



**THE EXTENT TO WHICH FEMALE INFORMAL TRADERS
PARTICIPATE IN THE LOCAL ECONOMIC DEVELOPMENT (LED)
PROGRAMME AT UMHLATHUZE LOCAL MUNICIPALITY,
KWAZULU-NATAL PROVINCE**

**Submitted in fulfillment of the academic requirements for the
degree of Masters of Public Administration in the Faculty of
Commerce, Administration and Law, University of Zululand,
KwaDlangezwa, South Africa**

**Candidate: REJOICE PHINDILE BENNETT
Student number: 20023014**

**Supervisor: Dr Toyin C. Adetiba
Co-Supervisor: Ms. N. N. Jili**

DECLARATION

I, **Rejoice Phindile Bennett** declare that this dissertation is hereby submitted to the University of Zululand, in the fulfillment of Masters of Public Administration degree and has not been previously submitted for any other degree or examination at this institution or any other university; this is my work in both conception and execution. All the sources that I have made use of or quoted have been duly acknowledged by means of complete references.

Rejoice Phindile Bennett

Date

DEDICATION

The success of this study is dedicated to my loving husband, Petros Bafo Mhlongo, and my adorable daughters: Amanda and Mimi, for their unrelenting support throughout my academic career.

ACKNOWLEDGMENT

I wish to offer a special word of thanks to Dr. TC Adetiba, my supervisor for laying the foundation for this lengthy research project. Without him, I would not have managed to successfully complete this study. My gratitude further goes to my co-supervisor Ms. NN Jili, for the massive scholarly guidance and contributions that refocused the study with extreme depth and analysis. I must also extend my sincere appreciation to all those who contributed in numerous ways towards making the study a success. In particular, I wish to express my appreciation to Prof Kaseraam, Mr. Bonga Mdletshe, Mr. Mduduzi Zulu, Mr. Enaifoghe Andrew-Yong, Miss Nompumelelo Dlamini, and Esther Shobiye for their various contributions towards the successful completion of this study. Most importantly, I thank God, the Omniscient for enabling me to complete this dissertation. Glory be to God in the Highest.

LIST OF ACRONYMS

CE	- Council of Europe
CEDA	- Citizen Entrepreneurial Development Agency
CEDAW	- Convention for the Elimination of all forms of Discrimination against Women
DPLG	- Department of Provincial and Local Government
EC	- European Commission
EQUAPOL	- External Quality Assurance Program Oversight Laboratory
EU	- European Union
FG	- Focused Group
ICC	- International Convention Centre
IDP	- Integrated Development Plan
ILO	- International Labour Organization
IT	- Informal Traders
KZN	- KwaZulu-Natal
LED	- Local Economic Development
MC	- Municipal Council
MFMA	- Municipal Finance Management Act
MNC	- Multinational Corporation
MO	- Municipal Office/Officer
MoU	- Memorandum of Understanding
MSA	- Municipal Systems Act
NAP	- National Action Plan
NGO	- Non-governmental organisations

OECD	- Organisation for Economic Co-operation and Development
RSA	- Republic of South Africa
SA	- South Africa
SADC	- Southern African Development Community
SALGA	- South African Local Government Association
SEDA	- Small Enterprise Development Agency
SMME	- Small, Medium and Micro Enterprise Sector of South Africa
ULM	- uMhlathuze Local Municipality
UN	- United Nations
UNIFEM	- United Nations Development Fund for Women
USA	- United States of America
USAID	- United States Agency for International Development
VW	- Volkswagen
WIEGO	- Women in Informal Employment: Globalizing and Organizing
ZCCI	- Zululand Chamber of Commerce and Industry

ABSTRACT

Employment in the informal sector is on the increase in various regions of the world. There are more women than men in the informal sector and there are several explanations for this basic fact. Among other factors is that the informal sector is the primary source of employment for women in many developing countries such as South Africa. Gender-based differences in employment status within the informal sector have implications for relative earnings and poverty levels. Prior to 1994, South Africa experienced a high rate of inequality and under-development, especially among rural dwellers. This led to political tensions which culminated in the struggle for freedom. After the struggle, the new dispensation in South Africa ushered the democratic and inclusive governance, hence, a series of legislations and policies were instituted to correct the injustices of the past. These, among others, include the policy on Local Economic Development (LED) which placed strong emphasis on the social and economic development of rural dwellers.

This study explored the place of women in informal trading business using a selected municipality in South Africa. A qualitative method was adopted for data collection. Focus group discussions were conducted for selected informal women traders in the selected municipality, while semi-structured interviews were conducted for municipal officials. The awareness of women regarding the LED programme as well as its effect on women in informal trading business were investigated. The findings of the study showed that women get involved in informal businesses due to several factors such as death of the breadwinner, poverty, and poor or non-formal education, among others. Furthermore, lack of awareness of LED programme, poor infrastructures, lack of warehouse for storage, low income, municipal policies, lack of adequate training, among others, are factors which hinder the progress of women informal business traders in the selected municipal areas. Hence, the study recommends the review of policies, creation of awareness on LED programme, construction of warehouses and infrastructures to enhance the upliftment of women informal business traders.

Keywords: Informal economy, Local economic development, informal traders, municipality

Table of Contents

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGMENT	iv
LIST OF ACRONYMS	v
ABSTRACT	vii
CHAPTER 1: ORIENTATION AND BACKGROUND OF THE STUDY	1
1.1 Introduction	1
1.2 Problem Statement.....	2
1.3 Aim of the study	4
1.3.1 Research Objectives.....	4
1.3.2 Research Questions.....	4
1.4 Contribution to the Body of Knowledge.....	4
1.5 Significance of the Study	4
1.6 Research Methodology	5
1.6.1 Data Collection Instruments	6
1.6.2 Target Population.....	6
1.6.3 Sampling Procedure.....	6
1.6.4 Data analysis and interpretation.....	7
1.7 Organisation of the Study	8
CHAPTER 2: RELATED LITERATURE ON INFORMAL TRADING BUSINESS AND LED	9
2.1 Introduction	9
2.2. Definition of Local Economic Development.....	9
2.3 Informal economy.....	13
2.4 Women and the Informal Economy	16
2.5 The Structure and Informal traders at the City of uMhlathuze	19
2.6 Theoretical Framework.....	20
2.6.1 Gender Mainstreaming Theory	20
2.6.2 Objectives and Concept of Gender Mainstreaming	22
2.6.3 Institutional Theory	25
2.6.4 Institutional Theory and Informal economy	27
2.6.5 The Informalisation of Businesses	28
2.7 Summary.....	31
CHAPTER 3: RESEARCH METHODOLOGY	33
3.1. Introduction	33
3.2 Research design	33
3.3 Rationale for the qualitative methods	33
3.4 Data Collection Instruments	34
3.5 Target Population.....	35
3.6 Sampling Procedure.....	35

3.7 Data analysis and Interpretation	36
3.7.1 Description of uMhlathuze Municipal Area	37
3.8 Data analysis.....	38
3.9 Ethical consideration	38
3.10 Summary.....	39
CHAPTER 4: DATA PRESENTATION AND SUMMARY OF FINDINGS	40
4.1. Introduction	40
4.2. Presentation of the data.....	40
4.2.1. Focused groups results (Informal traders as respondents)	40
4.2.2 Results of interview with Municipality officials.....	52
4.3. Summary.....	57
CHAPTER 5: DISCUSSION OF FINDINGS, RECOMMENDATIONS, AND CONCLUSION	58
5.1 Introduction	58
5.2 Findings in relation to research objective one: To assess the extent of women participation in the informal trading sector within uMhlathuze Municipality	58
5.3 Findings in relation to research objective two: To identify challenges women, face in accessing LED in the uMhlathuze local municipality	59
5.4 Recommendations.....	62
5.5 Recommendations for future research	63
5.6 Conclusion.....	63
Bibliography.....	65
APPENDICES.....	85
Appendix 1: Questionnaire Guide for Municipal Officials.....	85
Appendix 2: Focus Group Questionnaire	87
Appendix 3: Translated Questionnaire Guide for Municipal Officials.....	89
Appendix 4: Translated Questionnaire Focus Group Questionnaire	91
Appendix 5: Ethical Clearance	94

CHAPTER 1: ORIENTATION AND BACKGROUND OF THE STUDY

1.1 Introduction

Employment in the informal sector has risen rapidly over the past two decades in all regions of the world (Marilyn, Chen, & Tate, 2000). According to Chen (2001), women are more than men in the informal sector. He further opines that this is because the informal sector is the primary source of employment for women. Research shows that the majority of economically active women in developing countries are engaged in the informal sector (Kongolo, 2009). In most countries of the world, the proportion of women working in the informal sector exceeds that of men. In some sub-Saharan countries in Africa, most female non-agricultural labour force is in the informal sector (Blunch, Canagarajah, & Raju, 2001). However, the arrangement of the informal female workforce varies somewhat across regions.

In many African countries, most women in the informal sector are either contributing family workers or self-employed (Wills, 2009). At least 20% of women in the informal sector are casual wage workers because they are not fully captured in official statistics, an unknown additional percentage work as industrial homeworkers or service providers (UN, 2000). The differences between women in the informal sector are outweighed by the differences between men and women. Compared to the men in the informal workforce, women in the informal sector are more likely to be owned by account workers and subcontract workers and are less likely to be paid employees or owner-operators of informal enterprises.

These gender-based differences in employment status within the informal sector have implications for relative earnings and poverty levels (Sethuraman, 1998). Prior to 1994, South Africa experienced a high rate of inequality and under-development, especially among rural dwellers. This led to political tensions which culminated in the struggle for freedom. After the struggle, the new dispensation South Africa ushered in the democratic and inclusive governance, hence, the series of legislation and policies instituted to correct the injustices of the past. These include, among others, the Local Economic Development (LED) which placed a strong emphasis on the social and economic development of rural dwellers.

Local Economic Development (LED) is seen as a major development strategy in many countries due to the fact that locally driven development is important to national development (Christensen & Van der Ree, 2008). Fundamental to the success of any Local Economic Development (LED) strategy aimed at creating decent work opportunities is the prioritisation of the needs and opinions of both women and men of the area ensuring that both benefit

equally from a series of social change and economic growth, as well as the elimination of gender inequalities. However, in societies where women's participation in public affairs is severely restricted by tradition, economic disadvantage, and lower education, this seems impracticable. Previously, the major concentration of socio-economic development opportunities has been in urban areas, leaving rural dwellers, especially African rural women, unattended (Dhlodhlo, 2010). Meanwhile, the major aim of LED "is to build upon the economic strength of each locality, improve the living standard and quality of life of the people; empower the people through job creation; build capacity and advanced skills; improve good governance and service delivery" regardless of their gender (Rodriguez-Pose, 2008).

Local economic development is about empowering the local communities economically whilst recognising a participatory process which encourages social dialogue and public-private partnerships in a defined geographical area with intentions of eradicating poverty and creating jobs which will place women inclusion and participation at higher heights. Local Economic Development relies on local resources and institution to respond to local challenges and opportunities. Economic activities in rural communities are, therefore, dependent on the prevailing socio-economic activities in surrounding communities (Ndabeni, 2014).

In view of the above, municipalities are charged with the responsibilities of creating enabling environment that will promote economic activities and improve the living standard of the residents, whilst being considerate of women's inclusion in local communities' initiatives through the Local Economic Development (LED). Therefore, this study assessed the participatory role of local business women in the informal sector, the challenges they experience and the role of the LED in assisting them using uMhlathuze Local Municipality as a case study.

1.2 Problem Statement

Today, there is growing consensus about the importance of women as essential economic actors. Around the world, women's growing participation in employment is offering an important contribution to national growth rates and economic viability. Women are more marginalised in most developing countries when compared with their male counterparts on the LED programme (Duflo, (2012). Numerous studies have been conducted in relation to

the role that women in the informal sector play in economic development and challenges they undergo.

One of such studies was conducted by Wills in 2009 who opines that women are still marginalised in contrast to their male counterparts. As much as the government has formulated policies that seek to eradicate the problem of gender inequality, women are still paid less compared to men. Another study conducted by Ndabeni (2014) that focused on women in Pretoria, South Africa, suggests that gender roles and their unequal structures are socially constructed though they can be socially deconstructed. Women are often denied employment opportunities in formal sector due to family responsibilities, lack of skills, social and cultural barriers. Hence, the informal sector is often the only possibility for women to access employment and to earn income. Consequently, women dominate the informal sector, policies and developments which affect the informal economy and which have a distinct gendered effect (ILO, 2010).

A large number of women in South Africa are excluded and marginalised from the country's economic sectors (Philip, 2010). Mhlana (2016) argues that many countries are not doing enough to ensure that women participate in the economic sector. This is because the basic infrastructures needed for women to trade in the informal sector are lagging. Also, the macroeconomic sector does not acknowledge the existence of the informal sector. Mhlana adds that gender and race inequalities are still major challenges in South Africa. Rogerson (2008) states that women are part of the informal economy and should be acknowledged. However, women entrepreneurs struggle to access finance due to lack of security (Rogerson, 2008).

Banking institutions view doing business with women as risky and, as a result, the banks charge them interest rates that are too high. For those women in the informal trading who are producers, there is no place for them to sell their produce, there is lack of storage facilities, lack of access to ablution, lack of access to water, low incomes with household expenses competing with business needs such as maintaining stock levels, and lack of capital for business expansion (uMhlathuze Local Municipality: Final IDP Review 2014/2015).

Therefore, this study was premised from such crisis and thus sought to assess the participatory role of women (informal traders) in the LED Programme, to examine constraints that women face within the informal sector and to look at the strategies for ensuring that opportunities are realised in the informal economy. However, it is imperative to

state that, like other studies where much work has been done, this work does not enjoy the opportunity of having much-published studies to consult; a situation that made the researcher engage an in-depth interview of women in the informal sector through questionnaires to generate information on the role of women in the LED programme in uMhlathuze.

1.3 Aim of the study

The aim for undertaking this research was to bring to focus the contributions of women in the informal sector for local economic development in uMhlathuze Local Municipality.

1.3.1 Research Objectives

The objectives of this study were:

- To assess the extent of women participation in the informal trading sector within uMhlathuze Municipality.
- To identify challenges that women face in accessing LED in the uMhlathuze Local Municipality.
- To suggest possible solutions towards women participation in the LED programmes in uMhlathuze Local Municipality.

1.3.2 Research Questions

- To what extent do women participate in the informal sector in uMhlathuze economy?
- What are the challenges faced by women in the informal sector, with particular focus on uMhlathuze economy?
- What are the recommendations for enhancing women's participation in uMhlathuze?

1.4 Contribution to the Body of Knowledge

The study sought to contribute to the academic synergy of key priorities and common focus areas of LED policies, interpretations and implementation requirements thereof from national to provincial and, eventually, to local government where it impacts on the lives of the people. The study further contributes to the policies that incorporate the participation role of women in the mainstream of positions and businesses that are male-dominated.

1.5 Significance of the Study

The significance of this study is premised on the fact that much has been written and said about LED in South Africa; however, there is less evidence of literature about women participation in the LED in South African local government; therefore, this study is significant in that it provides an extension of literature on this aspect. Women, particularly

from the rural areas, have been in the deep end in terms of development and playing a significant role in government processes. Kongolo (2009) states that substantial evidence suggests that rural women have been consistently neglected in the development processes which place women on the back foot in many socioeconomic aspects.

It is hoped that this helps to redefine the current LED policies apart from identifying the gaps in the local governance structures. The other benefit of the study is derived from the assessment of the practices used in the implementation of the LED in terms of whether they are really effective towards women inclusion in the LED and if not, what corrective measures should be taken to rectify such situations. This benefit extends to local communities through improved LED that curbs poverty through balanced actors or role players.

1.6 Research Methodology

Research methodology is a reflection of the entire approach for the research process. It is a strategy employed by the researcher to obtain answers to the research questions. Also, it is a procedural plan adopted by the researcher to provide valid objective and accurate answers to research questions and it entails data collection techniques and analysis as well as interpretation of findings.

The nature of this study sought to explore a social phenomenon from multiple meanings of business women and, therefore, this study adopted the use of a qualitative research approach. Marred (2010) states that qualitative research is conducted because a problem needs to be explored. Through a qualitative approach, participants are able to describe their perceptions on the participatory role of women in LED programme; the researcher chose the qualitative approach because it allowed the researcher to capture the experiences, perceptions, and attitudes of the interviewees.

De Vos (1998) defines qualitative research as a multi-perspective approach utilising different qualitative techniques and data collection methods to analyse social interaction aimed at the meanings that the subjects attach to it. Straus and Corbin (1990) define qualitative research as any kind of research that produces findings not arrived at by means of statistical procedure or any means of quantification; it refers to research about personal life stories, behaviour, an organisation's functioning, social movements or interactions, and relationships.

1.6.1 Data Collection Instruments

Sekaran and Bougie (2009) argue that data collecting instruments or methods are integral elements of the research design. There are several methods available in the research field with their different advantages and disadvantages.

The researcher has chosen semi-structured interview to engage the Municipal officials in the office of the uMhlathuze Local Municipality at Empangeni to get their views and opinions on the topic under investigation. In semi-structured interview session, a guide is used, with questions and topics that must be covered. Semi-structured interviews are often used when the researcher wants to delve deeply into a topic and to understand thoroughly the answers provided. A focus group discussion with 4 and 5 women in the informal sector was conducted at Empangeni and eSikhaleni, respectively. Questionnaires were given to the women. The questionnaire consisted of open-ended and closed-ended questions that gave respondents a platform to answer freely and thus help the researcher to get more information on the subject matter. A focus group discussion was organised based on the types of business that they (Informal traders) are doing. The researcher used tape recorders and field notes to strengthen the information from the respondents.

1.6.2 Target Population

A population is a group of individuals who have the same characteristics (Creswell, 2012). According to Babbie (1992), a population is that aggregation of elements from which the sample is actually selected. It is further explained as that group of people from whom the researcher wants to draw conclusions. In this study, the target population is the urban informal business women/traders (Street vendors) in Empangeni CBD and eSikhaleni Mall and surroundings, and the Municipal officials at uMhlathuze Local Municipality.

These informal traders are divided into ladies who cook and sell different types of food on the street and ladies who are hairdressers on the street. These informal businesswomen are found at Empangeni CBD, Empangeni Rail, and Richards Bay CBD and in the following locations:

- KwaDlangezwa, eSikhaleni, Ngwelezane, and Nseleni. The researcher has chosen Empangeni CBD and eSikhaleni to make generalisation since these are major cities with large population of female traders within uMhlathuze Local Municipality.

1.6.3 Sampling Procedure

This study used the purposive non-probability sampling technique to select participants (informal business women) in the study. Cooper and Schindler (2003) opine that in purposive

sampling, the researcher selects people or sites who can best help to understand the phenomenon under consideration. The inclusion of the participants is usually based on the capacity of the participant to inform the research (Creswell, 2012). The N2 thruway navigates uMhlathuze Municipality in a north-east course towards the Swaziland outskirt and south-west towards Durban. It viably shapes a division between Empangeni and Richards Bay. The R34 Provincial Main Road goes through Empangeni towards Melmoth. uMhlathuze works as a local hub and prevailing business focus in the uThungulu District. It comprises an assortment of grouped and specially appointed settlements that are connected with a very much created system of streets and rail framework. The key component of uMhlathuze Municipality is the N2 Development Corridor (eThekweni-Ilembe-uMhlathuze Corridor). The nearness of the Dube Trade Port is an additional favourable position to the zone regarding speculation fascination.

In this regard, the researcher interviewed 4 municipal officials from uMhlathuze Local Municipality. These are: LED Director, IDP Manager, LED Officer and the Speaker, as they are key informants on the topic under investigation because they deal directly with issues of LED in their daily work. The Speaker was chosen because all the forums in the municipality fall under his office and the public participation programme is also driven by the office of the Speaker. The sample also included 50 other urban businesswomen who are informal traders (Street vendors) at Empangeni and eSikhaleni. The reason for this sample size was to ensure that every woman in the informal sector at the municipality was represented in this sample and stood a chance of being interviewed. This enabled the researcher to get different views, opinions, and ideas from the women in the informal sector.

1.6.4 Data analysis and interpretation

Data analysis is the process of systematically searching and arranging the interview transcript, field notes and other material that can be accumulated to increase understanding and to enable one to present what has been discovered to others (Creswell, 1994). The transcribed data were analysed by means of content thematic analysis and aided by thematic network analyses. The content thematic analysis is a flexible tool that involves the identifying of themes or patterns within data (Braun & Clarke, 2006). Themes are defined as recurrent unifying concepts or statements about the subject of inquiry (Bradley, Curry, & Devers, 2007).

According to Attride-Sterling (2001), content thematic analyses can be successfully aided by and presented as thematic networks, which refer to web-like illustrations that summarise the basic, organising and global themes constituting a piece of text. Therefore, the researcher had to read through the transcripts several times in order to understand the content of the transcripts and, thereafter, sorted the information by themes.

1.7 Organisation of the Study

Chapter one

This chapter outlines the background to the study, problem statement, research objectives, research questions, and significance of the study.

Chapter two

This chapter entails literature on local economic development, women participation role in the LED, Legislative framework, and theoretical framework.

Chapter three

Chapter three focuses on the research methodology, giving a synopsis of methods and data gathering strategies.

Chapter four

This chapter focuses on the analysis and interpretation of the collected data which are designed to provide answers to the objectives of the research study.

Chapter Five

Chapter five provides the summary of the study, conclusions, and recommendations.

CHAPTER 2: RELATED LITERATURE ON INFORMAL TRADING BUSINESS AND LED

2.1 Introduction

In research, a literature review is all about studying existing scholarly work or available body of knowledge that assists the researcher to see how other scholars have investigated the research problem. The study reviews scholarly works based on the LED relevant to this current study, and the participatory role of women in the LED and legislations on the LED. The discussion on the participative role played by women in the informal sector, particularly in reference to Local Economic Development and legislation on Local Economic Development (LED), are paramount in this chapter.

2.2. Definition of Local Economic Development

Several authors have defined LED in different ways, but the idea behind this concept is the development, empowerment, and improvement of the standard of living for the local citizens. LED simply refers to all efforts geared towards addressing poverty and growing local economies. According to Pretorius and Schurink (2007), it is a process whereby local actors shape and share the future of their territory. Therefore, this study views LED in the lens of the definitions provided by the above authors. Municipal IQ (2009) and Swinburn et al. (2006) state that LED can be said to be a process whereby all institutions, business and non-governmental organisations as well as stakeholders from all sectors of the society work together to stimulate economic activities at the local level so as to create jobs and improve the quality of lives of the residents of the community. On the other hand, Davis (2005) states that: LED is about local people working together to achieve sustainable economic growth that brings economic benefits and improvement in the quality of life for all in the community.

This informal economy area gives a picture of what should be expected regarding sustainable economic growth and assets (WIEGO, 2017). This is indicated by Centeno and Portes, (2006) who characterise the informal economy as the creation of lawful merchandise utilising forms that are not entirely lawful. Different activities additionally appear to fall inside this area, including women street vendors or street trading. For instance, fake items are by and large legitimate items, items like shoes, cigarettes, and contraband recordings, among others. However, the forging procedure through which these items are delivered sometimes goes against trademark laws. Thus, different researchers use smaller meanings of casualness to

explain the process. Moreover, Nichter and Goldmark (2009) essentially characterise familiarity as financial exercises that are unregistered yet create legitimate items.

Nevertheless, "informal" entrepreneurial exercises can cover different orders of entrepreneurial exercises, including "family firms," "group business," "homework," "rising firms," and "independent work." Casual enterprises are balanced with these other real types of business enterprises to elucidate their inclination. In family firms, relatives try to impact the company's key course or potentially keep up control of it through their inclusion (Chrisman, Chua, & Sharma, 2005). More so, informal business visionaries regularly draw upon systems, including family ties to perceive abuse openings in defeating absence of access to formal organizations made by their casual status as family is usually not an important part of casual business visionaries' systems (Khavul et al., 2009).

Notwithstanding, when family is, it does not really impact the wander's vital course, thus there can be cover between casual business and group enterprise (Webb et al., 2009). In South Africa, about 70% of women are road merchants and they are solely responsible for sustainable livelihood of their families. Most of these women's age point out that they begin to be in this informal sector from the tender age, and this could be attributed to numerous reasons (Motala, 2003). With regards to community entrepreneurship, the group fills in as the entrepreneurial actor in accommodating the monetary and social standing of the group. Group business enterprise highlights the utilisation of systems of people focused on the group, in spite of the fact that it is not really revenue driven (Nyssens, 2006).

Entities, not the legislature or government, manage group activities, and given the concentration of non-benefits in advancing group enterprise as maybe a more viable answer for improvement in devastated markets of rising economies, group business enterprise shares a few components, that is the nearness in ruined settings and system based operations with informal business people. While the management does not control the methods of group business enterprise, these group undertakings may, in any case be enrolled elements, not at all like the endeavours of informal business people. Likewise, informal business visionaries regularly try to advance their own needs rather than those of the group (Neuwirth, 2011).

Women's participation and representation in governance structures are considered a right. This right has been recognised in several regional and international human rights instruments; notable among them is the Convention for the Elimination of all forms of Discrimination against Women (CEDAW), and the Protocol to the African Charter on Human and People's

Rights on the Rights of Women. The government of Ghana, as a signatory to these conventions, for example, has committed itself to act on gender issues and gender equality at all levels of society.

Furthermore, the Ghanaian 1992 Constitution mandates the government to ensure fair treatment of men and women (Nakawuki 2015). This notwithstanding, women continue to face subtle discrimination in the civil service. Thus, inequality in the workplace has its roots in the sex differentiation before and during the colonial period, and the ripple effect is being experienced in Ghana and most African societies in recent times. This problem was embedded in the governance structure and in education. In terms of the governance structure, it shows how the colonial government consistently discriminated against women through explicit policies in the public sector. For instance, in 1928 the government of Ghana stipulated that women in the service who were getting married should resign from their positions.

Since the end of apartheid in 1994, the political and economic structure of South Africa has changed. While people from other parts of the world see South Africa improving economically in Africa, the reality is that the majority of South Africans still live in severe and abject poverty, as a result of the injustices of the apartheid government. Policies are directed primarily at addressing the imbalance created by the apartheid regime (Nel & McQuaid, 2002). The end of the apartheid rule led to the adoption of a new constitution of South Africa where chapter 7 defines the responsibilities of the local government (RSA, 1996).

Local governments (Municipalities) form part of the three spheres of government in South Africa. The municipality is by obligation bound to fulfill certain constitutional objectives which, among others, include promoting social and economic development and encouraging the involvement of communities and community organisations in the matters of local government (RSA, 1996). The DPLG (2006) highlighted a huge lack of literature on LED in the Southern part of the world, however stating that a lot has been written from regions such as Latin America, East, and South Asia adding to the available literature from Brazil which describes the emergence of economic clusters including the Campinas high technology cluster noted for its strong linkages between research institutes and local firms. Since then, South Africa has developed an LED framework to work as a guiding tool towards achieving

the aim of LED. The South African Government has undertaken measures to establish national government initiatives to address gender issues.

The 1998 National Action Plan for the Promotion and Protection of Human Rights (NAP) that deals with the political rights of women suggests attempts made by the government to protect women. Vyas-Doorgapersad (2016) states that NAP is the outcome of the Vienna Declaration and Programme of Action 1993. South Africa, in 1995, signed and ratified CEDAW followed by the establishment of the Commission on Gender Equality that is an integral part of the National Machinery for Gender Equality aimed at developing and conducting educational programmes. It also evaluates bills related to the status of women, and considers suggestions and recommendations concerning the promotion of gender equality. Additionally, the Office on the Status of Women advances the national policy on gender equality, and conducts researches on gender issues. This enhances effective implementation of gender policies and programmes at the national, provincial and local spheres of government.

The Office of the Status of Women developed a National Framework for Women's Empowerment and Gender Equality which was adopted in 2000 in order to strengthen the voices of women in political decision-making at the three spheres of government (Legislature, Executive, and Judiciary). It further stressed the need to establish a local government machinery to advance the empowerment of women and gender equality.

The Women's Caucus of the South African Local Government Association (SALGA) in partnership with the Department of Provincial Affairs and Local Government (DPLG) adopted the Benoni Declaration 2005 that stressed the need to formulate and implement strategies to enhance women representation and participation in local government. In terms of legislation, the Local Government White Paper 1998, with reference to gender, states that "local government is uniquely placed to analyse and understand power dynamics within a community, and ensure that those who tend to be excluded and marginalised can become active and equal participants in community and the transformation of the settlements where they live".

Under the concept of "Developmental Local Government", the White Paper accepts that "there are many obstacles to the equal and effective participation of women, such obstacles include social values and norms, as well as practical issues such as lack of transport, household responsibilities, and personal safety, among others. Therefore, Developmental

Local Government seeks various strategies to enhance women participation at the local government level. The Local Government: Municipal Structures Act 1998, under section 73 (3) (a) (i), suggests the need of procedural rules for women to be equitably represented on ward committees, which is significant because these committees inform their councilors about the most pressing needs of the community. The Local Government: Municipal Systems Act 2000, under section 17 (3) (c), stresses that, when establishing the mechanisms, processes, and procedures of community participation, the special needs of women must be taken into account. Further, the background of the city and informal traders at the City of uMhlathuze shall be discussed.

2.3 Informal economy

The informal economy is the differentiated set of economic activities, enterprises, jobs, and workers that are not controlled or protected by the state. The concept is mostly practical to self-employment in small unregistered enterprises. It has been expanded to include wage employment in unprotected jobs.

To begin with, it is imperative to simply define the term informal economy for the purpose of this study. The informal economy of a society is the enhanced arrangement of economic exercises, ventures or business, employment, and specialists that are not managed or secured by the state. That is the idea which is initially connected to independent work in little-unregistered ventures. It has been extended to incorporate wage work in unprotected occupations. Castells and Portes (1989) characterized this as "a particular type of income creating generation unregulated by the establishments of society in a legitimate and social condition in which comparative exercises are managed".

In spite of the fact that this characterises the informal economy through the perspective of both the "lawful" (formal) and "social" (casual or informal) foundations in a general public, it neglects to perceive in the first place, that regardless of the possibility that unregulated by formal organizations, the casual economy sector is controlled by the standards of casual establishments. Also, regardless of the possibility that movement is "illicit" from the perspective of formal foundations, it can be "honest to goodness" from the perspective of casual organisations (Siqueira et al., 2016; Webb et al., 2009). In this regard, it is, therefore, significant to characterise the informal economy as socially legal undertakings or activities which are lawful in all regards other than that they are not announced to the specialists for expense, government managed savings or work law purposes (European Commission, 2007;

OECD, 2012; Williams, 2014a, b). If otherwise, it is not lawful and real in every single other regard; it is not some portion of the informal economy. While the formal economy is lawful, from the perspective of formal foundations, and genuine, which is, from the perspective of informal establishments, the informal economy is illicit however authentic, not at all like the criminal economy, for example; constrained work which is both unlawful and ill-conceived (Ponsaers et al., 2008).

In clarifying support in the informal economy in an institutional point of view since the turn of the thousand years, various reviews uncover that cooperation in the informal economy shifts not just by worldwide district (ILO, 2013), cross-broadly (Likic-Brboric et al., 2013; Papyrakis, 2014; Putnins and Sauka, 2015; Schneider, 2013; Williams, 2014a, b) and locally and territorially (Kesteloot and Meert, 1999; Williams and Shahid, 2016), additionally by age (Pedersen, 2003), sexual orientation (ILO, 2013; Leonard, 1994, 1998; Stănculescu, 2005), pay level (Boels, 2014; Williams, 2004) and work status (Brill, 2011; Williams et al., 2013). To clarify the casual economy, Williams (2014a) highlights that, most reviews in this regard have received one of three contending hypothetical clarifications.

Firstly, "modernisation" hypothesis clarifies the informal economy as the absence of monetary improvement and modernisation of state administrations (Geertz, 1963; ILO, 2013; Lewis, 1959). Secondly, "neo-liberal" hypothesis clarifies the informal economy as coming about because of high assessments and over-oppressive principles and controls (De Soto, 1989, 2001; Nwabuzor, 2005). Thirdly, "political economy" hypothesis believes that informal economy has come about because of deficient state mediation and an absence of protections from specialists (Castells and Portes, 1989; Dau and Cuervo-Cazurra, 2014; ILO, 2014; Meagher, 2010; Slavnic, 2010).

The issue with the clarifications which seem to centre upon national level conditions is that they cannot consider and clarify why a few people take interest in the informal economy and others do not. As of late, notwithstanding, observational reviews on "expense confidence" (tax morale), characterised as the inborn inspiration to pay charges owed, have started to do as such by looking at how the agreeableness of interest in the informal economy fluctuates crosswise over people and populaces (Cummings et al., 2009; McKerchar et al., 2013). The finding over a scope of settings is that typically assessment confidence is lower among men, single individuals, the unemployed and independently employed, and increments with religiosity, age, saw economic well-being and wage however is adversely identified with

years spent in formal training (Alm and Torgler, 2006; Cannari and D'Alessio, 2007; Daude and Melguizo, 2010; Daude et al., 2013; Kastlunger et al., 2013; Lago-Peñas and Lago-Peñas, 2010; Martínez-Vázquez and Torgler, 2009; Williams and Martinez, 2014; Williams and Martinez-Perez, 2014).

These experimental reviews likewise uncover a solid connection between assessment assurance and support in the informal economy. The lower is the level of assessment confidence, the higher is the level of investment in the informal economy. Notably, with Pearson findings, the values are between -0.46 and -0.66 (Alm and Torgler, 2006; Alm et al., 2006; Halla, 2010; Riahi-Belkaoui, 2004; Richardson, 2006; Torgler, 2011; Torgler and Schneider, 2009).

To confirm this, Alm and Torgler (2006) concentrated on Europe and USA as they discovered a solid negative connection (Pearson $r = -0.460$) noteworthy at the 0.05 level. Investigation of the direct relationship in a basic relapse demonstrates that the variable duty assurance can clarify 20% of the aggregate fluctuation of the measure of the informal economy. Additionally, Alm et al. (2006) concentrating on more nations locate a solid negative relationship ($r = -0.657$), noteworthy at the 0.01 level. Thus, low-charge assurance is connected with bigger informal economies, with the variable expense confidence clarifying more than 30% of the aggregate fluctuation of the span of the informal economy. This is likewise the case in most developing nations.

Torgler (2005) finds in Latin America a solid negative relationship (-0.511), noteworthy at the 0.05 level. Nevertheless, all social orders or societies have formal foundations. These are classified laws and directions which characterise the legitimate tenets of the diversion, that is, recommending what is then called 'government ethical quality'. Additionally, informal foundations of the society are the 'socially shared guidelines, typically unwritten. 'They are usually imparted and authorised outside formally endorsed channels' (Helmke and Levitsky, 2004, p. 727). Hence, Helmke and Levitsky (2004) recommend 'societal ethical quality'.

The standards, qualities, and convictions of a general public's informal organisations can be either 'corresponding' in the event that they fortify formal foundations or are 'substitutive' if their principles are incongruent with those of the formal establishments (North, 1990; Williams and Vorley, 2015). The observational reviews on expense decide that the social adequacy of the informal economy measures the degree to which societal intense quality lines up with government ethical quality.

2.4 Women and the Informal Economy

As defined by the International Labour Organization (ILO, 2017), the informal economy involves about 75% of all non-agrarian (formal) work in developing nations. In spite of the fact that it is difficult to sum up economic issues concerning the nature of the informal business, it frequently implies poor work conditions and is related to expanding neediness. A portion of the characteristic features of informal employment or business is the absence of security in case of non-installment of wages, obligatory additional time or additional shifts, lay-offs without notice or remuneration, hazardous working conditions and the non-appearance of social advantages such as: benefits, weakened pay, and medical coverage.

Nevertheless, women, vagrants and other vulnerable groups of specialists who are rejected from different open doors have minimal decision, however, to take informal low-quality employment. The resolution concerning respectable work and the informal economy received by the International Labour Conference in June 2002 required the necessities of specialists and financial units in the informal economy to be tended to, with accentuation on a coordinated approach from a fair work point of view.

The ILO has set up components to gather and offer lessons from great practice and approach over the four key goals. These four strategic objectives at the heart of the decent work agenda include the following:

- To set and promote standards and fundamental principles and rights at work;
- To create greater opportunities for women and men to decent employment and income;
- To enhance the coverage and effectiveness of social protection for all; and to strengthen tripartite and social dialogue (ILO, 2017), and diverse areas with a view to enhancing "know how" and "show how".

Considering women in the informal economy and the efforts they make in contributing to the development of the society, a couple of things are of passion under this subject which is the genuine execution and flexibility of women who work in today's informal economy. This is notwithstanding the various day by day confinements they confront at their business environment.

They carry out their business in settings where the formal economy fails to give occupations to the greater part of individuals who are less talented and who are accordingly losses of the

industrialist framework. Their part is noticeable in the monetary circle at the family unit level and also inside society overall. The individuals who bolster families and teach the young ones are frequently the similar ones who are involved in government and the private areas. This part, in any case, is not generally perceived and there are real approach crevices that leave women unprotected and inclined to misuse (Thembele & Francis, 2014). Women are frequently undermined by their male partners who utilise conventional standards to enslave them.

This is plainly exhibited by those in joint relationships and for individuals working in the informal economy. Despite this, most women have discovered methods for getting over problematic conditions that tend to decimate them. They can transcend these impediments – to adapt – as well as to assemble a better than average living. They have discovered other methods for assembling themselves and each other, on occasion fabricating their own particular relationship as an approach to manage the difficulties they encounter.

The informal economy, considered as either cross-fringe exchange (trade) or distributing, has been the pillar of innumerable poor individuals' vocations in developing countries, particularly in Africa, not excluding the Southern Africa sub-region. Numerous researchers have endeavoured to characterise the informal economy and, traditionally, the informal economy has been portrayed as the division of the economy which is unregulated and described by negative viewpoints, such as tax avoidance (Bacchetta, Ernst & Bustamante, 2009, cited in Mwaba, 2010). Others portray it as a part of giving underestimated receipts, utilising unchartered courses and pirating merchandise, including unlawful and illicit wares (Njiwa, 2013: 22).

However, from a practical point of view, the informal division can be depicted as a part of the economy that is run by individuals who attempt to make decent living through their own drive and undertaking. Additionally, the informal economy regularly lacks government support. Nevertheless, this segment of the economy makes an extensive commitment to the decrease of family unit neediness or poverty. As such, the informal economy, likewise, goes about as wellbeing net for unemployed individuals in the area, as laid out in an Advocacy Strategy by the Southern African Development Community (SADC, 2011: 5).

Unfortunately, many governments in Southern Africa and Africa as a whole do not recognise the importance of the sector despite its enormous contribution to the region's economy. For instance, the United States Agency for International Development (USAID, 2010) has

estimated that the value of trade conducted by women in the SADC region is approximately US\$7 billion annually. However, many governments view it as a threat (Makombe, 2011: 44) as opposed to managing and nurturing it so that it becomes a secure and viable support system for people who cannot secure formal employment or for those who have identified opportunities to create businesses for themselves and employ others.

The disappointment of national governments to make occupations, combined with the neoliberal strategies of international finance institutions presented in the late 1980s, which have brought about deindustrialization, has enabled the informal economy to develop and it is developing quickly as more individuals are getting being required in the segment because of employment misfortunes in the formal division. A few reviews show that women have been the major key players in the informal area of the economy (Tsitsi, 2002, King and Ayeh, 2003, Lund and Skinner, 2000, and Ahikire and Ampaire, 2003, referred to in Mitullah, 2004).

Additionally, the membership data compiled by the Southern Africa Cross Borders Trade Association (SACBTA & SAT, 2014) demonstrate that, out of the 52,574 enlisted individuals, 72% are women. Various elements could clarify why the dominant part of people in this area are mostly women. To begin with, as stated by Ramani et al. (2013), it is proposed that the informal economy is a wellspring of business which is more receptive to the requirements of women. Also, by far most of the women lead their business from their homes or in the city (Chen, 2001). Moreover, women have a tendency to be overrepresented in low salary employments as men overpopulate upper portion occupations while in the same place.

Hence, it can be presumed that women may take part in the division since it is the best or the main way they can procure a living for themselves and possibly their families. This might be because of an absence of work openings that would require a woman and or experience, and an absence of abilities and a high lack of education rates could be another reason. However, there are additional women who have intentionally occupied the informal segment since they have distinguished open doors in which to exceed expectations. Such women might be accomplished and generally enabled to work in the formal economy yet they have selected to work in the informal economy. Whatever their purposes behind taking part in the informal economy, what at last drives women to settle on such decisions is simply the requirement for a protected work for themselves and for their families.

2.5 The Structure and Informal traders at the City of uMhlathuze

It has been the essential concentration of the uMhlathuze Local Municipality (ULM) to put its city Vision without action since 2011. The Council change initiative has, in the long run, observed an adjustment in the Municipality structure. This is expected to see to the need to adjust the key purpose to the association's internal structures; thereby creating a direct connection between the city's rising groups based output-driven organogram and the Integrated Development Plan (IDP) (IDP, 2008). The Municipal Systems Act, 32 of 2000 (MSA) requires a municipality to yearly survey and embrace its IDP as indicated by its execution measures and changing conditions and revise its IDP with regards to the recommended procedure.

However, it is important to indicate here that IDPs plan is to link, coordinate, arrange and take into account the proposition for the improvement of the region; System to annihilate the advancement heritage of the past; Adjust the assets and limit of the district with the usage of the arrangement; Form the strategy structure and general premise on which yearly spending plans must be based; Educate arranging, administration and basic leadership exercises in the municipality; Be perfect with national and common improvement arrangements and arranging prerequisites authoritative on the region as far as enactment. Notwithstanding managing organs of express, the IDP ought to be a useful report to support and guide potential interest in the city range.

The Annual Budget and the IDP are inseparably connected to each other. This is because it has been formalised through the declaration of the Municipal Finance Management Act (2004). Part 4 and Section 21 (1) of the Municipal Finance Management Act (MFMA) demonstrates that: The Mayor of a municipality must-at minimum 10 months before the beginning of the budget year table in the city board a period plan plotting key due date, the arrangement, tabling and endorsement of the yearly spending plan, the yearly survey of the coordinated advancement arranged in accordance to section 34 of the Municipal Systems Act; and the financial backing related approaches.

The tabling and reception of any revisions to the incorporated improvement arrangement, the financial backing related approaches, and the consultative procedures shaping some portion of the procedures alluded to in subparagraphs (i), (ii) and, uMhlathuze's incorporated arranging procedure is based and impacted by arrangements and arranging forms at nearby area, common and national levels. Therefore, it is the goal of uMhlathuze Municipality to add

to development and advancement inside uThungulu District, KwaZulu Natal and to South Africa on the loose (IDP, 2008). Fundamental to the readiness of Integrated Development Plans, is the necessity to guarantee a fruitful organised public cooperation or public process.

The Municipal Structures Act determines a necessity of community interest in the IDP procedure. In this manner, it guarantees that all part players and partners have a chance to make contributions to issues straightforwardly influencing them. However, the question remains: is investing a sacrosanct prerequisite, as well as being enacted through the Municipal Systems Act (MSA), among different bits of enactment?

2.6 Theoretical Framework

There are several theories relevant for this study; however, this study employs the use of Gender Mainstreaming and Institutional theories. This study is, therefore, informed by the Institutional theory and gender mainstreaming theories. This is because it assesses the participatory role of women with regards to the LED programme.

2.6.1 Gender Mainstreaming Theory

Gender inequality manifests itself through complex web of forces which are socially, culturally and historically entrenched in societies, relationships and may be difficult to be changed by isolated interventions. Gender mainstreaming implies political change and redistribution of power and resources. This endeavour seems equally impossible to achieve given that the forces which control the political sphere are male-dominated. Thus, the initiatives aimed for gender equality and the rights of women are expected to be built on this long and rich history of grassroots level practice and engagement. As a practice, gender mainstreaming is intended as a way of improving the effectiveness of mainline policies by making visible the gendered nature of assumptions, processes and outcomes (Walby, 2005). In theoretical terms, Walby (2005) further states that gender mainstreaming is a process of revising key concepts in order to grasp more adequately a world that is gendered instead of the establishment of a separatist gender theory. By revising the key concepts, this author indicates that the key concepts are those practices such as discrimination towards women and other invisible barriers which block the emancipation of women. The main emphasis on Gender Mainstream Theory is that women should be given opportunities similar to those which are usually given to men. This is expected to be visible both in theoretical and practical terms. Suffice to state that gender mainstreaming remains the cornerstone to the development of the community as well as the country.

Mainstreaming involves ensuring that gendered perspective is central to all activities including planning, implementation, and monitoring of all programmes, projects, and legislation (Bradshaw, Castellino and Diop, 2013). The undertone in this assertion is that there is an institution which yields the power to implement mainstreaming. Such an institution is governmental and other related government entities. Women who are emerging entrepreneurs and those who are involved in street vending businesses are the ones who require more assistance from the mainstreaming initiatives. Women in rural areas can also contribute to development in the same manner as those in urban areas if they are initiated and guided in the development processes of their choice (Kongolo, 2009). This assertion echoes a known phenomenon regarding women in rural areas, including their social plights which, among others, include being excluded from the business skills development. Up-lifting rural women, as well as those in informal business with entrepreneurial skills is envisaged to enable them penetrate the world which has been ever elusive. Thus, mainstreaming initiatives are considered invaluable and necessary.

According to the ILO (2010), gender mainstreaming is a strategy or process that aims at achieving gender equality. In essence, gender mainstreaming is not necessarily meant to achieve gender equity, perhaps it is better to view it from an enabling prism. Gender mainstreaming gives voice to women whose voices have been for many years subjected to suppression. However, by giving women voices it does not necessarily mean giving them equal power or status as their male counterparts, but it ensures that they are empowered in certain areas and are able to perform as expected without having to depend on the male gender for every need. It reignites the sense of belonging and further gives them a rationale for their existence. Therefore, gender mainstreaming requires policies, programmes and institutional structures that are given powers to redress existing inequalities and to preserve equality between women and men. On the other hand, it means that measures to address the specific needs and priorities of women and men, both separately or together, should be encouraged and adopted.

A participatory approach such as LED requires not only a balanced representation of women and men participating in the process, but the creation of conditions in which opinions of all participants are freely voiced and defended. In addition, the planning and implementation of LED strategies need to be truly responsive to the specific and, at times, different concerns of women and men successful gender mainstreaming in local economic development processes that bring about fundamental changes in power relations between women and men. Vyas-

Doorgapersad (2016) states that LED can be seen as a platform aimed at capacitating both women and men by means of promoting the socio-economic involvement of households. However, gender inequalities hamper the equal and significant participation of women in LED processes.

According to ILO (2010), mainstreaming is not about adding a ‘woman’s component’ or even a ‘gender equality component’ into an existing activity. It goes beyond increasing women’s participation; it means bringing the experience, knowledge, and interests of women and men to bear on the development agenda. It may entail identifying the need for changes in that agenda. It may also require changes in goals, strategies, and actions in order for both women and men to possibly influence, participate in, and benefit from development processes.

The goal of mainstreaming gender equality is thus the transformation of unequal social and institutional structures into equal and just structures for both men and women. In areas where women or men are in a particularly disadvantageous position due to past discrimination, affirmative action may be required to correct the imbalance. These are temporary, gender-specific interventions conferring certain advantages on the disadvantaged group that enable it to participate in and benefit equally from development efforts.

The informal economy encompasses the set of economic activities that take place outside formal boundaries of the economy, but within informal aspects. Moreover, this is the case within the uMhlathuze Local Municipality. Thus, this prompts more women to engage in several informal economic activities as street vendors and to sell local items particularly agricultural produce to household businesses. As the women carry several economic activities within the informal sphere of the economy of uMhlathuze, they feel lost out in the competition in getting jobs easily in the formal economy like their male counterparts. Hence, they hold to the belief that it is impossible for them to create income for households and revenue for the uMhlathuze Local Municipal area as well as to contribute to the development of the municipality.

2.6.2 Objectives and Concept of Gender Mainstreaming

There is little accord in regards to the idea of sexual orientation or gender mainstreaming. The term is as yet argumentative and is attributed as an assortment of implications in the political and the scholarly field (Vyas-Doorgapersad, 2016). The possibility of gender mainstreaming first rose inside the extent of the improvement strategy. In 1984, UNIFEM, the women fund of the United Nations, incorporated "Mainstreaming" in its programme and

after one year it showed up as a system at the Third UN World Conference on Women held in Nairobi where it was viewed as a procedure that is expected to coordinate women's esteems completely into improvement work. Nonetheless, in the wake of being connected to the governmental issues of the European Council in 1994, mainstreaming was consolidated in the 'Stage for Action' at the Fourth World Conference of the United Nations in Beijing that occurred one year later (Booth and Bennett, 2002). The European Commission formally perceived mainstreaming in the Third Community Action Programme for Equal Opportunities (1991-1995) which recognised that current strategies were incongruous and neglected to enhance the lives of most women (Booth and Bennett, 2002).

In European Union Law, Gender Mainstreaming as a strategy to advance equity amongst men and women in all fields of approach is incorporated into Article 3(2) EC. It has been characterised by the Commission as it is stated: The efficient combination of the individual circumstances, needs and women's needs and men in all strategies and with a view to advancing equity amongst women and men and assembling all broad arrangements and measures, particularly with the end goal of accomplishing uniformity by effectively and straightforwardly considering, at the arranging stage, their consequences for the separate circumstances of women and men in usage, checking and assessment (Chalmers, 2004).

Another vital development of gender mainstreaming is that it is not just women who are the objective gathering of the technique. The equalisation is not constrained to one field of approach, but rather all territories of arrangement should fuse gender issues and men ought to be operators of gender equality as well. By making unmistakable the after effects of approaches on 'gender', this point of view isolates the conduct from the natural "sex" making it conceivable to take gender at the significance of conduct itself and to break down its capacity and authenticity (Stiegler, 2005).

With regards to the above definition the Council distinguishes a few attributes of an important precondition for the powerful execution of sex mainstreaming: a political will, particular gender balance policy, sex-disaggregated measurements, learning of sex relations, and information of the organisation, fundamental assets and Human Resources, and also a lot of females entering the basic leadership handle (Council of Europe, 1998). The EU actualised it as a top-down approach, further stating that the developmental setting of Gender Mainstreaming and the way that the technique depends on thoughts of women developments is frequently overlooked.

With reference to Stiegler's argument, the transformative history of Gender Mainstreaming demonstrates that the idea depends on the absence of energy and also the strengthening of women. While there had been little improvement in gender issues, nevertheless women developments have backfired; which further prompts the advancement of new thoughts on the most proficient method to accomplish greater balance. The acknowledgment of gender mainstreaming in the EU-level mirrors this inner conflict (Marlene, 2008).

Conclusively, it is important to note that gender mainstreaming is a powerful advancement in women's activism both in practice and in theory. The need to locate and eliminate the very reasons for discrimination against women is often well understood, while it frequently remains unclear how to reach this goal in the idea of gender mainstreaming. That is one reason why it is executed in a manner that contrastingly relies upon the national setting; another reason is that gender mainstreaming draws on the points of view of every one of the three rushes of women's rights, however, not all states have built up these viewpoints to a similar degree. Nevertheless, if connected effectively, gender mainstreaming is a transformative methodology that mulls over assorted imbalances and requires the usage of a profoundly established culture of gender fairness in the public eye and its organisations. This is with a specific end goal to effectively execute gender mainstreaming. It is completely vital that policymakers approach wide information of gender relations; this must be acknowledged by gathering experimental information that is disaggregated by sex.

The criticism levelled on gender mainstreaming is that it is so elastic that it is easier to make claims about doing mainstreaming. Daly (2005), states that this tendency toward technocratisation lacks clarity in definition and conceptualisation. The essence in Daly's (2005) argument is that it is easier for government to claim gender mainstreaming while the reality says otherwise. Earlier, several researchers such as Walby (2005); and Vyas-Doorgapersad (2016) acknowledged that implementing gender mainstreaming initiative could be a complicated task. This criticism against gender mainstreaming did not deter the researcher from adopting this theory because apart from its weaknesses it advocates change in policies for the benefit of women. It also provides an appropriate prism from which government initiatives could be assessed and this made this theory much more relevant for this study.

2.6.3 Institutional Theory

Institutional Theory is a hypothetical or theoretical system for investigating social (especially hierarchical) phenomena which see the social world as altogether contained foundations – persevering standards, practices, and structures that set conditions on activity. Foundations are major in clarifying the social world since they are incorporated with the social request and direct the stream of social life. They are the constants that decide the tenets of variety.

According to Thomas and Masoud (2008), establishments condition activity since take-offs from them are naturally balanced by social controls that make a deviation from the social request expensive. These controls connect rebelliousness with expanded expenses through an expansion in chance, more prominent psychological requests, or a decrease in authenticity and the assets that go with it. Establishments are not all over the place and for everybody; rather, they are arranged in particular social settings and condition activity within those unique circumstances (Thomas and Masoud, 2008).

Institutional research commonly concentrates on the institutional setting. These are sets of foundations and their connections and impacts that are important in a circumstance. It is also said that institutional settings give intellectual systems to social on-screen characters, and these structures both oblige and empower activity. Institutional settings oblige activity by sanctioning guidelines that are frequently undetectable, having an underestimated status among performing artists in that unique circumstance (Thomas & Masoud, 2008).

In the meantime, these settings empower activity by making the world justifiable and activities significant. The resurgence of institutional hypothesis in the 1970s started with examinations of the impacts of institutional settings on the structures of associations (Meyer and Rowan, 1977). After some time, according to Thomas and Masoud, (2008), specialists started to hypothesise the flow of the institutional setting itself. For example, they analysed how a social certainty can achieve the status of an organisation, that is, end up noticeably regulated. These endeavours have extended institutional hypothesis to constitute an extensive variety of social research. According to Scott (2004), Institutional Theory or Hypothesis is one which lays emphasis on more profound and stronger parts of the social structure. He further states that Institutional Theory considers the procedures by which structures, including plans, standards, and schedules, end up noticeably settled as definitive rules for social conduct.

Diverse parts of institutional hypothesis clarify how these components are made, diffused, received, and adjusted over space and time; and how they fall into decay and neglect. In characterising foundations, as indicated by Scott (1995), there is "no single and all around concurred meaning of an "organisation" in the institutional school of thought." Scott (2001) affirms that: Establishments are social structures that have accomplished a high level of strength. They are made out of social psychological, regularising, and regulative components that, together with related exercises and assets, give dependability and importance to social life. Organisations are transmitted by different sorts of transporters, including typical frameworks, social frameworks, schedules, and antiquities. Establishments work at various levels of purview, from the world framework to restricted relational connections. Establishments, by definition, indicate security, yet are liable to change forms, both incremental and broken.

Scott (2008) opines that institutional hypothesis is a generally acknowledged hypothetical stance that stresses reasonable myths, isomorphism, and authenticity. According to Kraft's Public Policy (2007), Institutional Theory is Strategy- making that stresses the formal and lawful parts of government structures. There are two major patterns in institutional hypothesis or theory; they include the Old Institutionalism and New institutionalism. Powell and DiMaggio (1991) characterise a rising viewpoint in Organisation Theory and humanism, which they term the 'new institutionalism', as dismissing the reasonable performer models of Classical financial or economic aspects. However, it looks for intellectual and social clarifications of social and hierarchical marvels by considering the properties of supra-singular units of investigation that cannot be decreased to collections or direct outcomes of people's characteristics or intentions. Scott (1995) demonstrates that keeping in mind the end goal to survive a sector of associations must comply with the principles and conviction frameworks winning in the area (DiMaggio and Powell, 1983; Meyer and Rowan, 1977), in light of the fact that institutional isomorphism, both auxiliary and procedural, will acquire the association authenticity (Dacin, 1997; Deephouse, 1996; Suchman, 1995). For example, multinational partnerships (MNCs - Multinational Corporation) working in various nations with shifting institutional conditions will confront different weights. Some of those weights in host and home institutional situations are vouched for to apply essential impacts on aggressive technique (Martinsons, 1993; Porter, 1990).

Non-governmental organisations also are known as the NGOs and social associations can likewise be powerless to isomorphic weights (Kraft, 2007). Nonetheless, there could be some

difficulties in various sorts of economies. There is generous confirmation that organisations or a sector of an economy, the informal economy, in various sorts of economies, respond distinctively to comparative difficulties (Knetter, 1989). Social, monetary or economic, and political elements constitute an institutional structure of a specific situation which furnishes firms with focal points for taking part in particular sorts of exercises there. Organisations have a tendency to perform more productively on the off chance when they get the institutional support. Nevertheless, Martinsons (1998) recognised deficiencies of the institutional theory - he, therefore, developed a theory of institutional insufficiencies (TIDE), proposing that relationship-based trade will win where control based markets cannot thrive because of institutional inadequacies. Martinsons (2008) stretches out TIDE to indicate how the improvement of relationship-based web-based business in China has come about because of that nation's absence of reliable and enforceable arrangement of guidelines for working together. His hypothesis proposes that components, for example, individual associations (organising in the United States, Guanxi in China, Blat in Russia, among others), informal information, and obscured business-government relations (which additionally energise defilement) will oblige the move from the physical commercial centre to online market spaces.

2.6.4 Institutional Theory and Informal economy

The theory suggests that enduring systems, or institutions, influence individuals and firms' actions without necessarily having to mobilise and intervene to achieve expectations (Clemens and Cook, 1999). North (1990) separated institutions into formal institutions including laws, regulations, and their supporting apparatuses, and informal institutions as society's norms, values, and beliefs. Formal and informal institutions define the “generalised perception or assumption that the actions of an entity are desirable, proper, or appropriate within” these formal and informal prescriptions (Suchman, 1995).

By defining opportunities and facilitating interactions among actors, institutions encourage socially acceptable behaviours and outcomes through a system of constraints and incentives (Clemens and Cook, 1999). Characteristics of the institutional environment influence the entrepreneurship process. Differences in formal and informal institutions' definitions of social acceptability and the degree of bureaucracy in the institutional environment enable opportunity recognition for entrepreneurs in the informal economy.

Weak enforcement of formal institutions, conflicting institutional centres, group-level institutions, and counterfeiting facilitate opportunity exploitation. The informal economy encompasses the set of economic activities that take place outside formal institutional boundaries, but within informal institutional boundaries. This is the case with uMhlathuze Local Municipal area where the women carry several economic activities within the informal sphere of the economy, thereby contributing to the development, and further creating income for the household and revenue for the local municipal area. Institutional theorists suggest that formal institutions represent the classification of norms and beliefs held by those groups of individuals in positions of power in society (Scott, 1995).

Lately, a clarification for why business visionaries work in the informal sector has been on the rise which is quickly increasing across the board acknowledgment. Researchers embracing Institutional Hypothesis have drawn a refinement between formal organisations and informal institutions and delineated casual segment business people or road merchant as working outside formal institutional limits, yet inside the limits of informal establishments (De Castro, Khavul, and Bruton, 2014; Webb et al., 2009; Webb, Ireland, and Ketchen, 2014; Welter and Smallbone, 2011; Williams and Vorley, 2014). From institutional point of view, the inclination for business visionaries to work in the informal part is disclosed to come about because of the asymmetry amongst formal and casual or informal organisations in a general public; the more noteworthy the incongruence amongst formal and casual establishments, the more business people work in the casual or informal division. In most recent times, this institutional clarification for informal segment business enterprise has tended, for simplicity of investigation, to parcel off casual business visionaries from "standard" formal business people and to study them as a different classification or sub-teach.

The issue with this is in lived practice; numerous business visionaries are neither entirely formal nor completely casual. They work someplace amidst these two extremes, showing different levels of informalisation (Chen, 2012; De Castro, Khavul, and Bruton, 2014; De Mel, McKenzie, and Woodruff, 2013; Jones, Ram, and Edwards, 2006; Welter and Smallbone, 2009; Williams, 2006).

2.6.5 The Informalisation of Businesses

Clearly, all social orders or almost all societies around the world in any case, have informal organisations or institutions which can be characterised as the socially shared tenets. They are typically unwritten, imparted and authorised outside formally endorsed channels (Helmke

and Levitsky 2004). Also, they can be viewed as the standards, qualities and convictions that shape what is socially adequate (North, 1990; Webb et al., 2013; Webb, Ireland, and Ketchen, 2014). According to scholars of institutional theories, when the classified laws and directions of the formal foundations of a general public are incongruent with the standards, qualities, and convictions of its informal establishments, the development of monetary attempt tends to be lined up with the laws and controls of formal organisations, however, within the limits of what informal organisations regard worthy (Webb et al. 2009, 2013; Webb, Ireland, and Ketchen 2014).

Business people or organised street vendors in the informal area speak to a model; they work outside formal institutional limits, yet inside the limits of informal organisations (De Castro, Khavul, and Bruton, 2014; De Mel, McKenzie, and Woodruff, 2013; Gërxhani, 2004; London et al., 2014; Tonoyan et al., 2010; Williams and Vorley, 2014). As Webb et al. (2009) attest, such casual business people are "illicit" according to formal establishments, however, frequently observed as "genuine" from the perspective of the standards, qualities, and convictions containing a Williams and Shahid society's informal establishments. The level of asymmetry or incongruence between the formal and informal organisations along these lines decides the level of the casual business enterprise.

At the point when the disparity is substantial, business visionaries probably work in the informal sector. Up to this point, in any case, this institutional clarification for informal division enterprise has tended, not slightest for simplicity of examination, to receive a dualistic delineation of formal and informal business visionaries as discrete gatherings and in doing such, to parcel off the informal business people from standard formal business visionaries and study them as a different class or sub-train. However, there have been calls for spots to be situated on a continuum or field from entirely formal to completely casual (Dibben and Williams, 2012; Jones, Ram, and Edwards, 2006; Williams, 2014b) and employment on a range from completely formal to completely casual (Williams and Padmore, 2013; Woolfson, 2007). It is comparatively the case that undertakings and business visionaries are presently progressively observed as showing shifting degrees of formalisation (Chen, 2012; Williams, Round, and Rodgers, 2013). Nevertheless, studies demonstrate that there are different writings which are perceived to aid cooperation in informal business enterprise. Variety of individual and logical elements that join in various approaches to deliver different results in various socio-spatial settings are considered as contributing factors

(Renooy et al. 2004; Williams 2006; Williams and Windebank 1998). This study shall further discuss the various degrees of informal business and categorisations.

At the individual level, there are qualities that inform how business people take part in informal business segment. Six attributes can be distinguished and this may possibly impact the level of formalisation of business people, the first to be considered here is the age factor. Scholars such as: Fortin et al. (1996); Pedersen (2003); Williams and Martinez-Perez (2014a), argue that more youthful individuals are less inclined to work formally. This is likewise distinguished in uMhlathuze Municipality (Kemal and Mahmood, 1998), in spite of the fact that Gennari (2004) discovered a model called the U-shaped example with more youthful and more established business visionaries more prone to work casually (Gennari, 2004), this is further clarified regarding the absence of option methods for social support for older age bracket. Income is a key factor, some contend that informal enterprise is amassed in low-wage populaces (Ahmad 2008), others attest that in spite of the fact that lower-wage bunches excessively take part in casual business enterprise, they have less benefit, implying that such attempt strengthens, as opposed to lessens, the imbalances delivered by the formal economy. The outcome is that taking part in informal business enterprise prompts a fortified minimisation of their position (Williams 2014a). This varies crosswise over populaces, not slightest contingent on the level of social security accessible to bring down pay populaces (Williams and Nadin 2014).

Additionally, as the level of educational achievement of business visionaries expands the inclination to work on formal premise increases (Bàculo, 2001; Copisarow, 2004; Copisarow & Barbour, 2004). Burqi and Afaqi (1996) contend that, individuals with more elevated amounts of formal education and training are prone to move from being *shards* (untalented understudies) to *ustads* (ace craftspeople) and independently employ individuals in informal sector of the economy. The next is the Gender Sexual orientation of the society.

Women in business in the informal economy are more probable both to fire up endeavours and keep working in the informal economy than men. This is distinguished in England, according to a study done by Williams (2009a), Ukraine (Williams, 2009b) and Moscow (Williams and Round, 2009). It is additionally the case in Pakistan and South Africa where, like somewhere else, the gendering of business enterprise is isolated along sectoral lines (Kemal and Mahmood 1998). This is also observed at uMhlathuze Municipality which is the area of study, with more women engaging in street vendor or business.

Furthermore, time of business is a factor in starting as a street vendor. It has been uncovered by many that business start-ups are probably going to work in the informal division of the economy, according to Barbour and Llanes (2013); Dellot (2012); Small Business Council (2004); Williams and Martinez-Perez (2014a). This is based on the grounds that informal division works as a proving ground for business wanders as stated by Williams and Martinez-Perez (2014a). In the city of uMhlathuze, this is mostly likewise the case, in spite of the fact that a substantially bigger extent of more settled organisations additionally work in the informal segment of the municipality (Kemal and Mahmood 1998).

There is exclusion or prohibition from the formal division, which is another factor to be considered. For some researchers, exclusion from the formal sector is contended to be more common among need driven business people who take part in such enterprise because of their automatic avoidance from the formal domain (Castells & Portes, 1989; Slavnic, 2010; and Taiwo, 2013). Others also contended that investment in the informal enterprise is frequently intentional, keeping in mind the end goal to get away from the expenses of the convention (De Soto 1989, 2001; Small Business Council, 2004). Similarly, in uMhlathuze, a comparative verbal confrontation exists with some contending that informal enterprise involves decision and others that it is because of an absence of decision.

2.7 Summary

This chapter has reviewed pre-existing sources on the theme of the present study. The chapter provides an overview discussion on several themes relating to LED, informal economy and the participation of women in informal settlement. The Local Economic Development was defined in different ways, but the idea behind the concept in this study is the development, empowerment, and improvement of the standard of living for the local citizens. This chapter clarifies LED as a process where local actors shape and share the future of their territory. It was also highlighted that LED can also be a process whereby all institutions, business and non-governmental organisations, and stakeholders from all sectors of the society work together to stimulate economic activities at the local level so as to create jobs and improve the quality of lives of the residents of the community. In terms of theoretical framework, Gender Mainstreaming and Institutional Theories formulated a base for this study, with Gender Mainstreaming being the primary theory.

It was discussed that gender mainstreaming is a powerful advancement in women's activism both in practice and in theory. This theory advocates identification and elimination of reasons

to discriminate against. If implemented effectively, gender mainstreaming initiative could be a transformative methodology that mulls over assorted imbalances and which requires the usage of a profoundly established culture of gender fairness in the public eye and its organisations. With a specific end goal to effectively execute gender mainstreaming, it is completely vital that policymakers approach wide information of gender relations which are expected to be acknowledged by gathering experimental information that are disaggregated by sex or gender.

The next chapter focuses on the analyses of data and findings of the study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1. Introduction

This chapter highlights the techniques the researcher utilised when conducting the research. The study adopted an interpretive paradigm. Hence, only qualitative information was gathered from respondents. The chapter also outlines various research instruments that generally formed the framework of this research.

3.2 Research design

Flick (2006) asserts that research design is a plan for collecting and analysing evidence that makes it possible for the investigator to answer whatever questions he or she posed. This study used qualitative research methods in order to achieve its objective. Qualitative methods can be distinguished from quantitative methods by merely looking at their characteristics. Characteristics of qualitative research methods include natural settings where qualitative researchers collect the data in the field at the site where participants experience the issue or problem under study. The information is gathered by actually talking to people, getting to see their behaviour and actions within the actual context (Creswell, 2009).

Usually, a researcher in a qualitative study is recognised as a key instrument with regard to the collection of data by examining documents (Creswell, 2009). This enables the researcher to review all the data, make sense of it and organise it into categories or themes that cut across all of the data sources. On the other hand, quantitative research methods refer much to the systematic scientific investigation of quantitative properties and phenomena and their relationships.

3.3 Rationale for the qualitative methods

The researcher was interested in establishing the extent to which women informal traders participate in the informal trading sector and also to ascertain their involvement in the LED programmes within uMhlathuze Municipality. The researcher was also interested in data that encapsulate feelings, opinions, and viewpoints of informal traders with regards to their participation in the informal trading sector. Usually, such data cannot be quantified in numeric or statistical format, since they are purely qualitative in nature. Due to this reason, the researcher had to employ qualitative research methods for this study. The subject of this study centres on the gender based matters and using qualitative instrument was seen as ideal to allow the researcher to gain the first-hand experience in relation to women in informal trading business and the manner in which the municipality perceives their role in LED.

According to Gender Mainstreaming Theory, it is imperative that policies are established to improve the wellbeing of women, whether in business or government institutions, and the qualitative approach was helpful in exploring uMhlathuze Municipality's views on women in informal trading business. The Institutional Theory considers the procedures by which structures, including plans, standards, and schedules, end up noticeably settled as definitive rules for social conduct. The informal trading business is a corner stone for less fortunate people's wellbeing and, as such, it also needs to be treated as businesses that could have a significant impact in the local economic development within the municipal area. This part of the study was explored by engaging municipality officials on an interview to ascertain the role played by the municipality to protect informal traders, particularly women.

3.4 Data Collection Instruments

The researcher used semi-structured interview to engage the Municipal officials in the office of the uMhlathuze Local Municipality to get their views and opinions on the topic under investigation. Sekaran and Bougie (2009) argue that data collecting instruments or methods are integral elements of the research design. There are several methods available in the research field, each with its own advantages and disadvantages. During semi-structured interview sessions, a guide was used, with questions and topics that were covered in this study. Semi-structured interviews are often used when a researcher wants to delve deeply into a topic in order to understand thoroughly the answers provided. Ten (10) focus group discussions consisting of 4 to 5 women from the informal trading were facilitated at Empangeni and eSikhaleni. For the purpose of effective facilitation of focus groups, the researcher used themes to be discussed in a form of questionnaires. The themes were listed on a questionnaire in order to ensure that research participants understood what they were supposed to discuss. The illiteracy factor was also a factor that compelled the researcher to scale down the themes to the level that research participants would have felt comfortable to provide critical data. The researcher used the tape recorder, video camera and field notes to capture information while participants discussed the said theme.

Criteria for Selection of Participants

The following criteria were used to select participants

- ✓ Level of economic activities
- ✓ Sustainable businesses

- ✓ Existing in the area of study
- ✓ Years of existence (2years and above)

The decision of the researcher to select the particular focus groups was based on the fact that they were more proactive in carrying out various activities by themselves in the area and not employed by the government or any establishment. Over the years these participants have achieved tangible things for themselves in the area, and have existed for a period of time not less than 5 years in business. They have initiated, nurtured and further developed their projects, and have proven that they can work independently without assistance. The other group at eSikhaleni have not yet recorded tangible success since they constantly require some level of financial assistance from different agencies and the government as well and, therefore, they are not considered independent. Nevertheless, both focus groups manage to continue with their daily business in spite of the financial setbacks and funding challenges during hard times.

3.5 Target Population

In this study, the target population was the urban informal business women/traders (Street vendors) in Empangeni CBD and eSikhaleni Mall and the surroundings, as well as the Municipal officials at uMhlathuze Local Municipality. These informal traders are divided into ladies who cook and sell different food on the street, and ladies who are hairdressers on the street. These informal businesswomen are found at Empangeni CBD, Empangeni Rail, and Richards Bay CBD and in the following locations: KwaDlangezwa, eSikhaleni, Ngwelezane, and Nseleni. The researcher, however, targeted Empangeni CBD and eSikhaleni to enable generalisation of findings. According to Creswell (2012), population in research is a group of individuals who share the same characteristics. According to Babbie (1992), a population is that aggregation of elements from which the sample is actually selected. It is further explained as that group of people the researcher wants in order to draw conclusions.

3.6 Sampling Procedure

A sample is characterised as a subgroup of the population (Marsden & Wright, 2010). The sampling technique is usually categorised as either probability or non-probability. In terms of the probability sampling, every sampled group member has an equal chance to be selected. Probability sampling involves sampling methods such as simple random sampling, systematic sampling, stratified sampling, cluster sampling and double sampling (Cooper & Schindler, 2008). In the non-probability sampling the opportunity of each case, being selected is

indefinite, since judgment is utilised. Non-probability sampling involves sampling methods such as convenience sampling, purposive sampling, judgment sampling, quota sampling and snowball sampling. This study used non-probability sampling and, in particular, purposive sampling technique.

Cooper and Schindler (2003) opine that in purposive sampling, the researcher selects people or sites that can best help to understand the phenomenon under consideration. The inclusion of the participants is usually based on the capacity of the participant to inform the research Creswell (2012). The N2 thruway navigates uMhlathuze Municipality in a north-east course towards the Swaziland outskirt and south-west towards Durban. It viably shapes a division amongst Empangeni and Richards Bay. The R34 Provincial Main Road goes through Empangeni towards Melmoth. uMhlathuze works as a local hub and prevailing business focus in the uThungulu District. It comprises an assortment of grouped and specially appointed settlements that are connected with a very much created system of streets and rail framework. The key component of uMhlathuze Municipality is the N2 Development Corridor (eThekweni-Ilembe-uMhlathuze Corridor). The nearness of the Dube Trade Port is an additional favourable position to the zone regarding speculation fascination.

In this regard, the researcher interviewed 4 municipal officials from uMhlathuze Local Municipality. These are: LED Director, IDP Manager, LED Officer and the Speaker, as they are key informants on the topic under investigation because they deal directly with issues of LED in their daily work. The Speaker was chosen because all the forums in the municipality fall under his office and the public participation programme is also driven by the office of the Speaker. The sample size included 50 urban businesswomen who are informal traders (Street vendors) at Empangeni and eSikhaleni. The reason for this sample size was to ensure that more women in the informal trading at the municipality were represented in this sample and stood a chance of taking part in the focused group discussion. This enabled the researcher to get different views, opinions, and ideas from the women in the informal sector.

3.7 Data analysis and Interpretation

To acknowledge key targets of this examination, the essential wellspring of information were reactions to the poll study of various respondent gatherings. It was the civil agents working in the uMhlathuze Municipality and the group individuals who had taken an interest in the Integrated Development Planning process. Data analysis is the process of systematically

searching and arranging the interview transcript, field notes and other material that can be accumulated to increase understanding and to enable you to present what you have discovered to others (Creswell, 1994). This study used content thematic analysis to analyse and interpret data that were collected from research participants. Furthermore, the content thematic analysis is a flexible tool that involves the identifying of themes or patterns within data (Braun & Clarke, 2006). Themes are defined as recurrent unifying concepts or statements about the subject of inquiry (Bradley, Curry, & Devers, 2007). According to Attride-Sterling (2001), content thematic analyses can be successfully aided by and presented as thematic networks, which refer to web-like illustrations that summarise the basic, organising and global themes constituting a piece of text. Therefore, the researcher read through the transcripts several times in order to understand the content of the transcripts and then sort the information based on themes.

3.7.1 Description of uMhlathuze Municipal Area

uMhlathuze Local Municipality area, where the study was conducted, covers 795 km².

Description: The City of uMhlathuze (KZ 282) is located on the north-east shore of the region of KwaZulu-Natal, around 180 kilometers north-east of Durban. uMhlathuze range covers 795 km² and consolidates Richards Bay, Empangeni, eSikhaleni, Ngwelezane, eNseleni, Felixton, and Vulindlela, and also the rustic territories under Traditional Councils, to be specific, Dube, Mkhwanazi, Khoza, and Zungu (Madlebe). The population of the municipality, based on the 2011 census, stood at 334459.



The district fringes a coastline that ranges around 45 kilometers. The N2 interstate navigates the uMhlathuze Municipality in a north-east bearing towards the Swaziland fringe and south-west towards Durban. It successfully frames a division amongst Empangeni and Richards Bay. The R34 Provincial Main Road goes through Empangeni towards Melmoth. UMhlathuze Municipality was set up on the 5th of December 2000 after the boundary procedure and the local government decisions of that date. Accordingly, it includes the towns of Empangeni, Richards Bay, eSikhaleni, Ngwelezane, eNseleni, Vulindlela and Felixton and in addition, the Traditional Authority territories under Amakhosi Dube, Mkhwanazi, Khoza, Mbuyazi and Zungu (www.umhlathuze.gov.za).

3.8 Data analysis

Content analysis was used for this study. Content analysis ensures that themes are extracted from the data. Themes can be extracted through coding of data, elaborating on the data, interpreting and checking of the data (Terre Blanche, Durrheim, & Painter, 2006). Struwig and Stead (2007) assert that data analysis methods enable the researcher to organise and bring meaning to a large amount of data. Content analysis is also a descriptive presentation of qualitative data. The qualitative data may take the form of interview transcripts collected from research participants or other identified texts that reflect experientially on the topic of study (Anderson, 2007). In this study, content analysis was suitable because focus group interviews were used for data collection. During the interview, respondents were given opportunities to express their experiences as well as their feelings regarding their participation in informal trading business and their involvement in the LED programmes of the Municipality.

3.9 Ethical consideration

A full consideration of ethical issues prior to engaging participants enabled the researcher to firmly testify the findings. For instance, in this study, ethical issues were considered and full responsibility was taken to ensure that they were adhered to and used to protect the participants and the organisation concerned and to comply with the research ethics code of the University of Zululand and give quality results to the research findings.

Furthermore, the identity of individuals from whom information was obtained in the course of the study was kept strictly confidential. At the conclusion of this study, all information that reveals the identity of participants was destroyed. No information revealing the identity of any individual was included in the final report or in any other communication prepared

during the course of the study. Kumar (2012) states that research ethics are the core prerequisite for evaluation. Thus, unethical research approaches can lead to stakeholders challenging the researcher should the results serve no interest (Kumar, 2012). The evident challenge encountered during this study was that some of the respondents were illiterate and, as such, the researcher mitigated this factor by translating the focused groups themes into *isiZulu*.

3.10 Summary

This chapter presents the research methodological procedures followed during data collection as well as ethical issues adhered to. The chapter comprehensively describes the process that was followed by the researcher when undertaking the research project. More details are also outlined regarding research ethics which the study had to observe in order to ensure that research participants were protected during their participation in the study. The next chapter presents the findings of the data collected.

CHAPTER 4: DATA PRESENTATION AND SUMMARY OF FINDINGS

4.1. Introduction

This chapter presents the results and the summary of findings from the data which was collected by means of focus groups and semi-structured interviews. The first portion of the results is from the primary respondents who are informal traders, this is followed by the secondary respondents who are municipality officers. Thereafter there is a summary of key findings and the conclusion.

4.2. Presentation of the data

The data is presented in groups of participants, in terms of primary respondents there are two groups of informal traders, one from Empangeni and the other from Esikhaleni. The secondary respondents consist of the group of municipality officials. The first section of the data presentation focuses on the focused groups.

4.2.1. Focused groups results (Informal traders as respondents)

The focus groups discussion began with questions where the respondents were asked for the reasons that made them become informal traders.

(a) Can you explain how you became an informal trader?

The following themes were extracted from the responses of the various respondents:

- The absence of a breadwinner
- lack of resources
- the viability of the business model
- small capital for start-up
- lack of formal education

In this question, the researcher was interested in establishing the reasons that contributed to the respondents choosing to become informal traders. Significantly a number of themes were identified from the respondents that were provided in the discussion. The most common theme was the absence of a breadwinner from different families of the respondents. It is evident that the absence of a breadwinner was caused by different events which respondents revealed. For example, one respondent indicated that *“The situation that brought me here in this business was because there was no one working at home. Everyone at home was trying in vain to look for something to make ends meet. That is when I made a decision to go to the informal markets to see if I could sell ice-cream, peanuts, and other stuffs to make sure that*

there is food to eat at home.” For these respondents, the lack of employment opportunities which was encountered in the family pushed for a decision to establish an informal trader business for the family to have something to eat. Another respondent indicated that “*What made me come and work here is because my husband died when I was 40 years. That is when I started my business selling up and down at the bus stops. Later on, I got tired. I came to the rank to look for space (shelter) to use for selling. I got the place and I started selling. I am now looking after my grandchildren.*” The latter respondent became an informal trader when her husband passed on; probably had the husband not died the respondent would not have joined this informal trading business. Another notable observation was that without a fixed place to conduct this business, informal traders endure quite a lot of strain by walking up and down. One of the respondents also indicated that “*I lost the father of my children, so I came to work here so that I can be able to raise my children and feed them.*”

It was also established from the respondents that lack of resources to make ends meet was one of the reasons why some respondents joined the business of informal trading. For instance, a respondent stated that “*I came here to explore business as I did not have enough resources for income*”. Other respondent indicated that she became informal traders due to the viability nature of the business, “*ngabona ukuthi ukuze uqale lelibhizinisi awudingi imali eningi, ngemadlana kanye nezinsiza ezincane uyakwazi ukuliqala. Ngabe ke sengiliqala ngokuncane enganginakho.*” When translated this statement reads as follows “*I realised that to start a business like this one, requires less money as a prerequisite, and also a few resources and capital. So I started it.*” By viability, the respondents further alluded that this business is easy to start with small capital.

The lack of education was cited by the respondents as among other reasons a contributing factor which made them join the informal trading business. In this regard, a respondent opined that “*...as I am not educated and could not secure a good job I thought that rather than to starve I'd better do this type of job.*” The respondent acknowledges that a decent job requires an educated person and since such is not the case with her it was difficult to find a job. The respondents were not probed further on this matter since their body language indicated that it made them uncomfortable to share their experiences. The study by Makombe (2011) affirms the existence of informal trading and upholds some of the reasons that were stated by the respondents in this study. In this regard, Makombe (2011) states that informal trading becomes a secure and viable support system for people who cannot secure formal

employment or for those who have identified an opportunity to create a business for themselves and employ others. While this appears as a viable social support system, Makombe (2011) further states that some government perceived them as a threat to the environment and by extension to the social system. The way informal traders are treated by the government officials says volume about the position of government regarding their existence. For example, if the government holds a view that informal traders are a threat to the social system, tight regulations would be imposed coupled with lack of support. Whereas if the government views them as significant contributors to the local economic system, regulations would be enabling and more support would likely be provided.

(b) Familiarity with the term local economic development

In this question, the respondents were asked whether they are familiar with the term local economic development. The following were the identified pattern of responses:

- Yes
- No

Some of the respondents responded “No” claiming that they were not familiar with the term known as local economic development. Few of the respondents indicated that they were familiar with this term. However, as they tried to provide more information about the term, it became evident that their knowledge of the term was merely basic and they did not have in-depth information. Some of their explanation was like “*local economic development is the programme which provides money for the local businesses.*” While the understanding of the term by the informal traders may seem farfetched from the norm but they do have an idea that small business if given assistance would become major players in economic development. In essence the term local economic development refers to a process whereby all institutions, business and non-governmental, and stakeholders from all sectors of the society work together to stimulate economic activities at the local level so as to create jobs and improve the quality of lives of the residents of the community (Municipal IQ, 2009). Davis (2005) qualifies the term by stating that local economic development is about local people who work together towards achieving sustainable economic growth to benefit and improve the quality of life for all in the community.

(c) Business meeting arranged by local municipality

In this question, the respondents were asked to discuss attending business meetings called by the municipality. In the discussions, the following were the respondents' response:

- Yes
- No

Some of the respondents indicated "Yes" that they do attend the business meetings which are organised by the municipality. However, the respondents could not point out the tangible things which they have gained from such business meetings except enlisting their concerns regarding the work environment. The respondents further revealed that most business meetings are organised when there are forthcoming elections. In other words, there is the likelihood that politicians use business meetings to score political points instead of proving the opportunities that would assist informal traders to develop their enterprise. Evidently, it was gathered that while some of the respondents attend the business meetings, others do not attend. In justifying their action of not attending the said meetings, the respondents indicated that things would always remain the same even if one had attended the business meetings. This is an indication that the business meetings are not necessarily crafted around the needs of the respondents. This is likely to develop into a trend where informal traders would refrain from attending the business meetings that are organised by the municipality. This would become a predicament from the informal traders' perspective because even when the municipality has changed its approach in the way business meetings are organised and designed to benefit the informal traders the lack of trust would be a deciding factor. There were few respondents who indicated that they do not attend the business meetings which are convened by the municipality. It appeared that these respondents feel that there is no reason for them to attend the meetings since they have some of their colleagues who are attending. The other aspect which was alluded by these women was that, attending these meetings have no positive impact in their everyday business life. This makes a solid case for any reasonable person to refuse or being hesitant to attend meetings which would eventually yield no positive results.

(d) A representative of businesswomen in the informal traders

In this section, the respondents were asked to discuss whether the informal trading business has a representative to represent women. The respondents' responses are summarised as follows:

- Yes

In the whole discussion, it was common among all respondents that women informal traders do have representatives. The respondents acknowledged the presence of representatives who serve as the conduit between the informal traders as well as the Municipality. The representatives of informal traders has the responsibility of taking complains from the informal traders to the Municipality officials who are responsible for them. If the Municipality has something to communicate with informal traders, the representatives are the first to know and receive the message on their behalf.

(e) Support for informal trading business from the local municipality

In this section, the respondents were asked to share their experiences in relation to the support that informal traders have received from the local municipality. The following themes were extracted from the various responses:

- Shelters (market stalls)
- Trading permits
- Training
- Campaign programmes
- Unfulfilled promises
- Nothing

The most glaring fact about the listening to the respondents during a research project is that the researcher gets to hear a diversity of views given the participants' unique experiences. In this discussion, it was apparent that the respondents hold different views on the support from the municipality. The first thing among the few that respondents cited were shelters that the municipality has provided as an intervention to resolve the respondents' plight of conducting business on an open space. In amplifying this support from the municipality, one respondent stated: *"For us at Empangeni, the municipality has built houses and shelters (market stalls) in which we sell our goods throughout the day every day."* A respondent from Es'khaleni indicated that *"I have been working here since the year 2008 and nothing has happened. The municipality is doing nothing to help us. We are suffering and without secure shelters."* This shows a sharp contrast of the support that is received by the informal traders from the municipality. This leads to an assumption that informal traders of bigger towns are likely to enjoy a favourable treatment from the municipality compared to their counterparts in the township malls.

Part of the support from the municipality that was also cited by the respondent includes the provision of permits. One of the respondents felt this way about the assistance with permits *“The municipality has done nothing except giving out operating permits with which there are problems because only a selected few of us got the permits. They always tell us there is no money.”* Another respondent suggested that *“the municipality has given us permits which allow us as informal traders to sell our goods to people.”* The provision of permits is further supported by the campaign programmes which the municipality uses to promote hygiene and health. The respondents further indicate that while permits are provided by the municipality, some other informal traders who are yet to receive the permits remain unsettled. Another respondent opined that *“Those without trading permits are having it hard here. This is because the municipal officials move them up and down telling them that they are not allowed to sell in the streets or rank without the operating permits. This is because those without permits are not given an official place on which they can operate their business. We feel like we are abused by the municipality in this manner.”*

In this discussion, it is apparent that the picture about the support that the municipality provide to informal traders is not absolutely regarded as a solution to all the problems that informal traders encounter in their business. Small as the support may seem to be for informal traders, the municipality continues to provide them with training on arranging of goods on their shelves and cleanliness, though informal traders indicated that such training is necessary but only few people receive it. Furthermore, it is evident from the respondents that at some point the municipality make promises which are subsequently not kept. Such actions make informal traders skeptical about trusting the intentions of the municipality. In this regard, one respondent cited that *“The municipality does assist us in a way, but we are not satisfied by its assistance because it always helps a selected few individuals and always limits bound in terms of service delivery for us as informal traders. The few individuals who get chosen for the assistance never get what is promised by the municipality. When we send our queries about a particular project we are always told that it is still under process. In the recent years, approximately three years ago we were promised exorbitant amounts of funds whereby the municipality promised to sponsor our businesses with an amount of R10 000 per business but we are still waiting after such a long time. This happens, and there is no substantial feedback from the municipality.”*

Although the support for informal traders is limited from the municipality, the mere fact that informal traders do receive some forms of support, it signals a positive intention from the South African government towards informal traders. Unlike in the study by Makombe (2011) wherein it was reported that some governments are likely to perceive informal traders as a threat, the South African government views them from a positive prism. If this was argued, therefore one would ask “why providing support to the people you perceive as a threat?”

(f) The challenges encountered by business women in the informal trading industry

In this part of the discussion, the respondents were asked to deliberate on the challenges that they have encountered as informal traders. In the discussion the following themes were identified:

- Insufficient infrastructure
- Safety and security
- Lack of warehouse
- Unbearable conditions
- Water and sanitation
- Discount from producers/markets

In terms of the challenges that are encountered by the businesswomen in the informal trading industry, numerous themes were identified to indicate the nature of the challenges. The most important issue which the respondents unanimously cited as central was insufficient infrastructure. In this regard, the respondents were referring to shelters and the dilapidated conditions of the shelters. This is how the respondents described their plight “*The problem is these houses which the Municipality has built for us as street traders we share it with taxis. In front of some houses, there are also places which allow taxis to park right at the door. It is not safe for us to trade in such conditions. How do we serve our customers? Busses stop right near the door.*” In terms of the state of shelters which informal traders use, the respondents said something to this effect “*The shelters under which we sell are not in good conditions. When it rains our stock gets damaged. When there are storms we suffer the most.*” “*Houses are not enough; some other people are using containers for working. Inside these houses when it rains, we get wet because there is no veranda.*” It is evident that the infrastructure is not sufficient to accommodate most of the informal traders, which points to the development area for consideration by the municipality. While the respondents indicated that there are shelters which they operate in, the state of the same shelters is not conducive to provide protection in the event of bad weather. In this regard, one respondent indicated that

“We often get sick because of the conditions here. This is a problem because we do not make enough money in order to consult doctors often. When it rains we suffer because we do not have secure and safe shelters to cover our stock. When we use canvasses and umbrellas it becomes a problem because customers end up not approaching our stalls due to the fact that they would be unable to see what we sell. We end up not making money because of this.”

Apart from the challenges that relate to shelters, the respondents also highlighted that the absence of the warehouse prevents them from safekeeping their goods after working hours. In some of their views, respondents state *“there is no safe place or warehouse where we can keep our goods/stock after working in the afternoons. This becomes a burden to us because we have to rent nearby places in which to keep our stock during the night and the days we are not at work. There is always no money to rent such places.”* Another respondent joined in and revealed that *“there is no place where we can put our goods after we finished selling in the afternoon before we go home. The municipality did not provide for us. We always ask the Boxer Cash n Carry shop to help us put our goods.”* The lack of a warehouse to enable informal traders to keep their goods is a serious concern that requires the attention of municipality officials given that these traders do not have sufficient income generated from their trading activities.

The last themes which came up as the respondents were discussing the challenges, including among others water and sanitation as well as envisaged discount when buying in bulks. The respondents identified the issue about water and sanitation as central to their wellbeing as informal traders. The lack of clean running water and toilets which are in dilapidated conditions has a potential to affect their health condition. It is quite appalling that informal traders are even made to pay money to access public toilets. A respondent opined that *“the toilets in our area of operation are not up to good standard. There is no water in the toilet-tanks to flush the toilets. We have to pay R2.00 to a person who stands close to the toilet and sells toilet paper and water. Then we take the bucket and fill the toilet tank and flush. That is a lot of work for us.”* While the municipality trains the informal traders about the hygiene towards handling their food produce, the respondents also complained that since they do not have clean running water, the hygiene is compromised. In support one respondent stated *“We do not have clean running water to wash our fruits and vegetables because we use water from the toilet. We use the public toilet which requires a fee of R2.00 per use. If one is*

suffering from a running stomach on has to pay for each use of the toilet. This is not good because it is like the officials are pick-pocketing us of the little we make.”

The respondents further complained about the inability to access lower prices because when purchasing their stock, they do so in bulks thus they require some forms of assistance in that regard. One respondent cleared this point by indicating that *“When we buy our stock for selling there is no discount for us as business women. Also, there is no place (shop /wholesale) around us (Empangeni)) where we can buy our stock at a discounted price.”* The same also applies to the informal traders in relation to the lack of wholesale market. The challenges that are faced by the informal traders paint quite a sad story about the conditions in which they find themselves.

(g) The role played by business women in local economic development

The responses which respondents provided in the discussion around their roles in local economic development were not clear, however, they unanimously agreed that their contribution to economic development is through means of bringing nearer to the people the basic products. In their argument, they said *“We bring basic products and services closer to the community at cheaper prices. Fruits, vegetables, hairdressing, health and beauty products are all the basic products and services we offer our customers. School children buy ice cream to keep summer heat at bay. Some buy coffee and vetkoeks during winter to keep away the torching cold of the winter season.”* The activities which women in the informal trading business do have a role in economic development, it is an area that is yet to be explored by the municipality in ensuring that their voice is also heard. The nature of their business is significantly small and it is further perceived as an informal trading sector. This alone seclude the informal traders from being part of the mainstream in local economic development. The level of education among the women involved in informal trading business may also be a contributing factor to having lesser knowledge about the role they could be playing in the local economic development. While bringing basic products to the community is helpful in some way, women in informal trading need to play a much more significant role than recognising themselves as a bridge that enables the community to have easy access to basic products.

(h) The rules and regulations protecting informal traders

The respondents were asked to discuss the rules and regulations particularly those which protect the informal traders. In terms of the discussion on the said item, the respondents resoundingly and unanimously indicated “NO” stating that as far as they know there are no rules and regulations that are meant to protect them as informal traders. In this regard, the respondents further indicated that *“here you find big trucks selling mainly to our customers and our stock ends up unbought which expose it to being spoiled”*. In this particular point, the respondents appeared to be more concerned about the protection which should be enforced by the local government, in this case, the uMhlathuze Municipality. Going by this findings, it is evident that the informal traders’ environment remains as the literature defines it as an unregulated environment. The findings coincide with the work of Castells and Portes (1989) who state that informal economic environment is a peculiar environment for income generation which is not regulated by the government. According to these authors, this environment relies on the establishments of society which operate in legitimate and social conditions in which comparative exercises are managed. The essence in this literature is that in the absence of the regulator, the society would then form establishments which would run and manage the informal trading environment. Protecting the informal traders enables them to remain active in terms of their small business which relies mostly on the local customers. By enacting the bylaws in relation to informal traders, the well-established businesses may not easily access their market; instead, they could become a supply chain for the customers instead of big businesses taking advantage of an unregulated market.

(i) The training focused on skills development for informal traders

The respondents were also asked to discuss the training focused on skills development which could enhance informal traders’ ability to manage their businesses. The discussion by the respondents provided the following themes:

- Basic training
- No training focused on skills development

The respondents indicated that the uMhlathuze Municipality goes to an extent of providing them with basic training which is more about the hygiene for handling the edible produce. Another respondent indicated that *“the only training we received from the Municipality is that which concerns hygiene and health. There are no training or workshops on how to better*

our businesses.” The training that respondents wished they could have had from the Municipality includes one which would enable them to grow their businesses and become prominent entrepreneurs. One among the respondents indicated that “the hygiene and health training is more important for informal traders whose business involves food items. While on hygiene and health aspect the training is fine to most of us, however since I am a seamstress my training assistance from the municipality should be specific to my business. All we need is to be assisted to develop our businesses and probably become professional people.” Another respondent who is involved in a baking business also supported the latter respondent by stating that “I wish someone had come to help us grow our business of baking, if this had happened, we would have gone far with baking for birthdays, weddings and other special events. I wish to do such a business in the future but on my own, unfortunately, I have financial constraints.”

It is evident that the Municipality has its own unique needs analysis which resulted in it providing informal traders with the limited training programme. In this regard it can be said that the Municipality provides training to informal traders, however, it is not based on maximising their business or business management skills. Significantly, the respondents indicated the need to be assisted in the area of their business interest which would assist them to manage their businesses better and venture into growing them. Given that there has been training which was limited to hygiene and health aspect, this suggests that the Municipality has the provision to finance training programmes for informal traders however the implementation of such a programme is disappointing.

(j) Awareness and participation in LED programmes

In this section, the respondents were requested to discuss LED programmes. The scope of discussion was limited to awareness and participation. The intention was to establish whether the respondents are aware of any LED programme around their area of operation and whether they participate in such. Upon the discussion, the following themes were identified:

- No specific programmes
- Safe and secure stalls
- Workshops on hygiene and health

According to the respondents, there are no specific LED programmes which they are aware of and have participated. In relation to the respondents’ awareness of the LED programmes

that are organised by uMhlathuze Municipality, it was evident during the focused group sessions that they lack knowledge of these programmes. Moreover, the programmes which in the respondent's minds are LED are not associated with it. In this regard, the respondents indicated that *"they are aware of a project which the Municipality has implemented as part of the LED programme, this project involves the building of stalls and it was built next to Empangeni Taxi rank."* The building of stalls forms part of the infrastructure which the Municipality ought to improve in order to improve the wellbeing of the informal traders. Therefore, stalls may not necessarily have a direct relationship with LED programmes. It was obvious from the researchers' engagement with the respondents that they do not participate in such programmes.

The respondents also regard the workshops on health and hygiene as LED programmes. According to the respondents, the said workshops are organised annually during which respondents' operating permits are renewed. However, one among the respondents indicated that *"no one from the Municipality has told us anything concerning the LED programmes."* This suggests that there has not been sufficient engagement between the Municipality and the informal traders especially women about the role which informal traders could play in the LED programmes. In such an engagement, the municipality could use the opportunity to explain the nature of LED programmes and its importance in the lives of the informal traders. Furthermore, during this engagement, the Municipality would further find various ways to encourage informal traders to take part in strengthening the Municipality LED programmes.

(k) Recommendations for the local municipality

When the respondents asked to discuss the recommendation they would propose to uMhlathuze Municipality, the following themes were deduced from the discussion:

- Warehouse construction
- Issuance of permits
- Improvement of infrastructure
- Clean water
- Stopping regulated toilets usage
- Appoint a person to attend the queries of informal traders

The respondents discussed a plethora of things that they would recommend to the Municipality. The resounding agreed point was the construction of a warehouse that would enable the informal traders to keep their stock safe without being charged exorbitant fees. One common comment which came from the respondents regarding the issue of warehouse construction was *“umasipala akasakhele indawo esizokwazi ukubeka kuyo izimpahla uma kuphela usuku”* this can be translated as *“the municipality must just build a place to keep our stock in at the end of the day.”* The respondents noted that some of the informal traders struggle to get their operational permits and as a result, they are unable to run their businesses effectively. Therefore, they would certainly recommend that the Municipality should improve the way in which permits are issued, this includes the waiting period between applications up to issuance period. According to the respondents, they would prefer that all informal traders are given permits to operate in order to avoid conflict over space for operation.

According to the discussion among the respondents, especially those from eSikhaleni, the Municipality should build shelters which are in good condition for them. In this regard, the respondents specified their recommendation that such shelters should be *“in accordance with the needs of each business that is found here.”* From the respondents’ observation, the shelters which respondents use especially at eSikhaleni are not in good condition, while the same could be said about Empangeni informal traders. However, the municipality has constructed few better shelters.

The respondents also discussed the issue of clean water and toilets which are tightly regulated wherein the user should contribute R2 for using. To them, this does not sit well, being unable to access clean water and paying for using a toilet is a setback. The lack of clean water compromises the very training or workshop that is offered by the Municipality for health and hygiene. In terms of the toilets, the respondents stated *“we want to use the toilets freely without paying any money. We do not have sufficient money, the little money that we make from our businesses; we buy bread for the children and keep the family alive.”*

4.2.2 Results of interview with Municipality officials

The Municipality officials were considered as secondary respondents to provide this research by the information regarding the Municipality position on informal traders. The responses of these respondents are further collaborated in the discussion of findings in order to draw a

much clearer picture about the informal traders operating within uMhlathuze Municipality. The data from the Municipality officers is thus presented in below.

4.2.2.1 What provisions are the City of uMhlathuze planning or have made for street traders specifically the informal traders?

According to the respondents, the Municipality has done numerous things for the informal traders. It was also indicated by the respondents that the Municipality is aware of the fact that the informal trading sector is dominated by women and as a result of the woman informal traders have been offered capacity training. The programmes that are offered to the informal traders include among others: financial management skills and hygiene training particularly to those traders who handle perishable produce and edible produce. The training programmes were facilitated through a partnership with other stakeholders namely the Department of Cooperative Governance and Traditional Affairs (COGTA). As part of the provision for the informal traders has also built market stalls as a way of improving the infrastructure to which the informal traders operate. The respondents also indicated that around the year 2012 an application for funding was sent to COGTA and an amount valued at nine million (9 million) was granted. According to the respondents the said grant was used to build market stalls in taxi ranks namely Richards Bay Taxi Centre and another one was built in Empangeni B Rank.

Apart from getting the grant assistance from the government, the Municipality put aside a budget meant for assisting the informal traders and this happens in every financial year. The main aim for this initiative is to improve the infrastructure in the informal trading sector. The respondents also acknowledged that while the Municipality try its best, more informal traders continue to operate under hazardous conditions by using shacks and plastic shelters. According to the respondents, the informal trading business continues to expand on a daily basis, new people who were not known to the Municipality joins and this makes the already planned market stalls insufficient. The respondents further indicated that the Municipality has approached the Department of Small Business for its services if developing the business nature of informal traders. One respondent acclaimed “*we want to help informal traders with entrepreneurship skills so that they can become established business people.*” The municipality is among other government entities which also yields the power to implement LED programmes and the responses from the municipality officials are in line with the aims of LED.

4.2.2.2 What role can businesswomen in the informal sector play in the development of uMhlathuze economy?

The respondents conceded that the business women in the informal trading sector are still neglected in terms of being integrated into mainstream economic development. According to the respondents, more of these women do not have developed business skills, instead, they rely on intuitive skills to run their businesses. The respondents indicated that the Municipality has come up with a plan to involve the Department of Small Businesses with an aim of soliciting assistance for informal traders- particularly women. However, an agreement has not been reached yet since the department is still considering the request. Another respondent indicated that *“once the Department of Small Business has reached its final decision a memorandum of understanding will be drafted to give effect to the initiatives that would be aimed at developing entrepreneurial skills on women informal traders”*.

These findings are in line with the gender mainstreaming theory and even the practice as suggested by (Vyas-Doorgapersad, 2016; Bradshaw *et al.*, 2013). These researchers indicate that gender mainstreaming implies change politically and redistribution of power and resources. While the same authors acknowledge that implementing gender mainstreaming initiatives could be impossible given the nature of the government of the day, this should not be the case if women are to be empowered the same way as their male counterpart. The evident aspect of gender mainstreaming initiatives is that it can be a complex process, uMhlathuze Municipality has taken upon its strides to recognise the importance of enabling women with critical entrepreneurial skills. Moreover, while the municipality initiative is yet to materialise, the initiative is regarded as important. Asked how the recipients would become aware of this initiative, the respondents indicated that each informal trader has committees which consist of a Chairperson, Deputy Chairperson, and Secretary. These individuals are used by the Municipality to communicate whatever matters that involved informal traders. Another respondent added that *“we also keep the database information of the informal traders and if we need to pass an urgent information to them we use bulk SMS and in that way, we are able to reach them in real-time.”* If the respondents have business skills they would have made a meaningful contribution to uMhlathuze Municipality economy, however, in reducing the dependency attitude, the women informal traders are able to sustain the livelihood of their respective families. This further lessens the burden from the municipality of the people who would depend solely on its services. Indirectly, women, informal traders are contributing to the economic development of the municipality.

The respondents also indicated that the Municipality has a policy which requires the informal traders to contribute an amount of R105 monthly especially those whose market stalls have been refurbished. According to the respondents, this contribution would have gone on to further improve the infrastructure of informal traders; however, the policy enforcement could be affected because the informal traders refused to pay. One respondent echoed that *“this matter was even brought to the Mayor by informal traders, complaining that the money they make is insufficient for them to afford that monthly rental, others went to an extent of saying they make less than the R105 on monthly basis. They further indicated that even with the small income they are making, they still have to pay for their transportation. If the monthly rental stood, it would be unaffordable.”* According to the respondents, since then the matter of requiring a small fee contribution from the informal traders was left to rest, yet the policy has remained unchanged. In terms of gender mainstreaming women should not be experiencing some of the challenges that prevent them from running their informal business. According Walby (2005) gender mainstreaming is intended as a way of improving the effectiveness of mainline policies by making visible the gendered nature of assumptions, processes and outcomes. If this was the case from the municipality perspective, it is necessary that policies are enacted to improve the work situation for women informal traders. One of the central functions of the municipality in this regard is ensuring that women are given an appropriate role in LED matters.

4.2.2.3 Which control measures have the local municipality put in place to facilitate the operation of street traders?

The respondents indicated that one of the common things about the informal trading sector within their Municipality is that it is more self-regulated than regulated through control measures in terms of bylaws. However, that does not imply that informal traders have to operate without the knowledge of the Municipality. One respondent acclaimed that *“while the informal trading sector seems more self-regulatory, there are two control measures that we implement namely regular inspections and hygiene workshops”*. According to the respondents the inspection function was affected by the shortage of staff. Richards Bay area has two officials: one covers Richards Bay and the other inspects Eskhaleni as well as Mandlankala. Empangeni also has two officials and Empangeni has three components of informal traders: Empangeni central, Station and Ngwelezane. The respondents further stated that they cover these areas with the assistance of interns and without them, it becomes difficult, because there are many informal traders. In essence, the function of inspection is not

carried out effectively, and this suggests that some informal traders can get away with unethical conducts in their businesses. In terms of the hygiene workshops, the respondents opined that they believe that this workshop has had a positive impact in that most informal traders have undergone this training and understood the importance of hygiene in handling food.

4.2.2.4 Are there any policies put in place to standardize the ways in which different officials deal with street traders?

The respondents indicated that there are policies which are meant to standardise the way informal traders operate, however enforcing them has become a protracted issue. The informal traders are hard to control because their businesses are significantly meant for maintaining the livelihood of their families. One respondent stated that *“these people refuse to be controlled in any way possible, even the permit renewal fee some of them do not pay it and thus trade illegally, that is how impossible the informal traders are.”* This suggests that the operation of informal traders is hard to regulate more so since their product items have different values which give them different dividends by end of the day. However, it is necessary for this sector to be regulated in order to eliminate illegal traders who taint the name of those traders who are innocently and legally operating.

4.2.2.5 Does the municipality include street traders in their economic agenda and decision makings?

In this point, it was discovered that the Municipality is yet to consider informal traders' role in its economic agenda. According to the respondents, the committee which serves as a conduit between the Municipality and informal traders is the one which is usually used to make suggestions towards economic development agenda. However, the respondents also conceded that common among many of them in the informal trading lack fundamental skills in entrepreneurship and literacy. This hampers their ability to understand economic matters within the municipality. Another respondent stated, *“we are hoping that the Department of Small Business would come into the table and provide essential assistance towards developing business prowess among informal traders.”* Thus, it can be concluded that currently informal traders are included fully in the economic agenda of the Municipality. It is conceivable for the municipality not to include informal traders who are illiterate and lack entrepreneurship skills and this gives the Municipality an opportunity to consider training them. Participating in a programme where one has insufficient knowledge is useless since no meaningful contribution can be expected.

4.3. Summary

This chapter presented the findings from the primary and secondary data sets which were collected from respondents through the use of focused group discussions and semi-structured interviews. The results as presented herein indicate two worlds apart. The primary respondents being the women in informal trading business shared their experiences in terms of the economic programmes of the Municipality. The experiences of informal traders in terms of interacting with the Municipality were shown by the results to be limited to hygiene workshops and infrastructure development. This was also corroborated by the secondary respondents. The municipality officials did also concede that while there has been a significant contribution by the municipality towards improving the lives of informal traders, however, more is still to be done. The findings also revealed that there are number of things that informal traders would like the municipality to do in order to improve their state of being in the informal trading sector.

The next chapter focuses on the discussion of the findings in relation to the research objectives, recommendations, and the conclusion.

CHAPTER 5: DISCUSSION OF FINDINGS, RECOMMENDATIONS, AND CONCLUSION

5.1 Introduction

This chapter focuses on the discussion of the findings in relation to the research objectives of the study. This would be followed by the recommendations and the conclusion of the study respectively. Analysis of literature and documents reveals that there is an enormous number of women who constitute the majority in the informal sector of the economy of most societies; this was also the case in this study. This study contends that it is paramount for Municipalities around South Africa to recognise the informal trading sector as partners who can make immense contribution to sustainable livelihood initiatives.

5.2 Findings in relation to research objective one: To assess the extent of women participation in the informal trading sector within uMhlathuze Municipality

The findings of this study suggest that the informal trading sector is predominantly occupied by women. This research focused solely on women in informal trading business. The findings of the study from the Municipality respondents affirm that women are the majority in the informal trading sector. The findings further reveal that women who are in the informal trading business found themselves there because it is easier to start and maintain the business. According to the informal traders, starting their business is not complicated with numerous impossible requirements, for with a small amount of money the business can be established. The literatures also affirm the dominance of women in informal trading business and suggest that they are the most key players in the informal economy (Tsitsi, 2002, King and Ayeh, 2003, Lund and Skinner, 2000, and Ahikire and Ampaire, 2003, Mitullah, 2004).

Furthermore, the findings of this study provided an array of reasons which led most women to enter into the informal trading business. Apart from the viability of the business environment as indicated above, some of the respondents joined the informal trading business due to the following reasons: absence of a breadwinner, lack of financial resources as well as lack of adequate education that can put them in better positions in the competitive job environment. It can be argued that women are confined to the informal trading sector due to multiplicity of societal issues such as patriarchy and lack of access to sustainable funding. Consequently, they have developed survival skills to keep their businesses afloat in the informal trading business; hence their presence in the informal trading which continues to be on the rise. The informal sector in South Africa is of greater significance than in many other

countries because it has to a large extent provided a safety net for many people in the country who would otherwise not have been provided for by the formal economy. Therefore, in whatever initiative that the Municipality might be established, the consideration should be to reduce the gap by improving the business environment in the informal sector.

The involvement of women in informal trading business does not appear a seamless journey as the study found that there are some challenges encountered in their journey. Notwithstanding the contributions by uMhlathuze Municipality towards improving the informal business environment sector, the findings of the study indicate that there are unmet promises. One respondent echoed the latter by stating that *“In the recent years, approximately three years ago we were promised exorbitant amounts of funds whereby the municipality promised to sponsor our businesses with an amount of R10 000 per business but we are still waiting after such a long time. This happens, and there is no substantial feedback from the municipality”*. The important aspect about the issue of promises which the Municipality should take cognisance of is that informal traders are in dire need of assistance, thus unfulfilled promises may seriously cause a rift between the Municipality and informal traders.

5.3 Findings in relation to research objective two: To identify challenges women, face in accessing LED in the uMhlathuze local municipality

The findings of this study revealed that women in informal trading businesses have less knowledge regarding LED as a concept and its programmes. The responses that were provided by the women in informal trading businesses regarding the LED programmes were indicative that they still require more knowledge about LED and that would be the responsibility of the Municipality to educate them. While some of the respondents indicated that they knew what LED (local economic development) is all about, some of them do not understand how the concept operates, and others do not know how the concept is translated in practical terms. It was observed by the researcher that there has been a gap of information sharing between the informal trader and the uMhlathuze municipal council with LED. They indicated that there is a poor level of cooperation between them and the uMhlathuze municipal council and no access to non-governmental agencies for the funding of their projects.

The finding relating to the lack female informal traders being involved in the mainstream economic development was also corroborated by the Municipality officials as they conceded

that there is more that needs to be done for women in the informal trading sector. It can be concluded that female informal traders are not playing a significant role in the LED programmes of uMhlathuze Municipality. The Municipality is also yet to organise the programmes that would assist to develop entrepreneurial skills among the informal traders. The findings indicate that the Municipality has made application for funding to the Department of Small Business, it is hoped that if the funding is approved, the Municipality would organise training programmes for informal traders. It is essential that before the informal traders are involved in activities which are aligned with economic development within the Municipal area, they should be given skills which would enable them to make meaningful contributions. Involving the informal traders in economic development initiatives of the Municipality in the current status quo would be unfair to them since their knowledge capacity is low.

In summary, female informal traders face a number of challenges towards accessing LED programmes within uMhlathuze Municipality. It was evident from the findings of the study that the foremost challenge is that the Municipality is yet to create an avenue that would consider accommodating informal traders on issues of economic development. In this regard, the findings bind informal traders generally. Therefore, it can be concluded that uMhlathuze Municipality has created a role that would be occupied by the informal traders including female informal traders in terms of LED. Theoretically, it can be said that gender mainstreaming is part of the agenda of uMhlathuze Municipality particularly towards women in informal trading business, outstanding are the results which will be full proof that something is being done. Besides that, informal traders, in particular, have insufficient knowledge of LED and thus cannot be expected to be part of a programme for which they have limited knowledge. Informal traders, particularly women who were the focus of this study also have insufficient skills in relation to entrepreneurship and business development. The respondents indicated that if they were assisted to acquire business management skills, they would be able to expand their businesses. The lack of these rare skills of managing and sustaining a business is equally vital to managing the LED programmes by the uMhlathuze Municipality.

Also, though the Municipality appears to be on the negative side, the informal traders were found to be impatient and noncompliant with certain policies of the Municipality. For example, there is a policy that regulates the monthly rental for the refurbished stalls; it was established by the Municipality officials but informal traders refused to pay the rent.

Furthermore, some of the informal traders do not renew their permit to operate. As much as the fees which are supposed to be collected by the Municipality are not expensive, the informal traders have prevented the Municipality from discharging its duties. According to the Municipality, since the issue of non-compliance ensued, the Municipality also took a quiet diplomacy from pursuing issues that would have caused more acrimony though they may eventually be of immense benefits to the informal traders at the end. Consequently, the informal traders feel neglected by the Municipality even on important issues such as LED. While there are glaring unresolved issues, the Municipality is aware that more should be done to intervene in the situation of informal traders. However, the Municipality officials indicated that they are short-staffed and that prevents them from interacting fully with the informal traders.

The other general yet critical challenges that were reported by the respondents are:

- Lack of warehouse – according to the respondents, the lack of warehouse destroys their stocks and compels them to use rental spaces. In this regard, the informal traders believe that if the Municipality could build warehouse, the rental may be affordable.
- Permit issuance – the respondents noted that there is a delay in the issuance of permits which leads to other informal traders operating without permits.
- Paid toilets – the respondents feel that the related toilets could be well offered to the general public, but there should be others which are not paid for use which are meant for informal traders. In this way, the respondents believe they would be able to save the money which they contribute by using public toilets. On this issue, the Municipality officials indicated that the money that is collected by the toilet cleaners goes directly to them so that they could buy more toiletries. Perhaps the informal traders were aware of this practice and they thought it would be pertinent to raise it in this research.
- Both the Municipality and the female informal traders highlighted the infrastructure as a major concern. The Municipality officials indicated that they are aware that there are infrastructure backlogs within the informal trading sector and the Municipality is trying all it could to manage the situation. The female informal traders indicated that the lack of infrastructure exposes them to terrible weather conditions, especially during rainy seasons.

5.4 Recommendations

Based on the findings of this study, the following recommendations are made:

- Given that there is an information gap among female informal traders regarding LED, the Municipality has the obligation to offer educational workshops. During this workshops, the Municipality should explain the term “Local Economic Development” and what it means for informal traders. Furthermore, the role of informal traders in LED should also be outlined if any. This would empower them with knowledge and help to create awareness that their trade is acknowledged. Women should be the primary target of this workshop.
- It was discovered from the respondents that the Municipality offers some training which is often limited to hygiene and health. This study, therefore, recommends that the Municipality should offer more entrepreneurial training programmes which would empower informal traders with more focused skills in business management. In addition, the Municipality should consider involving more women since literature has proven that apart from previous exclusion from the development mainstream, women are more capable of holding a mere household without the support of a male counterpart.
- In terms of the infrastructure, it was established in the findings that apart from the shortage of infrastructure, the stalls which are built by the Municipality are not safe. The female informal traders indicated that during bad weather conditions they are affected. Therefore, it is recommended that the Municipality should conduct an assessment on the occupation of certain informal trading stalls. This exercise would give the Municipality an opportunity to correct whatever is found improper about the stalls.
- Significantly as part of the problems with infrastructure, the female informal traders also pointed out that there is a dire need for a warehouse. It is recommended that the Municipality should consider engaging with the informal traders about the possibilities of building a warehouse for storage. This point seemed to be special for informal traders as there was an overemphasis that renting storage is a burden.

5.5 Recommendations for future research

It has been evident in this study that women participation in essential government processes still lags behind, thus it is recommended that future research should cover the following areas:

- Skills development programmes to support the sustainability of informal traders' businesses
- A longitudinal study to assess gender mainstreaming initiatives within uMhlathuze municipality.

5.6 Conclusion

The role of informal traders in socioeconomic development cannot be ignored since their contribution to social nets as well as sustaining livelihoods in indigent families. The results of this study have confirmed the existing literature which found that women dominate the informal economy as well as informal trading business, although the focus of this study was solely female informal traders. The Municipality confirmed that women are still a majority in informal trading business and that such a trend is likely to be on the upward trajectory. In the results of the study, various reasons that force women to join this trading business were highlighted, chiefly among others were the demise of a breadwinner. Given the ever-increasing unemployment rate in South Africa, there is a likelihood that more women might resort to informal trading business especially those who are without formal education. The formal economic system requires certain skills from individuals which may need an educated person, whereas lack of education was also reported in the data of this study as a reason to venture into informal trading. In spite of the anticipated worldwide story of women which include satisfying household and raising children and being a career worm, the truth of most women's lives is that they are obliged by neediness or poverty and hardship to look for a salary outside conventional means either as the sole provider, or to supplement male partner's income.

Notwithstanding the immense contribution of the uMhlathuze Municipality to improve the trading conditions for informal traders by refurbishing and constructing new stalls, there is still more to be done. For example, there is still a shortage of the stalls since other informal traders continue to operate under shacks which are not safe for them as well as their customers. In terms of participating in LED programmes, the study discovered that female

informal traders lack knowledge of the concept and thus may not necessarily participate in something they lack knowledge. Local Economic Development has been defined in this study in different ways but the main idea behind the concept is the development, empowerment, and improvement of the standard of living for the local citizens who within their meager economic capability have contributed their quota to the economy informally. LED simply refers to all efforts geared towards addressing poverty and growing local economies. Furthermore, it is a process where local actors and key players like the women in uMhlathuze municipality shape and share the future of their region. It is the view of this study that LED in the lenses of the definitions provided the above. LED is said to be a process whereby all institutions, business, and non-governmental organisations, and stakeholders from all sectors of the society work together to stimulate economic activity at the local level so as to create jobs and improve the quality of lives of the residents of the community. On the other hand, Local Economic Development is all about local people working together to achieve sustainable economic growth that brings economic benefits and improvement in the quality of life for all in the community basically. This Informal Economy area gives an insight and effects, which characterize the informal economy as the creation of lawful merchandise utilizing forms that are not entirely lawful.

Bibliography

- Adams, J., Khan, H. T., Raeside, R., & White, D. (2007). *Research methods for graduate business and social science students*. New Delhi: SAGE Publications India Pvt Ltd.
- Adom, K., and C. C. Williams (2012). "Evaluating the Explanations for the Informal Economy in Third World Cities: Some Evidence from Koforidua in the Eastern Region of Ghana." *International Entrepreneurship and Management Journal* 8 (3): 309–324.
- Ahmad, A. N. (2008). *Dead Men Working: Time and Space in London's ('Illegal') Migrant Economy*. *Work, Employment and Society* 22 (2): 301–318.
- Ahmed, A. M. (2009). "Underground Economy in Pakistan: How Credible Are Estimates?" *NUST Journal of Business and Economics* 2 (1): 1–9.
- Ahmed, M., and Q. A. Ahmed. (1995). Estimation of Black Economy of Pakistan through the Monetary Approach. *The Pakistan Development Review* 4: 791–807.
- Aliber, M. (2003). Chronic poverty in South Africa: Incidence, causes and policies. *World Development*, 31(3), pp. 473-490.
- Anderson, T and Baiton, C (2000). *From Unemployment to Self-Employment: The Role of Microfinance*, National Institute for Economic and Social Resources, London, ILO, 2000
- Arby, M. 2010. The Size of the Informal Economy in Pakistan. Lahore: State Bank of Pakistan. Working Paper No. 33. Entrepreneurship & Regional Development 21
- Arruda M (2008) Exchanging Visions of a Responsible, Plural, Solidarity Economy. Alliance for Responsible, Plural, Solidarity Based Economy, Aloe, Rio de Janeiro, Brazil.
- AusAid (2002). *Gender and Development: GAD Lessons and Challenges for the Australian Aid Program*. Australian Agency for International Development. Canberra.
- Babbie, E. (2008). *The Basics of Social Research*. 4th ed. Belmont: Thomson Wadsworth Publishing.

- Bàculo, L. (2001). *The Shadow Economy in Italy: Results from Field Studies*. Paper presented at the European scientific workshop on The Shadow Economy: Empirical Evidence and New Policy Issues at the European Level, Ragusa, Sicily, September 20–21.
- Barbour, A., and M. Llanes. (2013). *Supporting People to Legitimise Their Informal Businesses*. York: Joseph Rowntree Foundation.
- Blunch, N.H., Canagarajah, S., & D Raju. (2001). Informal sector Revisited: A Synthesis across space and time. World Bank Social Protection Discussion Paper 0119.
- Boels, D. (2014). “It’s better than stealing: informal street selling in Brussels”, *International Journal of Sociology and Social Policy*, Vol. 34 Nos 9/10, pp. 670-693.
- Bond, P. (2003). Debates in Local Economic Development: Policy and Practice. In: *Urban Forum*, 14 (2–3), pp. 147–164.
- Booth, C., & Bennett, C. (2002). Gender Mainstreaming in the European Union: Towards a New Conception and Practice of Equal Opportunities? *European Journal of Women`s Studies* (430), pp. 430-446.
- Braun, Virginia; Victoria Clarke (2006). "Using thematic analysis in psychology". *Qualitative Research in Psychology*. 3 (2): 93. doi:10.1191/1478088706qp063oa.
- Braun, Virginia; Victoria Clarke (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*. 3 (2): 83. doi:10.1191/1478088706qp063oa.
- Brenton P, Gamberoni E & Sear C (eds) (2013) *Women and Trade in Africa: Realising the Potential*.
<https://openknowledge.worldbank.org/bitstream/handle/10986/16629/825200W>.
 Accessed: 18 June 2017. The World Bank.
- Burqi, A. A., and U. Afaqi (1996). “Pakistan's Informal Sector: Review of Evidence and Policy Issues.” *Pakistan Journal of Applied Economics* 12 (1): 1–30.
- Capkova, S. (2006). *Local government and economic development*. Open Society Institute, Budapest. <http://lgi.osi.hu>
- Castells, M., and A. Portes (1989). “World Underneath: The Origins, Dynamics and Effects of the Informal Economy.” In *The Informal Economy: Studies in Advanced and*

- Less Developing Countries*, edited by A. Portes, M. Castells, and L. Benton, 19–41. Baltimore, MD: John Hopkins University Press.
- Centre for Development Support (CDS). (2003). Evaluation of the process of compiling the Free State Development Plan (FSDP). CDS Research Report, LED and SMME Development, 2003(1). Bloemfontein: University of the Free State (UFS)
- Chalmers, D. e. (2004). *European Union Law*. Cambridge: Cambridge University Press.
- Chen MA (2001) Women in the Informal Sector: A Global Picture, the Global Movement. WIEGO, Kennedy School of Government, Harvard University, MA, US.
- Chen, M. (2012). *The Informal Economy: Definitions, Theories and Policies*. Manchester: Women in Informal Employment Global and Organising.
- Chetty L (2012). Informal Cross Border Trade should be formalised. *Mail & Guardian*. 21 November.:<http://www.thoughtleader.co.za/leeroychetty/2012/11/21/informal-cross-bo>. Accessed: 18 June 2017.
- Christensen, JD & Van der Ree, K. (2008). Building inclusive local economies through promoting decent work. @*local. glob* 5, pp. 2 – 5.
- Christian M Rogerson & Jayne M Rogerson (2010). Local economic development in Africa: Global context and research directions, *Development Southern Africa*, 27(4), pp. 465-480, DOI: 10.1080/0376835X.2010.508577.
- Chrisman, J. J., Chua, J. H., and Sharma, P. (2005). Trends and directions in the development of a strategic management theory of the family. *Entrepreneurship Theory and Practice*, Vol. 29, No. 5, pp. 555–576.
- Copisarow, R. (2004). Street UK: A Micro-Finance Organisation: Lessons Learned from Its First Three Years' Operations. Birmingham: Street UK.
- Copisarow, R., and A. Barbour. (2004). Self-Employed People in the Informal Economy: Cheats or Contributors? London: Community Links.
- Council of Europe. (1998). Gender Mainstreaming: Conceptual Framework, Methodology and Presentation of Good Practices: Final Report of Activities of the Group of

- Specialists on Mainstreaming. Strasbourg: Council of Europe. Available at <http://www.humanrights.coe.int> (accessed 3 June 2017).
- Cooper, C. R., & Schindler, P. S. 2008. *Business research methods* (10th ed.). Boston: McGraw-Hill.
- Creswell, J.W. (2009). *Research Design: Qualitative, Quantitative and Mixed Methods*. 3rd ed. Los Angeles: Sage.
- Crowther, D., & Lancaster, G. (2009). *Research Methods: A Concise Introduction to Research in Management and Business Consultancy*. 2nd ed. Oxford Butterworth-Heinemann.
- Cummings, R.G., Martinez-Vazquez, J., McKee, M. and Torgler, B. (2009). "Tax morale affects tax compliance: evidence from surveys and an artefactual field experiment", *Journal of Economic Behaviour & Organization*, Vol. 70 No. 3, pp. 447-457.
- Daly, Kellehear, & Gliksman (1997). *The public health researcher: A methodological approach*. Melbourne, Australia: Oxford University Press. pp. 611–618.
- Dau, L.A. and Cuervo-Cazurra, A. (2014), "To formalize or not to formalize: entrepreneurship and pro-market institutions", *Journal of Business Venturing*, Vol. 29 No. 5, pp. 668-686.
- Davies, M.B. (2007). *Doing a Successful Research Project: Using Qualitative or Quantitative Methods*. Palgrave MacMillan: Houndsmill.
- Davis, J.R (2005). *Addressing poverty through local economic development*. www.nri.org
- De Castro, J. O., S. Khavul, and G. D. Bruton (2014). "Shades of Grey: How Do Informal Firms Navigate Between Macro and Meso Institutional Environments?" *Strategic Entrepreneurship Journal* 8: 75–94.
- De Mel, S., D. McKenzie, and C. Woodruff. (2013). "The Demand for, and Consequences of, Formalization Among Informal Firms in Sri Lanka." *American Economic Journal: Applied Economics* 5 (2): 122–150.
- De Soto, H. (2001). *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*, Black Swan, London.

- De Soto, H. (1989). *The Other Path*. London: Harper and Row.
- De Soto, H. (2001). *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*. London: Black Swan.
- Dellot, B. (2012). *Untapped Enterprise: Learning to Live with the Informal Economy*. London: Royal Society of the Arts.
- Department of Trade and Industry (2013). *The National Informal Business Development Strategy (NIBDS)*. Informal Business and Chamber Support Directorate, Broadening Participation Division, Department of Trade and Industry, South Africa.
- DeVos, A. S., Strydom, H., Fouche, C. B. & Delport, C. S.L. (2005). *Research at Grass Roots: For Social Sciences and Human Service Professions*. 3rd Edition. Pretoria: Van Schaik.
- Dhlodhlo, L. M. (2010). *Exploring the Local Economic Development initiatives for unemployed rural women in Mandeni Municipality* (Doctoral dissertation, Stellenbosch: University of Stellenbosch).
- Diaz, M. M., & Millns, S. (2004). Parity, Power and Representative Politics: The Elusive Pursuit of Gender Equality in Europe. *Feminist Legal Studies*, pp. 279-302.
- Dibben, P., and C. C. Williams. (2012). "Varieties of Capitalism and Employment Relations: Informally Dominated Market Economies." *Industrial Relations: A Review of Economy and Society* 51 (S1): 563–582.
- DiMaggio, Paul J. and Powell, Walter W. (1991). Introduction'. In P. J. DiMaggio and W. Powell (eds.) *The New Institutionalism and Organizational Analysis*, pp. 1–38. Chicago: University of Chicago Press.
- DiMaggio, Paul J., and Walter W. Powell (1983). The iron cage revisited: Institutional isomorphism and collective rationality in organizational fields, *American Sociological Review* 48:147-60.
- DPLG (2006). *National Framework for local economic development in South Africa*. www.dplg.gov.za

- Du Plooy, G.M. (2001). *Communication Research: Techniques, Methods and Applications*. Lansdowne: Juta.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), pp. 1051-1079.
- ESSET (2009). Report on ESSET Focus Group Discussions with Women Informal Traders. ESSET, Johannesburg. From: <http://www.esset.org.za/PDF%20files/Updates%20June%202011/Fact%20Sheet-Wom....> Accessed: 18 August 2014.
- ESSET (2010). Experiences of Women Informal Trades and Impediments of their Socioeconomic Rights. Factsheet. ESSET, Johannesburg. From: <http://www.esset.org.za/PDF%20files/Updates%20June%202011/Fact%20Sheet-Wom....> Accessed: 18 August 2014.
- European Commission (2007). *Stepping Up the Fight against Undeclared Work*, European Commission, Brussels.
- Fereday, Jennifer; Elimear Muir-Cochrane (2006). "Demonstrating Rigor Using Thematic Analysis: A Hybrid Approach of Inductive and Deductive Coding and Theme Development". *International Journal of Qualitative Methods*. 5 (1): 4.
- Fortin, B., G. Garneau, G. Lacroix, T. Lemieux, and C. Montmarquette. (1996). *L'Economie Souterraine au Quebec: mythes et realites* [The underground economy in Quebec: myths and realities]. Laval: Presses de l'Universite Laval. 22 C.C. Williams and M.S. Shahid
- Gennari, P. (2004). *The Estimation of Employment and Value Added of Informal Sector in Pakistan*. Paper presented at 7th Meeting of the Expert Group on Informal Sector Statistics, Delhi Group, New Delhi, February 2–4.
- Gërzhani, K. 2004. "Tax Evasion in Transition: Outcome of an Institutional Clash? Testing Feige's Conjecture in Albania." *European Economic Review* 48: 729–745.
- Grafton, J., Lillis, A. & Mahama, H. (2011). "Mixed methods research in accounting", *Qualitative Research in Accounting Management*, Vol. 8 No. 1, pp. 5-21.
- Greg Guest (2012). *Applied thematic analysis*. Thousand Oaks, California: Sage. p. 11.

- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. *Handbook of qualitative research*, 2(163-194), 105.
- Helmke, G. and Levitsky, S. (2004). Informal institutions and comparative politics: a research agenda, *Perspectives on Politics*, Vol. 2 No. 4, pp. 725-740.
- Hussey. J & Hussey.R. (1997). *Business research: A practical guide for undergraduate & post graduate students*. MacMillan press LTD.
- ILO (2013). *Women and men in the informal economy: statistical picture*, available at: http://laborsta.ilo.org/informal_economy_E.html (accessed 18 November 2014).
- ILO (2014). Transitioning from the informal to the formal economy, Report V (1), *International Labour Conference*, 103rd Session, ILO, Geneva.
- ILO. (2011). Statistical Update on Employment in the Informal Economy. Geneva: ILO Department of Statistics.
- ILO. (2012). Statistical Update on Employment in the Informal Economy. Geneva: International Labour Organisation.
- Iqbal, A. Q. (1998). The Underground Economy and Tax Evasion in Pakistan: A Fresh Assessment. Lahore: Pakistan Institute of Development Economics. Research Report No. 158.
- Jones, T., M. Ram, and P. Edwards (2006). “Shades of Grey in the Informal Economy.” *International Journal of Sociology and Social Policy* 26 (9/10): 357–373.
- Jones, T., M. Ram, and P. Edwards. (2004). “Illegal Immigrants and the Informal Economy: Worker and Employer Experiences in the Asian Underground Economy.” *International Journal of Economic Development* 6 (1): 92–106.
- Karumbidza B (2011). Criminalising the Livelihoods of the Poor: The Impact of Formalising Informal Trading on Female and Migrant Traders in Durban. Research Report. Socioeconomic Rights Institute of South Africa, Johannesburg. : http://www.seri-sa.org/images/stories/seri_criminalising_the_livelihoods...feb11.pdf. Accessed: 18 August 2017.

- Kastlunger, B., Lozza, E., Kirchler, E. and Schabmann, R. (2013). "Powerful authorities and trusting citizens: the slippery slope framework and tax compliance in Italy", *Journal of Economic Psychology*, Vol. 34 No. 1, pp. 36-45.
- Keller, Fred N. (1986). *Foundation of behavioural Research (3rd Edition)*, New York, Holt, Rinehart and Winston.
- Kemal, A. R., and Z. Mahmood. (1998). The Urban Informal Sector of Pakistan: Some Stylized Facts. Lahore: Pakistan Institute of Development Economics. *PIDE Research Report* No. 161.
- Kemal, M. A. (2003). Underground Economy and Tax Evasion in Pakistan: A Critical Evaluation. Lahore: Pakistan Institute of Development Economics. *Research Report* No. 184.
- Kemal, M. A. (2007). Fresh Assessment of the Underground Economy and Tax Evasion in Pakistan: Causes, Consequences and Linkages with the Formal Economy. Lahore: Pakistan Institute of Development Economics. *PIDE Working Paper* No. 13.
- Kesteloot, C. and Meert, H. (1999). "Informal spaces: the geography of informal economic activities in Brussels", *International Journal of Urban and Regional Research*, Vol. 23 No. 2, pp. 232-251.
- Kongolo, M. (2009). Factors Limiting Women's Involvement in Development: Lesson from Ithuseng, South Africa. *An International Multi-Disciplinary Journal, Ethiopia* Vol. 3 No. 4. Pp. 13-30.
- Kraft's Public Policy: Kraft, Micahel E & Furlong, and Scott R Public Policy: *politics, analysis, and alternatives* (2nd ed). CQ; London: Eurospan [distributor], Washington, D.C, 2007.
- Kumar, R (2011). *Research Methodology: A step by step guide for beginners*. (3rd Edition), London, SAGE Publications.
- Leach F (1996). Women in the Informal Sector: The Contribution of Education and Training (Les femmesdans le secteur informel: contribution de l'éducation et de la formation / As mulheres nosetor informal: contribuindo para a educação e o treinamento / La mujer en el sectorinformal: la contribución de la educación y de la capacitación).

- Development in Practice, Vol. 6, No. 1 (Feb., 1996), pp. 25-36. Oxfam GB. Stable URL: <http://www.jstor.org/stable/4029352>. Accessed: 24-10-2017 04:51 UTC
- Lewis, A. (1959), *The Theory of Economic Growth*, Allen and Unwin, London.
- Likic-Brboric, B., Slavnic, Z. and Woolfson, C. (2013). "Labour migration and informalisation: East meets West", *International Journal of Sociology and Social Policy*, Vol. 33 Nos 11/12, pp. 677-692.
- Llanes, M., and A. Barbour (2007). *Self-Employed and Micro-Entrepreneurs: Informal Trading and the Journey Towards Formalization*. London: Community Links.
- Local Government Handbook (2016). overview City of uMhlathuze Local Municipality. (KZN282)
- London, T., H. Esper, A. Grogan-Kaylor, and G. M. Kistruck. (2014). "Connecting Poverty to Purchase in Informal Markets." *Strategic Entrepreneurship Journal* 8: 37–55.
- Longman Dictionary of Contemporary English. The living Dictionary. 3rd ed. International edition.
- Makombe P (2011). *Informal Cross Border Trade Sector in the SADC Region: A search for recognition*. OSISA, Johannesburg. From: http://www.trademarksa.org/sites/default/files/publications/Informal_Cro... Accessed: 18 August 2014.
- Marais L, Botes L & Mosothoane S. (2002). *An evaluation of Local Economic Development projects in the Free State*. For the Department of Local Government
- Marlene Langholz (2008). *Theory and Practice of Gender Mainstreaming in the European Union. Anti-Discrimination Law and Politics*.
- Marsden, P. V., & Wright, J. D., (Eds). (2010). *The Handbook of Survey Research*, (2nd ed.). Bingley, UK, Emerald Group Publishing Limited.
- Mary Daly (2005). *Gender Mainstreaming in Theory and Practice*. Social Politics: *International Studies in Gender, State and Society*, Vol. 12, Number 3, Fall 2005, pp. 433-450 (Article) Published by Oxford University Press

- McKerchar, M., Bloomquist, K. and Pope, J. (2013). "Indicators of tax morale: an exploratory study", *eJournal of Tax Research*, Vol. 11 No. 1, pp. 5-22.
- Meagher, K. (2010). *Identity Economics: Social Networks and the Informal Economy in Nigeria*, James Currey, New York, NY.
- Meyer, J. W., & Rowan, B. (1977). Institutionalized organizations: Formal structure as myth and ceremony. *American Journal of Sociology*, 83, 340–363.
- Meyer, John W. and Rowan, Brian (1977). Institutionalized organizations: Formal structure as myth and ceremony'. *American journal of sociology* 83: 340–363.
- Mitullah WN (2004). A Review of Street Trade in Africa: Working Draft. Kennedy School of Government, Harvard University, MA, US.
- Mosse, J.C. (1993). *Half the World, Half a Chance*, Oxford: Oxfam (UK and Ireland)
- Municipal IQ. (2009). *The state of local economic development in South Africa*. www.municipaliq.co.za retrieved 16 July 2009.
- Municipal focus (2013). uMhlathuze. Available: <http://municipalfocus.co.za/tourism-gem/>. Accessed: 27-April, 2017
- Mwaba K (2010). The Informal Economy and Entrepreneurship Training in Zambia: Can it lead to the Empowerment of Women? Research Report. Graduate School of Development Studies, International Institute of Social Studies, the Netherlands.
- Myers, M. (2010). *Qualitative research and the generalizability question*. Standing firm with Proteus, The Qualitative Report.
- Nel, E. L., & McQuaid, R. W. (2002). The evolution of local economic development in South Africa: The case of Stutterheim and social capital. *Economic Development Quarterly*, 16(1), pp. 60-74.
- Njiwa D (2013). The Impact of Informal Cross Border Trade on regional integration in SADC and implications for wealth creation. *Bridges Africa Review*, 2(1).
- Nwabuzor, A. (2005). Corruption and development: new initiatives in economic openness and strengthened rule of law, *Journal of Business Ethics*, Vol. 59 No. 1, pp. 121-138.

- Nichter, S., & Goldmark, L. (2009). Small Firm Growth in Developing Countries. *World Development, Elsevier*, Vol. 37 No. 9, pp. 1453-1464.
- OECD (2012). *Reducing Opportunities for Tax Non-Compliance in the Underground Economy*, OECD, Paris.
- Omomia O (2014). Informal Sector Leads Job Creation in Nigeria. Business Day, 16 January. From: <http://businessdayonline.com/2014/01/informal-sector-leads-job-creation-....> Accessed: 18 August 2014.
- Onwe OJ (2013). Role of the Informal sector in Development of the Nigerian Economy: Output and Employment Approach. *Journal of Economics and Development Studies*, 1(1), June, 60-74.
- Papyrakis, E. (2014). A development curse: formal vs informal activities in resource-dependent economies, *International Journal of Social Economics*, Vol. 41 No. 3, pp. 244-264.
- Pedersen, S. (2003). *The Shadow Economy in Germany, Great Britain and Scandinavia: A Measurement Based on Questionnaire Surveys*, The Rockwool Foundation Research Unit, Copenhagen.
- Pike, A, Rodriguez-Pose, A & Tomaney, J. (2006). *Local and Regional Development*. Routledge, London.
- Pike, A, Rodriguez-Pose, A & Tomaney, J. (2007). What kind of local and regional development and for whom? *Regional Studies* 41, pp. 1253–69.
- Philip, K. (2010). Inequality and economic marginalisation: How the structure of the economy impacts on opportunities on the margins. *Law, Democracy and Development* 14, 1–28. Available at www.ldb.org.za/images/stories/Ready_for_publication/philip_doi.pdf. (Accessed 1 November 2017).
- Ponsaers, P., Shapland, J. and Williams, C.C. (2008). “Does the informal economy link to organised crime?”, *International Journal of Social Economics*, Vol. 35 No. 9, pp. 644-650.

- Powell, W. W., & DiMaggio, P. J. (1991). *The new institutionalism in organizational analysis*. Chicago: University of Chicago Press.
- Scott, W. R. (2001). *Institutions and organizations*, 2nd edn. Thousand Oaks, CA: Sage.
- Putnins, T. and Sauka, A. (2015). “Measuring the shadow economy using company managers”, *Journal of Comparative Economics*, Vol. 43 No. 2, pp. 471-490, available at: <http://dx.doi.org/10.1016/j.jce.2014.04.001>
- Ram, M., P. Edwards, and T. Jones (2002). *Employers and Illegal Migrant Workers in the Clothing and Restaurant Sectors*. London: *DTI Central Unit Research*.
- Ram, M., T. Jones, T. Abbas, and B. Sanghera (2002). “Ethnic Minority Enterprise in Its Urban Context: South Asian Restaurants in Birmingham.” *International Journal of Urban and Regional Research* 26 (1): 24–40.
- Ramani SV, Thutupalli A, Chattopadhyay S, Ravichandran V & Medovarszki T (2013). *Women in the Informal Economy: Experiments in Governance from Emerging Countries*. Policy Brief. United Nations University, Tokyo, Japan. From: <http://unu.edu/publications/policy-briefs/women-in-the-informal-economy-....> Accessed: 18 August 2014.
- Renooy, P., S. Ivarsson, O. van der Wusten-Gritsai, and R. Meijer (2004). *Undeclared Work in an Enlarged Union: An Analysis of Shadow Work – An In-Depth Study of Specific Items*. Brussels: European Commission.
- Republic of South Africa (1996). *The Constitution of the Republic of South Africa, Act 108 of 1996*. Pretoria: Government Printers. RSA
- Republic of South Africa, (2000a). *Local Government Municipal Systems Act*, Act No.32 of 2000.
- Republic of South Africa, (2000b). *Local Government Municipal Structures Act*.
- Republic of South Africa. (1998). *White paper on Local government*. Pretoria: Government Printers.
- Republic of South Africa. (2000). *The Local Government: Municipal Systems Act No. 32 of 2000*. Pretoria: Government Printers.

- Richardson, M., and A. Sawyer (2001). "A Taxonomy of the Tax Compliance Literature: Further Findings, Problems and Prospects." *Australian Tax Forum* 16 (2): 137–320.
- Rodriguez-Pose, A. (2008). Milestones and Challenges of LED Practice and Academic Research. In: *@local.glob*, 5, pp. 22–24.
- Rosenzweig, P. and J. Singh. (1991). Organizational environments and the multinational enterprise. *Academy of Management Review*, 16(2):340-361
- SACBTA & SAT (2014) Mainstreaming Gender in the SADC Regional Trade Policy and the Tripartite Free Trade Area Policy Framework. Discussion Paper. SAT.
- SADC (2005). SADC Protocol on Trade, as amended. SADC.
- SADC (2008). SADC Protocol on Gender and Development. SADC. From: http://www.sadc.int/files/8713/5292/8364/Protocol_on_Gender_and_Developm.... Accessed: 18 August 2014.
- SADC (2011). SADC Advocacy Strategy on Informal Cross Border Trade (ICBT). SADC.
- Sarantakos, S. (1986). *Social Research (2nd Edition)*. New York, Palgrave.
- Schindler, D. (2005). Gender Mainstreaming und Nachhaltigkeit im Dialog. In U. Behning, & B. Sauer, Was bewirkt Gender Mainstreaming? *Evaluierung durch Policy Analysen* (pp. 63-82). Frankfurt / New York: Campus Verlag.
- Schneider, F. (2013). "Size and development of the shadow economy of 31 European and 5 other OECD countries from 2003 to 2013: a further decline", available at: www.econ.jku.at/members/Schneider/files/publications/2013/ShadEcEurope31_Jan2013.pdf (accessed 20th June 2017).
- Scott, W. Richard (1995). *Institutions and Organizations*. Thousand Oaks, CA: Sage.
- Scott, W. Richard (2004). *Institutional theory*. in *Encyclopaedia of Social Theory*, George Ritzer, ed. Thousand Oaks, CA: Sage. Pp. 408-14
- Scott, W. Richard (2008) *Institutions and Organizations: Ideas and Interests*. Los Angeles, CA: Sage Publications.

- Sekaran, U. & Bougie, R. (2009). *Research Methods for Business: A Skill Building Approach*. 5th Edition. West Sussex: Wiley & Sons.
- Siqueira, A.C.O., Webb, J. and Bruton, G.D. (2016). Informal entrepreneurship and industry conditions, *Entrepreneurship Theory and Practice*, Vol. 40 No. 1, pp. 177-200. doi: 10.1111/etap.12115.
- Slavnic, Z. (2010). Political economy of informalisation, *European Societies*, Vol. 12 No. 1, pp. 3-23.
- Small Business Council. 2004. *Small Business in the Informal Economy: Making the Transition to the Formal Economy*. London: Small Business Council.
- South African Cities Networks (2017). Umhlathuze Gateway to Globalisation or Forgotten Harbour Town? Joburg Metro Building, email: info@sacities.net | www.sacities.net
- Squires, J. (2005). Is Mainstreaming Transformative? *Theorizing Mainstreaming in the Context of Diversity and Deliberation*. pp. 366-388.
- Steyn I (2011). *Exploring the Legal Context of Informal Trade in South Africa*. ESSET, Johannesburg.
- Stiegler, B. (2005). Die Kontroversen um Gender Mainstreaming. In U. Behning, & B. Sauer, Was bewirkt Gender Mainstreaming? *Evaluierung durch Policy Analysen* (pp. 29-43). Frankfurt / New York: Campus Verlag.
- Suchman, Mark C. (1995). *Localism and globalism in institutional analysis: The emergence of contractual norms in venture finance*. In *The Institutional Construction of Organizations: International and Longitudinal Studies*, 39-63, W. Richard Scott, and Søren Christensen, ed. Thousand Oaks, CA: Sage.
- Swinburn, G. (2006). *Local economic development quick reference. Urban Development Unit*. The worldbank. Washington DC. www.worldbank.org/urban/led
- Swinburn, G., Goga, S. & Murphy, F. (2006). *Local economic development: A primer developing and implementing local economic development strategies and action plans. Cities of Change*. Worldbank. www.worldbank.org

- Taiwo, O. (2013). Employment Choice and Mobility in Multi-Sector Labour Markets: Theoretical Model and Evidence from Ghana. *International Labour Review* 152 (3–4): 469–492.
- Tamasane.T. (2007). Sustaining Livelihoods in Southern Africa. www.khanya-mrc.co.za retrieved 11 January 2009
- Terre Blanche, M., Durrheim, K., & Painter, D. (2006). *Research in Practice (2nd ed.)*. Cape Town: University of Cape Town Press.
- The freedictionary. The word ‘gender’ has become well established in its use to refer to sex-based categories. While the term ‘sex’ is used for reference to biological categories, ‘gender’ refers to sexual identity especially in relation to society or culture (<http://www.thefreedictionary.com/gender>)
- Themabela M.N, & Francis E.N (2014). Women Working in the Informal Economy: Challenges and Policy Considerations.
- Thomas B. L and Masoud Shadnam (2008). Institutional Theory. *The International Encyclopaedia of communication*. Ed. Wolfgang Donsbach. Vol. V. 2008 by Blackwell Publishing Ltd
- Tonoyan, V., R. Strohmeier, M. Habib, and M. Perlitz. (2010). Corruption and Entrepreneurship: How Formal and Informal Institutions Shape Small Firm Behaviour in Transition and Nature Market Economies. *Entrepreneurship Theory and Practice* 34 (5): 803–831.
- Torgler, B. (2011). *Tax morale and compliance: review of evidence and case studies for Europe*, World Bank Policy Research, Working Paper No. 5922, World Bank, Washington, DC.
- Torgler, B. (2003). To Evade Taxes or Not: That Is the Question. *Journal of Socio-Economics* 32: 283–302.
- Torgler, B., and F. Schneider. (2009). “The Impact of Tax Morale and Institutional Quality on the Shadow Economy *Journal of Economic Psychology* 30: 228–245.

- USAID (2012). Women in Cross Border Agriculture Trade. Policy Brief. USAID. From: http://agrilinks.org/sites/default/files/resource/files/EAT_PolicyBrief_.... Accessed: 18 August 2017.
- Verick, S. 2014. "Female labor force participation in developing countries," IZA World of Labor, Article 87.
- Wandschneider, T. (2004, June). Small rural towns and local economic development: Evidence from two poor states in India. In *International Conference on Local Development, Washington, DC* (pp. 16-18).
- Webb, J. W., G. D. Bruton, L. Tihanyi, and R. D. Ireland. (2013). "Research on Entrepreneurship in the Informal Economy: Framing a Research Agenda." *Journal of Business Venturing* 28: 598–614.
- Webb, J. W., L. Tihanyi, R. D. Ireland, and D. G. Sirmon. (2009). "You Say Illegal, I Say Legitimate: Entrepreneurship in the Informal Economy." *Academy of Management Review* 34 (3): 492–510.
- Webb, J. W., R. D. Ireland, and D. J. Ketchen. (2014). Towards a Greater Understanding of Entrepreneurship and Strategy in the Informal Economy." *Strategic Entrepreneurship Journal* 8 (1): 1–15.
- Webb, J.W., Tihanyi, L., Ireland, R.D. and Sirmon, D.G. (2009). "You say illegal, I say legitimate: entrepreneurship in the informal economy", *Academy of Management Review*, Vol. 34 No. 3, pp. 492-510.
- WIEGO Network Platform (2014). Transitioning from the Informal to the Formal Economy in the Interests of Workers in the Informal economy. WIEGO, Manchester, UK. From: <http://wiego.org/sites/wiego.org/files/resources/files/WIEGO-Platform-IL....> Accessed: 18 August 2017.
- Williams, C. C. (2009b). "Beyond Legitimate Entrepreneurship: The Prevalence of Off-the-Books Entrepreneurs in Ukraine." *Journal of Small Business and Entrepreneurship* 22 (1): 55–68.
- Williams, C. C. (2006). *The Hidden Enterprise Culture: Entrepreneurship in the Underground Economy*. Cheltenham: Edward Elgar.

- Williams, C. C. (2007). The Nature of Entrepreneurship in the Informal Sector: Evidence from England." *Journal of Developmental Entrepreneurship* 12 (2): 239–254.
- Williams, C. C. (2008). Beyond Necessity-Driven Versus Opportunity-Driven Entrepreneurship: A Study of Informal Entrepreneurs in England, Russia and Ukraine. *International Journal of Entrepreneurship and Innovation* 9 (3): 157–166.
- Williams, C. C. (2009a). "The Motives of Off-the-Books Entrepreneurs: Necessity- or Opportunity-Driven? *International Entrepreneurship and Management Journal* 5 (2): 203–217.
- Williams, C. C. (2010). "Spatial Variations in the Hidden Enterprise Culture: Some Lessons from England." *Entrepreneurship and Regional Development* 22 (5): 403–423.
- Williams, C. C. (2013). "Beyond the Formal Economy: Evaluating the Level of Employment in Informal Sector Enterprises in Global Perspective." *Journal of Developmental Entrepreneurship* 18 (4): 1–21.
- Williams, C. C. (2014a). The Informal Economy and Poverty: *Evidence and Policy Review*. York: Report prepared for Joseph Rowntree Foundation.
- Williams, C. C. (2014b). *Confronting the Shadow Economy: Evaluating Tax Compliance Behaviour and Policies*. Cheltenham: Edward Elgar.
- Williams, C. C., and A. Martinez-Perez (2014a). "Is the Informal Economy an Incubator for New Enterprise Creation? A Gender Perspective." *International Journal of Entrepreneurial Behaviour and Research* 20 (1): 4–19.
- Williams, C. C., and A. Martinez-Perez (2014b). "Explaining Cross-National Variations in Tax Morality in the European Union: An Exploratory Analysis." *Studies in Transition States and Societies* 6 (1): 5–18. *Entrepreneurship & Regional Development* 25
- Williams, C. C., and J. Padmore. (2013). "Envelope Wages in the European Union." *International Labour Review* 152 (3–4): 411–430.
- Williams, C. C., and J. Round. (2007). "Entrepreneurship and the Informal Economy: A Study of Ukraine's Hidden Enterprise Culture." *Journal of Developmental Entrepreneurship* 12 (1): 119–136.

- Williams, C. C., and J. Round. (2009). "Evaluating informal Entrepreneurs' Motives: Some Lessons from Moscow." *International Journal of Entrepreneurial Behaviour and Research* 15 (1): 94–107.
- Williams, C. C., and J. Windebank (1998). *Informal Employment in the Advanced Economies: Implications for Work and Welfare*. London: *Routledge*.
- Williams, C. C., and P. Renooy (2013). *Tackling Undeclared Work in 27 European Union Member States and Norway: Approaches and Measures since 2008*. Dublin: Eurofound Foundation for the Improvement of Living and Working Conditions.
- Williams, C. C., and S. Nadin. (2012). "Tackling the Hidden Enterprise Culture: Government Policies to Support the Formalization of Informal Entrepreneurship." *Entrepreneurship and Regional Development* 24 (9–10): 895–915.
- Williams, C. C., and S. Nadin. (2013). "Beyond the Entrepreneur as a Heroic Figurehead of Capitalism: ReRepresenting the Lived Practices of Entrepreneurs." *Entrepreneurship and Regional Development* 25 (7/8): 552–568.
- Williams, C. C., and S. Nadin. (2014). "Evaluating the Participation of the Unemployed in Undeclared Work: Evidence from a 27 Nation European Survey." *European Societies* 16 (1): 68–89.
- Williams, C. C., and Y. A. Youssef (2014). "Is Informal Sector Entrepreneurship Necessity- or Opportunity Driven? Some Lessons from Urban Brazil." *Business and Management Research* 3 (1): 41–53.
- Williams, C. C., J. Round, and P. Rodgers. (2013). *The Role of Informal Economies in the Post-Soviet World: The End of Transition?* London: *Routledge*.
- Williams, C.C. (2014a). *Confronting the Shadow Economy: Evaluating Tax Compliance and Behaviour Policies*, Edward Elgar, Cheltenham.
- Williams, C.C. (2014b). "Out of the shadows: a classification of economies by the size and character of their informal sector", *Work, Employment and Society*, Vol. 28 No. 5, pp. 735-753.

- Williams, C.C. and Martinez, A. (2014). "Explaining cross-national variations in tax morality in the European Union: an exploratory analysis", *Studies in Transition States and Societies*, Vol. 6 No. 1, pp. 5-17.
- Williams, C.C. and Shahid, M.S. (2016). Informal entrepreneurship and institutional theory: explaining the varying degrees of (in)formalisation of entrepreneurs in Pakistan, *Entrepreneurship and Regional Development*, Vol. 28 Nos 1-2, pp. 1-25, available at: [http:// dx.doi.org/10.1080/08985626.2014.963889](http://dx.doi.org/10.1080/08985626.2014.963889)
- Williams, N. and Vorley, T. (2015). "Institutional asymmetry: how formal and informal institutions affect entrepreneurship in Bulgaria", *International Small Business Journal*, Vol. 33 No. 8, pp. 840-861. doi: 10.1177/0266242614534280.
- Williams, N., and T. Vorley. (2014). "Institutional Asymmetry: How Formal and Informal Institutions Affect Entrepreneurship in Bulgaria." *International Small Business Journal*, doi:10.1177/0266242614534280.
- Woolfson, C. (2007). "Pushing the Envelope: the 'Informalization' of Labour in Post-Communist New EU Member States." *Work, Employment and Society* 21: 551–564.
- Zululand Observer (2014). Local news. Informal traders a negative impact on businesses. The growing number of informal traders brings havoc to businesses in Empangeni. December 12, 2014. Accessed: <http://zululandobserver.co.za/54445/informal-traders-a-negative-impact-on-businesses/>.
- Zululand Observer (2016). Informal traders praise city. The dialogue was aimed at addressing challenges faced by informal traders in Empangeni and surrounding areas Accessed: <http://zululandobserver.co.za/119838/informal-traders-praise-city/>. August 2, 2016
- Bradshaw, S., Castellino, J., & Diop, B (2013). Women's role in economic development: Overcoming the constraints. Background paper for the High-Level Panel of Eminent Persons on the Post-2015 Development Agenda, 20 May 2013.
- Walby, S (2005) Gender mainstreaming: productive tensions in theory and practice. *Social Politics* 12(3): 1–25.

Vyas Doorgapersad, S. (2016). Gender Mainstreaming in Policymaking Processes: A South African Perspective. *International Journal of Business and Management Studies*, 8 (2), 138-151. Retrieved from <http://dergipark.gov.tr/ijbms/issue/26059/274515>

APPENDICES

Appendix 1: Questionnaire Guide for Municipal Officials

QUESTIONNAIRE GUIDE FOR MUNICIPAL OFFICIALS:

Dear Respondent

My name is Rejoice Phindile Bennett; I am a student pursuing a master's degree at the University of Zululand. I am currently undertaking a research study which focuses on **Participatory Role of Women in the Informal Sector in the Local Economic Development (LED) Programme at uMhlathuze Local Municipality, KwaZulu-Natal Province**. You are therefore, kindly requested to take some of your valuable time to provide some information by way of answering this questionnaire. The results of this study will strictly be used for academic reasons only and will therefore be treated with utmost confidentiality.

Thank you in advance for your participation.

SECTION A: PERSONAL BIODATA

1. Gender

a. Female []

b. Male []

2. Age

a. 18 – 25 []

b. 26 – 35 []

c. 36 – 45 []

d. 46 -55 []

e. 56 – 59 []

3. Occupation in the municipality

4. Years of working or leading in the municipality.

a. 1-10 years []

b. 11-20 years []

c. 21-30 years

d. 31years and above []

SECTION B

5. What provisions is the City of uMhlathuze planning or have made for street traders specifically the female traders

6. What laws are put in place to regulate informal traders?

-
-
-
7. What type of assistance has the municipality rendered to assist women in the informal sector?

-
-
-
-
8. Are there any initiatives from the municipality to support women in the informal sector of the economy?

a. Yes [] b. No []

-
-
-
-
9. What role can business women in the informal sector play in the development of uMhlathuze economy?

-
-
-
-
10. Which control measures have the local municipality put in place to facilitate the operation and prevent obstruction of public facilities by street traders?

-
-
-
-
11. Are there any resources allocated for infra-structure development for informal traders?

-
-
-
-
12. Are there any policies put in place to standardize the ways in which different officials deal with street traders to protect traders from maltreatment?

13. Is there any capacity building programmes to equip traders with skills?

14. Does the municipality include street traders in their economic agenda and decision makings?

a. Yes [] b. No []

a. How?

Appendix 2: Focus Group Questionnaire

FOCUS GROUP QUESTIONNAIRE

Dear Respondent

My name is Rejoice Phindile Bennett. I am a student pursuing a master's degree at the University of Zululand. I am currently undertaking a research study which focuses on **Participatory Role of Women in the Informal Sector in the Local Economic Development (LED) Programme at uMhlathuze Local Municipality, KwaZulu-Natal Province**. You are, therefore, kindly requested to take some of your valuable time to provide some information by way of answering this questionnaire. The results of this study will strictly be used for academic reasons only and will therefore be treated with utmost confidentiality.

Thank you in advance for your participation.

SECTION A: PERSONAL BIO DATA.

1. Gender

a. Female [] b. Male []

2. Age

a. 18 – 25 [] b. 26 – 35 [] c. 36 – 45 []

d. 46 -55 [] e. 56 – 59 []

SECTION B

3. Can you explain to me how did you become an informal trader?

4. Are you familiar with the term Local Economic Development?

5. Do you attend business meetings called by the local municipality?

6. Do you have a representative for business women in the informal sector?

a. Yes [] b. No []

7. What has the local municipality done to support your business as an informal trader?

8. What challenges are you facing as a business woman in the informal sector?

9. What role are you playing in economic development as a business woman?

10. Are there any rules and regulation put in place to protect you as an informal trader?

a. Yes [] b. No []

11. Do you have a union? If you do, how do you see their contribution to LED programmes?

12. Has the local municipality provided training for you to build your skills?

13. What would be your recommendations to the local municipality?

14. What programmes of LED are you aware of?

15. Have you applied to the municipality for any assistance with regards to your business?

18. What services or products do you offer to your customers?

19. Have you ever been excluded or rejected in LED programmes on the basis of your gender?

20. Do you think you are treated the same as male counterparts?

ISIQONDISO SOHLELOMIBUZO LWABASEBENZI BAKWAMASIPALA:
Inhlololwazi ephakathi kumuntu okukhulunywa naye nomcwaningi

Lolucwaningo oluqhutshwa nguNkkz R. Bennett owenza izifundo zokugogoda iMasters eNyuvesi yakwaZulu lucwaninga mayelana noku mbandakanywa kwabesifazane abahwebela emgwaqeni ezinhlelweni zokuThuthukiswa koMnotho nguMasipala weNdawo uMhlathuze. Ngokuzithoba uyanxuswa ukuba ugcwalise ngemininingwane efanele kulemibuzo elandelayo.

Imiphumela yalolucwaningo izosetshenziswa ngokwesigaba semfundo ephakeme kucoshelelwe nobumfihlo bemininingwane yophendulile kulemibuzo.

1. Ubulili
a. Ngingowesifazane [] b. ngingowesilisa []

- ## 2. Ukulinganiselwa kweminyaka yakho

a. 18-25 [] b. 26-35 [] c. 36-45 []

d. 46-55 [] e. 56-60 []

3. Umsebenzi owenza kwaMasipala

4. Ususebenze isikhathi esingakanani kwamasipala

a. 1-10 [] b. 11-20 [] c. 21-30 []

d. 31 weminyaka noma angaphezulu []

ISIGABA B: IMIBUZO

5. Yini okusezihlelweni zeDolobha laseMhlathuze okubhekelela noma osekwenzelwe abahwebi basemgwaqeni ikakhulukazi abesifazane?

6. Ngabe yimiphi imithetho ebekiwe nguMasipala ukulawula abahwebi basemigwaqeni?

7. Hlobo luni losizo oseluke lwanikezelwa umasipala ukusiza abesifazane abahweba emigwaqeni?

8. Ngabe kukhona osequqalwe ngumasipala ukwelekelela umnotho wabesifazane abahwebayo emigwaqeni?

a. Yes [] b. No []

9. Yiliphi iqhaza elingabanjwa ngabesifazane abangosomabhizinisi abahweba emigwaqeni ekukhuliseni umnotho waseMhlathuze?

10. Iziphi izilinganiso zokulawula ezibekwe umasipala wendawo ukwelekelela ukusebenza nokugwema ukuphazamiseka kokusetshenziswa kwezinto zomphakathi ngabahwebi basemgwaqeni?

11. Ngabe zikhona izinto ezibekelwe ukuthuthukiswa kwengqalasizinda yabahwebi basemigwaqeni?

12. Ngabe zikhona izinqubomigomo ezibekiwe ukuze kulinganiswe izindlela izikhulu ezahlukenene eziphatha ngayo abahwebi basemigwaqeni ukuze bavikeleke ekungaphathweni ngendlela?

13. Ngabe zikhona izinhlelo zezakhiwo ezibekelwe ukuhlomisa abahwebi basemigwaqeni ngamakhono?

14. Ngabe umasipala uyabafaka abahwebi basemigwaqeni ezinhlelweni okuzokhulunywa ngazo kwezomnotho kanye nokuthathwa kwezinqumo?

a. Yebo [] b. Cha []

Kanjani?

Appendix 4: Translated Questionnaire Focus Group Questionnaire

IMIBUZO YABESIFAZANE ABANGOSOMABHIZINISI BASEMGWAQENI: IQOQO OKUBHEKISWE KULO

Lolucwaningo oluqhutshwa nguNkkz R. Bennett owenza izifundo zokugogoda iMasters eNyuvesi yakwaZulu lucwaninga mayelana noku mbandakanywa kwabesifazane abahwebela emigwaqeni ezinhlelweni zokuThuthukiswa koMnotho nguMasipala weNdawo uMhlathuze. Ngokuzithoba uyanxuswa ukuba ugcwalise ngemininingwane efanele kulemibuzo
--

elandelayo.

Imiphumela yalolucwaningo izosetshenziswa ngokwesigaba semfundo ephakeme kucoshelelwe nobumfihlo bemininingwane yophendulile kulemibuzo.

ISIGABA A: IMINININGWANE

1. Ubulili
- b. Ngingowesifazane [] b. ngingowesilisa []
2. Ukulinganiselwa kweminyaka yakho
- b. 18-25 [] b. 26-35 [] c. 36-45 []
- d. 46-55 [] e. 56-59 []

ISIGABA B

3. Ningangichazela ukuthi naba kanjani ngahwebi basemgwaqeni?

4. Ngabe ninalo ulwazi ngokuThuthukiswa koMnotho weNdawo?

5. Ngabe niyaye niye emihlanganweni yosomabhizinisi esuke ibizwe umasipala wendawo?

6. Ninaye onimele kosomabhizinisi besifazane abahweba emigwaqeni?

a. Yebo [] b. Cha []

7. Yini eyenziwe umasipala wendawo ukwelekelela ibhizinisi lenu njengabamhwebi basemgwaqeni?

8. Yiziphi izinkinga enibhekana nazo njengosomabhizinisi besifazane abahweba emgwaqeni?

9. Iliphi iqhaza enilibambile ekuthuthukisweni komnotho njengosomabhizinisi besifazane?

10. Ngabe ikhona imigomo nemithetho eshayiwe enivikelayo njengabamhwebi basemgwaqeni?

a. Yebo [] b. Cha []

11. Ninayo iNyunyana eniyijoyinile? Uma ninayo, ngabe nikubona kanjani ukusebenza kwayo ezinhlelweni zokuThuthukiswa koMnotho weNdawo (TMN)?

a. Yebo b. Cha []

Isizathu

12. Ngabe umasipala wendawo uyakwazi ukuvula amathuba okuba niqeqeshwe ukuze kwakhiwe futhi kuthuthukiswe ikhono lenu?

13. Zingathini izincomo zenu kumasipala wendawo?

14. Yiziphi izinhlelo enizaziyo zokuThuthukiswa koMnotho weNdawo (TMN)?

15. Ngabe senake nasifaka isicelo sokusizwa ngumasipala ebhizinisini lenu?

a. Yebo [] b. Cha []

16. Sekuyisikhathi esingakanani usebenza njengomhwebi wasemgwaqeni?

a. 1-5 [] b. 6-10 [] c. 11-15 []

d. 16-20 [] e. 21-25 [] f. 26-30 []

17. Ngabe umasipala sewake wanithinta mayelana nosizo abalunika labo abahamba bethengisa ngezimpahla?

- a. Yebo [] b. []

18. Yiluphi usizo noma imikhiqizo eniyinikeza enibathengiselayo?

19. Nake nangafakwa noma nakhishelwa ngaphandle ezinhlelweni zokuThuthukiswa koMnotho weNdawo (TMN) ngenxa yobulili benu?

- a. Yebo [] b. Cha []

20. Nicabanga ukuthi niphethwe ngendlela efanayo njengabesilisa?

- a. Yebo [] b. Cha []

Appendix 5: Ethical Clearance

.

