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Social protection in the informal sector: The case of black women street vendors in Pretoria

By

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A DISSERTATION SUBMITTED IN FULFILLMENT OF THE REQUIREMENTS FOR
THE DEGREE MASTERS IN PUBLIC ADMINISTRATION AND POLICY

SCHOOL OF PUBLIC MANAGEMENT
AND ADMINISTRATION

UNIVERSITY OF PRETORIA

Supervisor: Dr Mary Mangai

2025

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Dedication

I dedicate this work to the resilient and inspiring Black women street vendors of Pretoria, whose unwavering strength, resourcefulness, and tenacity in the face of adversity serve as a testament to the transformative power of community and self-determination. This research is for you – your labour, your contributions, and your experiences. May this work contribute to the recognition and extension of social protection to those who have long been marginalised.

To my family, whose steadfast support has been my anchor throughout this journey. Your love, encouragement, and belief in me have been my guiding light. Thank you for being the foundation upon which this accomplishment stands. This achievement is a tribute to your sacrifices, your dreams, and your enduring presence in my life.

Acknowledgements

First and foremost, I wish to express my deepest gratitude to my family for their unwavering support and encouragement throughout this journey. To my father, *Lucky Morodi*, my mother, *Pauline Zanele Morodi*, and my sister, *Tswelopele Morodi* – your love, prayers, and tireless assistance in both the field and throughout my research have been a source of strength. You have supported me beyond measure, and I am eternally grateful for your belief in me and for standing by my side through it all.

A heartfelt thank you to Almighty God, whose guidance and presence have carried me through every step of this journey. Through the highs and lows, and despite the challenges, God has been my constant companion, and this achievement is a testament to His faithfulness.

A special acknowledgement goes to the remarkable women street vendors in Pretoria, whose stories, experiences, and strength have deeply impacted me. Thank you for generously sharing your painful yet powerful journeys. Your resilience is the backbone of this study.

I also extend my sincere thanks to my supervisor, *Dr Mary Mangai*, for her expert guidance, invaluable feedback, and continuous encouragement. Your mentorship has shaped this work in ways I cannot fully express.

My gratitude also extends to the departments and individuals who participated in my study, including the *departments of Employment and Labour, Small Business Development, Social Development*, the *City of Tshwane*, the *International Labour Organization Specialist for Pretoria*, and the *WEIGO Social Protection Director*. Your contributions have been vital to the success of this research.

Lastly, I must give special thanks to my incredible editor, *Wilna Swart*, for her impeccable work. Her attention to detail, dedication, and skill in editing have elevated this work to new heights, and I cannot thank her enough for her tireless commitment.

To each and every one of you, I offer my deepest appreciation and gratitude. This work would not have been possible without your support.

“And God is able to make every grace overflow to you, so that in every way, always having everything you need, you may excel in every good work” - 2 Corinthians 9:8

ABSTRACT

Social protection for the informal sector is critically relevant, particularly for black women street vendors who face unique challenges and vulnerabilities. Owing to the informality of their work, they often face exclusion from social protective services, which increases their vulnerability to health issues, financial shocks and social marginalisation. Informal workers are invisible in policy discussions, resulting in inadequate support and protection mechanisms tailored to their specific needs. This study aimed to investigate the current state of social protection for black women street vendors and focused on their experiences and barriers to accessing social safety nets. Insights were sought into how social protection policies could be redesigned to be inclusive of and effective for black women street vendors. This research employed the case study design alongside semi-structured interviews with key stakeholders from the departments of Employment and Labour, Social Development, Small Business Development, the City of Tshwane, the International Labour Organization, Women in Informal Employment: Globalizing and Organizing, and women street vendors.

The selected design provided in-depth qualitative data on the current state of protection and the challenges black women street vendors face in South Africa. Thematic analysis was used to identify and interpret patterns and themes in the data, highlighting the need for policy improvement. The study's findings revealed that black women street vendors faced significant challenges in accessing social protection owing to institutional barriers and the informal nature of their work. Women lack access to health insurance, pensions and unemployment benefits, which emphasises the need for inclusive policy reforms. Stakeholders have their own initiatives in place to deal with the limited social security access that is available to black women street vendors.

The various stakeholders, through intergovernmental relations and partnerships, are all working together to achieve the desired goal. The dissertation advocates a critical need for inclusive social protection policies that recognise and address unique challenges and a more equitable approach to realising social security for informal workers. The researcher proposed multiple solutions, including the development of a

municipal-level social security fund for black women street vendors and a theoretical framework aimed at extending social protection to this group.

Keywords: Social protection, social security, informal sector, black women, street vendors, Pretoria

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LIST OF ACRONYMS AND ABBREVIATIONS

BRICS	Brazil, Russia, India, China, South Africa
CBD	Central business district
COSATU	Congress of South African Trade Unions
DSBD	Department of Small Business Development
DTI	Department of Trade and Industry
IEJ	Institute for Economic Justice
ILO	International Labour Organization
IMEDP	Micro Enterprise Development Programme
LRS	Labour Research Service
NDP	National Development Plan
NIBUS	National Informal Business Upliftment Strategy
NPC	National Planning Commission
NSSF	National Social Security Fund
OECD	Organization for Economic Cooperation and Development
PMG	Parliamentary Monitoring Group
R202	Recommendation 202
R204	Recommendation 204
SALGA	South African Local Government Association
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency
SPF	Social protection floor
UIF	Unemployment Insurance Fund
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency Fund
WIEGO	Women in the Informal Economy: Globalizing and Organizing

CHAPTER 1: INTRODUCTION AND BACKGROUND

1.1 Introduction to the study

Street vending has been an entrepreneurial activity across the world for centuries and forms part of the informal economy, which is dominant in developing nations and urban environments. It provides opportunities for the common people to earn an income or establish a small or micro business (Recchi 2020:806). Developing countries are faced with socio-economic issues such as high unemployment, poverty, inequality, urban migration and population growth. Street vending therefore, creates a viable solution to making a living in a tough economy (International Labour Organization 2013). South Africa is considered the second largest economy in Africa, as it has a population of over 61 million people. Furthermore, South Africa has a very large informal economy with an estimated 3,3 million micro and informal sector businesses. The informal sector provides for marginalised communities such as the youth and women, in which over 60% of people start informal businesses as alternative sources of income (Mastercard 2023). The informal sector contributes 28% to the South African economy, with street vending as a dominant entrepreneurial activity among women. Consequently, street vending enables women to make a living and provide for their households (Gamieldien & Van Niekerk 2017:1).

However, the informal sector does not provide a comprehensive safety net or social protection aid such as healthcare, pension and unemployment benefits (Mabilo 2018:109). Despite the scarcity of research and as a result literature on women working in the informal sector, women have actively participated in this sector and made positive contributions. Although informal sector workers comprise over 60% of the global workforce, they are excluded from social protection (International Labour Organization 2018). Social protection aims to provide social aid to all people, including those considered marginalised and vulnerable owing to socio-economic challenges (Devereux 2021:440). Moreover, social protection is a human right that plays a role in reducing poverty and vulnerability by protecting workers from unforeseen circumstances. The ILO describes social protection as a form of protection aimed at individuals and households in society to ensure access to healthcare, income security, and assistance on injury at work, unemployment, old age, maternity and loss of a

breadwinner (ILO 2021:29). In South Africa, the provisions for social protection are advocated through the *Constitution of the Republic of South Africa* (1996) and the White Paper on Social Welfare of 1997 (Mpedi 2017:2). However, South Africa faces challenges with the provision of social protection, mainly in the informal sector. The White Paper on Social Welfare lacks clarity in the definition of and application to seeking ways to expand social protection to the informal sector (Patel 2016:3). Social development policies are not being monitored or evaluated and as a result fail to cover all individuals (Organization for Economic Cooperation and Development 2020:6).

1.2 Background to the study

South Africa has the best social safety nets for social grants but lacks a comprehensive social security system that is inclusive of the informal sector. Despite having the highest coverage of social protection in Africa, it fails to protect informal workers (Mahopo *et al.* 2022:2). During the COVID-19 pandemic, the need for extending social protection to the informal sector was highlighted as an urgent need. Many lost a source of income owing to the hard lockdowns and restrictions, although the social relief fund that was provided alleviated some losses (World Bank 2021:1). At the start of the pandemic, during April of 2020, almost 31% of informal workers were unable to work while in the formal sector only 26% were unable to work.

Female workers in both sectors were more likely to suffer the effects of unemployment caused by the pandemic. Women in the informal sector had larger cuts in their working hours and resultant earnings when their working hours decreased to only 20 hours per week in April 2020. This suggested that their earnings were 70% lower between February 2020 and April 2020. These statistics were presented in a study conducted by Rhodes University in collaboration with the University of Cape Town. By April 2020, three million jobs were lost, of which two million were women's (Rogan & Skinner 2020:10).

This research highlighted the inequalities and vulnerabilities of South African women, especially as it emerged that men received more support than women during the pandemic. The COVID-19 relief grant was awarded to more men than women. The key reason for the gender disparity between males and females was that women received child support grants, which excluded them from the COVID-19 relief grant.

This shows unfair discrimination against some women informal workers as they were precluded from receiving the grant owing to being recipients of the child support grant (Rogan & Skinner 2020:10).

Despite the measures implemented during COVID-19, the social protection system and process in South Africa remains inadequate, as social insurance requires individuals to make monthly contributions, which street vendors may find difficult to do. The social grant system also fails to support micro or small business owners such as street vendors (Eaton *et al.* 2017:51). In addition to informal sector workers not being able to receive access to social protection, they struggle to make ends meet. As a result of the lack of social protection cover, informal sector workers do not receive similar work-related rights and assurances of their dignity as formal sector workers. Zammit (2016:13) argues that the exclusion from and unfairness in the informal sector hinder social justice, economic growth and the advancement of human rights and dignity.

1.3 Motivation for the research

The research for this study was inspired by the crucial role that the informal economy plays in providing alternative means of employment, income and entrepreneurial innovation. The informal sector serves as a significant source of employment for those struggling to find employment or for those with poor skills and limited education (United Nations Development Programme 2022:2). The informal sector provides various means of employment and income generation as a way to sustain people's livelihood and standards of living, to feed and support their families (Fourie 2019:10). This sector alleviates poverty through the art of entrepreneurship as it enables customers to have access to goods and services that may be difficult to find in the formal sector. One such example is vending street food.

The informal economy also contributes to the South African gross domestic product with at least 6% of economic growth and development as a result of the products made available and services rendered. It also accounts for approximately 30% of employment within the country (Ebrahim & Van den Berg 2024:1). Despite the contributions made by the informal sector, socio-economic gaps between the informal sector and the formal sector continue to grow (Fourie 2019:10). As mentioned

previously, the informal sector is subject to multiple challenges and difficulties for black women street vendors. Despite the existing contributions made by these vendors, there is a need for the government to intervene and develop a comprehensive social protection system to include and protect them in the sector (Fourie 2019:10).

South Africa has made major progress in addressing the social protective needs of women in industries such as waste picking and domestic employment by establishing formal regulations that enable them to access social protection (Labour Research Service 2022:3). The same adaptation needs to be made to include women street vendors. Domestic workers and waste pickers form part of many groups who are vulnerable and marginalised, similar to street vendors. These groups face challenges posed by economic, health and social risks, and often face exclusion from social aid owing to the informality of the nature of their work (ILO 2021:6). However, domestic workers and waste pickers are included in policymaking, which extends social protection to them. Street vendors, comprising mostly women, also need the same social protection measures considering the great work this group does and the contribution it makes (Barca & Alferys 2021:3).

Social protection is a right for all workers regardless of the informality or formality of the sector. This study was moreover motivated by the insufficient social protection black women street vendors receive despite their significant contribution to the informal economy. Therefore, this study investigated the limited social protection cover for informal workers in the category of black women street vendors in Pretoria, South Africa. The study analysed the available extension of safety nets and social protection to the informal sector as well as the daily challenges black women street vendors face. This researcher investigated various laws, regulations, guidelines, legislation and theories that form the foundation of the informal sector and social protection. This aspect is fully elaborated on under the literature review of the study in Chapter 2.

In addition, the study presented the research problem, followed by the research questions and objectives. Also included were the methods used to conduct the study and recommendations were made for possible resolution of the problem. The research study emphasised the importance of social protection in preventing the exploitation of informal workers and promoting workers' welfare and rights.

1.4 Women in the informal sector of South Africa

Women in South Africa represent a significant presence in the informal sector, which comprises various components such as small businesses, microenterprises and self-employment opportunities that are not regulated. Statistics South Africa's (2024) findings show that the informal sector is composed of more women than men. Despite the contributions made by women, they nevertheless face various socio-economic challenges such as limited financing, poor skills development, gender-based violence, lack of legal recognition and protection as well as limited access to markets. In addition, women have the responsibility to manage both work and home life, which can be challenging. Labour law in South Africa stipulates that people must work a minimum of 40 hours per week. However, women who work in the unorganised sector are overworked as they put in more time owing to their work not being regulated (ILO 2019a:2).

It is vital to remember that the likelihood of health problems among women who work overtime exceeds that among men. Women working in the informal sector work extended, exhausting hours in poor working conditions (Mabilo 2018:80). These women are found working on the pavements and street corners, where poor infrastructure and a lack of cleanliness prevail. These ladies end up becoming victims of crime, losing their resources to theft as a result of this. Women in the informal sector, unlike those who work in the formal sector, face issues such as a lack of insurance or other forms of protection that would enable them to recoup all their stock accumulation- and theft-related losses. According to Kabeer (2014:26), social protection policies that are pertinent to and practical for women in the informal sector are essential. This further highlights the necessity to create a space in the informal sector for women to have their voices heard by the trade unions and the government. Kabeer (2014:26) went on to say that the socio-economic needs of these women must be considered.

Women in the informal sector, to reiterate the point, often face hazardous working conditions that could be physically harmful. Given that they are self-employed to support their families and improve their low socio-economic backgrounds and status, these women cannot afford to provide for the health of both them and their unborn children when they are pregnant. They cannot afford proper care and medical

treatment. This leaves women vulnerable to health and financial risks. According to Bahn *et al.* (2020:30), research is required to identify the relevant interventions and innovations in health service delivery and social protection that will lessen the vulnerability of working women in the informal sector. The issue of maternal and child health in the informal sector is long overdue, as some researchers claim. According to Bahn *et al.* (2020:220), women are under pressure to return to work soon after being in labour and delivering their babies as well as facing the urgent need to find means of childcare and support. From this information, it may be deduced that these women must pay for childcare even when they can ill afford it.

The South African government has tried to implement various programmes and policies aimed at supporting women in the informal sector. These support systems include access to financing and business development as well as integrating the informal sector into the formal sector. However, more needs to be done to address the systemic barriers and adversities black women street vendors face, including the lack of social protection (Mabilo 2018:109). Women face major barriers to economic and social empowerment, which could be resolved by improving and implementing policies and programmes that will improve their quality of life. These women face severe adversity without any access to social assistance such as access to healthcare or paid leave.

Black women street vendors face harassment and exploitation but in spite of these circumstances they have the resilience and resourcefulness to navigate their challenges. They have formed networks and associations that advocate their rights and they have developed survival strategies (Mabilo 2018:109). Despite these aforementioned initiatives, an urgent need exists to develop comprehensive social protection systems for women in the informal sector, which includes street vendors.

1.5 Problem statement

Despite their significant contribution to the urban informal economy, black women street vendors in Pretoria remain largely excluded from social protection mechanisms due to systemic, institutional, and socio-political barriers. According to recent studies, especially in developing countries, women are more likely to be employed in the informal sector as opposed to men (Abebe 2017:9). Owing to the extreme levels of

poverty and inequality that exist in Sub-Saharan Africa and Southern Asia respectively, 74.2% and 63.2% of wage-earning women do not currently have access to social security (ILO 2020:33). According to traditional development economists such as Dell'Anno (2021), informality in these nations will vanish over time and informal workers will be integrated into formal sector jobs, where they will have access to social protection. Contrary to these expectations, the informal economy has grown rather than shrunk, and a disproportionately high share of women are found labouring in it (Cesaroni & Paoloni 2016:2; Haung *et al.* 2020:3).

The informal sector in South Africa is commonly known for the entrepreneurial art of street vending and selling as the main business activity. The urban economy relies heavily on street vendors to supply consumers with affordable goods and services (Gamielien & Van Niekerk 2017:28). The unemployed are able to support their families and make a decent living through street vending. In the second quarter of 2021, Statistics South Africa found that the unemployment rate for women was 36.8 per cent, which is somewhat higher than the rate for males, which was 32.4 per cent. These results were obtained from the Quarterly Labour Force Survey (Statistics South Africa 2021).

Black women without jobs try to support their families by working as street vendors as street vending requires limited financing as a start-up enterprise (Henning & Akoob 2017:4). These women frequently engage in the activity of selling food and goods on the street because it allows them to feed their families, which is a top priority. When they are unable to make sales because of factors such as bad weather and public protests, it puts a strain on the women's financial capability (Khumalo & Ntini 2021:265). Furthermore, street vending enterprises lack proper legal protection and criminal gangs prey on the women who operate there, putting the women at risk of becoming victims of crime (Bahn *et al.* 2020:30).

Social protection for informal sector workers in South Africa is insufficient (National Planning Commission 2022:32). The availability of social assistance programmes is constrained, and the current social insurance systems are not applicable considering the growing demands of the labour market (World Bank 2021). In the end, this leaves workers in the informal sector vulnerable and at risk. Although many women are

working in the informal sector, there are still very few policies, frameworks or support programmes that extend social protection to women street vendors (Ntuli 2020:25). In contrast to the formal sector, various signs indicate that women street vendors in South Africa do not receive appropriate social protection. However, the matter has not received priority or recognition by the right parties (Béni-Gbaffou 2018:6). Although the South African *Constitution* of 1996, the *Businesses Act of 1991* (Act 71 of 1991), and municipal by-laws recognize the operations of the informal sector, black women street vendors have restricted access to social protection (Fourie 2019:9). Further research is needed to discover a viable solution and provide concrete recommendations for law- and policymakers. This will assist in addressing the issue of extending social protection to black women street vendors in Pretoria.

Black women street vendors in South Africa are not only comprised of South African nations but also people from foreign nations. People from various demographic and socio-economic backgrounds migrate owing to factors that involve globalisation and international migration. People, including Africans, are broadening their escape destinations through globalisation because the world is getting smaller and more accessible (Enaifoghe 2020:122). South African immigration from abroad is not a recent development. Cross-border migration between South Africa and the countries of southern Africa is nothing new, according to Crush (2000), who notes that it has been occurring for over 150 years. Before independence was gained in South Africa, the inflow of migrants was first to South Africa's homelands but later became concentrated in the nation's major economic hubs, including Johannesburg, Durban, Port Elizabeth, Pretoria and Cape Town.

Immigrants in South Africa, especially those in the informal sector, face discrimination and xenophobia-related attacks. These attacks are fuelled by economic competition, political tension and social prejudice. Informal sector workers who are immigrants face factors such as language barriers, access to legal and social protection and acts of discrimination. Despite their circumstances, migrant women remain resilient and independent while mitigating the issues they face (Ncube *et al.* 2019:3) These women nevertheless need education and services to survive in the daily activities that involve street vending.

Similar to South African women, the immigrant women have shared experiences and challenges. They need to sustain themselves socially and economically for food and housing as well as basic needs and services. They also have to adapt and respect the culture of the host country, South Africa, live in harmony and create an environment conducive to living in harmony with its indigenous people. The social protection system needs to be inclusive of all women, even immigrants, especially since they also contribute positively to the informal economy (Ncube *et al.* 2019:3).

1.6 Research objectives

The main goal of this research was to evaluate the lack of social protection for black women street vendors in the informal sector. The following secondary objectives were developed to ensure the study's main goal was achieved:

- To identify the socio-economic challenges faced by black women street vendors in Pretoria, South Africa.
- To analyse the accessibility of social security to black women street vendors in Pretoria, South Africa.
- To propose a policy framework for the extension of social security to black women street vendors in Pretoria, South Africa.
- To proffer solutions for the extension of social security to black women street vendors in Pretoria, South Africa.

1.7 Research questions

- What socio-economic challenges do women street vendors face in Pretoria, South Africa?
- How accessible is social security to black women street vendors in Pretoria, South Africa?
- How can social security benefits be extended to women street vendors in Pretoria through a developed policy framework?
- What solutions can be provided to extend social security to black women street vendors in Pretoria, South Africa?

The aforementioned goals gave the researcher valuable insight into how to approach the research issue and guided the choice of research technique, which is discussed in the sections that follow. Developing research questions and objectives ensured that the study remained focused on addressing specific challenges faced by this identified vulnerable group. Formulating well-defined research questions and objectives allowed for a systematic investigation of the socio-economic and policy barriers that affect black women street vendors and enabled presenting possible solutions for enhancing their access to social security and protection.

1.8 Significance of the study

The significance of the study aims to emphasise the limited to non-existent social protection cover in the informal sector, especially among black women street vendors in Pretoria, South Africa. The study utilised a qualitative approach and methods that identify and assess the socio-economic challenges black women street vendors face in their daily encounters to make ends meet. Through the use of secondary data and sources such as legislation, documentation and regulations issued by national government departments and relevant international bodies, the research objectives and questions were addressed. The research study highlighted the obstacles to achieve social protection provisions inclusive to women street vendors in the informal sector. Furthermore, it highlighted the importance of government responsibility, stakeholders and various role players in empowering and developing black women street vendors economically and socially.

Owing to a lack of information, there is a lack of interest in legalising street vending, which emphasises the inefficiency of the government's communication channel because of the narrow section of the population it reaches. Social security cover in South Africa is constrained because only certain groups are permitted access. Therefore, this study is helpful as it advises how to formalise the informal sector, that implementation should be a long-term, gradual, effort across the entire nation.

The study connected with public administration and how governments are run and how people can obtain social security. Section 27 of the South African *Constitution* (1996), which provides the right to obtain social security, food, and healthcare, guarantees the right to social protection. This *Constitution* (1996) guarantees that the

government must uphold this right, although there are restrictions based on the resources available to carry it out. The study's objectives were to fill in any gaps and make suggestions for how the government may lessen black women street vendors' exclusion from social protection in South Africa.

1.9 Framework of the research

Chapter 1 forms the foundation of the research by introducing the research topic on the limited access to social protection for black women street vendors. The chapter is inclusive of a short orientation, followed by the research objectives and questions and the methodology, and it highlights the significance of the study. Chapter 2 contains a conceptualisation of the key concepts of the study, which are the informal sector, social protection, street vending and women in the informal sector.

Dominant theories of the study were analysed, including modernisation theory, political economy theory, feminist economic theory and neoliberal theory in the informal sector. The social protection approach is used in respect of the empowerment and development of street vendors. In Chapter 3 local and international legislation and documentation on the provisions available for social protection in South Africa are considered as well as international standards and bodies that regulate social security worldwide. Chapter 4 provides a description of the research methodology used for data collection from various participants in Pretoria. Chapter 5 presents an explanation of the challenges relating to and the factors causing a lack of social protection among black women street vendors in addition to the impact it has on their livelihood and survival. This includes data analysis of the findings of the research found through field research that was conducted. Chapter 6 contains the conclusion of the study and provides possible recommendations concerning the extension of social cover and accessibility to the informal economy as well as a summary of the study.

1.10 Chapter summary

In this chapter the need for comprehensive social cover in the informal sector was indicated. The need highlighted in this chapter focused mainly on the activities black women engage in during street vending. Black women street vendors are vulnerable individuals in the informal sector who need the social protection services provided by

the government. The gap in research was identified and emphasised, in addition to the need for assistance. It provided the theoretical background on various key elements and concepts and identified challenges that women face when undertaking informal work activities such as street vending.

CHAPTER 2: THEORETICAL FRAMEWORK AND LITERATURE REVIEW ON SOCIAL PROTECTION IN THE INFORMAL SECTOR

2.1 Introduction

A literature review is regarded as an important part of academic writing and research as it forms the basis from which new research can be produced. To provide a clear analysis of social protection and the informal sector, relevant publications and secondary sources are consulted to gain an understanding (Brendel *et al.* 2020:2). The background and context of the study are outlined in the literature review, which is presented in this chapter. Therefore, the literature review in this section begins by giving key definitions of the informal sector, social protection and street vending while highlighting the research problem the study seeks to address. This includes a summary of the research problem that the study intends to solve, the driving force of the study, its goals and the methodology used to gather data. Thereafter the researcher explored key theoretical frameworks relevant to the concepts that emerged. This provided the study with a clear understanding of the constructs and foundation of the informal sector and social protection in South Africa. In addition, it enabled the researcher to explore the limitations in access to social protection for black women street vendors. Lastly, the literature review is concluded with a discussion of women in the informal sector and the key challenges faced.

2.2 Conceptualising the informal sector

The term “informal sector” was first used by the British anthropologist Keith Hart in his observations of the low-income Ghanaian migrants in Accra who were having difficulties finding employment (Chen 2012; Hart 1973). Hart developed this term as a way to describe survival outside the traditional formal wage system. This new term allowed for previously ignored economic activities to be classified and defined. However, the term was limited as it only focused on self-employed people in the informal sector. Later on, researchers discussed and then developed theoretical models to describe the various and diverse economic activities that take place within the informal sector (Gerxhani 2004:269). Scholars from fields such as sociology, anthropology, developmental studies and urban and rural planning attempted to understand and analyse the intricacies of the informal sector. This has led to informal

sector definitions differing in terms of legal, financial and organisational aspects as the sector is unique and diverse. For example, economists La Porta and Schleifer (2008:275) defined the informal sector as an unregistered enterprise or business that avoids paying tax or adhering to regulations.

Sociologists Ceteno and Portes (2006) define informal activity in the marketplace as a transaction in which the government receives no share of the money made nor provides the workers in this sector with legal or social protection (Godfrey 2015:238). Political scientists such as Martha Chen define the informal sector as unregulated by law and having employment arrangements that are not legally binding or contractual (Chen 2005:4). Psychology scholars define the informal sector as a form of entrepreneurship among workers who are from disadvantaged backgrounds to make a living (Neves & Du Toit 2012). Scholars in the informal sector field such as Rogerson (2000) characterise the informal sector as either entrepreneurship, microenterprise or a survivalist informal enterprise. Rogerson (2000) argues that small businesses that are inclusive of the owner and his or her family members can be considered microenterprises whereas small businesses developed by women with little financial aid are considered survivalist informal enterprises. This latter form of informal sector business is undertaken because of the urgent need to escape poverty (Rogerson 2000:675). The researcher focused on this informal sector activity, in which black women street vendors in Pretoria are engaged.

The International Labour Organisation also developed its own definition of the informal sector, namely as an employment relationship that is not legally regulated or socially protected (ILO 2003). The ILO developed a definition for both informal self-employment and informal wage employment. The characteristics developed by the ILO in 2003 at the 17th International Conference of Labour Statisticians are presented in Table 2.1 below.

Table 2.1: Informal self-employment and wage employment

Informal self-employment	Informal wage employment
<ul style="list-style-type: none"> • Small and unregistered business 	<ul style="list-style-type: none"> • Informal employment outside informal enterprise
<ul style="list-style-type: none"> • Members of informal business organisations belong to cooperatives 	<ul style="list-style-type: none"> • Can be part-time workers, home-based workers, casual or day labourers
<ul style="list-style-type: none"> • Own account workers in the informal business and unpaid family workers 	<ul style="list-style-type: none"> • Can be paid domestic workers, contract or unregistered workers
<p>Both groups lack employment contracts, worker's benefits and social protection</p>	

Source: International Labour Organization 2003; Mabilo 2018: 20

It can be concluded that defining the informal sector is difficult as what constitutes an “informal” activity depends on the setting, the scale and make-up of the informal sector and the institutional framework of the state or nation (Mabilo 2018:20). The South African informal sector context is no different, being quite diverse and multifaceted, as it comprises various individuals of different backgrounds and cultures who are trying to sell their goods and services. The informal sector thus has a variety of characteristics, which are explained theoretically in the section that follows below.

Social science endeavours are supported by theory, which provides the philosophical premises on elements that make up social reality (ontology); elements that are acknowledged as reliable proof of that reality (epistemology); and methods for examining the context; and the process used to obtain evidence (methods). The relevance of theory in scientific research into the social environment is largely acknowledged by positivists and interpretivists alike. Research typically encourages the transfer from theory to practice in applied social science fields such as public administration. In this way, theory underpins the designs, techniques, and conclusions of the research process (Van der Waldt 2017:1).

The interdisciplinary field of public administration requires an integration of organisational theory, social theory, political theory and related research. According to

Pollitt (2010:292), public administration “suffers from multiple personality disorder” as it focuses generally on the definition, organisation, and purposes of the public sector in all its manifestations. Therefore, public administration is diverse and has its roots in various theoretical schools of thought, which Golembiewski (1977:187) refers to as a “family of mini paradigms.” From a theoretical standpoint, public administration describes the historical roots of government research and the epistemological issues surrounding the public service as a career and an area worthy of study. The following section gives an in-depth analysis of theories that explain three main characteristics dominant in the structure and functioning of the informal sector in the South African context.

2.3 Theoretical frameworks of the informal sector

The informal sector encompasses economic activities that operate outside the formal regulatory frameworks that play a significant role in many economies. In this section the researcher examines three main characteristics of the informal sector through the theoretical lenses of the neoliberal, political economy, modernisation and institutional theory. Each framework offers a unique insight into the causes and consequences of informality as it highlights the different perspectives of the interactions and functioning of the informal sector.

2.3.1 Neoliberal theory: Flexible and innovative

Neoliberal scholars see the informal sector as a choice and a reaction to the formal sector's excessive regulation rather than as a necessity-driven endeavour that must be undertaken as a last resort (Williams 2014:7). Informal workers are free and not bound by high taxation and intrusive state intervention that might push them into following a survivalist strategy. The informal sector has the freedom to engage in the rational decision-making that helps the informal economy to escape from an overregulated formal sector (Williams 2019:25). The informal sector is regarded as where voluntary work takes place, leaving the sector free to operate without financial constraints such as registration fees. It is described as a microentrepreneurial system that enables economic freedom and a flourishing developing economy. It can be described as a revolutionary movement of the free market that fosters creative and spontaneous workers working in the informal sector to satisfy basic needs. Hernando

De Soto, a Peruvian economist, is a well-known supporter of this point of view (Williams 2014:7). De Soto's central point of view is that excessive regulation, and the costs associated with it, prevents informal sector workers from succeeding, whereas deregulation and simplification of the registration process leads to economic freedom and growth of entrepreneurship in developing nations (De Soto,1989).

Street vending can be seen as necessity-driven as it has flexible hours, on-the-spot job training and experience, avoids government regulation and economic interdependence (Recchi 2020:807). According to neoliberal theorists, informal workers select this line of work because it provides more freedom, autonomy, and higher pay than jobs in the formal sector. For example, street vendors keep commuters and customers fuelled with fresh fruits and vegetables, cooked food, baked goods, drinks and many more foods and services (Roberts 2023:3). They cater for all people, from the school children walking to school, taxi drivers and the ladies and men who are going to work. These vendors aim to make a living and survive in a tough economy but continue the legacy of indigenous practices by selling traditional African food. They are micro entrepreneurs working their own hours and on their own terms, who represent the niche and creativity of African food. Street vendors are able to make a substantial amount of income on good days and on bad days they are able to make the minimum. In general, the neoliberalist approach to the informal sector offers a market-orientated view of the informal sector, emphasising the importance of human choice and less government intervention (Williams 2019:27).

While the neoliberal lens emphasises the flexibility and innovation of the informal sector in South Africa, it is important to recognise the limitations associated with this approach (United Nations Development Programme 2022). Neoliberal policies can exacerbate income inequality, informality and social exclusion, especially with vulnerable groups such as women, youth and immigrants. The informal sector has structural barriers such as limited access to credit, infrastructure and social protection. It is important to develop an understanding of the informal sector, its contributions and the need for supportive policies to address changes effectively (Miti *et al.* 2021:395).

2.3.2 Institutional theory: Unregulated entity

Analysing the informal sector in South Africa through the institutional lens provides valuable insight into its dynamics, challenges and policy implications. According to institutional theory, the informal economy arises because there are not enough formal institutions or those that do exist cannot adequately serve the requirements of the populace (Williams & Kedir 2018:158). According to this viewpoint, informal economic activity is a reaction to several institutional flaws, including inadequate regulatory frameworks, constrained access to financing, and constrained legal frameworks.

Institutions are referred to as determining the “rules of the game” as they monitor, enforce and promote what is socially acceptable (Dell’Anno 2021:1626). This school of thought explains that the informal sector exists owing to a lack of formal institutions, meaning a failure to meet the needs of the people. This theory further explains that the informal sector is a response to institutional adversities and limitations such as inadequate regulatory and legal frameworks as well as limited finances (Williams 2019:27). The informal sector is not a result of individual choice but a response to structural constraints and failure of the formal institutions to provide opportunities for economic development and participation. Institutional theory argues that the informal economy is not inefficient or exploitative but serves as a vital source of income for individuals in need. The institutional theory offers an understanding of the informal economy and highlights the importance of addressing institutional gaps to promote economic growth and development (Williams 2019:27).

Institutional theory was first popularised by Caroline Moser in the late 1970s, and then by Alejandro Portes, Manuel Castells, and others in the late 1980s (Castells & Portes 1989; Portes 1994). Conversely, those employed in the informal economy are perceived as belonging to inferior economic units, and it is believed that the formal economy exploits the informal sector's labour force whereas it is structurally dependent on it (Castells & Portes 1989). Therefore, the informal sector is characterised by the reorganisation of production on a small scale, decentralisation and flexibility.

The normal standard wage found in the formal sector is replaced with a non-standard wage of piece rate meals, weekly wages, and so forth. The diminishing state intervention and lack of economic intervention have led to the informal sector

developing a survivalist strategy. Workers in the informal sector are marginalised and paid low wages, thus seen as downgraded labourers who are working to ensure earning a livelihood (Chen & Carre 2020:144). This can be seen in the case of street vending and hawking, dominant in countries such as South Africa, India, China, Nepal, and the Dominican Republic among others. According to political economy scholars, informal labourers are seen as low-paid, underprivileged persons engaging in informal work out of necessity, as a means of survival, and in the absence of alternative sources of income. According to political economy researchers, a lack of workers' social protection and low levels of governmental involvement in the economy as well as welfare are responsible for the informal economy (Williams 2019:23).

Analysing the informal sector in South Africa through the institutional and political economy lens highlights the interplay between formal regulations, informal institutions, power dynamics and governance structure. Understanding the dynamics of the institutional and political economy is crucial for devising effective policies for addressing challenges relating to informality, promoting inclusive economic growth and enhancing the well-being of informal workers and businesses (Williams 2019:23).

2.3.3 Modernisation theory: Underdeveloped and declining system

The modernisation theory argues that the informal sector came about as a result of economic underdevelopment and outdated political structures. Therefore, the informal sector is considered to be part of the pre-modern economic system. Dell'Anno (2021:1) describes the informal sector as a temporary phase in a development process that will later transition to the formal sector (Huang *et al.* 2020:3; Williams & Horodnic 2016:6). This links to Adam Smith's (1776:152) notion that businesses should be regulated as weak businesses will fail while strong businesses will become powerful. Modernisation theory regards the informal sector as the formal sector being regulated and seeming to be stronger than the non-regulated informal sector as it offers employee benefits, security, compensation and stability. The informal economy is seen as inferior to the formal economy, as being underdeveloped and in decline (Copley & Sutherlands 2024:28). Modernization theory states that the superordinate or dominant formal economy is growing whereas the subordinate informal sector is contracting.

Although informality, it may be said, will always exist, Rafael La Porta (2008) and Andrei Shleifer (2014) argue that the informal and formal economies are two distinct sectors and that the informal economy is harmful to society. These researchers portray informal workers as typically uneducated individuals operating small, unproductive businesses in distinct "bottom-of-the-pyramid" markets that produce low-quality goods for low-income consumers using informal labour (Williams 2019:20). Taking a practical look at the informal sector today, this sector is still viewed as insignificant and inferior to the formal sector. Sole proprietors or small-scale entrepreneurs such as street vendors tend to sell low-quality goods for day-to-day survival and making a living. However, this perspective has changed as informal sector activities such as street vending include educated and uneducated individuals who are trying to make ends meet in a difficult economy (Rogan & Skinner 2018).

The informal economy is seen as a reaction to the shortcomings of the formal economy and the state in one viewpoint of political economy theory. This viewpoint contends that when formal institutions fall short in offering adequate employment possibilities, social safeguards or access to credit and other resources, the informal economy develops. Then, as a means of ensuring their own survival and provision, individuals and groups turn to informal economic activities. Political economy theorists view the informal economy as a space for autonomy and flexibility while resisting domination by employers and the state. These theorists argue that the informal economy is characterised by exploitation and the exclusion of workers through a lack of legal and social protection as well as poor working conditions. The informal sector also perpetuates gender and other inequality, especially in respect of marginalised groups such as women (Williams 2019:23).

Despite being characterised as underdeveloped and declining, the informal sector in South Africa demonstrates resilience and adaptability in the face of socio-economic challenges. The political economy lens highlights the informal sector's ability to create livelihood, generate income and foster community resilience without formal support structures. Informal networks play a crucial role in providing mutual assistance among communities. Rather than viewing the informal sector as a problem to be eliminated, policymakers need to adopt strategies to recognize the importance of the sector and

foster an enabling environment for informal enterprises by means of skills development and access to finances.

This section provided an explanation and a theoretical conceptualisation of the informal sector and its various theories. Through the lens of political economy theory, the informal sector has been described as a sector that is inferior and subordinate to the formal sector, with various negative connotations. However, the informal sector is resilient and adaptable. The neoliberal theory showed a positive lens on the informal sector as a sector with freedom and much flexibility, free from constraints and regulations. Through the institutional lens, it is clear the informal sector lacks institutions and formality, which hinder the sector from receiving adequate social and labour protection. The section highlighted a need for policy change as the existing legislation and regulation of the informal sector are inadequate. This was especially highlighted during the pandemic, when the informal sector suffered dismally, having received little to no support from the government. The table presented below provides a summary of the three main characteristics of the informal sector and the theoretical lenses used to describe its functioning and structure:

Table 2.2: Characteristics of the informal sector

The key characteristics of the informal sector			
Characteristics	Innovative and Flexible	Unregulated	Underdeveloped and declining
Theory	Neoliberal theory	Political economy and institutional theory	Modernisation and political economy theory
Main elements	<ul style="list-style-type: none"> ▪ Economic freedom ▪ Entrepreneurship ▪ Creativity and innovation ▪ No social protection 	<ul style="list-style-type: none"> ▪ No rules and regulations ▪ Diminishing state intervention ▪ Workers adopt a survivalist strategy ▪ Resilience and adaptability 	<ul style="list-style-type: none"> ▪ Economic underdevelopment ▪ Outdated political structures ▪ Inadequate social protection and labour protection ▪ Autonomy and flexibility

Source: Williams 2019:23

The section that follows delves into the feminist economic theory, which offers a critical perspective of the informal sector by highlighting the dimensions of labour and economic inequalities. Feminist economists emphasise how informal work involves women who face lower wages, limited access to resources and a lack of social protection. This section contains the exploration of how theory challenges traditional economic models by recognising unpaid and undervalued labour in informal activities while advocating policies that address gender inequality and equitable economic participation for all.

2.3.4 Feminist economic theory: Inequality

The feminist economic theory is a critical framework that challenges mainstream economics by examining how gender affects economic outcomes and power dynamics (Berik *et al.* 2009:4). This theory argues that traditional economists often ignore or undervalue the contributions made by women in unpaid and informal sector work. This framework calls for a more inclusive approach that recognises the contributions made by women. Women in the informal sector have jobs characterised by low pay, lack of social protection and limited legal rights and labour standards. In addition, women are overrepresented in the informal economy and therefore the feminist theory highlights structural gender inequalities such as access to education and capital as well as formal employment opportunities. These inequalities push women into precarious informal work (Saalbrink & Womankind Worldwide 2019:5). Feminist economists argue for policies that extend social protection to the informal sector and recognise the economic contributions made by women.

In essence this theory advocates policies for the improvement of the economic conditions of women who work in the informal sector such as those relating to access to social protection and labour rights. Several countries have incorporated feminist economic principles into their policymaking to support women in the informal sector. For example, in India, the Self-Employed Women's Association is a trade union of women working in the informal sector that has worked with government bodies to provide social security, healthcare and access to financial services (Saini 2007:5). Rwanda, after the genocide, implemented gender-sensitive policies that aimed at increasing women's participation in the workforce by helping women transition from

informal to formal business models by providing training and microloans (Villaverde 2023:124). Mexico also developed a similar policy, which implements programmes that support women by improving access to healthcare, education and financial resources that reduce gender disparities (OECD 2017:202).

In the next section the focus is on conceptualising social protection and its theoretical framework, as outlined by the ILO (2017). The section emphasises the extension of social protection in the informal sector with the view to promote social justice and the economic inclusion of black women street vendors in Pretoria.

2.4 Conceptualisation of social protection

Social protection has a transformative impact on the lives of the poorest and most vulnerable. It provides a lifeline to billions during a time of crisis and empowers those who are marginalised (World Bank 2024). Social protection or social security means the benefits individuals are provided when facing risks. These risks may include unemployment, disability, sickness, injury and maternity. Social protection is a tool that is employed to promote socio-economic inclusion and reduce levels of inequality and poverty. It aims to address vulnerabilities and invest in human development and stability (UNDP, 2022a). The COVID-19 pandemic revealed in a harsh light the social protection gaps across the world. These gaps resulted in significant loss of income and high health expenses for those affected by the virus (ILO, 2017). Countries situated in the Global North use social protection as the main focus of state welfare, which amounts to a huge amount of social spending on health and income maintenance. Almost everyone receives cover, and social protection has shaped people's lives for the better. In countries situated in the Global South, social protection is thin on the ground, and there is poor coverage for individuals (Leisering 2020:9).

The term social protection has been used throughout the last century in different countries. Social security is an older term, which was not used across the world as much. The ILO, the champion of the term and concept social security, later switched it to social protection (ILO, 2017). Social protection covers contributory social insurance, non-contributory provisions, social assistance, and labour rights (Leisering 2020:10). Social protection systems in South Africa include social assistance grants to certain groups such as the disabled and children. Furthermore, social protection

schemes are financed through contributions or taxation. In addition, these schemes, which are known as contributory schemes, are funded through contributions by individuals and employers (ILO & UNICEF 2023:20). However, some social protection schemes are tax-based and are known as tax-financed schemes. The most common contributory programmes are social insurance schemes, which include unemployment and health insurance schemes (ILO, 2024). Social protection programmes and schemes have grown across the world and protect vulnerable groups, as they did especially during the recent COVID-19 pandemic (ILO, 2024). Building well-designed social protection systems with long-term benefits will reduce inequalities and exclusions. This will create opportunities, end cycles of poverty, and protect disadvantaged groups such as women, youth and persons with disabilities.

2.5 Strategy for achieving social protection

The social protection floor approach, also known as Recommendation 202, was the first international instrument to address social security gaps and achieve universal social protection through the establishment and development of comprehensive social security systems (Social Protection and Human Rights 2012). This forms part of the ILO strategy on the extension of social protection that was adopted at the International Labour Conference in 2011. This strategy aims to implement national social protection floors (SPFs) by guaranteeing universal healthcare and income security in countries, alleviating poverty and social exclusion (Dijkhoff 2019:353). This approach promotes establishing a set of basic social security guarantees that ensure universal access to essential healthcare and basic income security for all, including those in informal employment (ILO, 2012). Furthermore, it also emphasises the right to social security and the state's role in providing it, which aligns with extending social protection to informal sector workers. The SPFs should comprise four main elements, namely, access to healthcare such as maternity care, access to a basic income for pension purposes, children, and assistance for people who are unemployed, sick or disabled (ILO, 2017).

The first core component of this strategy focuses on essential healthcare that is accessible to all individuals, including maternity care. The second core component focuses on basic income security for children to provide access to nutrition, education, and the goods and services needed for the upbringing of children (ILO, 2021). The

third core component is providing basic income security for working-age individuals in circumstances of sickness, unemployment, injury on duty, disability and maternity. This approach offers a basic security income for individuals facing these vulnerabilities and challenges (ILO, 2012). The fourth core component is providing basic income security for older people and ensuring financial security once an individual is too old to work. The SPF approach also allows for the examination of policy measures that can reduce poverty and inequality, and increase social inclusion, directly addressing the vulnerabilities and challenges faced by informal sector workers (UNDP 2012:6). This theory is beneficial for understanding and advocating comprehensive social protection mechanisms that are inclusive of all workers, regardless of their employment status (ILO, 2021).

The social protection floor approach or recommendation is an outcome of years of consultation and work by the ILO. It forms part of an evolving international legal framework which aims to strengthen national government efforts through a rights-based approach. It aims to remove any avoidable gaps in social protection systems that increase the vulnerabilities and risks people face (Dijkhoff 2019:353). Social protection systems are contested owing to redistributive measures, private insurance and pension systems. The international rights-based approach of the SPF cannot resolve these disputes but serves as set of guidelines that states can adopt. For the approach to be re-enacted as policy, social dialogue at the national level is essential (ILO, 2012).

2.6 Proposed new draft theoretic framework

The proposed draft framework crafted by the researcher against the background of the literature review seeks to extend social protection to black women street vendors in Pretoria. These women form part of a marginalised group that is often excluded from traditional social security systems. The informal sector is a critical component of South Africa's economy, which employs millions of people and in which women represent a significant proportion of its workforce. The existing social protection mechanisms have a limited reach as street vendors face bureaucratic and financial barriers to accessing benefits. In Pretoria, the current permit process, fragmented policies, and insufficient institutional support prevent effective access to social security for street vendors. The proposed draft framework is informed by the main theories on

social protection, the informal sector and women's economic empowerment as well as the empirical research conducted through interviews with key role players and stakeholders. Together, these theoretical foundations and the results of the empirical study provided a multidimensional approach to addressing the unique challenges faced by women street vendors and for developing inclusive and equitable policies.

2.6.1 Social protection for women in street vending

The International Labour Organization's social protection approach, Recommendation 202 (R202) on social protection floors (SPFs), must be integrated with the proposed new framework to develop a theoretical framework for extending social protection to black women street vendors in Pretoria. The current SPFs provide a guideline for achieving universal social protection and must be incorporated with key theoretical perspectives of the informal sector such as modernisation, political economy, and neoliberal and institutional theories. The ILO's social protection approach emphasises the right of all people to access a basic level of social security regardless of their employment status. This approach advocates universal cover, in which social protection should be extended to informal sector workers such as street vendors. In addition, it advocates the gradual implementation of social protection measures based on a country's resources and capacity. Special attention should be given to the most vulnerable groups, including women and marginalised communities. These key elements were envisaged to form the foundation of the proposed framework, which would ensure that black women street vendors are not left behind.

The theories that lay the foundation for the informal sector were also considered for inclusion in the framework design. This included the modernisation theory, which argues that informal sector workers represent a traditional mode of economic activity, which would gradually change into developed and modernised economies. From this perspective, the extension of social protection can be seen as a broader effort to "modernise" the sector through formal regulatory frameworks. The political economy theory views the informal sector as a response to economic policies that fail to provide formal employment opportunities, resulting in structural inequalities and state failures. This theory emphasises the need to address the structural inequalities faced by black women street vendors, who are undoubtedly marginalised by gender and race. The

theory requires redistribution of resources and power to create equitable access to social protection.

The institutional theory of the informal sector explains that informal work is a result of inadequate institutional frameworks that fail to regulate the labour market effectively. This theory stressed the importance of strong institutions for creating the type of social protection that addresses the needs of black women street vendors. The neoliberal theory emphasises the role of the market in regulating economic activities and advocating minimal state intervention. Social protection is often viewed as a personal responsibility rather than a state obligation. However, in the context of black women street vendors, the need exists to reconcile this with state-supported interventions that protect the most vulnerable.

2.6.2 Purpose of inclusive policy

The primary purpose of an inclusive policy framework is to extend social protection to women street vendors in Pretoria to enhance their economic security and promote gender equity. The framework aims to achieve the following:

- Economic empowerment by providing women with access to resources, financial support and training to improve their business operations.
- Social protection through the establishment of this framework that seeks to extend healthcare, pension, unemployment and unexpected emergencies of life benefits.
- Formalisation and inclusion of the informal sector through creating pathways for formalising street vending activities and ensuring legal and support services for women.
- Gender equity by recognising the specific challenges faced by women in the informal sector and reducing gender inequalities in access to social protection and economic opportunities.

2.6.3 Objectives of the proposed framework

The main objective of the proposed framework is to develop a comprehensive social protection framework tailored to the needs of black women street vendors that can be implemented throughout all spheres of government, particularly at the local government and provincial level. The key components of the framework are as follows:

1. **Institutionalisation of social protection:** The establishment of a municipal-level social protection fund needs to be undertaken. This will be in line with the institutional theory, in which a fund must be created to provide for street vendors and ensure their access to healthcare, maternity benefits, pensions, and unemployment benefits. This fund can be financed through state contributions and voluntary contributions by vendors. To better regulate the sector, the local government needs to promote the registration of informal vendors and utilise incentives relating to social security and business development to encourage formalisation. This point is discussed extensively in Chapter 6, the recommendations of the study.
2. **Inclusion and gender policy formulation:** The establishment of targeted gender interventions by adopting the political economy approach that acknowledges the historical and systematic marginalisation of black women is imperative. Policies should include gender-sensitive social protection such as maternity leave and health subsidies. Consultative governance will allow for participation by black women street vendors in the decision-making process, ensuring their voices are heard in policy formulation and implementation.
3. **Local economic support and incentives:** Through the modernisation approach, black women street vendors need to be formalised to allow them to receive further services from the state, such as skills training, business development and access to credit and banking services. Public-private partnerships are essential in the policy to foster collaboration between local businesses, financial institutions and government, which can aid in developing micro savings schemes and savings cooperatives that allow informal workers to access social protection and protect their future.
4. **Legal and institutional support:** Strengthening the legal rights of women street vendors is essential. Municipal and provincial laws should recognise the rights of informal workers, especially black women vendors, and protect them from harassment and unfair treatment. Local governments should be strengthened to monitor and enforce the inclusion of informal workers in social

protection schemes that ensure vendors' access to legal representation and social security.

- 5. Monitoring and evaluation:** Developing a robust monitoring and evaluation system that tracks the progress of social protection initiatives may ensure that they are gender-responsive and benefit black women street vendors. This aligns with the progressive principle of the ILO's social protection approach, which ensures that resources are available and social measures are expanded to include the vulnerable.

2.6.4 Applicability of the proposed framework

The proposed framework aims to extend social protection to black women street vendors in Pretoria by addressing their vulnerabilities through accessible social security measures. Its scope spans local and provincial government levels, enabling policies and interventions to be tailored and implemented effectively within the context of the informal sector. Through a collaborative approach involving government departments, municipal authorities and informal sector organisations, the framework focuses on creating sustainable and inclusive protection for street vendors.

2.6.4.1 Local government application

At local government level, the framework emphasises practical and community-based interventions in which the City of Tshwane should implement these initiatives. These include simplifying permit processes so that they are accessible, affordable and less bureaucratic, and also allow for digitalisation such as mobile applications. The permit process can be used to grant access to certain protection and rights, which will encourage street vendors to obtain permits. A municipal social security fund tailored to the needs of informal workers through a combination of the City's budget, vendor contributions and public and private partnerships should be established. This fund could provide essential benefits such as health, maternity and income support benefits during an economic crisis. To encourage participation in the social protection programmes, the framework calls for awareness and education campaigns in local markets and public spaces. The City of Tshwane, in collaboration with the ILO and informal worker organisations, could inform street vendors about available social

protection benefits and rights, which would increase vendor understanding and consequently contribute to improving accessibility.

2.6.4.2 Provincial government application

The proposed framework's scope at the provincial level focuses on aligning the City of Tshwane's initiatives with Gauteng province's social protection and economic empowerment and development policies. This includes policy alignment and legislative support in the Gauteng departments of Economic Development and Social Development. This will allow for the formalisation of the informal sector and access to benefits. The provincial government can play a critical role in providing the financial resources to support the social protection framework by launching municipal social security programmes and training to empower and boost the informal economy. The framework recommends piloting social security programmes to extend social protection to include the informal sector. Provincial authorities would have the responsibility of monitoring and evaluating the effectiveness of these programmes and through the feedback and data collected, the framework can be adjusted according to the needs of vendors.

This multifaceted theoretical framework, grounded in the International Labour Organization's R202 and the informed informal sector theories, provides a comprehensive approach to extending social protection to black women street vendors in Pretoria. It is designed to operate across local and provincial levels and consider the social, economic, and institutional dynamics that shape the informal sector.

2.7 Chapter summary

This chapter provided a conceptual foundation for the key terms relating to the informal sector and social protection. The theories that were elaborated support the study's proposed framework for achieving protection for black women street vendors in Pretoria. The informal sector theories of neoliberalism, political economy, modernisation and institutionalism provided insights into the barriers that marginalised black women street vendors and limited their access to formal protection. The ILO's R 202 approach emphasized an SPF and its approach to ensure that all individuals, including street vendors, have access to essential healthcare, pension and income

security benefits. The economic feminist theory further highlights the gender-based challenges faced by black women in informal work and advocates protection that acknowledges their unique contributions to the informal economy and the vulnerabilities they face. These theories guided the proposed framework drafted by the researcher, which included practical local-level interventions such as streamlining the permit process, establishing a municipal social security fund, intergovernmental relations and private-public partnerships in developing and implementing inclusive social protection systems for informal workers in South Africa. The proposed framework is further elaborated on in the recommendation presented in Chapter 6 of this research report.

The next chapter focuses on policies and legislative frameworks that govern the informal sector and social security systems in South Africa such as pension and health schemes and assesses their effectiveness. The gaps in the current legal frameworks as regards coverage and accessibility are examined as well as the potential policy reforms and strategies that could better protect informal workers and promote greater inclusivity in policymaking.

CHAPTER 3: POLICY AND LEGISLATIVE FRAMEWORK OF SOCIAL PROTECTION IN SOUTH AFRICA AND THE INFORMAL SECTOR

3.1 Introduction

The South African government has taken some steps to support workers in the informal sector through training and financial assistance. However, more needs to be done to support the informal sector by allowing for the possibility of providing increased social protection cover. Government policies and plans, not only in South Africa but across Sub-Saharan Africa, view the informal sector as a welfare issue (Stephan *et al.* 2015). This view of the informal sector has caused the underdeveloped state of the informal sector across the continent. This perspective negates the millions of people who are participating in informal sector work to make a living (Shabalala 2014). This approach to the informal sector has led to the government facing a major socio-economic challenge that social grants alone cannot solve. South Africa has tried to develop local government strategies such as the Local Economic Development Framework, which aimed to support and stimulate economic growth in the informal sector (Department of Cooperative Governance 2018).

However, this framework does not support survivalist informal traders and vendors who sell food on the streets. The informal sector industry involving the street vending of food is dominated by women, who are often excluded from equal access to education, control and ownership over resources and employment owing to the patriarchal structures of society. Local governments tend to view informal street vendors as lawbreakers dealing in illicit goods. As a result, they implement harsh controls such as hefty fines and the confiscation of goods (Rogerson 2004). Despite the daily challenges faced by informal workers, the dominant issue is the lack of social protection cover and the inadequate social protection system in South Africa, which excludes this group of individuals. Most workers in the informal economy face the reality of little to no social protection cover, which impacts their aspirations to obtain decent work, rights and dignity. The lack of social protection cover undermines the inclusive growth of the sector, weakens social justice and compromises the realisation of human rights (ILO 2019a:3).

The COVID-19 pandemic and prevailing socio-economic aspects in the country exposed the vulnerability faced by informal workers who lack adequate social security safety nets. The absence of income security, effective access to healthcare and their existential struggles to make a daily living highlighted the need for effective social protection coverage in the informal sector (ILO 2019a). The informal sector was one of the main groups of people severely hit and badly affected by the pandemic, especially during the hard lockdown periods, in which many lost their sources of income. The COVID-19 pandemic highlighted the urgency of developing a comprehensive social protection framework and policy that is inclusive of all forms of employment. The government tried to take emergency measures to establish and extend new social protection schemes and plans, but these initiatives were only short-term and insufficient to meet the urgent needs of informal sector workers (ILO 2019a).

Although the International Labour Organisation is the main custodian of social protection, the application varies from state to state. The ILO recommendations are non-binding to member states and serve to lend guidance as regards the framework design and the regulation and implementation of social protection (ILO 2015:4). The study highlights the history of social protection and its current-day implementation as well as challenges faced by women street vendors. The aim of this chapter was to analyse the extent of social protection, including its laws, instruments and legislation, relating to black women street vendors in the informal sector. The chapter also presents analyses of legislation and policies in the informal sector in South Africa.

3.2 Legislation and policies in the informal sector

Although the informal sector has been examined in scholarly and policy discussions since the early 1970s, there is still no agreement on the best kind of regulations to impose. This is partly owing to differing opinions and theories of the sector's motivation for existing, the link between the formal and informal economies and consequently, the informal economy's relationship with the government. This section contains a summary and evaluation of the South African government's policy stance and policy measures on the informal sector from apartheid to the present day. In the main, this stance concerns the analysis of the many schools of thought on the informal sector.

It is important to recognise the significance of South Africa's history of racially discriminatory laws and practices in the growth of formal and informal small black-owned enterprises. Apartheid laws restricted black South Africans' access to housing, property ownership, and employment opportunities (Lund 1998:6). The legal prohibition on black South Africans establishing manufacturing firms, combined with stringent regulations on access to business activities, prevented them from doing so in white neighbourhoods (Manning & Mashigo 1993). Black South Africans were purposefully denied access to the resources needed to create economic value, and the regime vigorously suppressed entrepreneurship. It may be argued that people working in public areas, such as street vendors, were treated poorly and harshly. By examining various urban authorities during that time, Rogerson and Hart (1989:32) concluded that until the early 1980s, street sellers were subject to a well-thought-out tradition of repression and prosecution, which resulted in some of the most sophisticated anti-street trader policies found anywhere in the developing world. The realities faced by black South African informal workers relate directly to the political economy theory.

3.2.1 National White Paper and Businesses Act

It was in 1986 that the heavy regulatory rules started to lose their effectiveness. As part of the larger new economic philosophy of deregulation, shaped by Ronald Reagan and Margaret Thatcher, the National White Paper on Privatisation and Deregulation of 1987 introduced a more lenient stance to black small businesses. The neoliberal theory on the informal sector was seen in action as heavy regulations were relaxed, introducing more freedom for informal sector workers. The *Businesses Act* of 1991 (Act 71 of 1991) was later introduced to remove many restrictions and establish a more lenient approach to business licences, premises, and working hours for both formal and informal enterprises. The legislation that was introduced was important in reducing operational obstacles faced in the informal sector and diminishing the apartheid regime's influence. The *Businesses Act* of 1991 (Act 71 of 1991) granted provinces the freedom to create their own rules and permitted municipalities to create street trading by-laws that specified what was permitted, limited and prohibited in trade zones, which went hand in hand with the neoliberal theory on the informal sector. One of the post-apartheid government's first economic policy measures was the 1995

White Paper on the Development and Promotion of Small Businesses, which was implemented on a national basis. Later on, the *National Small Business Act* (1996) was introduced, which recognised that survivalist and microenterprises were small businesses, on paper making them eligible for government assistance. The exact requirements to receive government assistance for these informal players were, however, not addressed in any of the documents.

3.2.2 Small-, medium- and microenterprise programmes

Small-, medium- and microenterprise programmes were implemented by the post-apartheid government, but existing SMME programmes are largely biased towards groups of small and medium-sized enterprises (Rogerson 2004:765). Devey *et al.* (2003) evaluated the national government's system for skills development and came to the conclusion that people employed in the informal sector had fallen into the gap between small businesses and the unemployed, with Sectoral Education and Training Authorities (SETAs) lacking the motivation or the knowledge to meet the unique needs of the informal sector. In August 2003, former President Mbeki proposed the concept of a "first" and "second" economy for South Africa, which signalled a change in the way policymakers approached the informal economy. Mbeki's interest in the "second economy" brought attention to a line of work that had received little support from laws and policies over the preceding 10 years. Mbeki expressed in his 2005 State of the Nation address that regardless of the first economy thriving and expanding and the successful transformation of the second economy, much still remained to be achieved to eradicate poverty and underdevelopment. The concept of the "second economy" sparked a wave of criticism from structuralists and other analysts who directly contested the unequal power relations between the formal and informal sectors (Fourie 2019:9).

To provide microfinancing to the informal sector, the South African Micro Finance Apex Fund was founded in 2007. The fund's performance was unfortunately inconsistent; hence it was later absorbed by the Small Enterprise Finance Agency (SEFA). The plan was to use intermediaries to support micro and survivalist businesses, but it was never implemented amid all of the prevailing turmoil. Loans which were under R50 000 required small enterprises to rely on retail middlemen, who frequently charged excessive interest rates. The Second Economy Strategy Project was then formalised

by the Presidency in 2008 as part of the Accelerated and Shared Growth Initiative for South Africa (AsgiSA), which was implemented to find mechanisms to ensure that shared growth reached the margins of the economy (Philip 2009:1). The initiative used structuralist concepts to conceptualise the second economy. Significant research was also commissioned for the project, which produced headline strategies. These included urban planning initiatives such as an enlarged public employment programme and a rural development policy. The skills development framework's deficiency was also noted, and it was recommended that it should be revised to better reach the informal sector.

3.2.3 National Development Plan

Since 2012, the informal sector has received more attention at the national level than previously. Various measures reflect simultaneous suppression, support, and neglect, as well as the potential for the considerable distortion of informal sector policies. Small enterprises play a significant role in the National Development Plan's (NDP) employment scenarios and objectives. The NDP at present predicts that 11 million new jobs will be produced by 2030 in the best-case scenario, with 90% of these new positions being in small and expanding businesses. The plan anticipates that the informal sector, which includes domestic work, will generate between 1.2 million and 2.1 million employment opportunities, depending on the situation (Statistics South Africa 2020:13). However, the chapter on the economy in the NDP makes no mention of initiatives for the informal sector in general or how current informal sector operators will be supported or how entrance barriers will be removed to help create new jobs. The Department of Trade and Industry (DTI) created a new Directorate for Informal Business and Chamber Support in 2012. A reference committee was established and given the task of drawing up a strategic plan for national informal business development. Over a few months, the DTI staff conducted discussions with stakeholders in the informal sector, formal business owners, and local government officials under the direction of a reference group. In February 2013, the reference group received a follow-up report from the staff. The National Informal Business Upliftment Strategy (NIBUS) was subsequently introduced in 2014 (Fourie 2019:9).

3.2.4 Licensing of Businesses Bill

Parliament published the Licensing of Businesses Draft Bill in March 2013 (DTI 2013:5). The purpose of the proposed bill was to provide a simple and enabling framework for procedures that govern the application for business licences by setting norms and standards and to provide a framework for co-operative governance. However, at the time when the draft bill was made public, the media emphasised the necessity to control unlawful trading activity. Anyone who engaged in commercial activities, no matter how tiny, would require a licence, according to the draft Bill. Foreign immigrants could only obtain business licences if they could prove they had R2.5 million to invest in South Africa. Application for these licences had to be made from the applicant's country of origin. The draft Bill elicited a wave of criticism from many organisations, who noted that the provisions were essentially punitive and would lead to the widespread criminalisation of the informal sector.

Since the middle of the 1990s, the informal sector has been marked by tensions between foreign and South African informal sector workers. Analysts have cited a rise in anti-foreign attitudes not only in the informal sector but also from inside the government. Few migrant informal workers would be able to obtain a licence owing to the strict requirements for foreign migrants in the Bill. It has been suggested that the Bill was introduced to control foreign immigrants in the best interests of their South African counterparts (Crush *et al.* 2015:15-17). Rogerson (2016) claimed that by May 2013, DTI officials acknowledged that the Bill needed to be redrafted because it was blunt, but no updated draft had been released at the time of Rogerson's writing.

3.2.5 Small Business and National Informal Business Upliftment Strategy

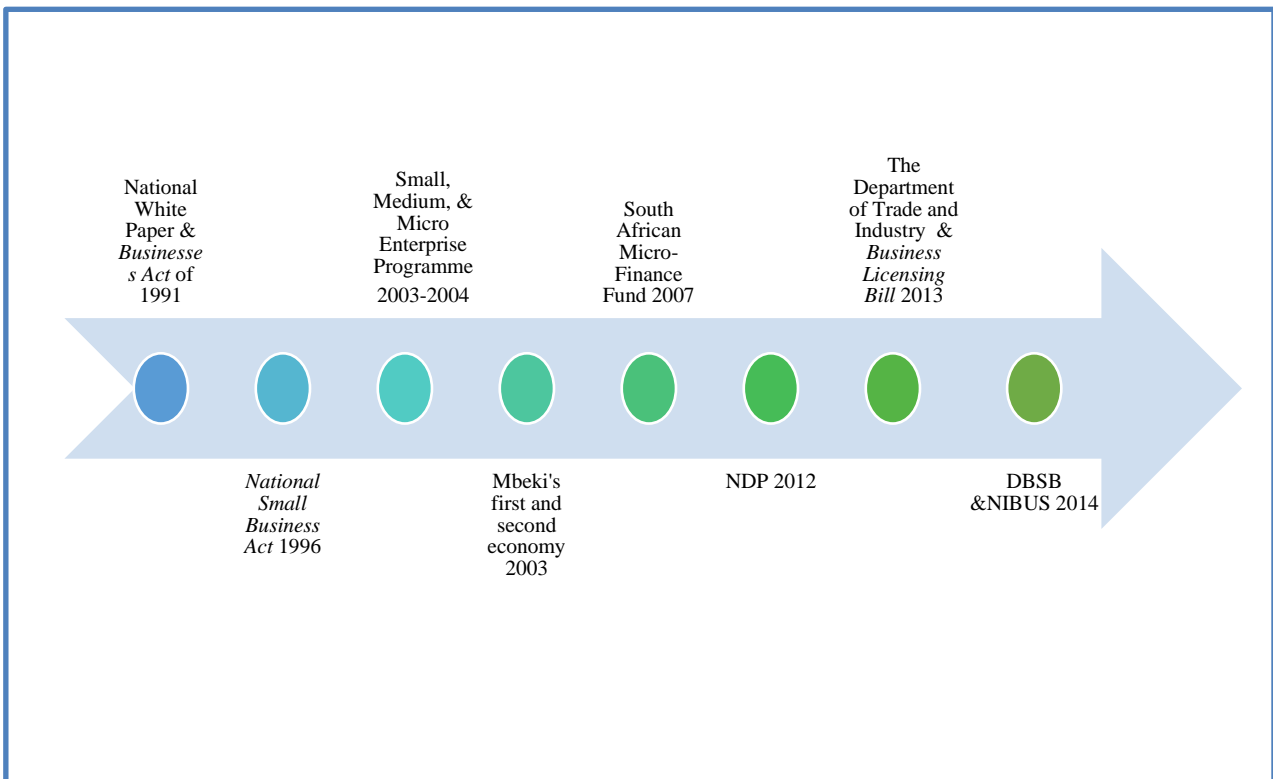
In response to the National Development Plan's emphasis on small businesses, former President Zuma announced the creation of the Department of Small Business Development (DSBD) in May 2014. The Strategic Implementation Roadmap was subsequently launched by the DSBD and the ILO office in South Africa to create an implementation framework at the provincial and local government levels. The policy looked more advanced than the initial NIBUS (DSBD & ILO 2016). NIBUS was seen as the first national policy effort that focused exclusively on the informal sector. It marked a turning point for informal-sector policy and received recognition by the government

that the informal economy had previously been neglected (DSBD & ILO 2016:5). To promote and support the development of informal businesses for absorption into the mainstream South African formal economy, NIBUS intended to establish an enabling policy, including a regulatory and programming environment (DSBD & ILO 2016:3; DTI 2014:24). Both NIBUS and the Strategic Implementation Roadmap served as the foundation for the growth and development of informal sector frameworks and policies.

Drafting a national regulatory framework that promotes the growth of informal business, and the formalisation of such business is a crucial component of the legal and regulatory environment. The documents listed previously called for an acceleration in processing applications for company registration and easing burdensome regulatory standards on value-added tax, tax clearing, and certification of black economic empowerment efforts (DSBD & ILO 2016:19). The two frameworks, NIBUS and the roadmap, both place emphasis on the harmonisation of policies across government levels and departments. For instance, it recommends that each municipality propose a plan for implementing NIBUS that addresses trade regulations (DSBD & ILO 2016:19–20). Currently, there are no new policy developments or legislation that governs the informal sector. Municipal by-laws and policies are used to regulate the informal sector, especially regarding informal trade.

Municipal by-laws and policies, in certain cases, seem to view illegal trade as a sort of social assistance rather than a legitimate type of commerce. This is the result of certain criteria that stipulate one individual in a household may obtain an informal licence to trade (Hodgson & Clark 2018:6). Changes in municipalities' perspectives on informal trade and vending are required to enable these at the local level. By-laws should concentrate on defining the rights and responsibilities of the various parties involved in informal trade and vending and make sure that any unnecessary bureaucratic requirements or red tape are removed. This would be the preferred course of action rather than trying to control or regulate informal trade or use it as a means of collecting revenue. Instead of taking a restrictive stance, by-laws should focus on supporting informal commerce and instituting a strategy that promotes the growth of the informal sector (Hodgson & Clark 2018:6). This study, in the chapters to follow, provides a comprehensive solution and recommendations for policy development in the informal sector.

Figure 3.1: Legislative timeframe



Source: by Author

3.3 Legislation and policies on social protection globally and locally

The pandemic of COVID-19 highlighted the gap in social protection coverage and forced the government to develop strategies to aid the workforce, both formal and informal (Women in the Informal Economy: Globalizing and Organizing 2022:5). The nature of work is constantly evolving, and uncertainties arise, thus international and local regulations by both government and international institutions are necessary to mitigate the threats faced in the informal sector (Gentilini *et al.* 2020). International institutions such as the United Nations play a key strategic role in addressing workplace inequalities by increasing the capabilities of vulnerable groups such as women (Fourie 2021:2). Social protection is a fundamental human right that allows every person to enjoy a healthy and dignified life. In the early years of independence for African countries, the landmark Social Security Minimum Standards Convention

was adopted by the ILO to guide African countries in developing and implementing social protection systems (UNDP 2019).

The extension of social protection has slowed down over the past 30 years, but African countries such as South Africa continue to show the political will to expand social protection as a way to reduce poverty, inequality, and gender inequalities and improve socio-economic development. This commitment is highlighted in the Yaounde Tripartite Declaration on Social Protection Floors and the African Union's Ouagadougou Declaration and Plan of Action, as well as Agenda 2063 (UNDP 2019). The 2008 global financial crisis and the COVID-19 pandemic highlighted a need for social protection and the associated challenges. Constant changes to the world of work necessitate investing in social protective measures that will help to mitigate and resolve these challenges. International and regional institutions play a role in the empowerment of women, and the promotion of equal rights and decent work (Fourie 2021:4). The section that follows evaluates the international security instruments of the UN and ILO as well as global initiatives for the expansion of social protection for women in the informal sector.

3.3.1 United Nations: Universal Declaration of Human Rights

Social protection can be dated back in history as a form of human right to the United Nations' Universal Declaration of Human Rights in 1948. The Universal Declaration of Human Rights is the cornerstone of the protection and promotion of human rights, and it has important provisions for respecting women working in the informal sector. It includes rights such as equality in the workplace, freedom of movement, the right to work, to be free from discrimination, the right to social protection and protection from unemployment. These rights are promoted through the High Commission for Human Rights, the Human Rights Council and the Human Rights Treaty Bodies (Fourie 2021:4). The Universal Declaration of Human Rights forms part of customary law in African Countries and goes together with various prominent pieces of legislation such as the International Covenant of Economic, Social and Cultural Rights, the Convention on the Elimination of Discrimination Against Women and the Convention on the Rights of the Child (WIEGO 2022a:9).

3.3.2 International Covenant of Economic, Social and Cultural Rights

The Universal Declaration of Human Rights and the International Covenant of Economic, Social and Cultural Rights (ICESCR) both guarantee all people social security, which includes aspects of social insurance that are used in situations where there is risk preventing workers from working or a need for material support such as healthcare and social services (United Nations Human Rights 1966:2). These various international instruments require the state and its parties to take seriously the responsibility and mandate to protect women against discrimination, to provide social protection and access to social protection for women. Instruments such as the ICESCR ensure that workers and people have access to social protection regardless of race, gender, ethnicity or religion. They aim to give special attention to groups and individuals who face difficulties in attaining social protection, especially women in the informal sector (WIEGO 2022a:9). Article 6 promotes the right to work by means of an integrated approach through which the government should provide technical and vocational guidance, training, and also implement policies that achieve economic, social and cultural development. However, these rights are not absolute and are subject to limitations, especially in developing nations, which have budgetary or implementation challenges (United Nations Human Rights 1966:3).

3.3.3 Convention on the Elimination of All Forms of Discrimination against Women

The importance of women and their equality as well as their dignity is recognised by the Convention on the Elimination of All Forms of Discrimination against Women. The convention acknowledges the contributions of women workers in the informal sector make to their families and society. The convention prohibits discriminatory policies and ensures equality among men and women (United Nations Women 2016:4). The convention calls for equal rights in aspects of education, employment, social protection, health and safety. It aims to empower women through a sustainable approach by providing access to financial services by self-employed individuals such as black women street vendors. Article 14 highlights the challenges and the need for these challenges to be addressed comprehensively. Governments should ensure that women have access to healthcare, training and education, financial services and equal treatment in land- and employment-related matters. The convention further highlights that social protection measures should be inclusive of housing, water and electricity

as well as decent living and working conditions. This instrument aims to address the variety of challenges faced by women working in the informal sector and develop sustainable solutions (WIEGO 2022a:9). The section that follows looks into key instruments of the ILO.

3.4 International Labour Organization instruments

The International Labour Organisation first formed part of the 1919 Treaty of Versailles as it is one of the earliest international institutions concerned with protecting human rights. The ILO's initial objective was to establish an institution where recommendations can be adopted by nations. The ILO is devoted to promoting human and labour rights as well as social justice that is universal and everlasting (ILO 2024b). It is currently the only tripartite UN agency that brings government, employers and member states together to set labour standards and practices. These include policy and programme development as a way to promote decent work for both women and men. It aims to set standards and promote the rights of workers, create decent opportunities for women and men, enhance social protection cover for all and strengthen social dialogue (ILO 2024b).

The International Labour Organisation recognises that poverty must be addressed locally and internationally. It has highlighted key improvement areas such as the regulation of working conditions, labour supply, prevention of unemployment, making provisions for an adequate living wage, protecting workers from sickness and diseases, and protecting young, older and injured workers. It came through the first International Labour Conference, in which its six conventions were adopted (ILO 2024b). These conventions were the Hours of Work Convention, the Unemployment Convention, the Maternity Protection Convention, the Night Work Women Convention, the Minimum Age Convention and the Night Work for Young Persons Convention. These conventions are one of many numerous conventions that set labour standards and promote human and workers' rights (ILO 2019a).

3.4.1 Decent Work Agenda

The International Labour Organization has the goal to create employment opportunities that are of acceptable quality or decent work. Decent work is a concept that differs among countries owing to their different socio-economic environments (Buckley 2004). The Decent Work Agenda is a comprehensive framework that promotes fairness and equality of labour conditions worldwide (ILO 1999). The agenda is based on four strategic objectives that aim to ensure that the quality of work of workers is improved and that there is economic growth for workers. The first objective is centred on employment creation and enterprise development, which aim to promote sustainable employment opportunities and economic growth by enhancing support for small and medium enterprises, and enhancing entrepreneurship. It focuses on job creation and addressing the needs of vulnerable groups such as women, youth and people with disabilities. Social protection is the second objective, which aims to protect the well-being of workers against economic shocks and uncertainties (WIEGO 2022a:9).

Protecting the well-being of workers is achieved by developing a comprehensive social security system, including healthcare, pension and unemployment benefits. The aim is to provide universal social security cover for informal and marginalised workers. The right to work is the third objective, which aims to ensure the rights of all workers from the informal and formal sectors. This objective seeks to promote and enforce international labour standards and involves capacity-building for governments and employers to implement strategies effectively (Rantanen *et al.* 2020:3351). The last objective is a social dialogue that fosters dialogue and communication between workers, employers and government to address labour-related issues and essentially to reach consensus. Tripartite consultation and negotiations are encouraged as cooperative relations are formed that reflect all stakeholders' interests.

The International Labour Organization's Decent Work Agenda addresses issues of gender equality and better opportunities for women and men in the labour market (ILO 2024b). It addresses gender-based disparities and discrimination. The agenda aims to transition informal workers into the formal economy by ensuring they have access to social protection and labour rights. It also aligns its labour practices according to the

United Nations Sustainable Development Goal 8, which promotes decent work and economic growth. The ILO is multifaceted, although it has a rights-based approach to work and productivity. This further highlight inclusivity in the workplace and contributes to achieving socio-economic development goals (ILO 2019a).

3.4.2 Social Security Convention

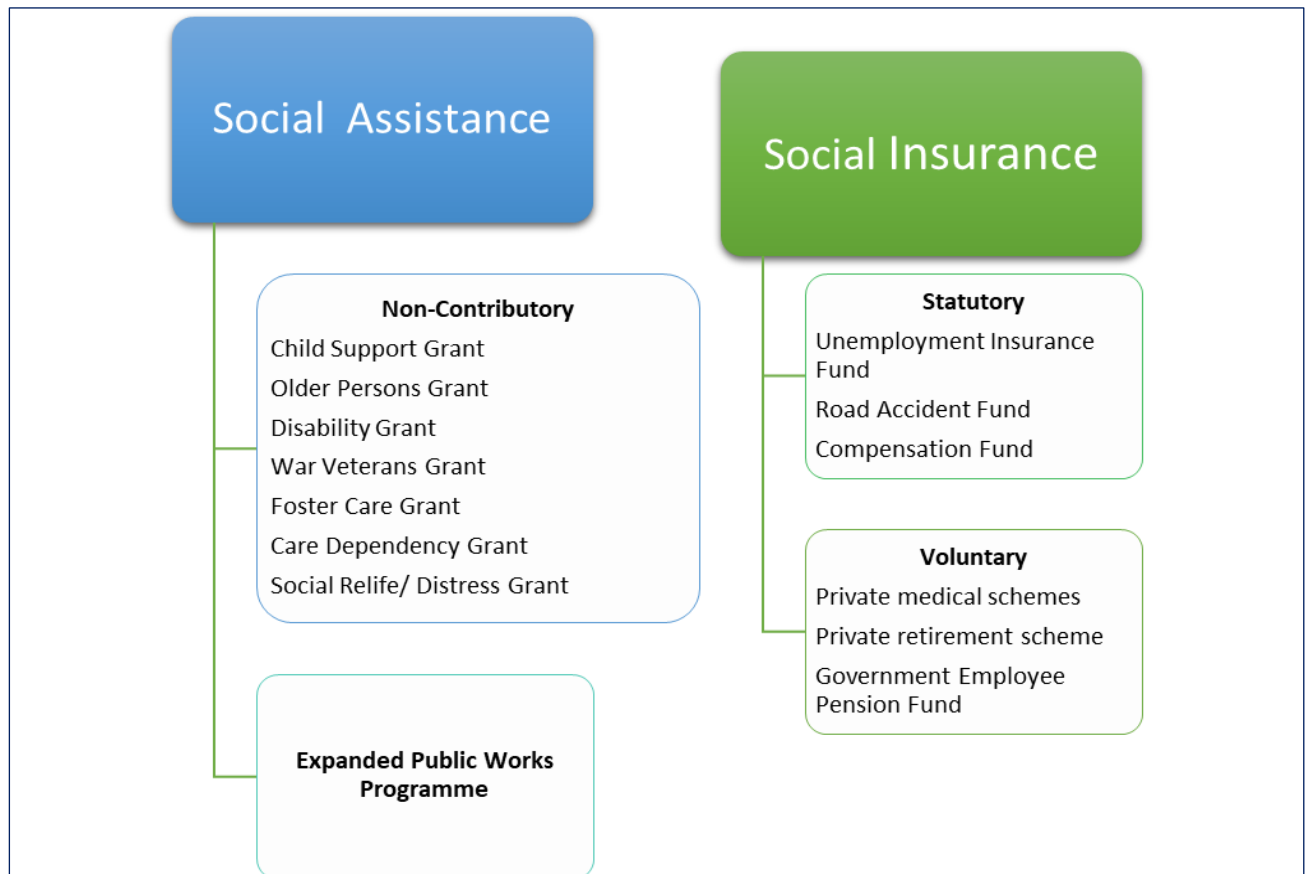
The Social Security Convention of 1952 is the oldest convention which has internationally accepted definitions of social protection as it recognises nine categories of social protection, namely: medical care, maternity, sickness, unemployment, old age, employment injury, family responsibilities, invalidity and survivorship (ILO 2020). Only a few African countries, 6 out of 39, ratified the convention. The ILO recommendations are non-binding as they only guide the design, regulation and implementation of social protection. The Decent Work Agenda is founded on four pillars: opportunity, right to work, social dialogue and social protection (Social Protection and Human Rights, 2024). Various countries have developed this agenda in their labour and social protection laws and policies. The Decent Work Agenda can be part of customary international law, in which member states have to ensure that workers are given comprehensive social protection (WIEGO 2022b:10). The ILO aims to achieve decent and productive work for both men and women, thus ensuring freedom, equity and human dignity. This agenda is implemented by means of policy and institutional intervention. South Africa is in full support of the agenda and has pledged its commitment to developing decent work and livelihoods for workers. This convention has nevertheless not been successful in expanding social protection in the informal sector. Thus, a better approach is needed for developing nations (Tshoose 2022:4). Furthermore, this better approach should be tailored to extend social protection to the informal sector.

3.5 South African policies and legislation on social security

South Africa's social security system is a crucial component of the country's welfare and is designed to provide financial assistance to vulnerable individuals and families. The system primarily focuses on the elderly, children and individuals with disabilities. In this section, the researcher delved into South Africa's social security framework for social assistance and insurance. This section provides a comprehensive

understanding of the needs of South Africa’s most vulnerable population and provides case studies on the need for the extension of social protection in the informal sector.

Figure 3.2: Social Assistance and Insurance



Source: by Author – Adapted from National Treasury, 2020.

3.5.1 Social assistance measures

South Africa’s social protection system is comprehensively designed to reduce poverty, provide income and promote social inclusion. It consists of a variety of programmes and initiatives aimed at addressing the needs of vulnerable people in the country. Social assistance programmes are inclusive of grants that provide support to individuals and families, such as the following:

- Old Age Grant: For citizens aged 60 and above who meet the income criteria.
- Child Support Grant: For caregivers of young children under the age of 18 years.
- Disability Grant: For individuals who are unable to work due to a disability.
- Foster Child Grant: For those taking care of foster children.
- Care Dependency Grant: For caregivers of children with severe disabilities.
- War Veterans Grant: For war veterans.
- Social Relief of Distress Grant: For unemployed people suffering the effects of COVID-19 who do not benefit from any other listed grant. There have been suggestions to convert this grant into an income grant, which would support those who are unemployed.

3.5.2 Social insurance programmes

Social assistance provides support for individuals and households who face risks and socio-economic vulnerabilities. The social insurance system is primarily used to protect formal sector workers and not informal sector workers in the social protection domain (Woolard *et al.* 2011). Seekings and Matisonn (2012) describe the South African social protection system as a semi-social insurance system in which contributors are eligible for assistance, but few poor individuals are covered. South Africa's protection system, illustrated in Figure 3.2, represents three main components, which are social assistance, statutory funds and voluntary funds. Social assistance represents social grants, national school nutrition programmes and public works programmes. The statutory social insurance funds comprise the Unemployment Insurance Fund (UIF), the Compensation Fund for injuries on duty and the Road Accident Fund. The voluntary funds consist of health and retirement benefits. These initiatives and social protective nets are financed differently from either tax revenues or contributions by employers and workers (Van den Heever 2012:15).

The Unemployment Insurance Fund provides short-term protection against vulnerabilities and risks such as unemployment, illness, maternity, death or adopting a child. The Road Accident Fund was introduced in 1996 to provide compensation for injuries, death, funeral, damages and loss of income that arise from motor vehicle accidents (Moore & Seekings 2019). The Compensation Fund, in the *Compensation for Occupational Injuries and Diseases Act* of 1993 (Act 130 of 1993), provides

compensation to employees injured in the line of work or those who contracted a disease due to work. The South African social insurance system includes regulated and voluntary contributions to private medical and retirement schemes by those who can afford it (Kohler & Borat 2020:6). The South African government has introduced the Expanded Public Works Programme, which the Department of Public Works implemented in 2019. The programme aims to provide work opportunities for one million unemployed people per year and allow them to access social protective assistance through formal employment. However, these work opportunities are temporary, and the programme has failed to meet its target of a million people per year. The programmes have nevertheless reduced unemployment slightly but have not been effective and efficient in fighting poverty and unemployment (Matsiliza 2018:27).

The section that follows below provides a case study analysis of the need for access to social protection by the informal sector. In South Africa, the extension of social security to the informal sector represents a vital step towards broader economic inclusion. The case studies examined the efforts by the government and stakeholders to resolve the challenges and gaps in the informal sector. The examples highlighted the progress that has been made and the remaining barriers to achieving comprehensive social security cover for all informal workers, including street vendors.

3.6 A case in the informal sector

3.6.1 Domestic workers

The Coronavirus pandemic known as COVID-19 highlighted a need for social protection in the informal sector. In this section various examples illustrate ways in which informal economic activities are regulated to allow access to social protection. Domestic work is described as work performed by individuals in the informal sector, which inter alia includes childcare, cleaning, housework, cooking, and gardening. This is work done in someone's or the employer's home (Labour Research Service 2022). Domestic workers continue to be one of the most vulnerable occupation groups despite the implementation of labour laws as this group of individuals face issues relating to exploitative and poor conditions as well as poor salaries and wages.

The extent to which domestic employees are denied the same social rights as formally employed workers was made clear by the COVID-19 outbreak. When it comes to unemployment, illness, disability, injuries at work, maternity, old age, or the loss of a family's primary breadwinner, social protection assists formal sector employees (Labour Research Service 2022). The Union of Domestic Employees of South Africa (UDWOSA), the Izwi Domestic Workers Alliance, and the South African Domestic Service and Allied Workers Union (SADSAWU) have increased their advocacy for access to the UIF and the provisions of the *Compensation for Occupational Injuries and Diseases Act of 1993* (Act 130 of 1993) so that all employees are protected against foreseeable disasters. The efforts of and demands put forth by these labour organisations will help in general to inform social insurance programmes, which the vulnerable informal sector lacks. However, workers who lose their jobs or are unable to work due to illness, maternity, adoption, or parental leave are helped by the UIF. In addition, full-time and part-time workers who sustain injuries, fatalities or illnesses as a result of a working accident or occupational disease are compensated through the provisions of the *Compensation for Occupational Injuries and Diseases Act of 1993* (Act 130 of 1993) (Labour Research Service 2022).

As a result of the efforts and demands of these trade unions, the domestic work sector has developed some form of regulation. Employers are accountable for adhering to Sectoral Determination 7 and the *Basic Conditions of Employment Act of 1997* (Act 75 of 1997). These statutes outline the minimal working requirements to which domestic servants are entitled. The passing of the *National Minimum Wage Act of 2018* (Act 9 of 2018) in 2018 has already helped domestic employees, according to the Congress of South African Trade Unions (COSATU), and more benefits should follow in 2022, when their earnings are raised to 100% of the National Minimum Wage. The *National Minimum Wage Act* (Act no 9 of 2018) now recognizes domestic employees as an exemption and provides that they have been entitled to a minimum salary of R19.09 per hour as of March 2021. The minimum wage in South Africa is R28.79 per working hour, effective from the 1st of March 2025. The Compensation for Occupational Injuries and Diseases Amendment Bill, which was reviewed, amended and duly enacted in 2023 by the South African national parliament, will also assist domestic employees, according to COSATU (Parliamentary Monitoring Group 2022).

According to the trade association COSATU, this law will guarantee that domestic workers are protected by the Compensation Fund for any illness or harm sustained at work. The UIF has boosted benefits to include maternity leave cover and boosted their pay-outs. Payments for unemployment insurance were also raised. In addition, three pieces of gender-based violence legislation that aims to increase the protection of women against sexual assault and other types of violence are now being considered, according to COSATU (2023). The aforementioned example of domestic work in the informal sector being formalised gives hope. It also presents the assurance that the art of street vending may also undergo possible formalisation or that policy development would follow to foster social protection services for this sector.

3.6.2 Waste pickers

Waste pickers working in the informal sector play a crucial role in waste management as they collect, sort and sell recyclable materials. The waste these workers remove keeps the streets and municipal landfills significantly cleaner. A study by the Council for Scientific and Industrial Research (CSIR) estimated that the recycled waste saves the public coffers almost R750 million annually, yet these workers are poorly compensated and remain vulnerable. The South African Waste Pickers Association, in collaboration with Groundwork and WIEGO, established Waste Integration in South Africa (WIEGO 2024). This project assists workers through policy and research development as well as to train and educate workers. The project operated in Johannesburg, Sasolburg and Tshwane municipalities from 2016 and up to 2020. In 2019, the Association of African Reclaimers held a large-scale protest against the City of Tshwane for recognition and fair compensation. The city began interim talks on developing a framework to integrate waste pickers into municipalities (WIEGO 2024). These talks included recognising workers and developing forums for collective representation and workers' rights. They included protection against the authorities, health and safety measures, sorting and storage spaces and registration for workers. The Department of Environmental Affairs is developing guidelines for municipalities to integrate waste pickers. The Waste Integration in South Africa team was included in this project to represent workers throughout the policymaking process (Department of Environment, Forestry and Fisheries 2020).

The researcher argues that if waste pickers and domestic workers can receive significant advocacy from non-governmental organisations to receive some form of regulation to allow access to social protection, the same can be done for black women street vendors. These aforementioned cases show the potential of the informal sector to receive some form of formalisation and to allow its employees and self-employed individuals to access social protection.

3.7. Chapter summary

In the light of the analysis of the South African social protection system and legislation as well as the case studies of domestic workers and waste pickers, it is evident that significant actions are required to extend social protection to black women street vendors operating in the informal sector. These street vendors face unique challenges owing to the informal nature of their work. They lack formal contracts and often have unstable working conditions. Therefore, a multifaceted approach is necessary (ILO 2019a). One primary solution is the enactment of policy reforms in which existing social protection frameworks need to be amended to accommodate the realities of informal work. This may include the simplification of the registration process in social protection schemes and provide incentives to informal workers who join these schemes (Gentilini 2022). Furthermore, more inclusive legislation should be adopted that recognizes the rights and needs of informal workers. Actions should be inclusive of the establishment of monitoring bodies that oversee the implementation of legislation that supports informal sector work (ILO 2019a). The next chapter delves deeper into the experiences faced by black women street vendors as the study's methodology is discussed. The section contains a discourse on how data was collected, which allows for a comprehensive understanding of how street vendors navigate their economic activities and access social protection benefits.

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Introduction

This chapter details the methodological approach used in this study to gain a comprehensive understanding of the matter being researched by exploring the challenges black women street vendors face and the potential solutions for extending social protection in the informal sector. In addition, this chapter provides a comprehensive overview of the research designs, data collection methods and analytical approaches employed to investigate these critical issues. The study sought to identify practical and effective strategies to enhance their security, economic stability and overall well-being. The research methodology incorporates qualitative methods such as interviews with street vendors, public officials of national departments and non-governmental organisations. By engaging with both secondary and primary data sources, the research should enable developing an understanding of the socio-economic factors that contribute to the vulnerability of black women street vendors. Furthermore, the study facilitated proposing recommendations for policy and practice. This chapter also addressed ethical considerations, which ensured that the research was conducted with respect, sensitivity and confidentiality. Therefore, this study aspired to contribute valuable knowledge to the field of the informal sector and advocate the rights and protection of black women street vendors in Pretoria.

4.2 Research methods

All research studies must include the application of the proper research methodology. According to Khan (2011:2), using the right research methodology will produce accurate and unbiased information that solves the problem that the study presents. In the field of public administration, different approaches are used to conduct research (Ricucci 2008:9). Dwight Waldo (1948:177) previously held the same view, arguing that there is no singular approach to conducting research in the field of public administration. As a result, the research methodology followed for this study was influenced by the research objectives listed in Chapter One, section 1.6 of page nine and is described in this chapter.

4.2.1 Qualitative research design

The qualitative approach provides an in-depth understanding of the lived experiences of street vendors and their daily challenges. Therefore, the study employed the qualitative research design, which explores the intricacies of social protection in the informal sector, with a specific focus on black women street vendors in Pretoria. Auriacombe and Mouton (2007:441) argue that the qualitative approach is important in public administration as it uses specific techniques to understand people and their lived experiences. Qualitative research, in this case, exposed the researcher to the opinions, views and phenomenon of social protection in the informal sector (Auriacombe & Mouton & 2007:444). This enabled the researcher to see the social world through the eyes of others, such as black women street vendors.

A case study design was also utilised comprehensively to examine the circumstances and the challenges faced by this group of street vendors, which allowed for detailed and contextualised analysis. Bryman (2016) reports that the researcher collects extensive data over a period of time, and the case study design enables detailed information on the key topic to be gathered (McCombes 2020). A case study provides for an in-depth inquiry into a specific phenomenon set within the real-world context such as the challenges faced by street vendors and the extension of social protection in the informal sector (Yin 2018:312).

4.2.2 Case study design

The reason for selecting the case study design was that it was appropriate for explaining a problem in its current context and how the problem unfolded daily (Nieuwenhuis 2019:56-57; Somekh *et al.* 2017:17). The main focus of case studies is to explain the "why" and "how" certain conditions occur. The case sheds light on why there is a lack of accessibility to social protection in the informal sector, which is a result of its informal nature and lack of formalisation (Kumar 2014:150). Furthermore, it describes the relationship between adequate access to social protection and improvement of the livelihoods of women street vendors as well as their performance in the informal sector.

Some of the advantages of case study design are that the researcher can gather opinions and hear the voices of different groups and individuals. This included the women street vendors working on the sidewalks of Pretoria and government officials with the departments of Social Development, Employment and Labour, Small Business Development and the City of Tshwane. It allowed for analysis of these different perspectives and voices (Nieuwenhuis 2007:75). Case study moreover allowed the researcher to identify the limited SPFs in the informal sector and enabled solutions to be generated.

One of the well-known drawbacks of case study design is that it is usually a very time-consuming process owing to the large amount of data collected and processed. In addition, for this reason, important research-related issues may be overlooked. A researcher's interpretation may be limited to what the researcher deems fit and relevant for the research and thus expose it to subjectivity (Choy 2014:102). In this study, consistency was maintained, which enabled accurate results and validity to be achieved.

4.3 Case selection

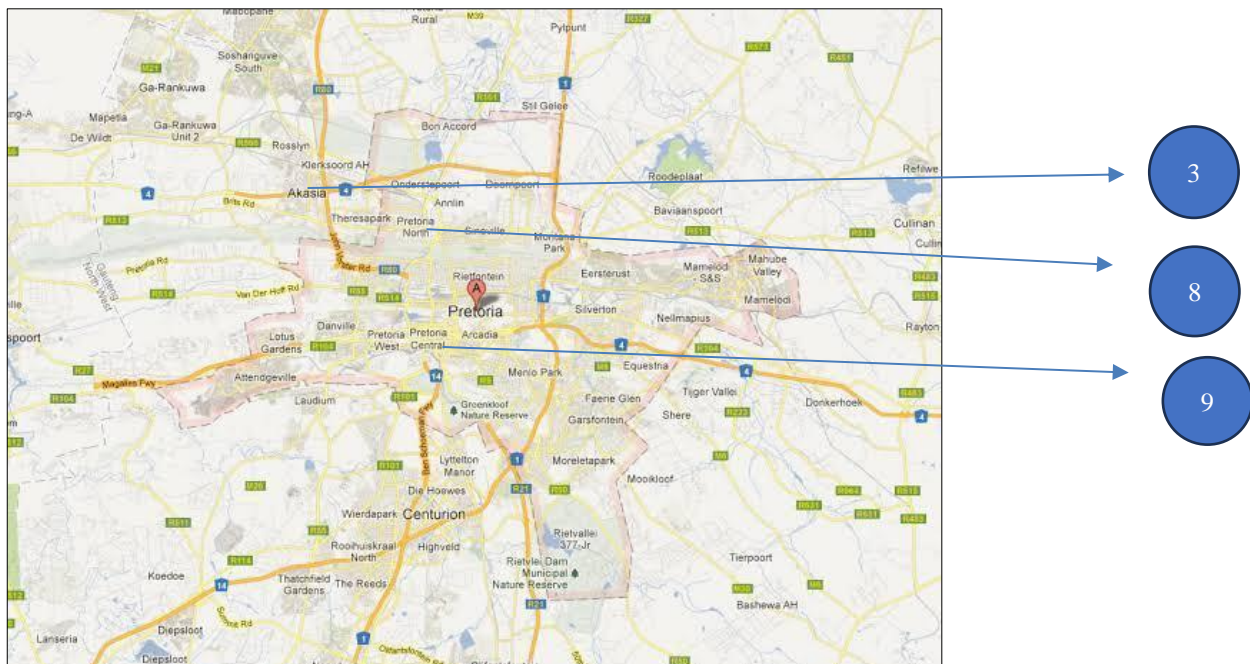
The population of the study can be described as a broader group that the researcher wanted to explore through a research study (Kumar 2011:398). This study's sample represented a subset of the informal workers in South Africa, namely black women street vendors in Pretoria (Welman *et al.* 2005:53). The target population was women street vendors selling food on the sidewalks of Pretoria. The informal sector's population is very large, as the art of street vending can be found everywhere in South Africa and the world. Therefore, it was important to choose a smaller group, such as black women street vendors in Pretoria. Pretoria was selected as the study's location owing to its diverse and active informal sector, which has a significant number of black women street vendors. This group was chosen for their unique position in the informal sector, in which its members are often exposed to socio-economic vulnerabilities.

Pretoria is described as the administrative capital of South Africa and has been chosen as the location for data collection because of its diverse urban environment, economic activities, accessibility, and historical and socio-economic context. Pretoria offers a rich and diverse urban landscape with a mixture of business districts and informal

markets that provide a comprehensive backdrop for studying the dynamics of street vending (Ballard *et al.* 2021:3). This city is a key economic centre that attracts a substantial number of street vendors with its bustling markets where black women rely on street vending as their primary source of income. The city's infrastructure facilitated easier access to vending locations, making data collection easier as public transport and road networks enhanced the feasibility of the researcher reaching different vendor hotspots (Citiesabc 2024:5).

All the participants involved in the study were black African females from South Africa and other African countries such as Zimbabwe, with the majority being South African citizens. The participants involved in the study were in the average age group of 20 to 60 years, with the oldest informal business being 29 years old and the youngest being 2 months old. These participants were located across Pretoria, with 3 participants in Rosslyn, 4 in the Orchards, 4 in Karenpark (Akasia area), 4 in Church Square and 5 in Pretoria (Pretoria central business district) (CBD). These areas are also populated with street vendors on various street corners. In addition, these areas were chosen for the study based on convenience and accessibility for the researcher to engage with street vendors.

Figure 4.1: Case selection map



Source: Map adapted from Google Maps by Author

4.4 Data collection methods and sampling

Data collection was carried out through interviews, which ensured flexibility in exploring the various aspects of social protection and challenges faced by participants. Data collection was conducted as indicated in the section below between the three sample groups of participants: street vendors, public officials, and representatives of international institutions.

Table 4.2: Street vendor interviews

Location in Pretoria	Number of respondents interviewed	Nationality
Pretoria Central	9	South Africa - 7 Foreign nationals – 2
Rosslyn	3	All South Africans
Akasia (Orchards & Karen Park)	8	South African - 5 Foreign nationals – 3
Total: 20		

Source: By Author

1. Interviews with street vendors: Twenty black women street vendors from various parts of Pretoria were interviewed. These participants were selected using convenience sampling to ensure a diverse representation of experiences and perspectives in the group. The selection criteria focused on black women street vendors of any age and were selected from diverse vending locations across Pretoria, urban centres, suburban areas and informal markets such as in the Pretoria CBD, Rosslyn and Akasia. These vendors sold a variety of products, including food, clothes, arts and crafts, and household items. Both new and experienced vendors were included in the study as they provided insights into the challenges faced and strategies they utilised to overcome them. Participants had the choice to engage with the research or not, and not all confidential information was required, although confidentiality was ensured.

The interviews focused on their experiences with social protection mechanisms, the challenges they faced and coping strategies.

Table 4.3: Unstructured interviews

Unstructured interviews with street vendors		
Street vendors	Location	Number of respondents
Black African street vendors	Pretoria (Akasia, Rosslyn, Pretoria Central)	20 respondents between the ages 20 and 60
Total: 20 respondents		

Source: by Author

1. Interviews with public officials: Six public officials from higher and middle-level management from the departments of Employment and Labour, Social Development, Small Business Development, and the City of Tshwane were interviewed. These officials were chosen for their expertise and involvement in policymaking and implementation of social protection programmes. The selection of public officials was based on the department's recommendations for skilled and knowledgeable employees in each department. These employees have significant experience of over 5 years and have participated in the development of policies relating to employment, labour and social development. These government officials were willing participants who had played a role in drafting regulations and support programmes in addition to conducting research relevant to the informal sector. These interviews provided insight into the initiatives and programmes, collaborations and policy developments regarding social protection in the informal sector in which the departments participated.

Table 4.4: Semi-structured interviews with government officials

Semi-structured interviews at national departments		
Department	Unit	Number of respondents
Department of Social Development	Comprehensive Social Security Unit (Social Insurance and Assistance)	Senior management (1) Frontline management (1)
Department of Employment and Labour	Sector and Market Development Unit Multilateral Relations Unit	Senior management (1) Frontline management (1)
Department of Small Business Development	Enterprise Development Sector and Market Development Unit	Senior management (1)
City of Tshwane	Local Economic Development Unit (Business Compliance and Regulations)	Senior management (1)
Total: 6 respondents		

Source: by Author

- International organisations: One member each of the international institutions ILO and WIEGO was interviewed. These interviewees were chosen for their expertise and vast experience in social protection cover in the informal sector. They both have decades of experience in extending social protection in the informal sector. The ILO and WIEGO have often collaborated on campaigns to raise awareness about the importance of social protection in the informal sector. Both organisations have published research and other reports that highlighted gaps in the social protection of informal workers as well as recommendations for how to resolve these gaps. The interviews with these

participants provided insight into the roles these organisations play in extending social protection, including benefits, to informal workers.

Table 4.5: Semi-structured interviews with civil society organisations

Semi-structured interviews with international organisations		
Organisation	Unit	Number of Respondents
International Labour Organization	Social Protection	Senior Management (1)
Women in the Informal Economy: Globalizing and Organizing	Social Protection	Senior Management (1)
Total: 2 respondents		

Source: by Author

4.4.1 Unstructured interviews

The researcher selected unstructured interviews to interview black women street vendors selling food to understand their challenges owing to poor social protection. The researcher conducted unstructured interviews with 20 black women street vendors on the ground located in various areas in Pretoria. This allowed the researcher to retrieve a variety of diverse responses, which added value to the research. The areas from which black women vendors and immigrants were selected were where these participants predominantly operated their informal business activities. Free and open discussions were fostered through the unstructured interviews as the researcher gained more information relevant to the research study. Furthermore, unstructured interviews are cost-effective but can be difficult to organise, especially with a large number of people (Kumar 2014:150). Participants such as street vendors are busy making a living and working hard, which could have the effect of less time available for an interview. Unstructured interviews include open-ended questions that cover a variety of topics that the researcher deems fit for the study (Niewenhuis 2007a:87). This type of interview style allows for the interviewer and respondents to delve deeper into the topics. To gain further insight into and detailed

information on the effects of limited social protection in the informal sector, the researcher interviewed black women street vendors and public officials in national government departments.

4.4.2 Semi-structured interviews

The nature of the interviews when engaging with public servants and officials in the national departments and the City of Tshwane was semi-structured. Six professional and knowledgeable officials from three national departments and the City of Tshwane were interviewed. Semi-structured interviews were also used to engage with representatives of the international organisations WIEGO and the ILO. One member from each of these organisations was interviewed during virtual meetings. This enabled the researcher to gain valuable insight and information relating to the work that these professionals undertake towards developing and improving the informal sector in the main black women street vendors.

Semi-structured interviews allow for a greater measure of flexibility as a variety of topics are discussed under one theme. This, in turn, allows for open-ended questions, and it allows the government officials being interviewed to respond openly and freely to the questions in great detail (Niewenhuis 2007b:87). Government officials and the members of international organisations who were interviewed were completely free to express their perceptions of the research topic. One notable drawback of this interview style is that officials may not feel comfortable expressing their views or sharing information as their organisation limits the flow of information suitable for the researcher to know. Another drawback of this interview style is that it is time-consuming as the public officials were busy and schedules needed to be confirmed beforehand (Adams 2010:18).

Responses from both groups of participants were diverse as they gave first-hand and individual insight into a problem. The semi-structured interviews with government officials in government departments and members of international organisations as well as unstructured interviews with the black women street vendors gave the researcher essential and valuable insight into the issues black women street vendors

face and also the limitations they face regarding access to social protection. Secondary data were also used as a data source.

4.4.3 Secondary data

A thorough and thoughtful examination of the relevant literature must be conducted in advance, according to Brynard *et al.* (2014:40), for the research in question to be successful. Furthermore, the researcher should review the literature and any official government papers linked to the study in the field of public administration. By doing so, the researcher would be able to present a true reflection of the topic under investigation and enrich the depth of the relevant data. Government publications, reports, and documents formed part of the secondary sources consulted, which provided the researcher with the relevant information and information derived from previous studies. Data were retrieved from national departments such as Social Development, Employment and Labour, Statistics SA and the International Labour Organization. The information that was collected was used to analyse the socio-economic challenges faced by black women street vendors in Pretoria. This, in turn, enabled further understanding of the lack of social security coverage that affects black women street vendors, generally known to be the breadwinners of the family (Gamielien & Van Niekerk 2017:24; Makaluza 2016:21).

4.4.4 Purposive sampling

Information-rich samples are obtained through purposive sampling to enable in-depth analysis and understanding of a phenomenon (Suri 2011:66). This sampling strategy was utilised when engaging with public officials from the departments of Social Development, Small Business Development and Employment and Labour, through interviews. Participants were chosen in accordance with certain key aspects, which made them key sources of the data required for the study. Six public officials from the aforementioned three departments were identified. One was from senior management, and one was from frontline management, from each department, was included in the study. This sampling strategy was regarded as the most suitable for the study as these participants were government officials who were experts and knowledgeable in the study's field (Suri 2011:66). Furthermore, this strategy provided the researcher with valuable insight and allowed the collection of in-depth data.

Purposive sampling allows for flexibility among participants and the researcher in addition to saving costs. One drawback of purposive sampling is that the sample size is often smaller, and bias can arise as the researcher selects participants who fit the expectations of the study (Heath 2023:3). However, the researcher consciously maintained the validity and objectivity of the study.

4.4.5 Convenience sampling

One of the most common sampling strategies is known as convenience sampling. Selection through convenience sampling involves an easy-to-access group and inexpensive method of finding participants for a study, in this case, black women street vendors in various areas across Pretoria (Suri 201:71). This sampling strategy enabled the researcher to choose and locate a sample that was most appropriate for achieving the study's goals and objectives (Shaheen *et al.*, 2019). The researcher used categories such as race, gender and profession as a reasonable starting point to focus on the study's location (Patton 1990). Convenience sampling was beneficial for this research study as less effort was expended when selecting black women street vendors for participation, and the costs involved in this sampling strategy were low. One drawback of this sampling strategy is bias arising from the self-selection of participants (Masheen *et al.* 2019:74). However, the researcher selected a large-sized sampling population majority across various areas in Pretoria to ensure the validity of the study.

4.5 Data analysis strategy

4.5.1 Narrative data analysis

This study followed the narrative analysis strategy for analysing data collected from black women street vendors. A narrative analysis focuses on the narrators' subjective experiences and how they interpreted and made sense of it. For the purpose of this study, they were black women street vendors in Pretoria (Hassan 2022:5). Language was used to describe experiences, the emotions conveyed in the narrative or the methods in which the narrator derived meaning from the related experiences, which were all subject to the researcher's analysis. It was deemed helpful to understand how people interpret their own lived experiences through using narrative analysis.

Therefore, this approach was used when listening to the stories and shared experiences of black women street vendors in Pretoria (Hassan 2022:5).

The narrative analysis was conducted as follows:

1. **Identify the research question:** Finding the research subject or topic of interest was the first step in the narrative analysis process. The researcher was able to look deeper into a certain person's experience or investigate specific social or cultural phenomena. The research questions were developed before engaging with the black women street vendors.
2. **Collect the narratives:** The stories or narratives that the researcher studied were then gathered. This involved compiling written texts, conducting interviews and examining visual materials. The narratives were collected through unstructured interviews, as mentioned previously.
3. **Transcribe and code the narratives:** After the narratives had been gathered, they were analysed and coded to find themes, motifs or other patterns and then transcribed in the written format. The researcher had the choice to employ either an existing coding scheme or create one, particularly for the study. Data analysis software such as ATLAS-ti was used to analyse the data (Smith 2002:65).
4. **Analyse the narratives:** Following the coding process, themes, motifs, and other patterns that had arisen from the narratives were then examined by the researcher. The formal composition, chosen language, and social and cultural setting in which the narratives were embedded were examined and analysed.
5. **Interpret the findings:** The researcher next interpreted the results of the narrative analysis and then made judgements of the meanings, experiences and perspectives behind the narratives. The researcher then utilised the information to draft recommendations, offer suggestions or guide future investigations into possible solutions for extended social protection for black women street vendors in the informal sector.

4.5.2 Thematic data analysis

The study utilised thematic analysis to analyse the data that were received from public officials in the national departments. Thematic analysis is a process of data analysis that identifies themes in the research study. An inductive approach was utilised as it allowed the themes that were identified to emerge from the data collected through the semi-structured interviews with government officials (Braun & Clark 2006).

Thematic analysis was conducted as follows:

1. **Become familiar with the data:** Once interviews had been conducted, transcriptions were done. The transcriptions had to be reread, and the researcher identified the key themes that emerged from the data. This required audio recording and transcription devices, which aided the researcher.
2. **Generate codes:** The data were organised systematically through the use of codes. These codes are required to be in line with the research questions that the study aimed to resolve. Sections of the transcribed text, such as phrases or sentences, were highlighted so that codes could be formulated. Different coloured highlights were used to identify different codes that emerged from the text. Each code expressed a feeling or idea that appeared in the text.
3. **Search for themes:** Once the codes had been identified, patterns needed to be developed, which resulted in theme generation. Some themes were broad and vague, but the researcher developed the themes that related closely to the study.
4. **Review themes:** Once the themes had been identified, the researcher was responsible for ensuring that the themes were an accurate representation of the data. The data set had to be compared to the themes that were developed.
5. **Define themes:** A final list of themes was finalised, and each theme helped the researcher to understand and interpret the

collected data. The themes were named to make it easier for the research to be understood.

6. **Write up:** The results of the data analysis were written with a clear introduction, aims, and approaches and answered the research questions. The methodology of the data collection was explained. The findings were thoroughly discussed, and a conclusion provided. (See Chapter 6.)

4.6 Limitations and delimitations

Primary data collection methods such as case studies and interviews were used to conduct this study but certain limitations existed. A case study in research tends to generalise a single case and a population as a whole. Interviews also have limitations as a result of their subjective nature and at times a larger population sample size may make it difficult to conduct research effectively and efficiently (Kumar 2014:150). Secondary data was used in the study, including legislation, policy documents and departmental reports. The use of secondary sources may lead to limitations such as a lack of relevance to the study, where the documentation retrieved has no significance or value for the study. There were issues of a lack of data accuracy and limited owing to a lack of control over the data's quality as the researcher was not the sole owner of the secondary data (Kumar 2014:150).

4.7 Ethical considerations and limitations

Ethical approval was obtained from the University of Pretoria's postgraduate committee before the commencement of the study. Ethical approval and permission were requested from the departments of Employment and Labour, Social Development and Small Business Development. The director general of each department approved the researcher's request to conduct research. The City of Tshwane's Chief Director also granted ethical approval for the researcher to conduct the research. Informed consent was secured from all participants (street vendors, members of organisations and public officials) after ensuring they were fully aware of the study's purpose, their rights and the confidentiality of their responses. Participants were involved in the study voluntarily and were free to refuse to engage in the

interview. Pseudonyms were used to protect the identities of the street vendors and public officials. The research did not endanger the lives of the participants and precautionary measures ensured participants were not harmed or exploited. All the data collected was handled with care and confidentiality, with the researcher securely storing the data. The research was limited to certain areas of Pretoria, but the findings were valuable and insightful for developing solutions in extending social protection in the informal sector.

4.8 Chapter summary

This chapter presented the methodology used to investigate social protection for black women street vendors in Pretoria's informal sector. A qualitative case study design was employed and data was collected from three groups: street vendors, government officials, and civil society organisations. Unstructured interviews were conducted with street vendors while semi-structured interviews were used for government officials and civil society representatives. Purposive sampling was used for government officials and civil society members, while convenience sampling was applied to the street vendors. Narrative analysis was used for the data collected from street vendors and thematic analysis was applied to the data collected from government officials and civil societies. Ethical considerations included informed consent, confidentiality and ensuring voluntary participation. The methodology provided a comprehensive approach for investigating the complex dynamics surrounding social protection in the informal sector, with particular focus on black women street vendors in Pretoria. The next chapter will present the findings from the research.

CHAPTER 5: DISCUSSION OF FINDINGS

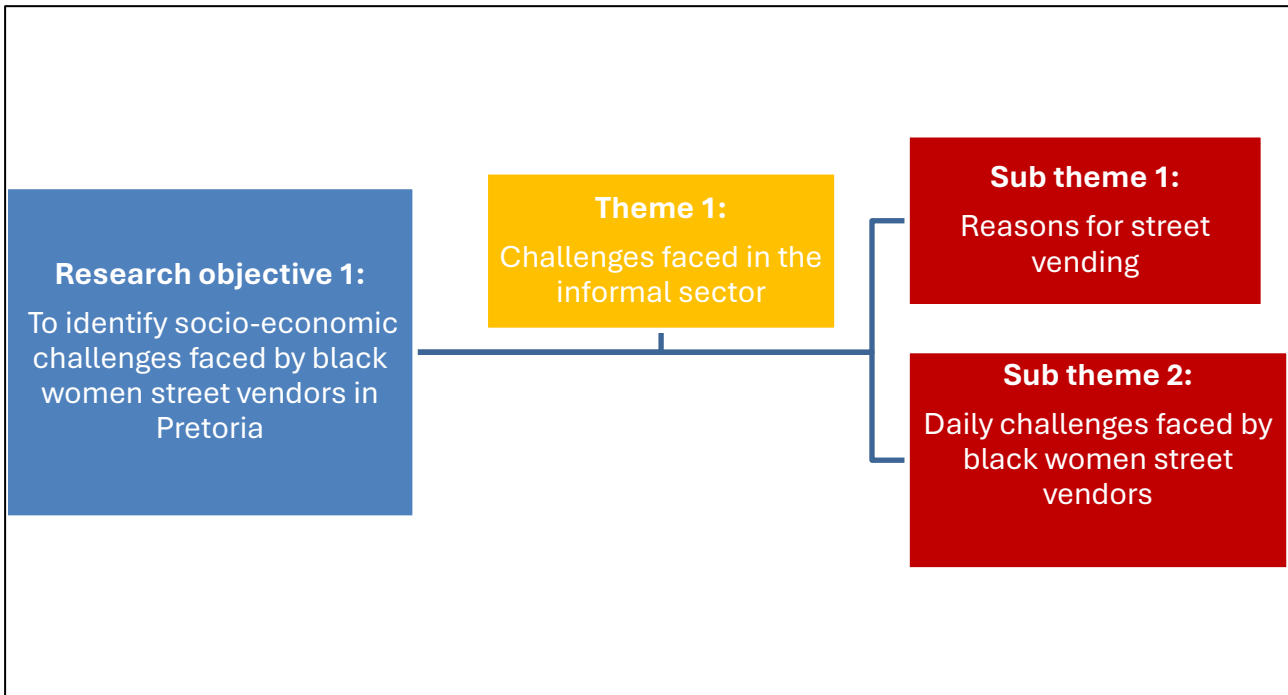
5.1 Introduction

This chapter presents a discussion of the findings and data analysis derived from the interviews conducted with street vendors, government officials and non-governmental organisations regarding the extension of social protection in the informal sector. The analysis was structured around key themes obtained from the study's objectives and interviews. This chapter seeks to illuminate the complexities surrounding social protection in the informal sector and identify opportunities for more inclusive policy frameworks. The insights gained not only contributed to the understanding of the dynamics at play but served as the foundation for recommendations aimed at enhancing social safety nets for black women street vendors in Pretoria. The aim was to provide an in-depth understanding of socio-economic challenges, policy gaps and structural barriers that shaped the experiences of street vendors, particularly black women, in Pretoria. Through the comprehensive interviews with key stakeholders, which included street vendors, government officials from the departments of Social Development, Employment and Labour, Small Business Development and the City of Tshwane as well as representatives from the international organisations WIEGO and the ILO, the effectiveness of existing social protection measures and the challenges encountered in extending social security cover were examined.

5.2 Findings of the study

This study intended to achieve several objectives. Through thematic and narrative data analysis, several themes were developed that were linked to the study's research objectives. In this section, the study aimed to achieve two main objectives, which were analysing social security accessibility for black women street vendors and identifying the socio-economic challenges that they faced. Several themes and sub-themes were developed from the data collected through interviews, transcribed and analysed through the data analysis tool, Atlas-ti. The themes and sub-themes developed from the first research objectives are as follows:

Figure 5.1: Research Theme One and Sub-themes



Source: by Author

5.3. The perspective of street vendors on challenges faced in the informal sector

The interviews with street vendors revealed two primary themes central to understanding the socio-economic challenges faced by black women street vendors. The first theme, *Reasons for street vending and products sold*, emerged as a recurring theme as vendors often cited economic necessity, family responsibilities and limited access to formal employment as the factors that motivated their involvement in these informal activities. The theme also highlighted the types of products sold, which were tailored to meet the needs of the community and their customers. The second theme, *Daily challenges faced by black women street vendors*, underscored the persistent hardships these vendors encountered, which included limited access to safe vending spaces, harsh weather conditions, harassment by local authority officials, and limited social protection. These themes collectively contributed to the research objective of identifying the socio-economic obstacles that shaped the experience of black women in the informal sector and revealed a need for policy interventions that were more supportive of the needs of street vendor

5.3.1 Theme one: Challenges in the informal sector

5.3.1.1 Sub-theme one – Reasons for street vending and products selected for sale

The sub theme concerning the motivation for entering street vending reveals a complex set of socio-economic drivers for black women in Pretoria. Many participants highlighted the lack of formal employment opportunities as a primary reason, and they explained that street vending offered a viable pathway to an income. The following excerpt was among the feedback received from some participants on the lack of formal employment opportunities.

“We are from a non-profit organisation called Hope Givers. We have two orphanages and drug addicts. This organisation started in 2022. Street vending became a way to gain extra income and support the kids of the orphanage. I got involved due to a lack of education and employment.” ~ Participant 7

“I have been working as a street vendor since 2001. I started this business because of unemployment, my kids and trying to make a living. This business raised my kids and helped them go to school. I sell fruits and vegetables as well as snacks.” ~ Participant 11

This sentiment reflects a broader trend among individuals in the informal sector who chose self-employment owing to the limited formal job market. The need to provide for family and children was another dominant factor. Many women expressed that vending was essential for meeting the basic needs of their households.

“I used to work as a security guard and had shifts, but the money was too little, and the job was strenuous. I had two days off the job and used those days to sell on the streets. I started street vending as a way to make a living and to support my kids. I left the job and went to start my business. I sell fruits, snacks, cigarettes, peanuts and aachaar.” ~ Participant 1

This used to be my sister's business, but I later took over. It's been 20 years now. I sell perfumes, clothing, bags, hats and crafts. I got into this business because of unemployment and to feed my family.” ~ Participant 13

Furthermore, some vendors expressed a desire for independence and autonomy in managing and owning their own businesses. One participant made the following statement:

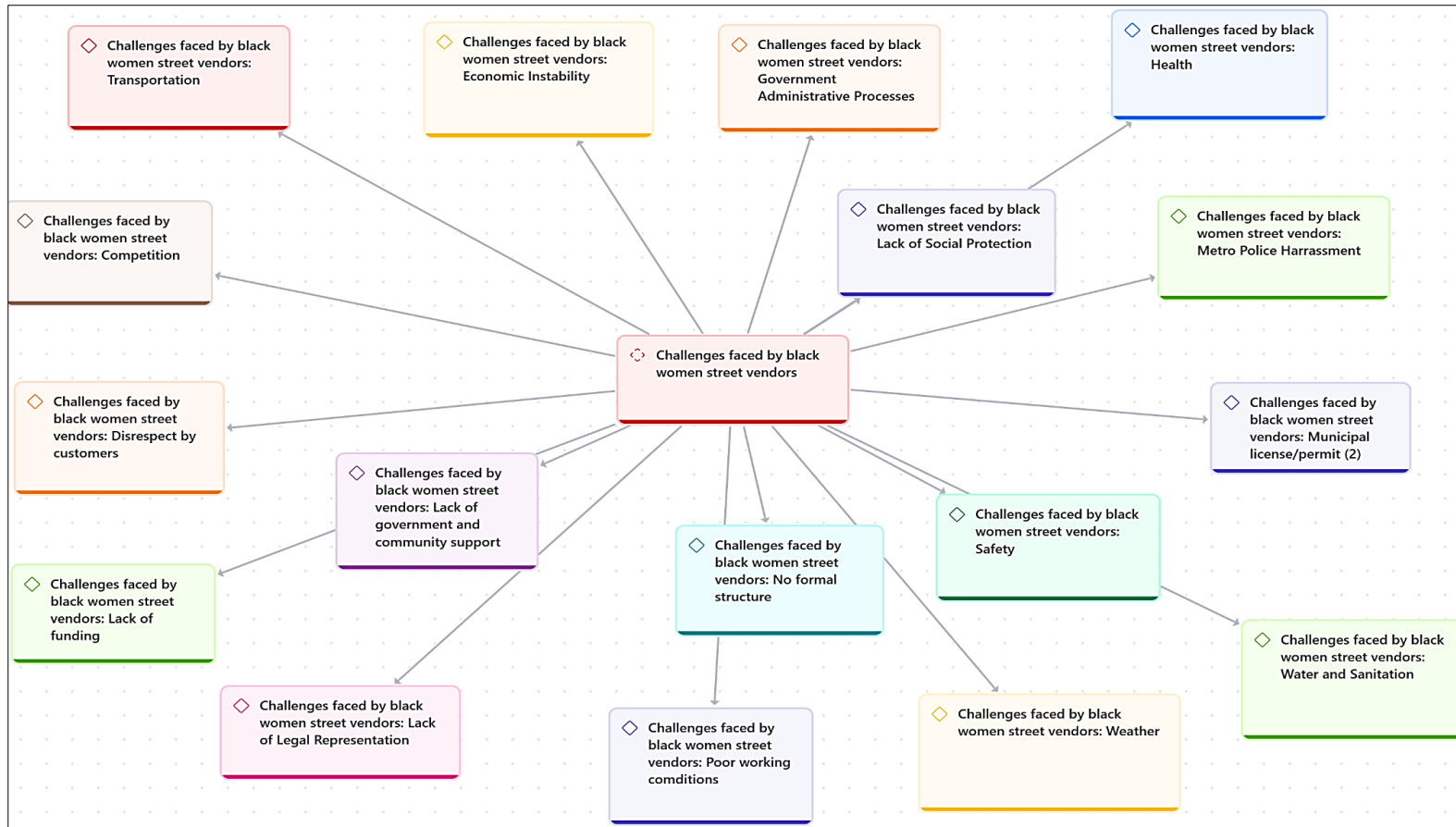
“I used to work for a private company in healthcare. I was tired of being taken advantage of by white bosses and the employee life was not for me. I decided to start a business, make money and be my own boss. Also, as a young person, there is high unemployment, and this became my way of making a living. My business is two months old. I sell fries, meat, kotas, and drinks.” ~ Participant 6

The motivations of these women were not solely based on financial needs but the pursuit of independence and developing themselves as black women entrepreneurs and businesswomen. Collectively, these reasons highlighted the resilience and adaptability of black women street vendors and illustrated how informal work has become a survival strategy and a source of independence.

5.3.1.2 Sub-theme two – daily challenges of black women street vendors in Pretoria

The figure that follows below, developed through the data analysis tool Atlas-ti, showcases the various sub-themes arising from challenges faced in the informal sector. These include a lack of transport, which makes it difficult for workers to commute or run their businesses efficiently. Intense competition makes hinders their ability to sustain a livelihood. Workers often face disrespect from customers, contributing to poor morale, while also dealing with unsafe working conditions which puts them at risk. The absence of proper structures and infrastructure, and exposure to harsh weather conditions impacts their health and productivity. Additionally poor sanitation facilities create health risks, and many workers experience police harassment, adding to their stress. Limited access to social protection and legal representation leaves informal workers vulnerable as they face numerous hardships without support. These interconnected issues paint a clear picture of the precarious and challenging work circumstances faced in the informal sector. These sub-themes illustrate the complex and multifaceted nature of the difficulties workers in the informal sector encounter which helps to identify areas for potential improvement and policy intervention.

Figure 5.2: Atlas-ti themes of challenges in the informal sector



Source: by Author

5.3.1.2.1. *Disrespect by customers.*

Street vendors in Pretoria have expressed their concern about customers trying to take advantage of them and often showing them disrespect. Customers often try to negotiate lower prices as they believe that goods sold in informal sector businesses should be priced lower. The vendors buy their produce and determine their pricing, which is often less than it would be in formal sector businesses such as supermarkets and stores. Customers feel entitled to negotiating prices and often complain when the prices are not to their liking.

“The challenge I have is disrespect. Black people have a horrible tendency to want to pay less for products. I have to handle these people. They criticise my price and always want a discount. They complain over R2. At the end of the day, they are my customers.” ~ Participant 15

“The main challenges faced are customer disrespect and undermining. They expect me to lower my price because I am an informal business.” ~ Participant 6

“Customers are also disrespectful, always wanting us to lower our prices for less.” ~ Participant 14

Street vendors have to overcome this challenge by enforcing their prices and refusing to decrease their prices further. Street vendors expressed that they felt looked down upon and shown disrespect by the same customers they serve daily as they either complain about their market prices or engage in arguments for a decrease in the prices. However, they chose to overcome this challenge through patience and setting clear boundaries regarding their preferred product pricing.

5.3.1.2.2. *Economic instability.*

The socio-economic environment is constantly changing. Street vendors often face unforeseen circumstances in their businesses. At times business activities may have their good and bad days. In addition, street vendors are faced with fluctuations in their income at times, with less income on bad days and more income on good days. Informal workers' earnings are regarded as irregular as self-employed individuals do not have a stable source of income such as a salary. Therefore, earnings fluctuate

from day to day or week to week and all this is dependent on the hours worked, goods sold, and costs incurred (WIEGO 2016:1).

“Life is not easy, sometimes the money is enough, sometimes it’s less. We just trust in God and hope for the best.” ~ Participant 2

“Income is not stable; sometimes you have good days and some bad days. You just need to survive and deal with whatever comes.” ~ Participant 1

Street vendors have shown resilience in adversity as they have chosen to remain strong and steadfast throughout socio-economic challenges and fluctuating income. Most have no one to rely on, no family or friends, but only themselves. Some have adopted their own ways of saving money, and others rely on stokvels, a type of communal savings system. Most street vendors do not have any backup plan when income levels decrease.

“I rely on faith. There’s not much I can do but trust in God to help me. Whatever money I have, I appreciate it and try to make a living. I try to put some money aside and rely on my kids to help where possible.” ~ Participant 13

“Sometimes you have good or bad days, but you need to be strong and try to survive. Last week, I lost stock and money because factory workers had limited time for lunch. I had some rotten apples and fruits. I have no choice but to be strong and survive these challenges.” ~ Participant 5

This income volatility not only affected the vendor's ability to save or invest in their business, but it threatened their basic livelihood, contributing to a struggle to cover costs such as rent, food, school fees and transportation. This precarious economic environment limits street vendors' capacity for financial growth and savings, leaving them vulnerable to economic shocks. The impact of economic instability extends beyond individual financial strain but perpetuates cycles of poverty and insecurity for women vendors and their families.

5.3.1.2.3 Difficulties presented by adverse weather conditions.

Owing to the lack of formal structures and decent stalls, street vendors expressed that weather was one of the main challenges that they faced. Strong winds, rainy days and extremely hot days make daily operations difficult. Street vendors are, therefore, subjected to the effects of a variety of weather and climate change issues, such as

heat waves, droughts, pollution and flooding, which can affect their general well-being and health. Heatwaves have caused street vendors to reduce working hours owing to exhaustion and dehydration, resulting in lower income for the day.

“Weather is a big challenge here. In the summer, it’s too hot, and in the winter, the conditions are cold. When it rains, there is mud, and the working environment is not conducive.” ~ Participant 4

“The main challenge here is the weather. I have no structure or tent, so on cold days, rainy days and hot days, it becomes very hard to work.” ~ Participant 10

“When it rains, the stock gets wet, and we need to pack up quickly and save our products.” ~ Participant 13

Air pollution in various areas, such as Rosslyn, in which street vendors operate outside factories, affects the breathing of street vendors. The urban atmosphere is filled with combustion-inducing activities, industrial activities and heavy-duty transportation of trucks, which affect the quality of air street vendors are exposed to. Poor waste management in the areas where street vendors conduct their work has also been noted as a key challenge, as there are limited to no designated refuse bins. It becomes the street vendor's responsibility to ensure a clean working environment by cleaning the areas in and around their stalls, tents or mobile kitchens (Sepadi & Phama 2024:3).

“Shelter is also a problem. Especially in the rain and sunny days.” ~ Participant 18

The problem is I work outside. Weather can be a challenge in the winter and summer. I have a gazebo for harsh weather, but I would appreciate a structure for severe weather.” ~ Participant 1

This vulnerability to weather conditions not only affects the income of vendors but also their physical well-being. Without protection, they are often exposed to harsh weather elements. Weather-induced disruptions indicate a pressing need for secure vending space that mitigates income loss and improves working conditions.

5.3.1.2.4 Water and sanitation concerns.

In informal sector activities, water and sanitation are often of concern as street vendors do not have access to these resources when conducting their business activities. Street vendors in Pretoria have expressed their working conditions as lacking basic services such as water, cleanliness and bathrooms. Some have relied on petrol

stations or nearby malls to use the bathroom while others have to bring their own containers of water, especially when they cook food on the streets. Others have opted not to use water and provide already cooked food or perishable items such as fruits or vegetables, which customers can rinse themselves. Others sell products that do not need water.

“Sanitation is a huge issue. The dirty roads, the waste on the streets. The lack of ventilation is due to factory smoke. Safety is an issue where you have these big trucks every day, stopping in the middle of the road. These trucks can be dangerous, and if you make one mistake, you can get hurt.” ~ Participant 4

“There is no ventilation, we; work around factories. You find other street vendors cooking and braaiing meat and pap. There is no space, no sanitation and no water. We struggle with water, especially for our products. We struggle with using the bathroom. There is a small mall across the street, but the officials restrict use and have restrictions on us using the bathrooms and collecting water. We struggle with water and sanitation.” ~ Participant 5

The issue of sanitation and hygiene is one main factor affecting informal trade, especially in areas with poor infrastructure. This has led to trading spaces being riddled with dirt and rubbish, which causes non-conducive working environments for street vendors with stalls. Street vendors have limited access to water and bathrooms when conducting their business operations (Sassen *et al.* 2018). This links with the next theme, the lack of infrastructure.

5.3.1.2.5 Lack of infrastructure.

Street vendors in Pretoria face a lack of infrastructure as a key challenge in their daily operations. The provision of infrastructure is part of service delivery as the municipality must provide basic services such as water, electricity, shelter, removal of waste, toilets and storage facilities, which are important for the businesses and communities.

The inadequate facilities for trading expose vendors and their customers to potential hazards, particularly in crowded urban settings where sanitation issues can quickly escalate. The need for accessible, clean water and sanitation services is crucial for the health of vendors and the sustainability of their business operations.

The following feedback was received by some of the street vendors on the lack of infrastructure:

“I make sure to have my own water and there is a petrol station (access) [across] the street for a bathroom.” ~ Participant 6

“Cleanliness is an issue. Back in the day before the DA government in Tshwane, there was a contract given to a company to clean the streets of Tshwane. It used to be very clean but now it's just a mess.” ~ Participant 15

“The issue of shelter. The lack of shelter is a problem, especially when it rains. The stock gets wet, and we need to pack up quickly and save our products” ~ Participant 14

“The stock sells slowly and money is also tight. Transportation is an issue as every day I take a taxi just to sell here.” ~ Participant 16
“Shelter is a problem. I use my worn-out tent. You find vendors in Church Street with these green portal shelters, and it's mainly occupied by foreign nationals while our own people here are struggling. Back in the day, there used to be a forum which would help us with a gazebo and two tables.” ~ Participant 15

Majadibodu (2016) argues that transport services, storage facilities, water and electricity, sanitation as well as communication networks are important for informal business activities. The unavailability of public infrastructure is a hindrance to the development of the informal sector. Basic infrastructure such as water keeps street markets cleaner and helps to create a more hygienic and conducive working environment (Roever 2016). According to Nkrumah-Abebrese and Schachtebeck (2017), the rapid increase in number of street vendors in cities makes it difficult for municipalities to provide basic infrastructure and trading spaces for vendors. It is therefore, essential for street trading to be included in urban and town planning. The lack of infrastructure directly affects street vendors' ability to maintain a steady income and grow their businesses. The following feedback was received from some street vendors:

“I struggle with transport, always taking out loans from taxi drivers because I cannot afford the taxi fare. Life is hard. I can't even make R100. I travel from Hammanskraal to Pretoria central.” ~ Participant 18

“There's issues of lack of stalls and shelters for other vendors. I had to spend money on the food trailer I had.” ~ Participant 6

“The long hours I work here are not the best and the weather conditions are not the best. The issue of shelter(s) is a problem. I use my old tent for shelter.” ~ Participant 14

Access to sheltered, designated vending spaces could significantly improve working conditions and safeguard vendors’ products, thereby offering a more stable environment for customer interaction. Providing safe and accessible shelter could transform the working conditions of street vendors and allow them to operate effectively.

5.3.1.2.6 Metro police harassment and licences.

Street vendors are required to pay for permits and trading licences as well as the municipal space they acquire to conduct their business operations. These amounts they pay form part of the municipality's revenue but erode the profits made by street vendors (Majadibodu 2016). The payments present no significant benefit for street vendors as their quality of life or trading conditions are not improved. Their goods are often confiscated by metropolitan police officers. Majadibodu (2016) believes that street vendors should be given a warning before goods are confiscated. The following feedback was received from some street vendors:

“We struggle with the metro police too; they always look down on us and think of us as nothing. They undermine us, forgetting where they come from. They think of us as less human. They harass us for not having a permit for our goods. They confiscate our goods. They make life hard and unbearable. Already we are struggling, and they expect bribes.” ~ Participant 4

“The licence is useless. It must be renewed every year and I need to catch a taxi in town, pay and come back after three weeks to collect the permit. The other time I was arrested for not having a permit and my goods taken. This permit is a struggle. I need to catch a taxi to go to town, leave someone here to watch my stall and pay them for taking care of my stuff.” ~ Participant 5

“The municipality has failed us. There is massive corruption with these permits which benefit foreign nationals [who are] street vendors.” ~ Participant 13

Street vendors in Pretoria all share a common “enemy”, which is the abuse and harassment faced by metropolitan police. These officials are responsible for enforcing by-laws and ensuring that informal sector activities do not affect public roads or residences. However, abuse of power has been noted as street vendors complained about metro police forcefully confiscating goods, arresting others and demanding

absurd amounts in bribes. They intentionally target street vendors and use their power to abuse the weak.

“I pay for the licence R200 monthly but it's not beneficial. It just helps so that the metro police don't harass me. You find foreign nationals paying bribes to the metro police while our own people struggle and get their goods confiscated. Corruption is an issue here.” ~ Participant 11

“Metro police is a big challenge as they confiscate our goods. This is bad and it harms my business. The permit system also takes time. They will tell you to come tomorrow, and you come and there are excuses. They say ‘we will call you’ but eventually they don't.” ~ Participant 14

“Another challenge is the harassment from metro police over a lack of licensing and they expect a bribe of R2000. Already I don't have money; they expect so much from us. It's abuse and corruption.” ~ Participant 4

The harassment faced by street vendors is an unclear and inconsistent enforcement of regulations that leaves street vendors vulnerable to arbitrary actions by officials. This theme highlights the need for clear and fair policies as well as supportive engagements between municipalities and street vendors to foster an environment free from fear and harassment, which would allow street vendors to contribute positively to the local economy.

5.3.1.2.7 Safety.

Safety is a major concern for street vendors as most of the time you find a lone woman selling her products on a street corner. Safety varies in different areas as some areas do not face crime-related issues while others do. A few street vendors have expressed how some men would try and take advantage of them and how certain perpetrators would try to rob them of their products. The following feedback was received from some vendors:

“There are no challenges that we face. The main issue is men trying to take advantage of us and our business as the area has many taxi drivers.” ~ Participant 9

“Safety is an issue. There are nyaope boys who steal my goods and run away. A long time ago there used to be a security company that would be around and patrol but now we rely on each other. I'll ask my friend next door [to] my tent to look after my goods if I need to leave or use the bathroom.” ~ Participant 12

“Crime is bad here. You find tsotsi’s dressed nicely in suits, looking like decent customers. They stand close to you and before you notice, they have pickpocketed your phone or wallet.”

~ Participant 15

Vendors often face difficulties such as theft of stock or other crimes (Neves 2010:14). The issue of safety links up with the previous theme, harassment and law enforcement-related abuses. This entails physical and verbal harassment women street vendors face from not only criminals but also law enforcement officers. Finding solutions to the safety concerns requires collaborative efforts from authorities and municipalities to create secure and regularly monitored vending areas that would enable vendors to operate with great confidence and peace of mind.

5.3.1.2.8 Lack of government and community support.

Street vendors in Pretoria keenly feel that the lack of government and community support is their reality. Street vendors have expressed their sentiments on how they voted and stood in long lines and have been forgotten by the government in policymaking. Many expressed that they did not receive any government support and were self-reliant. The following feedback was received from some street vendors:

“There is no government support and community rapport that we have received. We are just left all alone.” ~ Participant 14

“I have no government support or community support. In this business, you stand alone. That’s how it has always been. The government has forgotten us but always wants us to pay for permits.” ~ Participant 1

“I have received no government assistance and no community support. Our government has forgotten us as street vendors. I stand by myself. I am alone. I would like the government to support us.” ~ Participant 13

“There is no trade union or street vendors association that protects us. No representation at all.” ~ Participant 6

The street vendors face social stigma and discrimination by the community as their line of work is regarded as inferior. Street vendors in Pretoria have to fend for themselves with limited to no support. A few street vendors expressed a lack of representation. The Tshwane Barekisi Forum, despite some of its success, has failed certain groups of street vendors in Pretoria. The lack of representation by

organisations meant to promote street vendors makes the daily lives of street vendors difficult.

5.3.1.2.9 Legislative framework.

Government rules and regulations are stringent and often cause an obstacle for street vendors. The complex registration and licensing system imposes a variety of costs on informal traders. Street vendors find it difficult to function effectively and efficiently against the background of multiple laws that are enforced before they can conduct their business practices (Horn 2018). Street vendors operating mobile kitchens expressed that government administrative processes were tedious and frustrating. The following feedback was received from some street vendors:

“The administrative process is problematic. I spend so much money, time and energy to get clearance, my health certificate, my permit and fire clearance. I have registered with the DTI and SARS, paid my registration fees but there is nothing that I gain. It's all these expenses and the process takes time and delays. I had to be proactive and keep running after them. It's frustrating.” ~ Participant 6

“There is no government support and community support at all. I would appreciate it if the government would cut down on the administrative process of licensing and permits and just let me be. It's really frustrating and annoying.” ~ Participant 17

In Pretoria, street vendors are required by municipal law to pay for site inspections on the land or working space they would like to use. They need to comply with food health regulations by the Department of Health and fire regulations by the local fire department. In special cases vendors registered their businesses with the DTI despite its informal nature, and taxes must be paid. These processes are expensive and may take months to complete.

5.3.1.2.10 Lack of social protection.

Lastly, the lack of social protection is a dominant theme among street vendors in Pretoria. The COVID-19 pandemic highlighted a gap in safety nets accessible to street vendors. The Social Relief of Distress Fund did not apply to some street vendors owing to the compliance criteria set by the Department of Social Development. Most vendors highlighted that no social protection was received during the pandemic. They

highlighted that they had limited access to healthcare and no pension or savings. The following feedback was received from some street vendors:

“There are no social protection measures available for us. Despite the fact I registered for a licence and with DTI as well as SARS, I get no UIF, no COIDA, nothing.” ~ Participant 6
“There is no support that I am aware of.” ~ Participant 3

However, street vendors mentioned that they would appreciate social protection aimed at the informal sector in times of difficulties and vulnerabilities. Women street vendors also expressed that their children had grown up and they no longer qualified for the child grant. Vendors, by the nature of their employment, do not qualify for either the UIF or the Compensation Fund for Injury and Diseases. Some street vendors personally chose to save money through their own saving schemes or stokvels.

“I personally save. I have not encountered any form of social protection or support services. I am a single woman, raising kids and everything is on me. I contribute money monthly to a stokvel of the church.” ~ Participant 1

“My business just operates, there’s always income coming in. I am always careful. Unfortunately, I do not have a backup. I need to be wise with how I spend my money. I have no one to rely on.” ~ Participant 10

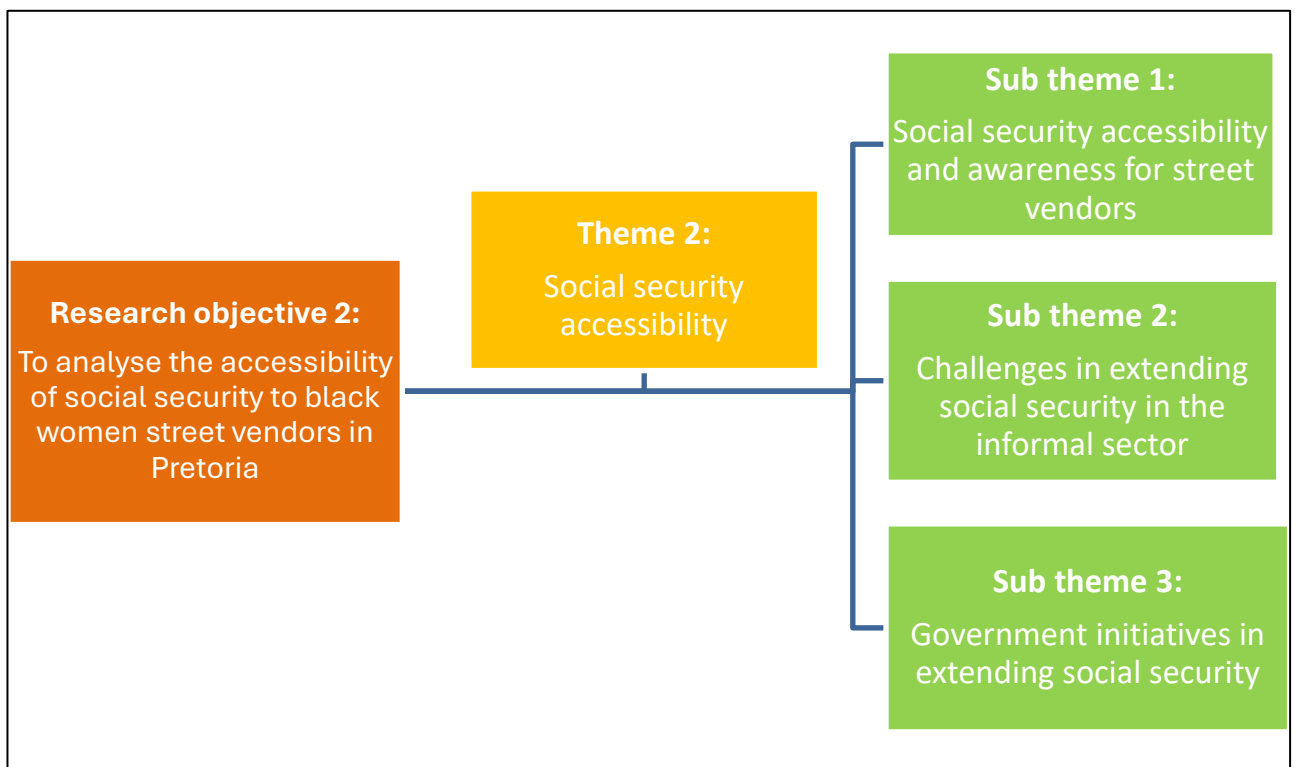
The data collected for this section highlighted the significant challenges faced by street vendors. Many street vendors operated in informal settings which left them vulnerable to various challenges, from financial instability, health risks, metropolitan harassment and demands for municipal licences, severe weather, lack of water and sanitation, lack of formal structure and lack of government and community support. These challenges street vendors face daily necessitate targeted policies that provide a safety net and protect them against vulnerabilities. The lack of social protection leaves vendors without access to employment insurance, health benefits or retirement plans. Street vendors need to navigate economic shocks and personal crises on their own. Addressing these challenges requires policy intervention that extends social protection and security in the informal sector.

5.4. The perspective of street vendors and international non-governmental organisations on social protection awareness and accessibility

The following section provides an evaluation of social protection awareness and accessibility in the informal sector under the research objective *Identifying social*

security accessibility to black women street vendors in Pretoria. The information obtained from interviews with street vendors and public officials from the Department of Social Development as well as with the ILO and WIEGO was some of the data collected. The current social insurance systems in South Africa were analysed to provide a clear understanding of these systems, which highlighted the need for social protection in the South African informal sector. Several themes and sub-themes were developed from the data collected through interviews, transcribed and analysed through the data analysis tool, Atlas-ti. The themes and sub-themes developed from the second research objectives are as follows:

Figure 5.3: Research Theme Two and Sub-themes



Source: by Author

The second main research objective on *social security accessibility for black women street vendors in Pretoria*, focuses on evaluating how easily black women street vendors in Pretoria can have access to social security benefits. Under this objective a theme of *social security accessibility* is developed which has three themes. Sub theme one explores the *level of awareness and accessibility of social security among street*

vendors. Sub theme two addresses *the challenges faced in extending social security to the informal sector*. Lastly, sub theme three investigates *government initiatives aimed at expanding social protection to informal workers*. All these sub themes provide a comprehensive understanding of the accessibility of social security and the systemic factors that influence its reach to the informal sector.

5.4.1 Theme two: Social security accessibility of street vendors

5.4.1.1 Sub-theme one: Social security accessibility and awareness of street vendors

This section contains an evaluation of the accessibility of the current social security insurance and assistance available as well as its applicability to the informal sector. Theme two aims to address the study's objective relating to the accessibility of social security for black women street vendors in Pretoria. Chapter 3 of the study highlighted that the South African social security system had no safety nets for the informal employment sector, which includes self-employed individuals such as street vendors. The Constitution expresses the right to access to social security if someone is unable to support themselves. The state has an obligation to uphold, promote and fulfil the right to access to social security but within available resources and legislative measures. Section 27 of the *Constitution* (1996) is comprehensive in explaining the scope and mandate of social security but limited in its application, especially to non-formally employed employees. The most vulnerable and marginalised individuals in the informal sector are denied access to social insurance and have to resort to private savings. Table 5.4 provides a detailed analysis of the applicability of social security measures for street vendors in the informal sector as the first sub-theme.

Table 5.1: Social security analysis

Social assistance					
(Regulated by the <i>Social Assistance Act</i> of 2004, which pays out grants to those in need, subject to a means test)					
Grants	Department responsible	Criteria	Accessibility to the informal sector	Feedback from street vendors	
Old age grant	Department of Social Development	<ul style="list-style-type: none"> For people 60 years and above Must be a South African citizen, permanent resident or refugee Not have received any social grant or be in the care of a state institution Must not earn more than R 86 280 if single and R 172 560 if married 	<p>Not applicable and accessible to the informal sector</p> <p>Reasons:</p> <ul style="list-style-type: none"> Eligibility criteria and proof of documentation are issues as street vendors have irregular and undocumented earnings and documents such as bank statements and medical reports are difficult to obtain. 	Participant 9: <i>“My mom is getting older and does not have any pension plan so, as her kids, we take up the family business and will provide for her.”</i>	

- Must have assets less than R 1 227 600
 - SASSA will review applications alongside one ID and relevant documentation.
- Payout:**
- A maximum payment of R2 180 per month and if a person is over 75, R2 200 will be received. The payment is received electronically or through Postbank or old age homes
- Workers such as street vendors have an irregular income that constantly changes and is not documented.
 - Means tests are not applicable as proof of income and assets are not easy to provide.

Disability grant	Department of Social Development	<ul style="list-style-type: none"> • Must have a physical or mental disability that makes person unfit to work for longer periods over six months • Must be a South African citizen or permanent resident or refugee • Must be between the ages of 18 and 59 years old and not cared for by a state institution • Must have a South African ID • Must not earn more than R 86 280 if single and R 172 560 if married • Must have assets less than R 1 227 600 and if married R 2 455 200 • Must undergo a medical examination 	Not applicable or accessible to the informal sector	No feedback was received from street vendors regarding the disability grant.
		Reasons:		
		<ul style="list-style-type: none"> • Workers such as street vendors have irregular income that constantly changes. • Eligibility criteria and proof of documentation are issues as street vendors have irregular and undocumented earnings and documents such as bank statements and medical reports are difficult to obtain. • Medical assessments and reports are expensive and 		

<ul style="list-style-type: none"> • SASSA will review applications alongside one ID and relevant documentation like your medical report. • difficult to obtain if specialists are needed for a diagnosis. • Lack of information about the grant is a barrier as most are not aware of such benefits. <p>Payout A maximum payment of R 2180 per month electronically or via Postbank</p>				
Child support	Department of Social Development	<ul style="list-style-type: none"> • A child's caregiver must be a parent, grandparents or siblings over 16. • Must be a South African citizen or a permanent resident • Must have an income of less than R52 800 and, if married, a combined income of less than R105 600 per annum • The child must be under 18 years old, not under any state 	<p>Applicable and accessible to a certain extent.</p> <p>Reasons:</p> <ul style="list-style-type: none"> • This is the most common fund accessed by women street vendors to provide for their children. • Eligibility criteria and proof of documentation are issues as street vendors have irregular 	<p>Participant 4 and 5: <i>“Unfortunately, our kids have grown up, so we do not qualify for the child grants. We used to get the grant to support our kids.”</i></p> <p>Participant 12: <i>When we were younger, my mom got the child grant for us.”</i></p>

		<p>institution's care, and live with a primary caregiver.</p> <ul style="list-style-type: none"> SASSA will review applications alongside one ID and relevant documentation. <p>Payout:</p> <ul style="list-style-type: none"> R530 per child. The payment is received electronically or through Postbank. 	<p>and undocumented earnings and documents such as bank statements are difficult to obtain.</p> <ul style="list-style-type: none"> Once the children have grown up, the funds are no longer accessible. 	
Social relief of distress	Department of Social Development	<ul style="list-style-type: none"> Assists persons in dire need who cannot meet most basic needs. The factors included: waiting for a child grant to be processed, a crisis or disaster or a breadwinner has 	<p>Not applicable and accessible to the informal sector</p> <p>Reasons:</p> <ul style="list-style-type: none"> Eligibility criteria and proof of documentation are issues as street vendors have irregular and undocumented earnings 	<p>Participant 1: <i>"With the issue of COVID-19, having social protection would have helped and made things easier. It was a difficult time, and I didn't even qualify for</i></p>

		<p>passed away or been imprisoned.</p> <ul style="list-style-type: none"> • This is for 3 months but can be extended for another three months. • SASSA will review applications alongside one ID and relevant documentation. <p>Payout:</p> <p>Can be in the form of a food parcel, voucher or cash.</p>	<p>and documents such as bank statements are difficult to obtain.</p> <ul style="list-style-type: none"> • The application process is done online and for older generations of informal workers this is a challenge. 	<p><i>the R350. I had to try and sell my products during the lower levels of the lockdown.”</i></p> <p>Participant 5: <i>“There is no social protection or support services I received. I tried the COVID-19 relief fund but was told I already had an income because a family member had sent me R700 one time. So, we have no support or grant or any form of protection.</i></p> <p>Participant 10: <i>“My brother got the</i></p>
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				COVID-19 grant.”
Township and Rural Entrepreneurship Programme	Department of Small Business Development	<ul style="list-style-type: none"> • Register on the SMME website for small business funding. • Complete the online form. • Identification documents and a municipal trading licence are needed. • Once successful, applicants use their phones and dial *120*001#, select option 6 and apply for the grant. • Or alternatively email sefainformaltraders@nedbank.co.za or trep@sefa.org.za with all relevant documentation <p>Payout</p>	<p>Most accessible grant</p> <ul style="list-style-type: none"> • Easy to use and requires documents that street vendors have • Street vendors have access to phones and family members with phones • However, there are challenges with association as Tshwane Barekesi Forum not being as efficient as required 	<p>Participant 16: “We were promised R1 000, then it changed to R2 000 rather than R5 000. We filled in documents, and nothing was done. We were told to get a quotation of our goods at Marabastad. That’s where we get our products. We submitted the documents but nothing.”</p>

		<ul style="list-style-type: none"> • Successful fruit and vegetable trader applicants will receive R1 000. • R3 000 is paid to informal traders who submit via an association, the Local Economic Development Office or the nearest Small Enterprise Development Agency • Nedbank Mobile Wallet 		<p>Participant 12: <i>We were promised R5 000, filled in documents and made affidavits but received nothing.</i>"</p>
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Social insurance

(Inclusive of employment benefits such as the Unemployment Insurance Fund, Compensation for Occupational Injury and Diseases, Road Accident Fund Medical and pension schemes)

Employment benefits	Department responsible	Criteria	Accessibility to the informal sector	Feedback from street vendors
Unemployment Insurance Fund	Department of Employment and Labour	<ul style="list-style-type: none"> • Must have an ID alongside relevant documentation from the company worked for • Proof of banking details and bank statements for the last six months • Can claim if retrenched, the contract has expired, the employer is bankrupt, or in issues of adoption, illness or maternity • Must have contributed 1% of his or her salary to the fund • The employer must also contribute 1% to the fund • Must be registered with the Department of Employment and Labour 	<p>Not applicable and accessible to the informal sector</p> <p>Reasons:</p> <ul style="list-style-type: none"> • Workers have no formal contracts and are not defined by formal employment • Workers are self-employed and have no employer-employee relationship, which makes it difficult to claim and to register. • Workers do not have access to the relevant information on the process. • Irregular income is a challenge as income is cash-based. 	<p>Participant 7: <i>“There are no social protection measures available for us. Despite the fact I registered for a licence and with DTI as well as SARS, I get no UIF, no COIDA, nothing.”</i></p>

<p>Compensation for Occupational Injuries and Diseases Fund</p>	<p>Department of Employment and Labour</p>	<ul style="list-style-type: none"> • Provides compensation to employees injured at work or who contracted a disease due to work, those temporary or permanently disabled and death benefits to dependants of workers who lost their lives due to work. • Covers all employees, including part-time and casual workers • Must be registered with the Department of Employment and Labour • The company must pay annual assessment fees. <p>Payout:</p>	<p>Not applicable and accessible to the informal sector</p> <p>Reasons:</p> <ul style="list-style-type: none"> • Workers have no formal contracts and are not defined by formal employment. • Workers are self-employed and have no employer-employee relationship, which makes it difficult to claim. • Do not comply with COIDA processes due to the informal nature of work • Struggle to produce the documentation needed to prove formal sector employment 	<p>Participant 7: <i>“There are no social protection measures available for us. Despite the fact I registered for a licence and with DTI as well as SARS, I get no UIF, no COIDA, nothing.”</i></p>

		<p>Claims must be made through the Department of Employment and Labour, along with all necessary documentation and medical reports.</p>	<ul style="list-style-type: none"> • Have financial constraints in following up the processes of COIDA, which may include travelling and medical report expenses as well as loss of income through time wasted. • Risk of exploitation as workers are not fully aware of their rights. 	
Road Accident Fund	Department of Transport	<ul style="list-style-type: none"> • Insurance for all road users who are the victims of an accident. • Compensation includes medical expenses for injured victims and support for dependants of deceased victims. • Victims may include drivers, passengers, pedestrians, 	<p>Not applicable and accessible to the informal sector</p> <p>Reasons:</p> <ul style="list-style-type: none"> • In the event of an accident involving a street vendor, it is difficult to claim. • Access to information is a challenge as vendors may 	<p>No feedback was received from street vendors regarding the RAF.</p>

		<p>bystanders, cyclists and motorcyclists.</p> <ul style="list-style-type: none"> • Complete claims application with all relevant information, including police reports and medical reports on the RAF. • The claim will be investigated and, if approved, compensation will be released in between 3 to 5 years. 	<p>not be aware of their rights and the channels to claim.</p> <ul style="list-style-type: none"> • Formal documentation is needed such as pay slips, which may be difficult to produce. • Irregular income is a challenge as income is cash-based. • Legal services are expensive and not easily accessible to street vendors. • Complex claim processes are a challenge and delays in compensation are an issue, which makes it difficult to access the funds. 	
Private pension schemes &	Private companies	<ul style="list-style-type: none"> • Designed for employees in formal employment and 	Not applicable and accessible to the informal sector	No feedback was received from street vendors regarding

<p>Private medical aid scheme</p>		<p>private companies outside the public service.</p> <ul style="list-style-type: none"> • Covers medical expenses, hospitalisation and medication. • Cost of premiums depends on monthly plans suited for salary scales. • Pension plans must be paid by employers and employees of companies. • Pension contributions are tax deductible. 	<p>Reasons:</p> <ul style="list-style-type: none"> • Workers such as street vendors have irregular incomes that constantly change. • Workers lack the formal employment needed to access such benefits. • Premiums for both medical aid and pensions can be expensive and difficult for informal workers to contribute to. • Most workers have limited access to financial institutions as their form of income is cash-based. • Administrative complexity may be challenging as certain documentation is needed. 	<p>private medical and pension schemes.</p>
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Source: by Author – Adapted from Department of Social Development

5.5. The perspective of civil society organisations on extending social protection

5.5.1 Sub-theme two – Challenges in extending social protection in the informal sector

The study aims to address the research objective: *To analyse the accessibility of social security to black women street vendors in Pretoria, South Africa.* By investigating the socio-economic barriers that prevent effective access to social protection, the research shed light on structural gaps in the current system. Through the interviews the researcher conducted, social security awareness and accessibility data were analysed. Street vendors' awareness of social security programmes and funds is generally low. Many are not aware of the existence of social security schemes and others do not understand the benefits of the available schemes. Those who were aware of social security programmes mainly accessed the child grant for the well-being and protection of their young children. The COVID-19 pandemic highlighted a desperate need for the extension of social security in the informal sector. Workers were unable to access the grant for the relief of social distress owing to the administrative process that indicated they were ineligible. The following feedback was received from some street vendor participants:

“During COVID-19 lockdowns, It was hard. We had to beg for food and any form of work. We had to ask for food from family and neighbours just to survive. We had to beg at these factories if they needed someone to clean or wash clothes just to make some money. The pandemic was a very difficult time in our lives.” ~ Participant 4

“I have no social security access and I'm not aware of any services or programmes.” ~ Participant 9

The absence of support resulted in workers having to rely on neighbours and friends or their limited savings to sustain their livelihoods. Most expressed their lack of social security in the form of their employment and that they relied on themselves to survive the daily challenges of life. Barriers were also identified that excluded informal workers such as street vendors from access to social security. The section that follows highlights barriers to extending social security in the informal sector for black women street vendors.

5.5.2 Legal cover

Social security in South Africa mainly focuses on formal sector employees and excludes self-employed individuals such as informal sector workers. The current labour laws recognise an employer–employee relationship and are not suitable for self-employed

and atypical workers. Formal employees have benefitted from social security and insurance owing to being legally recognized. A participant from the Department of Employment and Labour gave the following feedback:

“Our Labour Relations Act defines an employment relationship as a relationship that involves two parties which are the employer and employee. So, the problem is that the legislation we have only works in such a relation, excluding independent workers like street vendors.” ~ Director for Market Research, Department of Employment and Labour

Informal workers are excluded from pension and healthcare insurance, unemployment benefits and other forms of social security. The current legal system is designed to accommodate formal employment and grant benefits to this sector whereas workers in the informal sector are excluded. Informal workers lack formal employment contracts, which are essential for accessing social security. The following participants from the ILO and Department of Employment and Labour had the following to say:

“This is the most difficult group to reach... than domestic workers because of their working conditions and earnings.” ~ ILO specialist, Pretoria

“To access social protection challenges for women will include document(s) challenges such as ID, birth certificates for their children, and language if they would want to expand their business to where they could not be comfortable with the local language.” ~ Director for Multilateral Relations, Department of Employment and Labour

“In terms of barriers to social security ... administrative barriers (by) ... medical aid schemes exclude the kind of business they do. Formal funding institutions require salary and three-month bank statements, which these women may not have. Automatically, they cannot qualify for UIF and medical aid.” ~ Director for Multilateral Relations, Department of Employment and Labour

Legal frameworks in social security require proof of employment such as payslips to access employee benefits. The current labour laws do not cover or protect informal sector workers, which makes it difficult to expand social security. Informal sector workers do not have legal frameworks that support collective bargaining and trade unions because of their informality. These workers lack representation that can advocate their interests relating to access to social security.

5.5.3 Inadequate financing arrangements.

Insufficient government funding is a problem in social security systems as financial resources are necessary to provide benefits such as pensions, healthcare and unemployment insurance. Social security systems are based on tax systems and

contributions by the employer and the employee. However, the informal sector cannot participate in the system owing to its self-employment nature, irregular income, and lack of formal contracts and formal employment. The following feedback was received from WIEGO and ILO participants:

“The question on financing is really important. There would be the worker and employer, and both would contribute a certain amount to social security funds. We do not have that in the informal sector.” ~ WIEGO Programme Director for Social Protection

“The issue with many countries is financial space and convincing the ministries of finance that social insurance within the informal sector is a good investment.” ~ ILO specialist, Pretoria

Poor financial management and corruption hinder social security administration as programmes are underfunded, delays slow down programmes and payments restrict support for informal sector workers. Traditional financing mechanisms for social security are not suitable for informal sector workers. The lack of innovative financing mechanisms such as micro contributions, community-based schemes, and flexible payment options limit informal workers' participation in social security programmes. Economic instability such as recessions and budget constraints contributed to limited financial capacity for social security, with reduced benefits and tightening up of the eligibility criteria, further excluding those who are the most vulnerable. Furthermore, trust in the system is also an issue in South Africa.

“Unfortunately, in South Africa, people do not have trust in their public officials and services, so why would you give your money to a savings scheme that is being managed by a government department? The money is just going to get eaten or taken by people in government. The issue of trust is a huge challenge.” ~ WIEGO Programme Director for Social Protection

Distrust in public servants handling funds meant for street vendors is a significant factor that undermines efforts to support financial inclusion and social protection for informal workers. Street vendors often express concerns about corruption, mismanagement of funds and lack of transparency in government and municipal structures.

5.5.4 Complex administrative processes.

Social security systems involve complex administrative processes that require multiple steps and documentation when applying for social assistance or insurance benefits. Informal sector workers may lack the formal and legal literacy necessary to navigate these processes. Accessible information on social security criteria is not readily available or easy to understand. The administrative process can be time-consuming as it requires multiple visits, lengthy waits, numerous interactions with government officials, constant

check-ins and follow-ups. This process is not only time-consuming but also expensive as travelling and administrative costs are involved. The following feedback was received from a participant:

“The administrative process is problematic. I spend so much money, time and energy to get clearance, my health certificate, my permit and fire clearance. I have registered with the DTI and SARS, paying my registration fees but there is nothing that I gain. It's all these expenses and the process takes time and delays. I had to be proactive and keep running after them. It's frustrating.” ~ Participant 7

Social security applications involve extensive documentation such as identification papers, proof of income and proof of residence or address. Informal workers may lack these necessary documents and access to banking services, which has delays or rejections or abandonment of applications as outcome. Inadequate support services by government officials to help navigate the system to apply for social security benefits makes the process difficult. The following feedback was received from a WIEGO participant:

“I think the issue of digitalization on making schemes more accessible is important and how to make these schemes more accessible to street traders. The Minister of Home Affairs said we should digitalise Home Affairs but what happens to people who struggle with the internet or do not have a computer or smartphone? The Social Relief Distress Fund was digitalised, and the question is how can we improve accessibility?” ~ WIEGO Programme Director for Social Protection

Corruption is also a factor as unethical government officials tend to exploit informal sector workers, demanding pay bribes to receive favourable treatment of their application process while those who cannot afford them are excluded from the system. The following feedback was received from an ILO participant:

“What I see in South Africa is careless governance on the side of the state. There is a need for stronger oversight on monetary issues. People do not trust the state.” ~ ILO specialist, Pretoria

Street vendors often have a deep-rooted lack of trust in the state, which stems from years of inconsistent support and mismanagement of resources intended for their benefit. Addressing this issue requires action to combat corruption and build accountability and ethical governance in the public sector.

5.5.5 Means test evaluation.

Means tests are a critical aspect of the South African social security system, which is used to determine the eligibility of various grants by evaluating an individual's or household's income and assets. The main target for social assistance is for the neediest. However, means tests cause several restrictions that limit social security benefits reaching the most vulnerable population. The means test applies strict income thresholds and those with a certain income who do not fall within the criteria are disqualified. The following feedback was received by a participant from WIEGO:

“We did a study on the Social Relief Distress Grant during COVID with the Presidency on the good impact it had on the economy as well as traders. But then they shifted the eligibility criteria so that if you are earning about R600 a month, you will be excluded from receiving the grant.”
The question is how to make the eligibility criteria fit the informal workforce.’ ~ WIEGO
Programme Director of Social Protection

The current means test considers income levels and assets such as property, vehicles or savings. Informal workers face exclusion as a result of the means test owing to their unpredictable income levels, and a lack of the documentation necessary to prove their financial situation. This results in wrongful assessment as the system may have been designed with good intentions but it ultimately excludes the most vulnerable, further increasing poverty levels.

5.5.6 Lack of representation of workers.

The Tshwane Barekisi Forum is an organisation that aims to represent informal traders such as street vendors in the Tshwane Metropolitan area. The Tshwane Barekisi Forum seeks to advocate the rights and interests of informal workers but has been ineffective and has left street vendors disappointed and disadvantaged. Without effective representation, workers have a diminished voice in and influence on national policymaking decisions and processes.

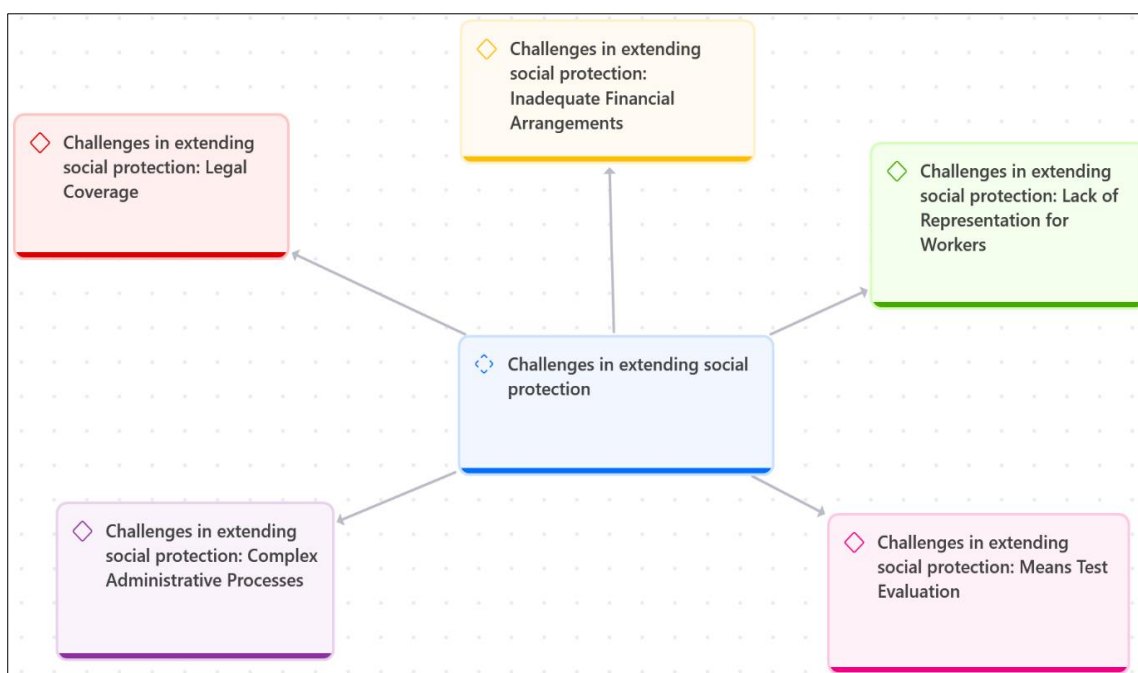
“The lack of representation is a challenge; there is a need for traders to strengthen their associations, which makes it easier to support them as one instead of as multiple individuals.” ~
Director of Informal Business and Local Development, DBSB

“There is no trade union or street vendors association that protects us. No representation at all.”
~ Participant 7, street vendor

The absence of representation leads to policy exclusion, which means that needs and challenges of informal workers such as sufficient trading spaces and access to social protection are not considered. Effective group representation will enable advocacy and negotiating abilities with law enforcement entities such as metro police and government authorities in instances of harassment, confiscation of goods, unfair treatment and evictions. The lack of strong and effective representation causes a failure to make all the diverse voices of street vendors heard and the failure to protect their interests.

Effective representation is crucial for securing resources and supporting informal traders through access to finances, legal assistance, business training and social security. Poor representation leads to inequitable distribution of benefits, where certain groups receive more support while others are left out. The figure presented below highlights the various themes relating to the challenges in extending social security in the informal sector.

Figure 5.4: Atlas-ti themes on challenges with extending social security



Source: by Author

5.6. The perspective of government officials on social protection initiatives

5.6.1 Sub-theme three: Government initiatives in extending social security and protection in the informal sector

The sub-theme on government initiatives in extending social protection in the informal sector focuses on the roles key South African departments play. In response to the

limited access to social protection faced by workers in the informal sector, these government bodies have attempted to implement initiatives to include informal workers in broader social protection frameworks. The Department of Social Development explored ways to extend social assistance programmes to the informal sector, while the Department of Employment and Labour worked on policies aimed at bridging the gap between formal and informal employment protection. The DSBD introduced programmes to support small enterprises through funding and skills development. At the municipal level, the City of Tshwane has a unique role in implementing policies on the ground and addressing the specific needs of vendors. This includes the permitting process, safe trading spaces and skills development. In this section the researcher reports how she explored the scope and effectiveness of the initiatives by government departments in addressing the social protection needs of street vendors.

Figure 5.5: Government initiatives in extending social protection in the informal sector



Source: by Author

5.6.1.1 Department of Employment and Labour: Initiatives on Recommendation 204

The researcher conducted interviews with two senior officials from the Market Research and Multilateral Relations Unit in the Department of Employment and Labour about their work on extending social security in the informal sector. This department has been

working on the ILO's Recommendation 204 (R204) for transitioning the informal sector into the formal sector.

"We also participated in a study with Pat Horn and International Relations colleagues regarding the ILO R204 on transiting from informality to formality." ~ Chief Director of Market Research, Department of Employment and Labour

The Department of Employment and Labour established the Informal Economy Labour Inspection Task Team in 2015. This task team included inspectors from different provinces who were mandated to conduct research in the informal economy by adopting the ILO's R204. The department believes in transitioning the informal economy into the formal sector. The department is aware that the current South African labour laws are inadequate for improving the working conditions of informal sector workers, who do not enjoy the same benefits and rights as formal sector workers. Workers in the informal sector (wage workers and self-employed persons) are regarded as insecure, lacking protection and representation, and are often trapped in the cycle of poverty. The task team aims to test the compliance of the informal sector with adhering to health and safety standards, especially with food, registration and taxation, and social protection contributions. Through its task team, the department seeks to assess the feasibility of assisting the informal sector to access benefits in cases of unemployment or injury on duty.

"I am responsible for all multilateral organisations that are precisely focusing on employment and labour matters such as the International Labour Organization, the AU Specialised Technical Committee on Employment and Labour, and Social Development; the SADC; BRICS; G20, etc. Through the ILO work stream working on the implementation of R204 on the transition from the informal to the formal economy, I managed the transition processes for South Africa through the establishment of the National Task Team on the Transition; development of the terms of reference for the task team; and raising awareness in various provinces of South Africa regarding the R204." ~ Director of Multilateral Relations, Department of Employment and Labour

The aforementioned task team aims to provide strategic support to the government and its social partners. It plans to coordinate implementation at a national and local government level to address work deficits. Furthermore, it aims to conduct research to inform policy and strategies towards formalising the informal sector. It also envisages documenting and sharing knowledge and lessons on the formalisation of the informal sector. In addition, consultations with relevant informal sector actors are anticipated to generate inputs for the National Strategy on Formalization, which facilitates mechanisms for monitoring, coordination and evaluation and provide feedback to the spheres of government.

The task team is made up of various role players from the Department of Labour as the lead department, followed by the departments of Small Business Development, Agriculture and Fisheries, Cooperative Government and Traditional Affairs, Economic Development, Environmental Affairs, Health, Social Development, and the South African Local Government Association (SALGA).

“The Department of Employment and Labour managed the establishment of the National Task Team, of which the processes to review the legal aspect were discussed and prioritised. However, the work of the department is not singularly to cater for the street vendors but for the informal sector as a whole.” ~ Director of Multilateral Relations, Department of Labour and Employment.

The proposed task team will be inclusive of a representative from all business chambers, labour unions such as COSATU and community constituencies, from informal traders, waste pickers, taxi drivers, fishers to home-based workers. The work of the task team is still a work in progress and it will be some time before anything substantial is implemented. However, the initiatives of the department are essential for enhancing social protection and security in the informal sector, and not just for street vendors but for all workers in the sector.

5.6.1.2. Department of Employment and Labour: Plans for amendment of labour laws

South Africa has made significant progress in extending social protection and labour rights in the informal sector. A prominent example is domestic workers being included in labour laws. Domestic workers are now covered by the *Basic Conditions of Employment Act* of 1997 (Act 75 of 1997), which regulates their working hours, leave entitlements and other work-related benefits. Domestic workers are covered by the *Occupational Health and Safety Act* of 1993 (Act 85 of 1993) as well as the *Compensation for Occupational Injuries and Diseases Act* of 1993 (Act 130 of 1993). Domestic workers have unemployment, maternity and illness benefits. The department has been instrumental in developing the *National Minimum Wage Act* of 2018 (Act 9 of 2018), which allows domestic workers working full time to earn at least R27,58 per hour. This is a significant step towards achieving progress in extending social protection in the informal sector. The following feedback was received from participants:

“I know the department is currently working on the amendment of labour laws and the grey areas which are caused by platform and gig economies such as the Uber industry. Our current laws are not designed to deal with such. The department is reviewing legislation to define employment

relationships, but it will take time for street vendors to be considered.” ~ Chief Director of Market Research, Department of Employment and Labour.

“Firstly, the government should review some of the existing laws to allow for a smooth transition, loosen the laws e.g. on who benefits from the government medical scheme or to influence that private medical schemes develop mechanisms and provisions by which these workers will be able to contribute savings as a core sharing of contribution with the government.” ~ Director of Multilateral Relations, Department of Employment and Labour

However, more needs to be done in respect of amending labour laws to be more inclusive of workers from the informal sector such as self-employed, gig or platform workers. The labour force is dynamic and diverse and the traditional labour laws should accommodate the new labour landscape as doing so will enable social protection for all.

5.6.1.3. Department of Social Development: Draft Policy on National Social Security Fund

The 2002 Taylor Committee (Department of Social Development, 2021b), which looked into comprehensive social security systems in South Africa, provided several recommendations for supporting children through the grant system and introducing the South African Social Security Agency as the main institution responsible for implementing social assistance programmes in this country. Despite this significant progress, gaps still exist, which were drastically highlighted during the COVID-19 pandemic. A mandatory system for pension provision, death and disability benefits for all workers is lacking, thus the National Social Security Fund (NSSF) has been proposed as a solution for mitigating challenges and threats in the labour market. The former Minister of Social Development, Lindiwe Zulu, published the Green Paper on Comprehensive Social Security and Retirement Reform, which proposed benefits for all (Department of Social Development, 2021a).

“I think that if there is a universal pension scheme, people such as street vendors should be able to access it.” ~ ILO specialist, Pretoria

The aforementioned includes a mandatory pension and insurance scheme. The department aims to design a new social security system that considers the needs of all people and groups, including death, loss of income, old age, disability and unemployment. Consideration is given to the dynamics of the work environment such as informal workers, gig and platform and atypical workers. The NSSF aims to fill the gap in the South African social security system by providing pensions to formal and informal as well as self-employed workers. The NSSF financing will be pooled by various

contributors. All workers with a minimum threshold will be mandated to participate in the fund, with between 8% and 12% of earnings to be contributed by employer and employees. Inclusion of the informal sector in this fund aligns with the ILO's R204 in transitioning the informal sector into the formal sector (Social Development Green Paper 2021:23).

5.6.1.4 Department of Social Development: Plans for retirement and maternity benefits

The researcher's engagements with the Department of Social Development produced the information that the department was working on a universal retirement fund and maternity benefits for all workers, inclusive of the informal sector. Inspiration for the universal pension fund was drawn from neighbouring countries such as Kenya, Rwanda, Uganda and Tanzania. Rwanda's *Ejo Heza* scheme is a voluntary long-term savings scheme for informal sector workers that aims to provide retirement benefits, death and disability benefits and protect workers against financial shocks (World Bank Group 2023). Workers can make flexible contributions based on their income and the government provides a subsidy to match contributions but with a certain limit. The scheme uses technology through mobile money platforms to facilitate contributions and accessibility to money. Workers may even access part of their savings for emergencies in health, education or housing (World Bank Group 2023). Tanzania has the *Wakulima na Wajasiriamali* scheme, which is managed under the NSSF, and aims to extend pension cover to small traders, farmers and fishermen. Workers must register and contribute voluntarily to the scheme. Contributions are flexible, similar to Rwanda's *Ejo Heza* scheme, and it uses mobile payment systems. The scheme covers retirement, maternity and loans for housing (Manirakiza 2023:86).

"The Department of Social Development is aware of the case examples of Rwanda with its Ejo Heza scheme and Kenya's Haba Haba, which is similar to Rwanda's system. The problem with Ejo Heza is that it is a long-term savings plan rather than (a) social insurance. Both are regarded as social insurance programmes but if you analyse these programmes, they are more long-term savings plans." ~ ILO specialist, Pretoria

Kenya's *Mbao* Pension Plan targets informal sector workers under the National Federation of Jua Kali Associations and is managed by Kenya Insurers. The scheme allows for small voluntary contributions of Ksh 20, almost R3 in South Africa, and uses mobile money platforms such as M-Pesa, where contributors can deposit funds. It has low requirements and easy accessibility and allows workers to access their savings when they retire at the age of 50 (Kabare 2018:2). Kenya recently introduced the *Haba*

Haba scheme, which is also an extension of the National Security Fund in Kenya. This scheme includes refugees and migrant workers (ILO 2024a). Uganda has its own NSSF, which has been extended to informal workers and self-employed workers through a savings scheme that allows these workers to participate in the scheme. Workers can contribute to their pensions, and it accommodates irregular flows of income. Workers can save and access funds by the age of 55 and savings can also be withdrawn as a lump sum. Mobile payment platforms are used for their convenience and accessibility (ILO 2024a).

“With what I know, Uganda is working mostly with community-based and village schemes.” ~ ILO specialist, Pretoria

These above-mentioned case studies are examples of schemes that enable the department to develop a comprehensive social security system that is inclusive of all workers regardless of those with informal status. The department conducted a feasibility study of the provisions of a pension fund for street vendors in the informal sector. Questionnaires were distributed among street vendors across South Africa and their input was recorded. Similar to the researcher's outputs relating to Pretoria, the department's research highlighted that street vendors had the monetary power and capability to contribute to social security such as a pension as long as it does not place vendors under pressure.

The department has been working on developing a basic pension for all and in 2007 undertook research on a basic state pension of R800 per month that covers women aged 60 and above and men aged 65 and above. It was recommended that the contribution rate of 15% for earnings above R12 000 and cross-subsidies by wealthy participants could cover this plan (Department of Social Development 2007). The department's universal pension proposal entails a long process that stretches over years, but it is currently at the draft policy stage, awaiting consultations with various stakeholders, including informal sector workers. This process will take time as various challenges prevail such as problems relating to digitalisation, a lack of trust in the government among informal sector workers, and administrative and financial issues. These challenges were dealt with extensively in the previous chapter. The basic pension plan or universal pension plan is a step in the right direction in furthering social security in South Africa in the long run.

5.6.1.5 Department of Social Development: Plans for a basic income grant

The proposed basic income grant is not a recent concept but was first investigated in 2002 and elaborated on in the 2003 Taylor Committee Report in which it was described as a way to address severe poverty in South African society and as a way to alleviate socio-economic distress. A study done in 2004 by the Parliamentary Monitoring Group (PMG) concluded that a basic income grant is an affordable option for South Africa that can feasibly be financed through a mixture of tax sources, and in addition it will significantly reduce poverty (PMG 2004:4). The Committee proposed that the means test should not be used for this grant to allow easy access for all vulnerable people, therefore allowing for universality (Department of Social Development 2006).

“South Africa has supported the ILO’s R202 and has done work on the promotion of a basic income grant as well as the extension of the COVID grant.” ~ *ILO specialist, Pretoria*

South Africa’s support for the International Labour Organization’s Recommendation 204 was demonstrated with the R350 COVID relief grant, which reached over 5 million people in fewer than 3 months. A streamlined application process through the use of electronic devices and systems facilitated the accessibility of payouts for people. The current Social Relief Distress Grant is being used as a testing ground for a possible basic income grant. The ANC is committed to expanding the eligibility criteria for the Social Relief Distress Grant to all adults through a means test. The Institute for Economic Justice (IEJ), through its research policy and advocacy, expressed the need for a basic income grant in South Africa as half of the population lives in poverty, with at least 17 million adults of working age living below the food poverty line (IEJ 2024:2).

5.6.1.6 Department of Small Business Development: Township and Rural Enterprise Programme

The Department of Small Business Development partnered with Nedbank to assist and empower 40 000 informal traders who deal in fruits and vegetables. Through this partnership programme, qualifying traders would receive R1 000 to be used for stock acquisition. Since the start of the pandemic, the department has developed schemes for small businesses to support micro and informal enterprises. Furthermore, the programme aims to stimulate the economy through financial and business development in support of traders in villages, townships and peri-urban areas (DSBD 2020). The department’s collaboration with Nedbank allowed for the simple and easy disbursement of grant money to informal traders. Traders had to apply by registering through the small, medium and micro enterprises (SMME) website for funding, complete the online form and present their ID and municipal trading licence. If the application was successful,

traders would use their phones, dial *120*001# and follow the prompts. Once successful, they would receive R1 000 through their mobile wallet. However, there were challenges with this initiative as street vendors in Pretoria were unable to access funding (DSBD 2020).

5.6.1.7 Small Business Development: Informal Micro Enterprise Development Programme

The department has a specially designed programme aimed at empowering and developing traders through training and development programmes as well as by providing equipment and tools for their business activities. This programme was run by the Small Enterprise Development Agency (SEDA). In 2018, former Deputy Minister Cassel Mathale handed tools and equipment over to 225 informal business owners in Tshwane as part of the IMEDP.

“As a department, we have engaged in micro informal programmes where equipment is bought to strengthen the capabilities of micro business. We have helped manufacturers with skills and tools such as welding machines. We have helped construction businesses such as painters and plumbers with skills and tools, [and also] (as well as) hair salons and farmers within the agricultural sector.” ~ Director of Informal Business and Development, DSBD

The Informal Micro Enterprise Development Programme included 78 traders in the Marabastad and Sunnyside areas. The beneficiaries received microwaves, stoves, laptops, printers, freezers, sewing machines and frying pans. Over 7 848 applicants applied for this programme but owing to limited resources merely a few could be assisted. The programme provides basic training for business management as well as a grant for tools and equipment. There are criteria to qualify for this programme, which stipulate that a trader must have worked as a trader for three months and must have a South African ID. The applicants must also provide proof of their banking details (SEDA 2018).

5.6.1.8 Municipal by-laws of the City of Tshwane

It is a common misconception that the informal sector is not regulated but in the case of street vendors in Tshwane that is not the case. Street vendors in Pretoria are required to pay for municipal trading permits that allow them to engage in their vending operations according to by-law regulations.

“First we have to use the demarcation of space policy to specify if this is a trading zone and people can trade. We allow different types of goods such as fruits and vegetables, which are

known as soft goods. But before we can allow traders to trade, they need to attend a compulsory workshop and then they fill in an application form which requests space to trade [arise].” ~ Deputy Director for Business Compliance and Regulation, City of Tshwane

Vendors need to attend a compulsory by-law workshop, identify a trading space, allow the City of Tshwane Metropolitan Police Department to conduct a site inspection and pay a fee to lease the space and a trading licence fee. The lease agreement and licence fee differ according to areas, with some paying more and others less. The licence rates vary from the type of informal trade the trader does such as operating from a table and chair to operating in a mobile kitchen (City of Tshwane 2024). The licence has no specific benefits. It aims to enforce by-laws regulating street trade and to protect traders from the metropolitan police.

“When the site is approved, they sign a lease agreement for 12 months. Then we issue a permit which specifies the type of goods and duration of trade. They need to pay a monthly fee of R104. Traders come to the office and pay. They also have to renew their permit annually. The Businesses Act of 1991 is used when regulating activities of vendors.” ~ Deputy Director for Business Compliance and Regulation, City of Tshwane

“The benefit of having a permit is protecting the legal traders from illegal traders when metro police come. If you are a foreign national you also qualify for a permit if you have your documentation on immigration and are legally within the country” ~ Deputy Director for Business Compliance and Regulation, City of Tshwane.

5.6.1.9 Projects on empowering informal traders in the City of Tshwane

The City of Tshwane partnered with the Small Enterprise Development Agency (SEDA) to obtain food handling certification among informal traders. The traders completed free training on food safety and a ready-to-eat fast food outlet programme. The training equipped informal traders with a food safety value chain and information about the prevention of poisoning or contamination of food. It is estimated that 68 informal traders benefitted from this partnership and programme, which form part of the initiative to formalise the informal sector and is committed to supporting small businesses in Tshwane. In addition, it encourages vendors to be compliant when trading in municipal areas (City of Tshwane 2023). Furthermore, the City of Tshwane has also been rolling out workshops for informal traders in an effort to formalise this sector. The programmes were scheduled to start in Atteridgeville, Laudium, Lyttelton and Pretoria Central (Democratic Alliance 2022:2). The city also implemented a project for stall upgrades in Marabastad. The members of the Mayoral Committee for Economic Development and Spatial Planning conducted an oversight visit in Marabastad in 2023 to assess the

development and progress of the project. The department was allocated R7 million in the 2022/2023 financial year for the construction of trader stalls in Marabastad. This project also forms part of the municipality's initiatives to formalise the sector. The stalls provide trading space for cooked foods, fruits and vegetables, as well as meat chopping stations. Informal traders are responsible for the cleanliness of these spaces and their upkeep, but the city provides security and manages the facilities (City of Tshwane 2023).

“We have a bigger scope as the Local Economic Development Unit. We do provide infrastructure such as structures, tables, chairs and gazebos for vendors as well as (provide) training programmes in collaboration with SEDA. We just completed a project in Marabastad of R7 to R12 million, where we provided storage facilities and chopping areas where they can [conduct] (do) their business” ~ Deputy Director of Business Compliance and Regulation, City of Tshwane.

The initiatives led by the departments of Employment and Labour, Social Development, Small Business Development and the City of Tshwane all play a crucial role in extending social protection in the informal sector. These efforts focus on improving the livelihoods and working conditions of informal traders such as street vendors. These departments have been working in collaboration, thus creating an inclusive environment for informal workers in Pretoria, in so doing bridging the gap between the formal and informal sector and extending vital social protection to the most vulnerable. These approaches contribute to the economic resilience of individuals in addition to social equity and sustainable growth and development. International organisations also play a role in extending social protection in the informal sector. The section that follows presents a discussion of the results derived from the study.

5.7 Discussion of the findings

The findings of this study offer critical insight into the realities that street vendors in Pretoria face. The street vendors revealed their motivation for street vending, their economic challenges and their exclusion from existing social security systems. Street vendors expressed various issues such as unemployment, limited education, limited access to informal employment, family responsibilities and the need for independence, and not working as employees. Despite the essential role street vending plays in providing street vendors with an income, the study revealed a variety of issues street vendors encounter, such as a lack of social protection, lack of water and sanitation, lack of infrastructure, economic shocks and instability, health and safety issues and harassment by the metropolitan police. A 2010 study by Tanja Berry which examined the coping strategies of female street vendors in Johannesburg, highlighted similar issues on limited access to finance, inadequate trading spaces and harassment by

municipal police (Berry 2010). Furthermore, a similar 2024 study by Gabriel Ekobi and Pius Tanga examined similar challenges of street vending in Mafikeng and identified the same issues. Collectively, these studies shed light on the multifaceted challenges faced by street vendors in South Africa (Ekobi & Tanga 2024).

A notable finding is that street vendors were largely excluded from South Africa's current social security funds, such as the UIF and the COVID-19 Social Distress Relief Grant. This exclusion leaves street vendors vulnerable to economic shocks such as illness or loss of income. This was seen in the lockdowns during the pandemic caused by the Coronavirus as street vendors received limited support during that time of crisis. This research study led to the identification of numerous challenges posed by excluding the informal sector from social security. Notably, these were a lack of financial and legal systems, administrative barriers, mistrust of government officials, and the means of test evaluation to access social security benefits. In response, various government departments-initiated programmes aimed at improving social protection for informal workers, though the effectiveness of these initiatives remained limited.

The Department of Social Development is working on introducing broad social protection measures, including a proposed basic income grant, a National Social Security Fund and universal maternity and retirement benefits. These initiatives could provide informal workers with some level of security, but the plans remain in the developmental stages. Moreover, limited clarity exists about how they would include street vendors, especially with the means evaluation test the department uses. The success of these programmes may largely depend on the government's ability to design flexible and accessible systems that address the unique circumstances of the informal sector. The City of Tshwane has taken initiatives to support street vendors through the by-law system and empowerment projects. These initiatives regulate the sector by issuing permits, and allocating designated trading spaces, which are paid for by vendors. In addition, the initiatives include training programmes and facility development for street vendors. While efforts are being made, vendors still feel marginalised and at times harassed and exploited by the metropolitan police officers and the municipality as the existing initiatives do not cover all street vendors across Pretoria. Furthermore, the focus of this study was on regulations that extended meaningful social protection benefits to informal workers.

The Department of Employment and Labour established a Recommendation 204 task team and is currently exploring amendments to labour laws that are more inclusive of informal workers. Furthermore, a task team, developed in line with the International Labour Organization's R204, aims to transition the informal to the formal economy.

However, the effectiveness of these efforts is limited by slow implementation and poor policy prioritisation. It is also still uncertain how the department will address the unique challenges faced by informal workers. Finally, the DSBD's Township and Rural Entrepreneurship Programme and the IMDP intend to offer financial and technical support to microenterprises although these programmes do provide potential resources for business growth and development. The findings show that street vendors face barriers in accessing these services, mainly as a result of the lack of association. Street vendors operate as individuals and not as a collective, which makes it difficult for the department to assist street vendors.

In summary, while government initiatives indicate an awareness of the need to extend social protection to informal workers, the study's findings suggest that these efforts are partially effective in addressing street vendors' need for social protection. To improve their impact, these programmes need to be designed to accommodate the unique conditions associated with informal work. Similarly, a proposal of the International Labour Organization and the United Nations Development Programme, emphasise the importance of creating inclusive social protection schemes but these initiatives have been slow to adapt to the realities of informal sector work (ILO 2019b; UNDP 2022b). A study by South African Labour Bulletin (2020) supports the need to expand social protection to informal worker by focusing on key areas such as health insurance, unemployment benefits, pension schemes that are adaptable to the unique characteristics of informal employment. Similarly, research by Borat and Kwayke (2020) suggests that social insurance schemes designed specifically for informal workers can reduce their vulnerability to economic shocks. Additionally, coordination across government departments could enhance these initiatives and ensure that they work cohesively to support the socio-economic needs of street vendors.

5.8 Chapter summary

This chapter provided an in-depth analysis of access to social security by the street vendors in Pretoria who operate in the informal sector. Through the interviews conducted, it became evident that access to various social assistance grants and insurance schemes remains alarmingly low among these vendors, few women having had access to the Child Support Grant when their children were younger. The analysis further revealed underlying causes that contributed to poor access to social security and moreover painted a comprehensive picture of the challenges informal sector workers such as street vendors face. The data highlighted that many street vendors were excluded from social security owing to structural barriers in the current system. The key barrier to social security access was identified as the means test evaluation, which affected informal workers as a result of irregular income and lack of the necessary documentation. The lack of employment contracts and extensive documentation such as proof of assets and income further alienated these workers, preventing their access to essential grants.

In addition, the analysis uncovered inadequate legal cover and representation of the informal sector. Vendors were unaware of their rights and the available social security schemes. The Tshwane Barekisi Forum attempted to advocate the cause of informal traders but struggled to provide sufficient representation and support for workers. Furthermore, the inadequate financing arrangements in the social security systems made it difficult to access social security benefits. The informal sector is excluded from social insurance schemes and innovative financial solutions. The interviews also revealed the main challenges street vendors face, with metro police harassment and confiscation of goods being a dominant theme among street vendors. The lack of conducive working conditions, lack of water or sanitation, was another quite dominant theme that emerged from the results. The lack of social protection was further noticed as a theme as most women interviewed were older and towards the applicable retirement age but had no pension plans. Furthermore, vendors have no backup plan or savings plan when life emergencies or crises arise. This leaves vendors destitute and in despair, without any support from the community or the government. Street vendors describe themselves as “forgotten”, excluded from policy decisions despite being active citizens and voting for political leaders.

The data analysis of this study highlighted the multifaceted challenges street vendors face in their daily lives as well as the barriers to accessing social security. The findings highlighted the urgent need for targeted interventions and policy reforms to address

these barriers to ensure access to social security by street vendors. The final chapter, which follows next, provides detailed recommendations for addressing the challenges identified in this chapter. The researcher provided insights that were drawn from the contributions by key government officials who participated in the interviews. These included government officials from the departments of Employment and Labour, Social Development, DSBD and the City of Tshwane, alongside the ILO and WIEGO. These recommendations focused on creating a more inclusive, accessible and equitable social security system that provided for the needs of informal sector workers such as black women street vendors in Pretoria.

CHAPTER SIX: RECOMMENDATIONS AND CONCLUSION

6.1 Introduction

The informal sector plays a pivotal role in the economic landscape of developing countries such as South Africa. Black women street vendors are an essential demographic that contributes to the economy but face numerous challenges relating to economic instability and inadequate legal and social security. The previous chapter, in which data were presented and analysed, provided a detailed analysis of the challenges black women street vendors experience. The data further highlighted the pressing need for extending social security and protection mechanisms to informal sector workers such as street vendors. In this chapter the researcher aimed to propose various recommendations relating to social protection measures tailored to the needs of black women street vendors. The goal was to enhance economic security and stability and foster a more inclusive and equitable informal sector. Extending social protection and cover in the informal sector remains a challenge in the effort to resolve inequality and ensuring economic growth. This chapter presents recommendations for extending social security in the informal sector by drawing insights from the interviews conducted with key stakeholders, which include the departments of Employment and Labour, Social Development, the DSBD, the City of Tshwane, the ILO and WIEGO. The recommendations are grounded in the findings that accrued from the interviews conducted by the researcher that highlighted the unique challenges of informal sector workers. The stakeholders emphasised the need for social protection measures that cover all informal sector workers such as street vendors, domestic workers, waste collectors and those in the gig economy such as Uber drivers and artists. Through the integration of contributions by key stakeholders who participated in interviews, the chapter aims to provide practical recommendations that will guide policymakers in expanding social protection in the informal sector.

6.2 Proposed Municipal Social Security Fund – The “Morodi Plan”

The informal sector in Pretoria forms part of the local economy in the City of Tshwane. Despite their contributions, they are excluded from formal social protection systems such as pension funds, health insurance and unemployment benefits. The researcher suggests that by leveraging the municipal trading licence and lease system, the development of a municipal-level social protection fund should be established in accordance with the draft framework presented in Chapter Two of this research report. This fund anticipates integrating street vendors into a sustainable social security system

that enhances their social protection and financial security. Through the research conducted by the researcher, it became evident that street vendors have little to non-existent social protection and security benefits.

Figure 6.1: Recommendation for the proposed Municipal Social Security Fund



Source: by Author

The proposed plan the researcher drafted is aimed not only at black women street vendors but also men as social protection is a need for all. The fund aims to extend social security benefits by using the municipal trading licence and lease fees as a mechanism to support social protection. In addition, the plan aims to promote inclusivity and equity by ensuring informal workers have access to basic protection such as healthcare, unemployment benefits, retirement savings, loss of stock and unexpected emergencies. It also envisages enhancing vendor compliance by offering social security incentives for compliance with municipal regulations. The data collected by various researchers indicate street vendors expressed they felt forgotten and invisible, despite being active participants in and contributing to the economy. They furthermore indicated they voted in governance system elections but were often nevertheless excluded from policy developments. Therefore, the researcher recommends the development of a

municipal-level social security fund as this the most accessible option for street vendors. Street vendors share the same outcry against ineffective municipal licences and the abuse by metro police. They noted how they continued to pay monthly fees to the City of Tshwane but received no benefits besides a permit to trade.

6.2.1 Key components of the proposed Municipal Social Protection Fund

6.2.1.1 Vendor registration and licensing

All street vendors operating in the City of Tshwane must be formally registered according to the regulations of the relevant by-law. Street vendors must comply with the following municipal regulations: identify a site, fill in an application, complete a lease agreement, pay a monthly fee and an annual permit fee as well as attend a compliance workshop. The workshop intends to highlight the benefits of having a licence. The benefits would no longer be explicitly for protection against official metropolitan harassment but aims to include social security benefits. A digital database would be introduced to track the payments made by street vendors. These payments and contributions would be made through individual accounts, similar to the accounts system for residential municipal services. Different categories for contributions will be based on the monetary capacity of vendors to ensure that social security is accessible to all. The lower the contributions made, the lower the amount in social security benefits, and the higher the contributions made, the higher the social security benefits that could be accessed. Where possible, the City of Tshwane, alongside the departments of Small Business Development and Social Development can provide subsidies for the contributions that need to be made.

6.2.1.2 Developing the proposed Municipal Social Security Fund

It is essential for the proposed Municipal Social Security Fund to be developed. A portion of the licence fee and lease payments to be made by street vendors will contribute to this fund and secure vendors' access to social security benefits. Vendors can voluntarily contribute extra amounts to the fund and therefore save money for later use. The municipality, in partnership with other departments such as Social Development and Small Business Development can subsidise or match the contributions of vendors in lower income brackets to encourage participation in the fund. Vendors will therefore receive access to money they were enabled to save for healthcare and to build up retirement savings. In the event of disability or temporary disability or even unemployment owing to natural disasters, the vendors would have access to their savings. Maternity benefits could be made available for those who need to take time off

for post-maternity childcare. In the event of stock being lost or stolen, vendors could access the fund. In the event of unexpected emergencies, which do occur, vendors can access these funds to support themselves.

6.2.1.3 Criteria for access to the proposed Municipal Social Security Fund

The criteria considered for governing access are the following:

- A municipal licence or permit to trade and an ID are mandatory.
- If a foreign national, the proper residence documentation is required.
- Contributions for up to 3 to 6 months must be deposited in the fund before benefits for unexpected emergencies, healthcare, loss of stock, theft or natural disasters can be accessed.
- Up to 10 years' savings are required before retirement funds can be accessed.
- Proof such as medical reports or a police affidavit is required to claim funds.
- Emergency funds can be accessed at least twice a year.

6.2.1.4 Developing of street vendors

Training programmes should continue as they provide capacity-building for vendors to manage their finances, understand the social security system and grow their businesses. Financial literacy campaigns are necessary to educate vendors in budgeting, saving, and accessing microloans and insurance products. Vendor associations are playing an essential role in this regard. Therefore, the current associations need to be strengthened and supported. This will facilitate one voice for street vendors, promotion of the proposed framework, and improved vendor participation. Private–public partnerships are essential for enabling healthcare providers, financial institutions and social security agencies to assist with the fund. Non-government organisations need to collaborate with street vendor associations and vendors to access education, health services and legal support.

6.2.1.5 Implementation process of the proposed fund

6.2.1.5.1 Phase one: Feasibility study and consultation.

A feasibility study is essential for determining the potential revenue from vendors' contributions and a cost–benefit analysis for vendors and the City of Tshwane is imperative. It is important to engage with vendors, vendor associations and various non-government organisations such as WIEGO, the ILO as well as government departments in designing this comprehensive framework. A needs assessment, including intensive research using interviews and comprehensive surveys, is also essential for determining

the vendors' socio-economic conditions and specific needs. In addition, it is essential to identify key risks such as health issues, income loss, old age or family emergencies that street vendors face.

6.2.1.5.2 Phase two: Pilot programme.

Employment of a pilot system would serve as a small-scale, controlled implementation of a larger social protection fund to test the viability and potential challenges. It would also allow for fine-tuning of the framework. Therefore, a pilot programme should be launched in selected regions or markets in Pretoria to test the framework and to refine the contribution benefit structure. An evaluation of the outcome will be required to analyse the success of the pilot project, which will be based on vendor enrolment and participation, compliance with registration requirements of the City of Tshwane and a calculation of its financial sustainability. The chosen area should be easy to monitor and evaluate. The Pretoria CBD would moreover be an ideal starting point owing to its diversity of vendors.

6.2.1.5.3 Phase 3: City-wide roll-out.

An awareness campaign targeting street vendors to inform them of the proposed social security fund and its roll-out should be conducted across all regions of Tshwane. This could be done by means of social media, television, radio, and communication run by the City of Tshwane. The City could use their existing database, which contains the contact details of vendors and also involve the vendor associations. Information on the fund and its benefits should be distributed through pamphlets and infographics. The pamphlets and infographics should be in all the official languages of South Africa and easy to understand for vendors. Community meetings should also be held in various areas and regions of Pretoria, which would be essential to explain the fund to street vendors and allow them to ask questions openly.

6.2.1.5.4 Phase 4: Monitoring and evaluation.

It is essential to conduct an impact assessment that measures the impact of the framework on vendor financial security, health, retirement savings and various other social security needs. Feedback from street vendors must be collected regularly to improve and adapt the framework if necessary. Audits should be conducted by the municipality and third-party organisations involved in the fund to ensure transparency and to safeguard the vendors' contributions. Performance metrics are required to track

key performance indicators such as the number of vendors participating in the fund, the amount generated, the number of claims processed and overall satisfaction with the system.

This recommendation aims to create an inclusive social protection and security system for street vendors in Pretoria by providing healthcare, retirement savings, unemployment benefits, and funding for loss of stock and unexpected emergencies. Integrating the municipal trading licence system with social security can promote vendor welfare, enhance economic stability, and reduce poverty in the informal sector. This recommendation forms part of the initiatives to regulate and formalise the informal sector. Developing the municipal by-law system allows for and encourages vendors to register with the city and obtain benefits that will improve their quality of life. Street vendors have the financial capacity and resilience to save money for unforeseen circumstances while this proposed framework would enable them to do so.

6.3 Further recommendations of the study

The study advocates extending social protection in the informal sector, for which a multifaceted approach is necessary. Drawing from successful models and policy recommendations globally, the strategies listed below could help South Africa bridge the social protection gap in informal sectors together with the recommendation for the proposed Municipal Social Security Fund.

6.3.1 Implementing a flexible contribution system

The traditional social protection scheme fails to accommodate the irregular earnings of informal workers. A flexible contribution system is required where contributions are proportional to the income of vendors and allow for sporadic payments as this could benefit informal workers such as street vendors (ILO 2021). Mobile platforms and digital wallets could be employed for this system as most of the vendors who participated in the study and contributed to the data have modern cell phones. Rwanda's community-based health insurance successfully uses a similar approach to make health insurance accessible to low-income workers (Woldemichael *et al.* 2019:4). Community-based schemes are another possible solution as it enables the pooling of resources in a community to provide healthcare insurance, savings schemes and emergency funds.

The government may support these initiatives through legal recognition, technical assistance or seed funding (Dencik & Kaun 2020:1). Raising awareness among street vendors about their right to social protection is essential. This can be done through

educational campaigns in local languages and training programmes to assist vendors with financial management and to advocate their protection through promoting their legal rights. Mobile money platforms and digital platforms can form part of the training programmes, which can be used to register vendors and track their contributions. Collaboration between the government, non-government organisations and street vendor associations is essential when developing tailored programmes for vendors and developing relevant and effective solutions. Continuous data collection and research into the informal sector are necessary as this will inform policy decisions and designs for social protection programmes and measures (IEJ 2024:5).

6.3.2 Strengthening municipal support for street vendors

Local governments such as the City of Tshwane should establish clear vendor-friendly by-laws that enable workers to work legally and safely in designated areas. Continuous empowerment initiatives across all areas of Tshwane could improve working conditions. This includes stalls and waste disposal areas conducive to trading. The latter approach has been used in countries such as India through their street vendors act, which protects their rights and facilitates access by vendors (Centre for Studies of Plural Societies 2021). India implemented the street vendors' protection of livelihood and regulation of street vending act in parliament in 2014. The act aims to protect the livelihood of street vendors and provide these informal workers with a conducive working environment (Madhav 2022:2).

6.3.3 Expanding basic income support programmes

The Department of Social Development's transition of the Social Relief of Distress Grant into a basic income grant should provide support to vendors and other informal workers who do not benefit from traditional sources of social protection. Research has shown that direct cash transfers improve the economic resilience and health outcomes of informal workers (Standing 2021). For street vendors facing irregular and low income, a basic income grant could alleviate financial stress and reduce vulnerability to economic shocks. Countries such as Namibia implemented a pilot project to provide cash transfers to residents under 60 years to reduce poverty and economic vulnerability. South Africa would benefit from a similar support programme.

6.3.4 Accessibility of microinsurance

Health and accident insurance can be tailored to the needs of informal workers and protect them against illness and loss of income. Brazil introduced "Monotax", a tax

collection and payment system for small contributors (ILO 2019a:13). This Monotax includes informal sector workers and allows flexible payment plans. South Africa could design similar microinsurance plans to cover common risks faced in the local informal sector. Microentrepreneurs were encouraged to join and received benefits from a contributory social security system. This initiative has proven to be effective in formalising micro and small enterprises, thus extending social protection cover to these informal sector workers (ILO 2019a:15). Monotax allows social security benefits for pension, disability, health, maternity needs and a family allowance in the case of death or imprisonment of a breadwinner.

6.3.5 Encourage association membership and active participation in policymaking

Street vendor representatives should be included in the policy design and implementation processes as that would ensure the needs of vendors are responded to. Regular dialogue between street vendors and government bodies could foster trust and improve meeting the policy needs of vendors. This would require street vendors to develop and join an association that speaks for the collective (Jongh 2020:459). Where street vendors associate themselves with a strong and effective association, their voices will be heard and their needs conveyed by representatives in policy discussions, which would allow for greater access to social protection. For example, in Colombia, the government introduced the Bogota model, which recognises informal waste pickers as formal public service providers (Neville & Cortes 2023:3). In 2013, Colombia recognised its informal waste pickers as public servants as a result of a 20-year legal and advocacy campaign by Bogota's Waste Pickers Association. As the Colombian Constitutional Court recognised the rights of waste pickers and recyclers, the court ruled in favour of the formal recognition of waste pickers as public service providers and provided for their remuneration through fixed rates and social benefits (Climate and Development Knowledge Network 2023:2).

6.4 Suggestions for further research

While the study focused on extending social protection to black women street vendors in Pretoria, a significant need exists for comprehensive further research on social protection in the informal sector. This essential research would consider the needs of both women and men street vendors. As the informal sector comprises diverse participants with varying needs, challenges and risks, this comprehensive approach to social protection in the informal sector is required. Understanding the gendered nuances could contribute to the development of more inclusive policies that address the needs of

all street vendors. In addition, such research could contribute to the design of social protection models that could be implemented in Pretoria and other cities across South Africa where similar informal sector challenges prevail. Furthermore, investigating the effectiveness of different social protection strategies such as contributory and non-contributory schemes could provide insight into a progressive solution to benefit informal sector workers. The expansion of this research agenda would advance social protection that supports the livelihoods of all informal workers, and contribute to a fairer and more inclusive economy.

6.5 Conclusion

The informal sector is often characterised by the lack of formal employment contracts and regulatory oversight, which presents unique challenges that necessitate social protection measures. This research highlighted the gaps in social protection cover of black women street vendors through an analysis of the daily challenges they face, the limitations in accessing the current social security systems as well as the challenges the government faces in extending social protection in the informal sector. The recommendations presented in this chapter highlighted the importance of a multi-faceted approach as a one-way approach would not be effective in dealing with the challenges vendors face. The researcher's recommended proposed Municipal Social Security Fund based on the contributions made monthly by street vendors would enable vendors to obtain permits that come with the incentive of social security benefits. This proposed fund would improve the livelihoods of both black women street vendors and all other street vendors as this social protection would be for all. It became evident during the research process that all government departments needed to collaborate with one another to continue to support and empower the informal sector.

Through the data collected and results obtained, it became evident that the various departments' initiatives are essential for mitigating the threats and vulnerabilities facing street vendors in Pretoria. Social protection in the informal sector is not a priority option for the South African government and has often been sidelined before. The COVID-19 pandemic highlighted a drastic need for all people to be protected, regardless of their informality or formality. The researcher therefore suggested an action-based approach. Through the initiatives of street vendors, departments, organisations and associations, the lives of street vendors could be improved. Efficient and effective vendor associations are important to allow for a unified voice and greater accessibility to support and aid. Government initiatives such as the projects by the City of Tshwane and the DSBD on skills development as well as equipment and infrastructure development should have a

broader reach as few vendors benefit. South Africa still needs to adapt and structure its own ways of extending social protection in the informal sector. Various countries have been able to support their informal economies, as was evidenced through the cases presented in this study. In following a diverse and multifaceted approach, South Africa can support its informal sector workers through access to social protection safety nets. Social protection for all will not occur overnight but continuous support and initiatives by various role players can make a meaningful difference.

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Annexure A: Letter of Introduction and Informed Consent



Faculty of Economic and Management Sciences

Letter of Introduction and Informed Consent

School of Public Management and Administration

Social Protection in the informal sector: the case of black women street vendors in Pretoria

Research conducted by:
Ms. L. Morodi (19085894)
Cell: 084 306 4585

Dear Participant

You are invited to participate in an academic research study conducted by Lethabo Morodi, a Master's student from the School of Public Management and Administration at the University of Pretoria.

The purpose of the study is to expand social protection access to the informal sector for black women street vendors in Pretoria. The study further intends to investigate specific factors and challenges that hinder social protection access as well as provide possible solutions.

Please note the following:

- This is an anonymous study survey as your name will not appear on the questionnaire. The answers you give will be treated as strictly confidential as you cannot be identified in person based on the answers you give.
- Your participation in this study is very important to us. You may, however, choose not to participate and you may also stop participating at any time without any negative consequences.
- Please answer the questions in the attached questionnaire as completely and honestly as possible. This should not take more than 30 minutes of your time.
- The results of the study will be used for academic purposes only and may be published in an academic journal. We will provide you with a summary of our findings on request.
- Please contact my study leader, Dr. Mary Mangai on (012) 420 3490, if you have any questions or comments regarding the study.

In research of this nature the study leader may wish to contact respondents to verify the authenticity of data gathered by the researcher. It is understood that any personal contact details that you may provide will be used only for this purpose, and will not compromise your anonymity or the confidentiality of your participation.

Please sign the form to indicate that:

- You have read and understand the information provided above.
- You give your consent to participate in the study on a voluntary basis.

Participant's signature

Date

Annexure B: Interview schedule for national departments

Interview Schedule and Questions: Social protection in the informal sector: the case of black women street vendors in Pretoria

Interviewee Information:

Position/Title:

Organisation/Department:

Date:

Time:

Location:

Duration: 20-30 minutes

Introduction:

1. Welcome and Introduction to the Research Project
2. Explanation of the Interview Process
3. Assurance of Confidentiality and Informed Consent

Background Information:

4. Can you please provide some background information about your role and responsibilities within the department?

Understanding of the Informal Sector:

5. How would you define the informal sector, particularly in the context of street vending?
6. What is your perception of the socio-economic importance of street vending, especially for black women?

Current Social Protection Measures:

7. Could you describe the existing social protection measures or programs available for informal sector workers, including street vendors?
8. How effective do you perceive these measures to be in addressing the needs of black

women street vendors specifically?

9. How can social security benefits be extended to women street vendors in Pretoria through a developed policy framework?

Challenges and Barriers:

10. What are the main challenges or barriers faced by black women street vendors in accessing social protection services?

11. In your experience, what are some of the structural or systemic factors contributing to these challenges?

12. What do you think are the possible solutions to the challenges and barriers mentioned?

Policy and Programmatic Interventions:

13. Are there any specific policies or interventions implemented by the department to support the social protection needs of black women street vendors?

14. What strategies do you believe could be effective in improving social protection coverage and support mechanisms for this demographic group

Collaborations and Partnerships:

15. How does the department collaborate with other stakeholders, such as local governments, NGOs, or community-based organizations, to address the social protection concerns of black women street vendors?

16. Can you provide examples of successful partnerships or initiatives aimed at enhancing social protection for this demographic group?

17. What role do you see the department playing in advancing the social protection agenda for this demographic group?

Conclusion:

1. Any Additional Comments or Insights?

2. Thank You and Closing Remarks

Follow-up:

3. Confirmation of Contact Information for Potential Follow-up or Additional Questions

Annexure C: Interview questions for street vendors

1. Personal background and business overview

- Can you tell me about your background and how you started as a street vendor?
- What types of products do you sell, and how long have you been in this business?

2. Daily experiences and challenges

- What does a typical day look like for you as a street vendor?
- Can you describe some of the biggest challenges you face in your work?

3. Social protection awareness

- Are you aware of any social protection programs available to street vendors like yourself?
- Have you ever accessed any form of social protection or support services? If so, what was your experience?

4. Impact of lack of social protection

- How does the lack of formal social protection affect you and your business?
- Can you share any specific incidents where you felt that having social protection would have helped?

5. Health and safety

- How do you handle health and safety issues related to your work?
- Have there been instances where your health or safety was at risk while working?

6. Economic stability

- How stable is your income as a street vendor? Can you share how fluctuations in income affect your life and family?
- How do you manage financial emergencies or unexpected expenses?

7. Perceptions of government and community support

- How do you perceive the support from local government and the community for street vendors?
- What kind of assistance or changes would you like to see implemented by the authorities to improve your conditions?

8. Future aspirations and improvements

- What are your aspirations for the future in terms of your business or personal development?
- What specific social protection measures do you think would most benefit street vendors?

Annexure D: Ethics Clearance Approval Phase One



Faculty of Economic and Management Sciences

RESEARCH ETHICS COMMITTEE
 Tel: +27 12 420 3927
 Email: emsethics@up.ac.za

Approval Certificate

12 April 2024

Department: School of Public Management and Administration

Dear Ms L. Morodi

The application for ethical clearance for the research project described below served before this committee on: 2024-04-12

Protocol No:	EMS012/24
Principal researcher:	Ms L. Morodi
Research title:	Social protection in the Informal sector: the case of black women street vendors in Pretoria
Student/Staff No:	19085894
Degree:	Masters
Supervisor/Promoter:	Dr MS Mangai
Department:	School of Public Management and Administration

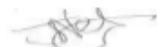
The decision by the committee is reflected below:

Decision:	Approved
Conditions (if applicable):	Phase 1: Approved
Period of approval:	2024-03-31 - 2025-03-31

The approval is subject to the researcher abiding by the principles and parameters set out in the application and research proposal in the actual execution of the research. The approval does not imply that the researcher is relieved of any accountability in terms of the Codes of Research Ethics of the University of Pretoria if action is taken beyond the approved proposal. If during the course of the research it becomes apparent that the nature and/or extent of the research deviates significantly from the original proposal, a new application for ethics clearance must be submitted for review.

We wish you success with the project.

Sincerely



PROF JA NEL
 CHAIR, COMMITTEE FOR RESEARCH ETHICS

Fakulteit Ekonomiese en Bestuurswetenskappe
 Letapha la Ditsaense tsa Ekonomi le Taolo

Annexure E: Ethical Clearance Approval Phase Two



Faculty of Economic and Management Sciences

RESEARCH ETHICS COMMITTEE

Tel: +27 12 420 3927
E-mail: Nikk.groenewald@up.ac.za

12 November 2024

Ms L. Morodi
Dr MS Mangal
SPMA

Dear Ms Morodi and Dr Mangal

The application for ethical clearance for the research project described below served before this committee on 13 September 2024.

Protocol No:	EM517/24 (Please use this reference in any correspondence)
Research title:	Social Protection in the Informal Sector: the case of black women street vendors in Pretoria
Principal researcher:	L. Morodi
Student/Staff No:	19085894
Degree:	Masters
Supervisor/Promoter:	Dr MS Mangal
Department:	SPMA

The decision by the committee is reflected below:

Decision:	Approved
Conditions (if applicable):	Conditions have been met
Period of approval:	2024-08-20 – 2025-08-20

The approval is subject to the researcher abiding by the principles and parameters set out in the application and research proposal in the actual execution of the research. The approval does not imply that the researcher, student or lecturer is relieved of any accountability in terms of the Codes of Research Ethics of the University of Pretoria if action is taken beyond the approved proposal. If during the course of the research it becomes apparent that the nature and/or extent of the research deviates significantly from the original proposal, a new application for ethics clearance must be submitted for review.

Please convey this information to the researcher. We wish you success with the project.

Sincerely

Fakulteit Ekonomiese en Bestuurswetenskappe
Letapha la Disaense tsa Ekonomi le Taolo

Annexure F: Permission Letter – City of Tshwane



City Strategy and Organizational Performance

Room RD 17 | Ground Floor, West Wing, Block OJ | Tshwane House | 320 Maribo Street | Pretoria | 0002
PO Box 440 | Pretoria | 0001
Tel: 012 358 4200
Email: isalah@tshwane.gov.za | www.tshwane.gov.za | www.facebook.com/CityOfTshwane

My ref: **Research Permission/Morodi** Tel: **012 358 4559**
Contact person: **Pearl Maponya** Email: PearlMap3@tshwane.gov.za
Sector/Unit: **Knowledge Management** Date: **07 August 2024**

Ms Lethabo Morodi
312 Kremetart Avenue
Amandasig
Akasia
0182

Dear Ms Lethabo Morodi,


RE: SOCIAL PROTECTION IN THE INFORMAL SECTOR: THE CASE OF BLACK WOMEN STREET VENDOR IN PRETORIA.

Permission is hereby granted to Ms Lethabo Morodi, Masters in Administration (Public Management and Policy) degree candidate at the University of Pretoria (UP), to conduct research in the City of Tshwane Metropolitan Municipality.

It is noted that the primary aim of the study is to evaluate the lack of social protection in the informal sector, for black women street vendors. The City of Tshwane further notes that all ethical aspects of the research will be covered within the provisions of UP Research Ethics Policy. You will be required to sign a confidentiality agreement with the City of Tshwane prior to conducting research.

Relevant information required for the purpose of the research project will be made available as per applicable laws and regulations. The City of Tshwane is not liable to cover the costs of the research. Upon completion of the research study, it would be appreciated that the findings in the form of a report and or presentation be shared with the City of Tshwane.

Yours faithfully,


PEARL MAPONYA (Ms.)
DIRECTOR: KNOWLEDGE MANAGEMENT

Annexure G: Permission Letter – Department of Employment and Labour



employment & labour

Department:
Employment and Labour
REPUBLIC OF SOUTH AFRICA

Private Bag 8117, PRETORIA, 0001, Laboria House, 255 Francis Baard Street, PRETORIA,
Tel: (012) 309 7963, Fax: (012) 309 4522

Enquiries: Thomas Dire
Telephone: 012 309 4186

Ms. Morodi

University of Pretoria
Pretoria

Dear Ms. Morodi

REQUEST FOR PERMISSION TO CONDUCT RESEARCH IN THE DEPARTMENT OF EMPLOYMENT AND LABOUR'S OFFICES.

Your letter requesting permission to conduct research refers.

Please be advised that your request to conduct research in the Department of Employment and Labour's Offices is approved.

Please be advised that you will treat the information derived from your research in the Department for the execution of your research as completely anonymous and confidential. Furthermore, the information will not be used for the purposes of victimizing the Department in any way. In addition, you must at all times be obliged to safeguard the confidential information in pursuant of your research. It must also be emphasized that no information must be used, reproduced, disclosed or disseminated to any organ of state, firm, corporation, person, including third parties, except with the express prior consent of the Department.

Furthermore, no data may be modified or merged with any other data, use it for any purpose or do any other thing that may in any manner whatsoever, affect the integrity, security or confidentiality of such data. You are further not to permit any third party to read, copy or use the data other than may be specifically required in terms of your request.

Komunikasi e-inkqinisekeli • Dibhekisano ka Post • Tshutshutso leKhombe • E-kuhlolomane kaMoya • Dikqalutso ka Moya
Umlahleli ka Moya • Dikqalutso ka Moya • Imbono aMabandakano kaMoya • Umlahleli ka Moya • Umlahleli ka Moya
Batho Pele - putting people first



employment & labour

Department:
Employment and Labour
REPUBLIC OF SOUTH AFRICA

Private Bag X117, PRETORIA, 0001, Labona House, 215 Francis Baard Street, PRETORIA,

Tel: (012) 309 7963, Fax: (012) 309 4532

There can be no publication of articles in any journal or book or the like based on your research without the consent of the Department.

The research and its findings are to be made available to the Department.

Your signed Undertaking gives effect to the Department's approval of your request.

We trust that the above is in order.

Yours sincerely



Ms Onke Mjo

Acting Director-General: Employment and Labour

Date: 28/05/2024

Annexure I: Permission Letter – Department of Small Business Development



Private Bag X672, PRETORIA, 0001, the d66 Campus, 77 Meintjies Street, Sunnyside, 0002, Tel: (012) 394 3075, Fax 012 394 0323, the d66 Customer Contact Centre local: 0851 843 384 International: +27 12 394 0910, www.dsbd.gov.za

Enquiries: Mondli Qhum
Tel: 012 439 4943
E-mail: MQhum@dsbd.gov.za

Dear Ms Lethabo Morodi

RE: APPROVAL OF REQUEST APPROVAL TO CONDUCT RESEARCH WITHIN THE DSBD

It gives me pleasure to inform you that your request to conduct research at the Department of Small Business Development has been approved.

Furthermore, it remains the responsibility of the researcher to ensure that he / she safeguards all information received and shared during this process. The researcher also understands the legal implications should the information be compromised.

Also, the HRD Unit notes that a confidentiality / non-Disclosure agreement between yourself and the department (DSBD) as well as the DSBD research request form must still be completed / signed (as attached).

Regards,

Mbali Mbatha



MS. MBALI MBATHA
CHIEF DIRECTOR: CORPORATE MANAGEMENT SERVICES
DATE: