their businesses. If the DHA and the dti worked together to issue the appropriate documentation to eligible immigration entrepreneurs, this would help their businesses expand. When the economy grows, so does their contribution to the country's economic progress.

### **5.7.2 Immigrant Entrepreneurs**

There should be collaboration between South African and immigrant enterprises. Both parties would benefit (Kalitanyi, 2007:107). The indigenous entrepreneur could take advantage of the new entrepreneurial skills from the immigrants. Since the South African government is encouraging entrepreneurship in South Africa, when non-South Africans request funding, the dti

and other government ministries require that South Africans be included as shareholders. The immigrant entrepreneur would benefit from access to government grants and reduced costs of operation.

## **5.8 SUGGESTIONS FOR FUTURE RESEARCH**

Future researchers could focus on understanding the specific challenges faced by Cameroonian women informal entrepreneurs operating in South African Townships.

Future researchers could assess the contribution of these Cameroonian women in terms of job creation and poverty alleviation.

Other researchers could investigate the contribution of civil society organizations in assisting these female entrepreneurs to overcome the functional barriers they face.

Another study could be conducted on whether the addressing of xenophobic attacks could improve business performance by these Cameroonian women informal entrepreneurs.

Further research involving all African immigrant women from various countries might be conducted in order to acquire a greater understanding of the extent and impact of the issues faced by immigrants seeking to make a living through small businesses in South Africa.

## **5.10 CONCLUSION**

The major goal of this research was to establish greater understanding of the problems that Cameroonian women experienced while they conducted business in the Cape Metropole. The objectives were met, and actionable recommendations were provided based on the findings.



## REFERENCES

- Acs, Z.J., Arenius, P., Hay, M. & Minniti, M. 2004. *Executive report*. London: Global Entrepreneurship Monitor.
- Adams, A. & Cox, A.L. 2008. Questionnaires, in-depth interviews and focus groups. In Cairns, P. and Cox, A.L. (Eds.), *Research Methods for Human Computer Interaction*. Cambridge: Cambridge University Press.
- Adewale, A. 2015. Crime phobia's effects on immigrant entrepreneurs in South Africa. *Journal of Social Science, Department of Business Management*, 44(2, 3): 131-136.
- African Policing Civilian Oversight Forum. 2021. *NGO Observer Status No. 372 Statement in response to the activity report of the Special Rapporteur on Refugees, Asylum Seekers, Internally Displaced Persons and Migrants in Africa. 71st Ordinary Session of the African Commission on Human and Peoples' Rights (2022) ITEM 6: Activity Reports of the Members of the Commission & Special Mechanisms*. [Online]. Available at: <https://apcof.org/wp-content/uploads/apcof-sr-refugees-asylum-seekers-internally-displaced-persons-and-migrants-in-africa.pdf> [Accessed 24 August 2022].
- Afrika, J. & Ajumbo, G. 2012. Informal cross border trade in Africa: Implications and policy recommendations. *Africa Economic Brief*, 3(10). Organization for Economic Cooperation & Development: Report on ICBT in Africa, 2003.
- Aliaga-Isla, R. & Rialp, A. 2013. Systematic review of immigrant entrepreneurship literature: previous findings and ways forward. *Entrepreneurship & Regional Development*, 25(9-10): 819-844.
- Amra, R., Hlatshwayo, A. & McMillan, L. 2013. SMME employment in South Africa. In *Biennial Conference of Economics Society of South Africa*, Bloemfontein, 25-27 September 2013.
- Anderson, A., Harbi, S.E. & Brahem, M. 2013. Enacting entrepreneurship in 'informal' businesses. *The International Journal of Entrepreneurship and Innovation*, 14(3): 137-149.

- Anderson, A.R. & Ullah, F. 2013. 'The condition of smallness: how what it means to be small deters firms from getting bigger', *Management Decision* (forthcoming).
- Antonites, A. & Govindasamy, T. 2013. Critical success factors of Indian entrepreneurs. *Southern African Journal of Entrepreneurship and Small Business Management*, 6(1): 115-133.
- Asana, L. & Ngwa W. 2006. *From dust to snow: The African dream?* Orlando: African Renaissance Ambassador Corp.
- Ascher, J. 2012. Female entrepreneurship – An appropriate response to gender discrimination. *Journal of Entrepreneurship Management and Innovation*, 8(4): 97-114.
- Baker, M.J. 2003. Data collection – questionnaire design. *The Marketing Review*, 3(2): 343-370.
- Barringer, B.R. & Ireland, D. 2010. *Entrepreneurship: successfully launching new ventures, global edition*, 4th ed. London: Pearson Education.
- Basu, A. 2011. From “break out” to “breakthrough”: Successful market strategies of immigrant entrepreneurs in the UK. *International Journal of Entrepreneurship*, 15: 1-23.
- Bates, T. 1999. Existing self-employment: An analysis of Asian immigrant-owned small business. *Journal of Small Business Economics*, 13(3): 171-183.
- Battersby, J. 2011b. “Urban Food Insecurity in Cape Town, South Africa: An Alternative Approach to Food Access” *Development Southern Africa* 28: 545-561.
- Beneke, J., Curran, M., Forsyth, G. & Lamb, S. 2011. Towards an understanding of retailing practices in the second economy: An exploratory study of Western & Eastern Cape township retailers in South Africa. *African Journal of Business and Economic Research*, 6(2-3): 92-108.
- Benzing, C. & Chu, H.M. 2009. A comparison of the motivations of small business owners in Africa. *Journal of Small Business and Enterprise Development*, 16(1): 60-77.

- Bernstein, A. 1997. People on the move: Lessons from international migration policies. *CDE Migration Series, Research Report No. 6*. Johannesburg: Center for Development and Enterprise.
- Bertoncello, B. & Bredeloup, S. 2007. The emergence of new African “trading posts” in Hong Kong and Guangzhou. *China Perspectives*, 1: 94-105.
- BizCommunity. 2021. *Mastercard Index of Women Entrepreneurs Index (MIWE) 2021 report reveals female entrepreneurs are making progress in SA*. [Online]. Available from: <https://www.bizcommunity.com/Article/196/846/213958.html>
- Green, J. & Bricki, N. 2007. *A guide to using qualitative research methodology*. [Online] Available at: <https://msf.openrepository.com/handle/10144/84230> [Accessed 24 August 2022].
- Canagarajah S. & Sethuraman S.V. (2001). *Social protection and the informal sector in developing countries: Challenges and opportunities*. New York: Social Protection Unit Human Development Network the World Bank.
- Cant, M., Gerber-Nel, C., Nel, D. & Kotze, T. 2003. *Marketing research*. (New Africa Edition). Pretoria: Van Schaik.
- Carter, S. & Shaw, E. 2006. *Women’s business ownership: recent research and policy developments. Report to the Small Business Service*. [Online]. Available from: [https://strathprints.strath.ac.uk/8962/1/SBS\\_2006\\_Report\\_for\\_BIS.pdf](https://strathprints.strath.ac.uk/8962/1/SBS_2006_Report_for_BIS.pdf)
- Chamlee-Wright, E. 2002. *The cultural foundations of economic development: Urban female entrepreneurship in Ghana*. London: Routledge.
- Chant S. & Pedwell, C. 2008. *Women, gender and the informal economy: An assessment of ILO research and suggested ways forward*. London: London School of Economics.
- Charman A. & Piper L. 2012. Xenophobia, criminality and violent entrepreneurship: Violence against Somali shopkeepers in Delft South, Cape Town, South Africa. *South African Review of Sociology*, 43(3): 81-105.

- Chen, M.A. 2012. The informal economy: Definitions, theories and policies (Vol. 1, No. 26, pp. 90141-4). *WIEGO Working Paper*. [Online]. Available at: [https://www.wiego.org/sites/default/files/migrated/publications/files/Chen\\_WIEGO\\_WP\\_1.pdf](https://www.wiego.org/sites/default/files/migrated/publications/files/Chen_WIEGO_WP_1.pdf)
- Chiaravalle, B. & Schenck, B.F. 2007. *Branding for dummies*. Hoboken: Wiley.
- Chiloane, G.E. & Mayhew, W 2010. Difficulties encountered by black women entrepreneurs in accessing training from the Small Enterprise Development Agency in South Africa. *Gender and Behaviour*, 8(1), 2590-2602.
- Chinomona, E. & Maziriri, E.T. 2015. Women in action: Challenges facing women entrepreneurs in the Gauteng Province of South Africa. *The International Business & Economics Research Journal*, 14(6): 835-850.
- Choto, P., Tengeh, R. & Iwu, C. 2014. Daring to survive or to grow? The growth aspirations and challenges of survivalist entrepreneurs in South Africa. *Environmental Economics*, 5(4): 93-101.
- Chrysostome, E. 2010. The success factors of necessity immigrant entrepreneurs: In search of a model. *Thunderbird International Business Review*, 52(2): 137-152.
- Chrysostome, E. & Lin, X. 2010. Immigrant entrepreneurship: Scrutinizing a promising type of business venture. *Thunderbird International Business Review*, 52(2): 77-82.
- Clark, K. & Drinkwater, S. 2000. Pushed out or pulled in? Self-employment among ethnic minorities in England and Wales. *Labour Economics*, 7(5):.603-628.
- Cohen, J. 2010. How the global economic crisis reaches marginalized workers: The case of street traders in Johannesburg, South Africa. *Gender & Development*, 18(2): 277-289.
- Collins, J. 2002. Chinese entrepreneurs: The Chinese diaspora in Australia. *International Journal of Entrepreneurial Behaviour and Research*, 8(1/2): 113-133.
- Creswell, J.W. 2003. *Research design: Qualitative, quantitative, and mixed methods approaches* (2<sup>nd</sup> ed.). Thousand Oaks: SAGE.

- Creswell, J.W. 2009. *Research design: Qualitative, quantitative and mixed-methods approaches*. (3<sup>rd</sup> ed.) Thousand Oaks: SAGE.
- Creswell, J.W. 2013. *Steps in conducting a scholarly mixed methods study*. DBER Speaker Series, 48. <https://digitalcommons.unl.edu/dberspeakers/48>
- Creswell, J.W. 2014. *A concise introduction to mixed methods research*. Thousand Oaks: SAGE
- Cross, C. 1997. Exploitation: measuring independence and dependence in the informal economy. *International Journal of Sociology and Social Policy*. ISSN: 0144-333X
- Crush, J. & Tevera, D.S. 2010. *Zimbabwe's exodus: Crisis, migration, survival*. London: African Books Collective.
- Crush J., Chikanda A. & Skinner, C. 2015. Mean streets, migration, xenophobia and informality in South Africa. London: African Books Collective.
- Crush, J. & Chikanda, A. 2015. *Mean streets: Migration, xenophobia and informality in South Africa*. London: African Books Collective.
- Crush, J. & McDonald, D. 2002. *Transnationalism and New African immigration to South Africa*. Cape Town: Southern African Migration Project (SAMP).
- Crush, J. & Ramachandran, S. 2017. *Migrant entrepreneurship collective violence and xenophobia in South Africa*. Cape Town: Southern African Migration Programme.
- Crush, J. 2000. The dark side of democracy: Migration, human rights and xenophobia in South Africa. *International Migration*, 38:103-34.
- Crush, J. 2017. *Informal migrant entrepreneurship and inclusive growth in South Africa, Zimbabwe and Mozambique* (No. 68). Cape Town: Southern African Migration Programme.
- Davidov, E. & Meuleman, B. 2012. Explaining attitudes towards immigration policies in European countries: The role of human values. *Journal of Ethnic and Migration Studies*, 38(5):757-775. DOI: <https://doi.org/10.1080/1369183X.2012.667985>

- De Vletter, F. 2000. Labour migration to South Africa: The lifeblood for southern Mozambique'. In McDonald, D.A. (ed.), *On Borders. Perspectives on International Migration in Southern Africa*. Southern African Migration Project and St Martin's Press. 46-70.
- Dlamini, K. 2002. Is quiet diplomacy an effective conflict resolution strategy? *South African Yearbook of International Affairs*, 3: 171-178.
- Dobrovolskyi, H. & Keberle, N. 2018. Collecting the seminal scientific abstracts with topic modelling, snowball sampling and citation analysis. *ICTERI*, 179-192.
- Dorsten, L.E. & Hotchkiss, L. 2005. *Research methods and society: Foundation of social inquiry*. Upper Saddle River: Pearson Prentice Hall.
- Dyers, C. & Wankah, F.J. 2012. 'Us and them': The discursive construction of 'the other' in Greenmarket Square, Cape Town. *Language and Intercultural Communication*, 12(3): 230-247.
- Ensign, P.C. & Robinson, N.P. 2011. Entrepreneurs because they are immigrants or immigrants because they are entrepreneurs? A critical examination of the relationship between the newcomers and the establishment. *The Journal of Entrepreneurship*, 20(1): 33-53.
- Erasmus, B., Kloppers, S. & Strydom, J. 2013. *Introduction to business management*. (9<sup>th</sup> ed.) Cape Town: Oxford University Press Southern Africa.
- Estrin, S. & Mickiewicz, T. 2011. Institutions and female entrepreneurship. *Small Business Economics*, 37(4): 397.
- Etikan, I, Musa, S.A. & Aalkassim, R.S. 2016. Comparison convenience sampling and purposive sampling. *American Journal of Theoretical and Applied Statistics*, 5(1): 1-4.
- Fairlie, R.W. 2012. *Immigrant entrepreneurs and small business owners' and their access to financial capital*. Santa Cruz: Economic Consulting.
- Fatoki, O. 2014. Immigrant entrepreneurship in South Africa: Current literature and research. *Journal of Social Sciences*, 40(1): 1-7. <https://doi.org/10.1080/09718923.2014.11893297>

- Fatoki, O. & David, G. 2010. Obstacles to the growth of new SMEs in South Africa: a principal component analysis approach. *African Journal of Business Management*, 4(5): 729-738.
- Fatoki, O. & Patswawairi, T. 2012. The motivations and obstacles of immigrant entrepreneurship in South Africa. *Journal of Social Sciences*, 32: 133-142.
- Fleischer, A. 2011. *Making families among Cameroonian 'Bush Fallers' in Germany: Marriage, migration, and the law*. [Online] Available at: [refubium.fu-berlin.de](http://refubium.fu-berlin.de) [Accessed 24 August 2022].
- Forkuor, J.B., Buari, M.A. & Aheto, C.K.A. Breaking Barriers: The Experiences of Women in Male Dominated Informal Sector Occupations in Urban Ghana. *Gend. Issues* **37**, 25–43 (2020). <https://doi.org/10.1007/s12147-019-09231-5>
- Frank, O.G. 2015. *An assessment of consumer perception on CSR in the telecommunication industry in Ghana*. Kumasi: Kwame Nkrumah University of Science and Technology.
- Frayne, B. & Pendleton, W. 2000. Namibians on South Africa: Attitudes towards migration and immigration policy. In McDonald, D.A. (Ed.), *On Borders: Perspectives on International Migration in Southern Africa* Ontario: Southern African Migration Project. 86-118.
- Galindo, M., Guzman, J. & Ribeiro, D. 2009. *Entrepreneurship and business: A regional perspective*. Heidelberg: Springer.
- Gay, L. 2000. Lesotho and South Africa: Time for a new migration contract. In McDonald, D.A. (Ed.), *On Borders: Perspectives on International Migration in Southern Africa*. Ontario: Southern African Migration Project. 46-70.
- Golash-Boza. T. 2012. *Due process denied: Detentions and deportations in the United States*. London: Routledge.
- Goldstuck, A. & Wronski, M. 2015. *South African social media landscape report 2015*. Pinegowrie: Fuseware and World WideWorx,.

- Habiyakare, E., Owusu, R., Mbare, O., & Landy, F. (2009). Characterizing African immigrant entrepreneurship in Finland. I S. P. Sigué (Red.), *Proceedings of the 11th Conference of the International Academy of African Business and Development* (Vol. 10, s. 61-69). [Online]. Available at: [http://www.iaabd.org/2009\\_iaabd\\_proceedings/track4a.pdf](http://www.iaabd.org/2009_iaabd_proceedings/track4a.pdf) [Accessed 24 August 2022].
- Haralambos, M. & Holborn, M. 2008. *Sociology: Themes and perspectives*. London: Collin Unwin.
- Harris, B. 2002. Xenophobia: A new pathology for a new South Africa. In Hook, D. & Eagle, G. (Eds.), *Psychopathology and Social Prejudice*. Cape Town: University of Cape Town Press. 169-184.
- Harrison, R. & Reilly, T. 2011. Mixed-methods designs in marketing research. *Qualitative Market Research*, 14(1): 7-26.
- Hepburn, J. & Taran, P. 2001. *Global campaign for ratification of the convention on rights of migrants*. [Online]. Available from: [http://www.migrantsrights.org/about\\_campaign\\_engl.htm](http://www.migrantsrights.org/about_campaign_engl.htm)
- Hill, B. & Allan, R. 2001. Immigration policy, multicultural and anti-racist education in Australia: charting the change. *Multicultural Education: Issues, Policy and Practices*, 151-165.
- Hill, G. & Bourne, A. 2010. Immigration and the public policy survey. *Research and Reports*. 46. [Online]. Available at: [https://scholarworks.boisestate.edu/ppc\\_rr/46](https://scholarworks.boisestate.edu/ppc_rr/46).
- Hlanyane, T. M. & Acheampong, K. O. 2017. Tourism entrepreneurship: the contours of challenges faced by female-owned BnBs and Guesthouses in Mthatha, South Africa. *African Journal of Hospitality, Tourism and Leisure*, 6(4), 1-17.
- Hohn, M.D. 2012. *Immigrant entrepreneurs creating jobs and strengthening the economy*. Washington, D.C.: Immigrant Learning Centre,



- Horn, A. 2011. Who's out there? A profile of informal traders in four South African city central business districts. *Town and Regional Planning*, 59: 1-6.
- Huang, G., Xue, D. & Wang, B. 2020. Integrating theories on informal economies: An examination of causes of urban informal economies in China. *Sustainability*, 12(7), 2738.
- Human Sciences Research Council (HSRC). 2008. *Who we are*. [Online]. Available at: <https://hsrc.ac.za/who-we-are/hsrc-act/>
- Hunter, N. and Skinner, C. 2002. Foreign street traders working in inner city Durban: Survey results and policy dilemmas. *Research Report No. 49*. Durban: School of Development Studies, University of Natal.
- International Organization for Migration (2022) Annual Report. IOM, Geneva
- Iyiola, O. & Azuh D.E. 2014. Women entrepreneurs as small medium enterprise (SME) operators and their roles in socio-economic development in Ota, Nigeria. *International Journal of Economics, Business and Finance*, 2(1): 1-10.
- Jalbert, S.E. 2000. *Economic empowerment for women: An evaluation of the advocacy activities of the National Association of Business Women (NABW)*. Washington, D.C: Centre for International Private Enterprise.
- Jogulu, U.D. & Pansiri, J. 2011. Mixed-methods: a research design for management doctoral dissertations. *Management Research Review*, 34(6): 687-701.
- Johnson, R. B. (Ed.). (2006). New directions in mixed-methods research [Special issue]. *Research in the Schools*, 13(1). [Online]. Available from: [http://www.msera.org/rits\\_131.htm](http://www.msera.org/rits_131.htm)
- Kainth, S. 2009. Push and pull factors of migration: A case of brick kiln industry of Punjab State. *Asian Pacific Journal of Social Sciences*, 1(1): 82-116.
- Kalitanyi, V. & Visser, K. 2010. African immigrants in South Africa: Job takers or job creators? *South African Journal of Economic and Management Sciences*, 13(4): 376-390.

- Kalitanyi, V. 2007. *Evaluation of employment creation by African immigrant entrepreneurs for unemployed South Africans in Cape Town*. (Master's thesis. University of the Western Cape). <https://etd.uwc.ac.za/handle/11394/2398>
- Kallio K.P. & Mitchell, K. 2016. Introduction to the special issue on transnational lived citizenship. *Global Networks*, 16(3): 259-267.
- Kelly, M. 2012. *Owning our future: The emerging ownership revolution*. Oakland: Berrett-Koehler.
- Khan, F. 2007. *Patterns and policies of migration in South Africa: Changing patterns and the need for a comprehensive approach*. Cape Town: University of Cape Town Refugee Rights Project.
- Khosa, R.M. & Kalitanyi, V. 2016. Defining success of African immigrant-owned small businesses in Cape Town, South Africa. *Problems and Perspectives in Management*, 14(3): 6-54.
- Khumalo, G. 2008. Fund for women entrepreneurs. *BuaNews*, February 19. Available at:<http://www.southafrica.info/business/trends/newbusiness/isavande-190208htm> (Accessed 02 July 2009).
- Kilby, C. 2013. An empirical assessment of informal influence in the World Bank. *Economic Development and Cultural Change*, 61(2), 431-464.
- Kirkwood, J. 2009. Motivation factors in a push-pull theory of entrepreneurship. *Gender in Management: An International Journal*, 24(5), 346-364.
- Kivunja, C., Kuyini, A.B. & Maxwell, T. 2014. Settlement experiences of African Refugees: A case study of the Armidale, Tamworth and Coffs Harbour regions of New South Wales, Australia. *Journal of Asian and African Studies*, (1): 1-16.  
DOI:10.1177/0021909613478399
- Klaaren, J. & Ramji, J. 2001. Inside illegality: Migration policing in South Africa after apartheid. *Africa Today*, 48(3): 35-47.

- Koroma, S., Nimarkoh, J., Ogalo, V. & Owino, B. 2017. *Formalising of informal trade in Africa, trends, experiences, social-economic impacts*. Rome: Food Agricultural Organisation of the United Nations.
- Kotler, P. 2008. *Marketing management*. Boston: Pearson Education.
- Laher, H. 2010. *Explaining xenophobic attitudes: antagonism toward African immigrants in Johannesburg, South Africa*. Saarbrucken. VDM Verlag.
- Landau, L.B. 2005. Urbanisation, nativism, and the rule of law in South Africa's 'forbidden' cities. *Third World Quarterly*, 26(7): 1115-1134.
- Landau, L.B. 2006. Protection and dignity in Johannesburg: Shortcomings of South Africa's urban refugee policy. *Journal of Refugee Studies*, 19: 308-327.
- Landau, L.B. 2010. Loving the alien? Citizenship, law, and the future in South Africa's demonic society. *African Affairs*, 109(435): 213-230. <https://doi.org/10.1093/afraf/adq002>
- Landau, L. & Jacobsen, K. 2005. Recommendations for urban refugee policy. *Forced Migration Studies*, 1(23): 52.
- Landau, L.B, Ramjathan-Keogh, K. & Singh, G. 2005. *Xenophobia in South Africa and problems related to it*. Johannesburg: Forced Migration Studies Programme, University of the Witwatersrand.
- Lawyers for Human Rights. 2006. *Monitoring immigration detention in South Africa*. Pretoria: Lawyers for Human Rights.
- Leech, N.L., Barrett, K.C. & Morgan, G.A. 2005. *SPSS for intermediate statistics: use and interpretation*. Mahwah: Lawrence Erlbaum.
- Legodi, K. & Kanjere, M. 2015. Challenges faced by informal traders in Greater Letaba municipality in Limpopo province. *Africa's Public Service Delivery and Performance Review*, 3(4): 57-75.

- Lofstrom, L. & Wang, C. 2006. Hispanic self-employment: A dynamic analysis of business ownership. *IZA discussion paper*.  
[https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=900377](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=900377)
- Lulalend. 2017. *3 things every beauty salon owner needs to know to grow*.  
<https://blog.lulalend.co.za/2017/04/3-things-every-beauty-salon-owner-needs-to-know/>
- Lyles, M.A. 2014. Organizational learning, knowledge creation, problem formulation and innovation in messy problems. *European Management Journal*, 32(1): 132-136.
- Lyons, M., Brown, A. & Zhigang, L. 2012. In the dragon's den: African traders in Guangzhou. *Journal of Ethnic and Migration Studies*, 38(5): 869-888.
- Machingambi, N. 2005. *Can a case be made for the provision of government funded social assistance to refugees in South Africa? Defining a constitutional standard for refugee protection in South Africa*. (Master's Thesis: University of Cape Town).  
<https://open.uct.ac.za/handle/11427/4716>
- Maharaj, B. & Moodley, V. 2000. New African immigration to the Durban region. *Canadian Journal of African Studies/La Revue Canadienne des études Africaines*, 34 (1), 149-160.
- Maharaj, B. 2009. Migrants and urban rights: Politics of xenophobia in South African cities. *L'Espace Politique. Revue en ligne de géographie politique et de géopolitique*, (8).
- Malhan, A. & Ishita, M. 2015. Difficulties and challenges face by women entrepreneur in Gurgaon. *International Journal of Management and Commerce Innovation*, 2(2): 637-640.
- Mandipaka, F. 2014. An investigation of the challenges faced by women entrepreneurs in developing countries: A case of King Williams' Town, South Africa. *Mediterranean Journal of Social Sciences*, 5(27): 1187-1193.
- Marczyk, G., DeMatteo, D. & Festinger, D. 2005. *Essentials of research design and methodology*. New York: John Wiley & Sons.

- Marindo, R, Groenewald, C. & Gaisie, S. 2008. *The state of the population in the Western Cape Province*. Cape Town: HSRC Press.
- Marjorie, A.L. 2014. Organizational learning, knowledge creation, problem formulation and innovation in messy problems. *European Management Journal*, 32(1): 132-136.
- Masiloane, D. 2010. Dealing with an economic crisis: the difficulty of policing illegal immigrants in South Africa. *South African Journal of Criminal Justice*, 23(1): 39-54.
- Masuku, M.B., Makhura, M.T. & Rwelarmira, J.K. 2001. Factors affecting marketing decisions in the maize supply chain among smallholder farmers in Swaziland. *Agrekon*, 40(4): 698-707.
- McDonald, D.A. 2000. Towards a better understanding of cross-border migration in Southern Africa. In McDonald, D.A. (Ed.), *On Borders: Perspectives on International Migration in Southern Africa*. Ontario: Southern African Migration Project. 1-10.
- McDonald, M. 2008. Securitization and the construction of security. *European Journal of International Relations*, 14(4): 563-587.
- Meyer, N. & Landsberg, J. 2015. Motivational factors influencing women's entrepreneurship: A case study of female entrepreneurship in South Africa. *World Academy of Science, Engineering and Technology, International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering*, 9(11): 3857-3862.
- Minniti, M. 2004. Entrepreneurial alertness and asymmetric information in a spin-glass model. *Journal of Business Venturing* 19(5): 637-658.
- Minniti, M. 2010. Female entrepreneurship and economic activity. *The European Journal of Development Research*, 22(3), 294-312.
- Misago, J.P., Landau, L.B. & Monson, T. 2009. *Towards tolerance, law, and dignity: Addressing violence against foreign nationals in South Africa*. [Online]. Available from: <https://pureportal.coventry.ac.uk/en/publications/towards-tolerance-law-and-dignity-addressing-violence-against-for>

- Mishra P., Pandey, C.M., Singh, U. & Gupta A. 2018. Scales of measurement and presentation of statistical data. *Annals of Cardiac Anaesthesia*, 21(4): 419–422. doi:10.4103/aca.ACA\_131\_18
- Mitchell, B.C. 2004. Motives of entrepreneurs: A case study of South Africa. *Journal of Entrepreneurship*, 13(1): 168-183.
- Mohr, P., Fourie, L. & Associates. 2008. *Economics for South African students*. (4<sup>th</sup> ed.) Pretoria: Van Schaik.
- Moser, C. 1993. *Gender planning and development: Theory, practice and training*. New York: Routledge.
- Moyo, D. 2015. *Creating a global framework for immigration*. [Online]. Available at: <https://www.mckinsey.com/~media/mckinsey/industries/public%20and%20social%20sector/our%20insights/creating%20a%20global%20framework%20for%20immigration/creating%20a%20global%20framework%20for%20immigration.pdf>
- Laine, J., Moyo, I. and Nshimbi, C.C., 2020. Safe European home: Where did you go? On immigration, the b/orderd self, and the territorial home. In *Expanding Boundaries*. Taylor & Francis.
- Moyo, K. 2021. South Africa reckons with its status as a top immigration destination, apartheid history, and economic challenges. *The Online Journal of the Migration Policy Institute*. [Online]. Available at: <https://www.migrationpolicy.org/article/south-africa-immigration-destination-history> [Accessed 24 August 2022].
- Mugobo, V. & Ukpere, W. (2012). Rural entrepreneurship in the Western Cape: Challenges and opportunities. *African Journal of Business Management*, 6(3): 827-836.
- Mullens, J. & Kasprzyk, D. 1996. Using qualitative methods to validate quantitative survey instruments. Proceedings of the section on survey research methods. *Paper presented at the annual meeting of the American Statistical Association*, Alexandre, 638. [Online]. Available from: <http://www.amstat.org/searchresults643..cfm?cx=016255361482441098002%3A2g3k7n7uhum&c of=FORID%3A11&q=mullens+j#1112> [

- Neuman, W.L. 2000. *Social research methods: qualitative and quantitative approaches*.  
Needham Heights: Allyn & Bacon.
- Neuman, W.L. 2011. *Social research methods: Qualitative and quantitative approaches*. (7<sup>th</sup> ed.)  
Pearson, Boston.
- Ngota, B.L., Mang'unyi, E.E. & Rajkaran, S. 2018. Factors impeding African immigrant  
entrepreneurs' progression in selected small and medium enterprises: Evidence from a  
local municipality in South Africa. *South African Journal of Business Management*,  
49(1), 10. <https://doi.org/10.4102/sajbm.v49i1.10>
- Nieman, G. & Nieuwenhuizen, C. 2014. *Entrepreneurship: A South African perspective*. (3<sup>rd</sup> ed.)  
Pretoria: Van Schaik.
- Nieman, G., Hough, J. & Nieuwenhuizen, C. 2003. *Entrepreneurship: A South African  
perspective*. Pretoria: Van Schaik.
- Noe, R.A., Hollenbeck, J.R., Gerhart, B. & Wright, P.M. 2017. *Human resource management:  
Gaining a competitive advantage*. New York: McGraw-Hill Education.
- Nsengimana, S., Tengeh, R.K. & Iwu, C.G. 2017. The sustainability of businesses in Kigali,  
Rwanda: An analysis of the barriers faced by women entrepreneurs. *Sustainability*, 9(8):  
1372.
- Ntseane, P. 2004. Being a female entrepreneur in Botswana: Cultures, values, strategies for  
success. *Gender & Development*, 12(2): 37-43.
- Nyamnjoh, F. 2011. Cameroonian bush falling: Negotiation of identity and belonging in fiction  
and ethnography. *American Ethnologist*, 38(4): 701-713. doi: 10.1111/j.1548-  
1425.2011.01331.x
- Nyamnjoh, H.M. 2017. Navigating 'ngunda'/'adoro' and negotiating economic uncertainty  
amongst mobile Cameroonian migrants in Cape Town (South Africa). *Critical African  
Studies*, 9(2): 241-260.

- O'Neil, R.C. & Viljoen, L. 2001. Support for female entrepreneurs in South Africa: Improvement or decline? *Journal of Family Ecology and Consumer Sciences*, 29: 37-44.
- Organisation of African Union. 1974. *OAU Convention governing the specific aspects of refugee problems in Africa* [Online]. Available at: <https://au.int/en/treaties/oau-convention-governing-specific-aspects-refugee-problems-africa> [Accessed 23 August 2022].
- Ojong, V.B. 2006. The socio-economic impact of African women entrepreneurial activities in South Africa. *Africanus Journal of Development Studies*, 36(2): 142-153.
- Orford, J., Wood, E., Fischer, C., Herrington, M. & Segal, N. 2003. *Global Entrepreneurship Monitor Report. South African executive report*. Cape Town: The Graduate School of Business
- Otoo, M., Ibro, G., Fulton, J. & Lowenberg-Deboer, J. 2012. Micro-entrepreneurship in Niger: Factors affecting the success of woman street vendors. *Journal of African Business*, 13(1): 16-28. DOI: 10.1080/15228916.2012.657937
- Pazir, D. & Hussain, S. 2012. Women's participation in micro, small and medium enterprises. *Zenith International Journal of Business Economics and Management Research*, 2(3): 183-194.
- Phillips, M., Moos, M. & Nieman, G. 2014. The impact of government support initiatives on the growth of female businesses in Tshwane South Africa. *Mediterranean Journal of Social Sciences*, 5(15): 85-92.
- Polzer, T. 2007. Adapting to changing legal frameworks: Mozambican refugees in South Africa: An historical overview. *International Journal of Refugee Law*, 19(1): 22-50.
- Rahman, M. & Fee, L. K. (2012). Towards a Sociology of Migrant Remittances in Asia: Conceptual and Methodological Challenges. *Journal of Ethnic and Migration Studies*, 38(4), 689–706. <https://doi.org/10.1080/1369183X.2012.659129>.
- Rashmi, D. 2016. Women entrepreneur in micro, small and medium enterprises in India – An overview. *International Journal of Managerial Studies and Research (IJMSR)*, 4(2).



- Ratha, D. 2016. *Migration and remittances Factbook 2016*. Washington, D.C.: The World Bank.
- Risimati, M.K. & Kalitanyi, V. 2016. Defining success of African immigrant-owned small businesses in Cape Town, South Africa. *Problems and Perspectives in Management*, 14(3), 46-54.
- Rogerson, C.M. 1997: International migration, immigrant entrepreneurs and South Africa's small enterprise economy. *Migration Policy Series No. 3*. Cape Town: The Southern Africa Migration Project.
- Rogerson, C.M. 2002. Urban tourism in the developing world: The case of Johannesburg. *Development Southern Africa*, 19(1): 169-190.
- Rogerson, C.M. 2013. Improving market access opportunities for urban small, medium and micro-enterprises in South Africa. *Urbani Izziv*, 24(2): 133–143.
- Rogerson, C.M. 2018. Local economic development in Midland, South Africa's ecocity. *Local Economic Development in the Developing World*, 231-251.
- Rugunanan, P. & Smit R. 2011. Seeking refuge in South Africa: Challenges facing a group of Congolese and Burundian refugees. *Development Southern Africa*, 28(5): 705-718, DOI: 10.1080/0376835X.2011.623919
- Ryan, L, Mulholland, J. 2014. Trading places: French highly skilled migrants negotiating mobility and emplacement in London. *Journal of Ethnic and Migration Studies* 40(4): 584-600.
- Santacreu, O., Baldoni, E. & Albert, M.C. 2009. Deciding to move: Migration projects in an integrating Europe. In Recchi, E. & Favell, A. (Eds.), *Pioneers of European Integration*. Cheltenham: Edward Elgar. 52-71.
- Saunders, R.K., Lewis, P. & Thornhill, A. 2009. *Research methods for business students*. Cape Town. Prentice Hall.

- Schindebutte, M., Morris, M., & Catriona, B. 2003. Entrepreneurs and motherhood: Impacts on their children in South Africa and the United States. *Journal of Small Business Management*, 41(1): 94-107.
- Siba, K.F. & Wiraputra, A.R. 2021. Analysis of the implementation of selective policy in strengthening of border controls at immigration checkpoint. *Journal of Law and Border Protection*, 3(1): 77-86.
- Simelane, S.E. 1999. *Trends in international migration: Migration among professionals, semi-professionals and miners in South Africa, 1970-1997*. Pretoria: Directorate of Analysis, Statistics South Africa.
- Singer, S., Amorós, J. & Arreola, D. 2015. *Global entrepreneurship monitor 2014 global report*. London: Global Entrepreneurship Research Association.
- Singh, R. 2012. Women entrepreneurship issues, challenges and empowerment through self-help groups: an overview of Himachal Pradesh. *International Journal of Democratic and Development Studies*, 1(1): 45-58.
- Skinner, C. 2008. The struggle for the streets: Processes of exclusion and inclusion of street traders in Durban, South Africa. *Development Southern Africa*, 25(2): 227-242.
- Snyder, K.A. 2004. Routes to the informal economy in New York's East village: Crisis, economics, and identity. *Sociological Perspectives*, 47(2), 215-240.
- Statistics South Africa. 2004. Labour force survey. [Online]. Available at: <http://www.statssa.gov.za/publications/P0210/P0210March2004.pdf>
- Stokes, D. Wilson, N. & Mador, M. 2010. *Entrepreneurship*. Boston: Cengage Learning EMEA.
- Tawodzera G., Chikanda, A., Crush, J. & Tengeh, R. 2015. *International migrants and refugees in Cape Town's informal economy*, Ontario: South African Migration Program Policy Series No 7.

- Tengeh, R.K. 2011. *A business framework for the effective startup and operation of African immigrant-owned businesses in the Cape Town Metropolitan area, South Africa*. (Doctoral thesis, Cape Peninsula University of Technology, Cape Town).  
<https://www.semanticscholar.org/paper/A-business-framework-for-the-effective-startup-and-Tengeh/af3027b3eb2e25d6789c9fb234bd93b83e14970c>
- Tengeh, R.K. 2013. A business survey framework for African migrant-owned businesses in the Cape Town Metropole area of South Africa. *Mediterranean Journal of Social Sciences*, 4(13): 247-260.
- Tengeh, R.K., Ballard, H. & Slabbert, A. 2011. A framework for acquiring the resources vital for the startup of a business in South Africa: an African immigrant's perspective. *Munich Personal RePEc*, 34211, 1-24.
- Terjesen, S. & Lloyd, A. 2015. *Female entrepreneurship index*. [Online]. Available at: <https://www.empowerwomen.org/en/resources/documents/2016/12/2015-female-entrepreneurship-index?lang=en> [Accessed 23 August 2022].
- Tranberg, H.T. & Vaa, M. 2004. *Reconsidering informality: perspectives from urban Africa*. Uppsala, Nordiska Afrikainstitutet.
- Villares-Varela, M., Monder, R. & Trevor, J. 2018. Bricolage as survival, growth and transformation: The role of patch-working in the social agency of migrant entrepreneurs. *British Sociological Association*, 32(5): 942-962.
- Tshishonga, N.2015. The impact of xenophobia-Afrophobia on the informal economy in Durban CBD South Africa. *The Journal for Transdisciplinary Research in South Africa*, 11(4), 163-179. <https://doi.org/10.4102/td.v11i4.52>
- Tsuda, T. (Ed.). (2006). *Local citizenship in recent countries of immigration*. New York: Lexington Books.
- UN Women. 2010. *Unleashing the potential of women informal cross border traders to transform intra-African trade*. United Nation entity for gender equality and the empowerment of women. [Online]. Available at: <https://www.unwomen.org/en/digital->

- library/publications/2010/3/unleashing-the-potential-of-women-informal-cross-border-traders-to-transform-intra-african-trade [Accessed 23 August 2022].
- UN Women, 2011. *Annual report*. [Online]. Available at: <https://www.unwomen.org/en/digital-library/publications/2011/8/annual-report-2010-2011> [Accessed 23 August 2022].
- United Nations High Commission for Refugees. 1974. *OAU convention governing the specific aspects of refugee problems in Africa*. Geneva: United Nations.
- United Nations High Commission for Refugees. 2008. *Protecting Refugees and the Role of UNHCR Report*. Geneva: United Nations.
- Valji, N. 2003. *Creating the nation: The rise of violent xenophobia in the new South Africa*. (Thesis. York University). <http://www.csvr.org.za/docs/foreigners/riseofviolent.pdf>
- Van der Zwan, P., Thurik, A.R. & Grilo, I. 2010. The entrepreneurial ladder and its determinants. *Applied Economics*, 42(17): 2183-2191.
- Van Vuuren, J.J. & Groenewald, D. 2007. A critical analysis of the influence of startup factors in small businesses and entrepreneurial ventures in South Africa. *Acta Commercii*, (1): 269-280.
- Vawda, M.S.E. 2004. *Hidden migration, livelihoods, identities and citizenship: Malawians in the city of Durban* (Doctoral dissertation, University of KwaZulu-Natal). <https://researchspace.ukzn.ac.za/handle/10413/9570>
- Venters, H. & Keller A.S. 2012. Diversion of patients with mental illness from court-ordered care to immigration detention. *Psychiatric Services*, 63 (4), 377-379.
- Volery, T. 2007. Ethnic entrepreneurship: a theoretical framework. In Léo-Paul, D. (Ed.), *Handbook of Research on Ethnic Minority Entrepreneurship, A Co-evolutionary View on Resource Management*. Cheltenham: Edward Elgar. 30-41.
- Wasilczuk, J. & Zieba, K. 2008. Female entrepreneurship in transitional economies: the case of Poland. *Journal of Small Business and Entrepreneurship*, 21(2) 153-170.

- Western Cape Province Parliament. 2019. *Annual Report 2019/2020*. Available at:  
<https://www.wcpp.gov.za/node/8526>
- Williams, C.C. 2008. Study of informal entrepreneurs in England, Russia and Ukraine. *The International Journal of Entrepreneurship and Innovation*, 9(3): 157-165.
- Witbooi, M. & Ukpere, W. 2011. Indigenous female entrepreneurship: Analytical study on access to finance for women entrepreneurs in South Africa. *African Journal of Business Management*, 5(14), 5646-5657.
- Wong, T.K. 2012. 287 (g) and the politics of interior immigration control in the United States: Explaining local cooperation with federal immigration authorities. *Journal of Ethnic and Migration Studies*, 38(5): 737-756.
- World Bank. 2009. [http://devdata.worldbank.org/AAG/cmr\\_aag.pdf](http://devdata.worldbank.org/AAG/cmr_aag.pdf) [Accessed 07 May 2021].
- Yin, R.K. 2011. *Qualitative research from start to finish*. New York: Guilford.
- Zhang, Z., 2010. *The home country's role in shaping Chinese immigrant entrepreneurship* (Doctoral dissertation, Auckland University of Technology).
- Zhu, L. & Chu, H.M. 2010. Motivations, success factors and problems encountered by Chinese women entrepreneurs: A factor analysis. *International Review of Business Research Papers*, 6(5): 164-180.
- Zikmund, W.G. 2003. *Business research methods*. Mason: South-Western Cengage Learning.
- Zikmund, W.G., Babin, B.J., Carr, J.C. & Griffin, M. 2010. *Business research methods*. (8<sup>th</sup> ed.) Mason: Cengage Learning.
- Zulu, L. 2015. *Small business development dept budget vote 2015/16*. Department of Business Development. [Online]. Available at: <http://www.gov.za/speeches/minister-lindiwe-zulu-small-business-development-dept-budget-vote-201516-20-may-2015-0000>. [Accessed 24 August 2022].

## **APPENDIX A: SURVEY QUESTIONNAIRE: CHALLENGES FACED BY CAMEROONIAN WOMEN THAT OPERATE INFORMAL BUSINESSES IN THE CAPE METROPOLE**



### **Title of Research Study for Masters:**

### **Challenges faced by Cameroonian women that operate informal businesses in the Cape Metropole**

Titles research is being conducted to:

- Explore the challenges and barriers faced by resident Cameroon immigrant women in the Cape Metropole
- Suggest a series of recommendations which could be used to advocate for the development of plans, policies and strategies linked to the improvement of women participation in entrepreneurial opportunities.
- Ascertain the barriers that prevent more African immigrants to access business opportunities.

### ***Please note***

Any information you provide will be treated with a high level of confidentiality, privacy and anonymity. Your participation is voluntary, and you can choose to withdraw from answering this questionnaire at any point in time.

Results from this research shall be published as a whole and not as individual responses.

### **Contact:**

**Lum Sylvia Anyah** at the Department of Entrepreneurship - Cape Peninsular University of Technology (CPUT). I am conducting this research as part of my masters studies being supervised by Prof .Robertson K. Tengeh (co-supervisor) and **Mrs. Shameema Raja** who may be reached (**Tel:** 0214603623 or via email : [rajas@cput.ac.za](mailto:rajas@cput.ac.za)). My supervisor may be reached on telephone or email for any questions.

***Consent***

I have read this form and agree to participate in this study.

Name.....

Signature.....

Date of signature.....

<b>QUESTIONNAIRE NUMBER</b>		
<b>MIGRANT WOMEN BUSINESSES IN THE INFORMAL ECONOMY: CAPE TOWN</b>		
Introduction: I am conducting a study on migrant woman’s informal businesses in Cape Town South Africa. This study serves to understand the contribution migrant women who operate informal businesses are making to the South Africa’s economy as well as the challenges they face as the operate their business activities.		
Are you from Cameroon?	<b>YES</b>	<b>NO</b>
If yes do you own this business?	<b>YES</b>	<b>NO</b>
If no how can I arrange to speak to the owner? (three attempts should be made to contact the owner)		
If yes, is this business in the informal sector?	<b>YES</b>	<b>NO</b>
If the interviewer proceeds:		
Your answers will be strictly confidential and your information will be combined with the		

answers of other immigrant women who have participated in this study. I do not need your name and it will be impossible to identify from what you say, so please feel free to tell me what you think. Please note there are no right or wrong answers. The interview will take about 40-45 minutes to complete.



**CONSENT TO PARTICIPATE IN THE STUDY (Please place an X in the appropriate box only)**

a) I understand that my participation in the study is entirely voluntary and that I am free to stop at anytime	<b>1.YE</b> <b>S</b>		<b>2. NO</b>	
b) I understand that I cannot be identified by my answers and that my answers cannot be linked to me	<b>1.YE</b> <b>S</b>		<b>2. NO</b>	
c) I understand that I do not have to answer any questions I do not wish to answer for any reason	<b>1.YE</b> <b>S</b>		<b>2. NO</b>	
d) I agree that the information I give may be used in a research report and that this report will not reveal my personal identity	<b>1.YE</b> <b>S</b>		<b>2. NO</b>	

**NOTE: ONLY CAMEROONIAN WOMEN WILL BE INTERVIEWED.**

**SECTION A. BACKGROUND/ CHARACTERISTICS OF BUSINESS OWNER**

**1. Owner Profile**

<b>TO BE COMPLETED BY INTERVIEWEES</b>				
<b>NAME OF INTERVIEWERS</b>				
<b>City</b>				
<b>Location In Cape Town</b>	Bellville	Parow	CBD (CAPE TOWN STATION)	
<b>Date of Interview</b>	Day		Month	

**2. Sector of employment**

<b>Sector of Employment</b>	a. Hair			Other specify	
	b. African food				
	c. Tailoring				
<b>Country of Birth</b>					

**3. Age group (Please place an X in the appropriate box only)**

<b>Below 20 years</b>		<b>20 - 40 years</b>		<b>41 - 60 years</b>		<b>Over 60 years</b>	
-----------------------	--	----------------------	--	----------------------	--	----------------------	--

**4. What is the highest level of education you have completed?**

No formal education		Bachelor's degree	
Primary school		Master's degree	
Secondary/High school		PhD degree	
University		Other (Specify)	

If you answered "Other" above, please specify:

**5. ASCERTAIN THE IMPACT ON THE CAMERIONIAN WOMEN'S DECISION TO DECISION TO START A BUSINESS.**

**5.1. Age of Business**

6 months		16-20 years	
2-5 years		21-25	
6-10 years		26-30	
11-15 years		31 and above	

**5.2 Reasons of coming to South Africa**

visiting	
As a refugee	
Tourist	
Study	
To join family	
Start a business	
Other	

If other please specify .....

**5.3. Source of start-up capital for your business. You can choose more than one:**

Family		Government	
Friends		Non-governmental organization	
Bank		church	
Pension		My savings	

**5.4 Amount you used to start your business (in SA Rands)**

Less than 50000	
50000-100000	
100000-150000	
150000-200000	
200000-250000	
250000-300000	
300000 and above	

**5.5 Number of employees including owner**

1-3	
3-10	
10-20	
20-30	
30-40	
40-50	
50 and above	

**5.6 Motive for starting your business?**

Family member	
Own idea	
My skills	
Hardship	
Migration	
Unemployment	
Not educated	
Any other reasons apart from the above	

If other please specify  
 .....

**5.7 Primary reason for Business location?**

Lucrative for my business	
For safety	
Easy accessible	
Was easy to get	
Affordable	
Other	

If other please specify.....

**SECTION B: CHALLENGES FACED BY BUSINESS OWNER**

**CHALLENGES FACED BY CAMEROONIAN WOMEN AS THEY OPERATE THEIR INFORMAL BUSINESSES**

The following statements relate to the challenges faced by informal businesses operated by Cameroonian women. Kindly indicate your level of agreement or disagreement to the statements by marking an “X. (only one answer per question)

	STATEMENT	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
6.1	Positive relationship with South African	1	2	3	4	5

	customers					
6.2	More challenges with other South African micro business owners	1	2	3	4	5
6.3	Difficulty in getting business location	1	2	3	4	5
6.4	Difficulty in business registration	1	2	3	4	5
6.5	Difficulty in getting business permits	1	2	3	4	5
6.6	Easy to access bank loans	1	2	3	4	5
6.7	Competition is high	1	2	3	4	5
6.8	Lack of support from South African customers or other informal business owners	1	2	3	4	5
6.9	Maximum support from Law enforcement authorities	1	2	3	4	5
6.10	Bad experiences with the police force	1	2	3	4	5
6.11	Language barrier is an obstacle	1	2	3	4	5
6.12	Shop rent is too high	1	2	3	4	5
6.13	There is Market saturation	1	2	3	4	5
6.14	To many Family responsibility	1	2	3	4	5
6.15	Difficulty in goods importation	1	2	3	4	5
6.16	Crime rate is too high	1	2	3	4	5
6.17	There is Xenophobia	1	2	3	4	5
6.1	Lack Education is an obstacle	1	2	3	4	5

8						
---	--	--	--	--	--	--

**6a. Government and stakeholder challenge**

6.19	Limited support from the law enforcement	1	2	3	4	5
6.20	There is support from the Department of Home Affairs	1	2	3	4	5
6.21	To many challenges from the Department of Home Affairs	1	2	3	4	5
6.22	There is assistance from Non-profit organization (NGO)	1	2	3	4	5
6.23	Informal business contribute positively to the life of South Africans and the South African economy	1	2	3	4	5

**SECTION C: CRITICAL SUCCESS FACTORS FOR INFORMAL BUSINESSES**

**FACTORS CRITICAL FOR THE SUCCESS OF INFORMAL BUSINESSES THAT IS OPERATED BY CAMEROONIAN WOMEN.**

The following statements relate to the factors that are critical to the success of your business. Kindly indicate your level of agreement or disagreement to the statements by marking an “X”

	STATEMENT	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
7.1	Limited social networks	1	2	3	4	5
7.2	Maximum support on start-up capital	1	2	3	4	5
7.3	There are support program for women business	1	2	3	4	5
7.4	There is access to information technology and business course	1	2	3	4	5
7.5	Maximum support from government and	1	2	3	4	5

	stake holder in all areas.					
<b>7.6</b>	Women should be given more opportunities and support.	1	2	3	4	5

**ADDITIONAL INFORMATION**

8. 1 We would like to know more about your informal business. Are there any difficulties that you face or experiences you have had in running your business in South Africa and especially as a Cameroon woman that we have not talked about?

**THANK YOU FOR YOUR TIME AND INFORMATION!**

<b>Main research question</b>	<b>CHALLENGES FACED BY CAMEROONIAN WOMEN THAT OPERATE INFORMAL BUSINESSES IN THE CAPE METROPOLE</b>	
<b>Sub-Research question</b>		<b>Refer to specific question numbers or combination on the questionnaire that will assist in addressing the SRQ</b>
<b>SRQ1</b>	What are the characteristics of the informal business environment operated by Cameroon women in South Africa?	<b>2 and 5.6</b>
<b>SRQ2</b>	What are the challenges faces by informal business operated by Cameroon women in South Africa?	<b>Section B</b>
<b>SRQ3</b>	What are the Critical success factors of informal businesses operated by Cameroon women in South Africa?	<b>Section C</b>





## **APPENDIX B: SEMI-STRUCTURED INTERVIEW QUESTIONS**

### **CHALLENGES FACED BY CAMEROONIAN WOMEN THAT OPERATE INFORMAL BUSINESSES IN THE CAPE METROPOLE**

#### **Title of Research Study for Masters:**

#### **Challenges faced by Cameroonian women that operate informal businesses in the Cape Metropole**

Titles research is being conducted to:

- Explore the challenges and barriers faced by resident Cameroon immigrant women in the Cape Metropole.
- Suggest a series of recommendations which could be used to advocate for the development of plans, policies and strategies linked to the improvement of women participation in entrepreneurial opportunities.
- Ascertain the barriers that prevent more African immigrants to access business opportunities.

#### ***Please note***

Any information you provide will be treated with a high level of confidentiality, privacy and anonymity. Your participation is voluntary, and you can choose to withdraw from answering this questionnaire at any point in time.

Results from this research shall be published as a whole and not as individual responses.

#### **Contact:**

**Lum Sylvia Anyah** at the Department of Entrepreneurship - Cape Peninsular University of Technology (CPUT). I am conducting this research as part of my masters studies being supervised by Prof .Robertson K. Tengeh (co-supervisor) and **Mrs. Shameema Raja** who may be reached via (**Tel:** 0214603623 or **email :** rajas@cput.ac.za). My supervisor may be reached on telephone or email for any questions.

#### ***Consent***

I have read this form and agree to participate in this study.

Name.....

Signature.....

Date of signature.....

**Section D: Government officials and Business support organization.**

1. Do you think there is necessary documentation support towards foreign informal business?  
[If yes/No why?) There must be a follow up question.
2. Have you ever had complaints on how difficult it is for your department to assist on documentation [If yes/No why?).
3. Do you support informal businesses with start- up capital? If yes how, if no why
4. Have you had women coming to your organization to seek any kind of support for their informal business? If yes, what kind of support?
5. How do you think the foreign owned informal businesses can be assisted, especially those operated by women?
6. Are you aware that foreign owned informal businesses contribute to the GDP of the South African economy, and also in reducing unemployment rate in the community?

# APPENDIX C: LETTER OF CONSENT FROM PRASA

www.prasa.com/mtc



Head Office  
Administration Wing  
Cape Town Station  
Andrew Street  
Cape Town 8000

PO Box 1411  
Cape Town 8000  
T: 021 4196482

10 October 2016

## CONSENT LETTER -


Ms S A Lum  
MTech: Business Administration in Entrepreneurship  
Cape Peninsula University of Technology

I Neil Engelbrecht in my capacity as Assistant Manager, Cape Town Station at PRASA CRES give consent in principle to allow Ms Lum, a student at the Cape Peninsula University of Technology, to collect data at the Small Business Market, Station Deck, Cape Town Station as part of her MTech research.

The consent is given in context of the email received from your research Supervisor, Ms S Raja-Yusuf, dated 7 October 2016 (9:25am).

In addition, the company's name may not be used for: thesis, conference paper, research paper or a journal article. The period for collecting data must be communicated to this office so that we can inform our Tenants on the Small Business Market of the intended research by Ms S A Lum.

Yours faithfully

  
Neil R Engelbrecht  
Assistant Manager  
Cape Town Station

Directors: Dr P Ntshole, Chairperson, C Letsoako, Acting Group CEO  
Gibson Mchomo, DR Mkhomo, ZPH Msimang  
C Mhlophe, Dr Mkhulu, L Van der Merwe  
T E Mkhomo, M G Stuurman

Company Secretary:  
J. T. M.

## APPENDIX D: LETTER OF CONSENT FROM THE CITY OF CAPE TOWN



CITY OF CAPE TOWN  
ISIXEKO SASEKAPA  
STAD KAAPSTAD

### BUSINESS AREAS MANAGEMENT

Liesl Ann Kenny  
Area Co-ordinator - Tygerberg

T: +27 21 951 5390 F: 086 576 0522  
E: LieslAnn.Kenny@capetown.gov.za

---

2016-10-05

Dear Informal Traders

Kindly note Ms Sylvia Lum is a student from Cape Peninsula University of Technology, who needs to conduct research pertaining to women operating small businesses within the informal trading sector.

The Department of Economic Development supports Ms Sylvia Lum conducting her research and kindly call on you to please where possible assist her with any questions relating to her research.

Kindly note your participation is not mandatory.

Yours respectfully,

A handwritten signature in black ink, appearing to be 'Liesl Ann Kenny', enclosed in a circular stamp.

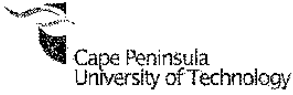
Liesl Ann Kenny

District Area Co-ordinator – Tygerberg

Business Areas Management

Economic Development

# APPENDIX E: ETHICAL CLEARANCE FROM CPUT



P.O. Box 1906 • Bellville 7535 South Africa • Tel: +27 21 4603534 • Email: majamanin@cput.ac.za  
Symphony Road Bellville 7535

Office of the Chairperson Research Ethics Committee	Faculty: <b>BUSINESS AND MANAGEMENT SCIENCES</b>
--	--

At a meeting of the Research Ethics Committee on 27 February 2017, Ethics Approval

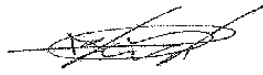
was granted to Lum Sylvia Anyah (208152229) for research activities

Related to the MTech/DTech: Mtech: Public Administration at the Cape Peninsula University of  
Technology

Title of dissertation/thesis/project:	EXPLORING THE CHALLENGES FACED BY MICRO BUSINESSES OWNED BY RESIDENT AFRICAN WOMEN IN THE CAPE METROPOLE.  Lead Researcher/Supervisor: Mrs S Raja
---------------------------------------	---

Comments:

Decision: APPROVED

	27 FEBRUARY 2017
Signed: Chairperson: Research Ethics Committee	Date

Clearance Certificate No: 2017FBREC422

## APPENDIX F: STATISTICAL ANALYSIS OF THE DATA

Are you from Cameroon?				
		Frequency	Percent	Valid Percent
Valid	Yes	107	100.0	100.0

If yes, do you own this business?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	2	1.9	1.9	1.9
	Yes	105	98.1	98.1	100.0
	Total	107	100.0	100.0	

If yes, is this business in the informal sector?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	2	1.9	1.9	1.9
	Yes	105	98.1	98.1	100.0
	Total	107	100.0	100.0	

## CONSENT TO PARTICIPATE IN THE STUDY

I understand that my participation in the study is entirely voluntary and that I am free to stop at anytime					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	1	.9	.9	.9
	Yes	106	99.1	99.1	100.0
	Total	107	100.0	100.0	

I understand that i cannot be identified by my answers and that my answers cannot be linked to me					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	1	.9	.9	.9
	Yes	106	99.1	99.1	100.0
	Total	107	100.0	100.0	

I understand that I do not have to answer any questions I do not wish to answer for any reason					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	1	.9	.9	.9
	Yes	106	99.1	99.1	100.0
	Total	107	100.0	100.0	

I agree that the information I give data may be used in a research report and that this report will not review my personal identity					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	1	.9	.9	.9
	Yes	106	99.1	99.1	100.0
	Total	107	100.0	100.0	

## SECTION A: BACKGROUND/CHARACTERISTICS OF BUSINESS OWNER

Location In Cape Town					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bellville	14	13.1	27.5	27.5
	Parow	12	11.2	23.5	51.0
	CBD	25	23.4	49.0	100.0
	Total	51	47.7	100.0	
Missing	99	56	52.3		
Total		107	100.0		

Sector of employment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hair	47	43.9	45.2	45.2
	African food	32	29.9	30.8	76.0
	Tailoring	25	23.4	24.0	100.0
	Total	104	97.2	100.0	
Missing	99	3	2.8		
Total		107	100.0		

Age group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - 40 years	84	78.5	79.2	79.2
	41 - 60 years	22	20.6	20.8	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

Highest level of education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No formal education	10	9.3	9.4	9.4
	Primary school	9	8.4	8.5	17.9
	Secondary school	43	40.2	40.6	58.5
	University	25	23.4	23.6	82.1
	Bachelor's degree	11	10.3	10.4	92.5
	Master's degree	3	2.8	2.8	95.3
	PhD	5	4.7	4.7	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

## ASCERTAIN THE IMPACT ON THE CAMEROONIAN WOMEN'S DECISION TO START A BUSINESS

Age of business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6 months	4	3.7	3.8	3.8
	2 -5 years	40	37.4	38.5	42.3
	6 - 10 years	22	20.6	21.2	63.5
	11 - 15 years	3	2.8	2.9	66.3
	16 - 20 years	1	.9	1.0	67.3
	21 - 25 years	4	3.7	3.8	71.2
	26 - 30 years	12	11.2	11.5	82.7
	31 and above	18	16.8	17.3	100.0
	Total	104	97.2	100.0	
Missing	99	3	2.8		
Total		107	100.0		

## Reasons for coming to South Africa

Visiting					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	11	10.3	34.4	34.4
	Yes	21	19.6	65.6	100.0
	Total	32	29.9	100.0	
Missing	99	75	70.1		



Total		107	100.0		
-------	--	-----	-------	--	--

As a refugee					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	8	7.5	25.8	25.8
	Yes	23	21.5	74.2	100.0
	Total	31	29.0	100.0	
Missing	99	76	71.0		
Total		107	100.0		

Tourist					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	11	10.3	78.6	78.6
	Yes	3	2.8	21.4	100.0
	Total	14	13.1	100.0	
Missing	99	93	86.9		
Total		107	100.0		

Study					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	3	2.8	10.3	10.3
	Yes	26	24.3	89.7	100.0
	Total	29	27.1	100.0	
Missing	99	78	72.9		
Total		107	100.0		

To join family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	9	8.4	27.3	27.3
	Yes	24	22.4	72.7	100.0
	Total	33	30.8	100.0	
Missing	99	74	69.2		
Total		107	100.0		

Start a business					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	8	7.5	22.2	22.2
	Yes	28	26.2	77.8	100.0
	Total	36	33.6	100.0	
Missing	99	71	66.4		
Total		107	100.0		

Source of start-up capital for business - Family				
	Frequency	Percent	Valid Percent	Cumulative Percent
No	63	58.9	58.9	58.9
Yes	44	41.1	41.1	100.0
Total	107	100.0	100.0	

Source of start-up capital for business - Friends				
	Frequency	Percent	Valid Percent	Cumulative Percent
No	91	85.0	85.0	85.0
Yes	16	15.0	15.0	100.0
Total	107	100.0	100.0	

Source of start-up capital for business - Bank				
	Frequency	Percent	Valid Percent	Cumulative Percent
No	107	100.0	100.0	100.0

Source of start-up capital for business - Pension				
	Frequency	Percent	Valid Percent	Cumulative Percent
No	107	100.0	100.0	100.0

Source of start-up capital for business - Government				
	Frequency	Percent	Valid Percent	Cumulative Percent
No	107	100.0	100.0	100.0

Source of start-up capital for business - Non-governmental organisation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	107	100.0	100.0	100.0

Source of start-up capital for business - Church					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	107	100.0	100.0	100.0

Source of start-up capital for business - My savings					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	37	34.6	34.6	34.6
	Yes	70	65.4	65.4	100.0
	Total	107	100.0	100.0	

Start up amount (in SA Rand)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 50000	75	70.1	72.1	72.1
	50000 - 100000	21	19.6	20.2	92.3
	100000 - 150000	1	.9	1.0	93.3
	150000 - 200000	6	5.6	5.8	99.0
	200000 - 250000	1	.9	1.0	100.0
	Total	104	97.2	100.0	
Missing	99	3	2.8		
Total		107	100.0		

Number of employees including owner					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 3	71	66.4	67.0	67.0
	3 - 10	27	25.2	25.5	92.5
	10 - 20	8	7.5	7.5	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

<b>Motive for starting your business - Family member</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	No	9	8.4	25.7	25.7
	Yes	26	24.3	74.3	100.0
	Total	35	32.7	100.0	
Missing	99	72	67.3		
Total		107	100.0		

<b>Motive for starting your business - Own idea</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	No	3	2.8	5.7	5.7
	Yes	50	46.7	94.3	100.0
	Total	53	49.5	100.0	
Missing	99	54	50.5		
Total		107	100.0		

<b>Motive for starting your business - My skills</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	No	1	.9	1.9	1.9
	Yes	51	47.7	98.1	100.0
	Total	52	48.6	100.0	
Missing	99	55	51.4		
Total		107	100.0		

<b>Motive for starting your business - Hardship</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	No	1	.9	10.0	10.0
	Yes	9	8.4	90.0	100.0
	Total	10	9.3	100.0	
Missing	99	97	90.7		
Total		107	100.0		

<b>Motive for starting your business - Migration</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
	No	1	.9	25.0	25.0
	Yes	3	2.8	75.0	100.0
	Total	4	3.7	100.0	
Missing	99	103	96.3		
Total		107	100.0		

<b>Motive for starting your business - Unemployment</b>		
	Frequency	Percent
Yes	9	8.4
No	98	91.6
Total	107	100.0

<b>Motive for starting your business - Not educated</b>		
	Frequency	Percent
Yes	1	.9
No	106	99.1
Total	107	100.0

<b>Motive for starting your business - Any other reasons</b>		
	Frequency	Percent
	106	99.1
FOOD REASONS	1	.9
Total	107	100.0

<b>Primary reason for business location - Lucrative for my business</b>		
	Frequency	Percent
No	72	67.3
Yes	35	32.7
Total	107	100.0

<b>Primary reason for business location - For safety</b>		
	Frequency	Percent
No	86	80.4
Yes	21	19.6
Total	107	100.0

<b>Primary reason for business location - Easy accessible</b>		
	Frequency	Percent
No	82	76.6
Yes	25	23.4
Total	107	100.0

<b>Primary reason for business location - Easy to get</b>		
	Frequency	Percent
No	95	88.8
Yes	12	11.2
Total	107	100.0

<b>Primary reason for business location - Affordable</b>		
	Frequency	Percent
No	72	67.3
Yes	35	32.7
Total	107	100.0

## SECTION B: CHALLENGES FACED BY BUSINESS OWNERS

### Challenges faced by Cameroonian women as women as they operate their informal businesses

Weak Relationship with South Africans customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	2	1.9	1.9	1.9
	Neutral	5	4.7	4.7	6.6
	Agree	74	69.2	69.8	76.4
	Strongly agree	25	23.4	23.6	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

Limited challenges faced with other south African micro business owners					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	16	15.0	15.1	15.1
	Disagree	17	15.9	16.0	31.1
	Neutral	7	6.5	6.6	37.7
	Agree	26	24.3	24.5	62.3
	Strongly agree	40	37.4	37.7	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

Difficulty in getting business location					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	4	3.7	3.8	3.8
	Disagree	5	4.7	4.7	8.5
	Neutral	5	4.7	4.7	13.2
	Agree	44	41.1	41.5	54.7
	Strongly agree	48	44.9	45.3	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

Difficulty in business registration					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	2	1.9	1.9	1.9
	Agree	33	30.8	31.4	33.3
	Strongly agree	70	65.4	66.7	100.0
	Total	105	98.1	100.0	
Missing	99	2	1.9		
Total		107	100.0		

Difficulty in getting business permits					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	1	.9	.9	.9
	Neutral	1	.9	.9	1.9
	Agree	32	29.9	30.2	32.1
	Strongly agree	72	67.3	67.9	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

Support in getting business permit					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	64	59.8	60.4	60.4
	Disagree	16	15.0	15.1	75.5
	Neutral	9	8.4	8.5	84.0
	Agree	7	6.5	6.6	90.6
	Strongly agree	10	9.3	9.4	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

Difficulty in getting bank loans					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	2	1.9	1.9	1.9
	Neutral	7	6.5	6.7	8.7
	Agree	49	45.8	47.1	55.8
	Strongly agree	46	43.0	44.2	100.0
	Total	104	97.2	100.0	



Missing	99	3	2.8		
Total		107	100.0		

<b>Strong competition</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	Strongly disagree	25	23.4	23.6	23.6
	Disagree	54	50.5	50.9	74.5
	Neutral	11	10.3	10.4	84.9
	Agree	11	10.3	10.4	95.3
	Strongly agree	5	4.7	4.7	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

<b>Lack of Support from South African customers or other micro business owners</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	Strongly disagree	22	20.6	21.6	21.6
	Disagree	29	27.1	28.4	50.0
	Neutral	11	10.3	10.8	60.8
	Agree	33	30.8	32.4	93.1
	Strongly agree	7	6.5	6.9	100.0
	Total	102	95.3	100.0	
Missing	99	5	4.7		
Total		107	100.0		

<b>Limited support from Law enforcement authorities</b>					
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	Strongly disagree	22	20.6	21.0	21.0
	Disagree	59	55.1	56.2	77.1
	Neutral	13	12.1	12.4	89.5
	Agree	10	9.3	9.5	99.0
	Strongly agree	1	.9	1.0	100.0
	Total	105	98.1	100.0	
Missing	99	2	1.9		
Total		107	100.0		

Negative experiences with the police force					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	11	10.3	10.5	10.5
	Disagree	8	7.5	7.6	18.1
	Neutral	31	29.0	29.5	47.6
	Agree	53	49.5	50.5	98.1
	Strongly agree	2	1.9	1.9	100.0
	Total	105	98.1	100.0	
Missing	99	2	1.9		
Total		107	100.0		

Limited support from the Department of Home Affairs					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	5	4.7	4.8	4.8
	Disagree	1	.9	1.0	5.8
	Agree	39	36.4	37.5	43.3
	Strongly agree	59	55.1	56.7	100.0
	Total	104	97.2	100.0	
Missing	99	3	2.8		
Total		107	100.0		

Strong language barrier					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	4	3.7	3.8	3.8
	Disagree	2	1.9	1.9	5.7
	Neutral	11	10.3	10.4	16.0
	Agree	51	47.7	48.1	64.2
	Strongly agree	38	35.5	35.8	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

<b>Difficulty to rent shops</b>					
		<b>Frequency</b>	Percent	<b>Valid Percent</b>	Cumulative Percent
	Neutral	19	17.8	17.9	17.9
	Agree	47	43.9	44.3	62.3
	Strongly agree	40	37.4	37.7	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

<b>Strong market saturation</b>					
		<b>Frequency</b>	Percent	<b>Valid Percent</b>	Cumulative Percent
	Strongly disagree	1	.9	.9	.9
	Disagree	10	9.3	9.4	10.4
	Neutral	8	7.5	7.5	17.9
	Agree	42	39.3	39.6	57.5
	Strongly agree	45	42.1	42.5	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

<b>High family responsibilities</b>					
		<b>Frequency</b>	Percent	<b>Valid Percent</b>	Cumulative Percent
	Neutral	2	1.9	1.9	1.9
	Agree	23	21.5	21.7	23.6
	Strongly agree	81	75.7	76.4	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

<b>Difficulty of goods importation</b>					
		<b>Frequency</b>	Percent	<b>Valid Percent</b>	Cumulative Percent
	Strongly disagree	24	22.4	22.9	22.9
	Disagree	37	34.6	35.2	58.1
	Neutral	16	15.0	15.2	73.3
	Agree	13	12.1	12.4	85.7
	Strongly agree	15	14.0	14.3	100.0
	Total	105	98.1	100.0	

Missing	99	2	1.9		
Total		107	100.0		

High crime					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	27	25.2	25.7	25.7
	Disagree	28	26.2	26.7	52.4
	Neutral	12	11.2	11.4	63.8
	Agree	29	27.1	27.6	91.4
	Strongly agree	9	8.4	8.6	100.0
	Total	105	98.1	100.0	
Missing	99	2	1.9		
Total		107	100.0		

High xenophobia					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	9	8.4	8.4	8.4
	Disagree	18	16.8	16.8	25.2
	Neutral	16	15.0	15.0	40.2
	Agree	50	46.7	46.7	86.9
	Strongly agree	14	13.1	13.1	100.0
	Total	107	100.0	100.0	

Lack of education					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	66	61.7	61.7	61.7
	Disagree	28	26.2	26.2	87.9
	Neutral	1	.9	.9	88.8
	Agree	8	7.5	7.5	96.3
	Strongly agree	4	3.7	3.7	100.0
	Total	107	100.0	100.0	

## Government and stakeholder challenges

Lack of support from the law enforcement
--

		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	7	6.5	6.5	6.5
	Disagree	2	1.9	1.9	8.4
	Neutral	4	3.7	3.7	12.1
	Agree	39	36.4	36.4	48.6
	Strongly agree	55	51.4	51.4	100.0
	Total	107	100.0	100.0	

Lack of support from the Department of Home Affairs					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	31	29.0	29.0	29.0
	Disagree	29	27.1	27.1	56.1
	Neutral	34	31.8	31.8	87.9
	Agree	12	11.2	11.2	99.1
	Strongly agree	1	.9	.9	100.0
	Total	107	100.0	100.0	

High challenges that have been presented to you by the Department of Home Affairs					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Disagree	4	3.7	3.8	3.8
	Neutral	8	7.5	7.5	11.3
	Agree	41	38.3	38.7	50.0
	Strongly agree	53	49.5	50.0	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

## SECTION C: CRITICAL SUCCESS FACTORS FOR INFORMAL BUSINESSES

### Factors critical for the success of informal businesses operated by Cameroonian women

Powerful social networks					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	27	25.2	25.2	25.2
	Disagree	13	12.1	12.1	37.4

	Neutral	25	23.4	23.4	60.7
	Agree	34	31.8	31.8	92.5
	Strongly agree	8	7.5	7.5	100.0
	Total	107	100.0	100.0	

High start-up capital					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	22	20.6	21.4	21.4
	Disagree	32	29.9	31.1	52.4
	Neutral	13	12.1	12.6	65.0
	Agree	33	30.8	32.0	97.1
	Strongly agree	3	2.8	2.9	100.0
	Total	103	96.3	100.0	
Missing	99	4	3.7		
Total		107	100.0		

Limited support program for women in business					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	9	8.4	8.5	8.5

	Disagree	11	10.3	10.4	18.9
	Neutral	40	37.4	37.7	56.6
	Agree	32	29.9	30.2	86.8
	Strongly agree	14	13.1	13.2	100.0
	Total	106	99.1	100.0	
Missing	99	1	.9		
Total		107	100.0		

<b>Lack of information technology and business course</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	5	4.7	4.7	4.7
	Disagree	15	14.0	14.0	18.7
	Neutral	45	42.1	42.1	60.7
	Agree	30	28.0	28.0	88.8
	Strongly agree	12	11.2	11.2	100.0
	Total	107	100.0	100.0	

<b>Limited government and stake holder support in all areas.</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Strongly disagree	55	51.4	51.4	51.4
	Disagree	40	37.4	37.4	88.8
	Neutral	6	5.6	5.6	94.4
	Agree	5	4.7	4.7	99.1

	Strongly agree	1	.9	.9	100.0
	Total	107	100.0	100.0	

More opportunities and support should be given to women					
		Frequency	Percent	Valid Percent	Cumulative Percent
	Agree	21	19.6	19.6	19.6
	Strongly agree	86	80.4	80.4	100.0
	Total	107	100.0	100.0	



## **APPENDIX G: TURNITIN REPORT**

**APPENDIX F: CONFIRMATION OF PROFESSIONAL EDITING**