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# The occupation of self-employment in South African informal microenterprises

## ABSTRACT

**Introduction:** Self-employment, in which individuals work for themselves in a small business or microenterprise to earn an income or generate a salary, has been encouraged to facilitate employment opportunities in South Africa. However, participation in self-employment within the community served by professionals such as occupational therapists is limited by many factors, including effective government initiatives, such as implementing the Small Enterprise Development Agency (SEDA) policies. To enable individuals and community participation in this type of work for those with occupational dysfunction, mainly persons with disabilities, professionals such as occupational therapists need to understand the structural, contextual and occupational outcomes related to self-employment. Based on the Framework for Occupational Justice, this study explored the occupation of self-employment in microenterprises in the low-resourced urban community of Alexandra Township.

**Method:** A quantitative descriptive non-experimental design study was used to identify informal microenterprises in the community using a transect walk and community mapping. Structured interviews were conducted to complete a questionnaire with key informants (service providers and business owners) who provided perceptions on factors that impacted the occupational outcomes of microenterprises.

**Results:** Structural and contextual factors from the participants' experience resulted in unjust occupational outcomes, which indicates that occupational rights, particularly participation, choice and balance, were negatively affected by the lack of opportunities, such as jobs. Occupational marginalisation and imbalance were reported since many businesses lacked adequate and appropriate space for trade. Some business owners, however, reported just occupational outcomes related to the occupational right for meaningful occupation in providing a service to the community and financial income to support themselves and their families.

**Conclusion:** Occupational therapists need to play various active roles in raising the consciousness of unjust occupational outcomes and support for just occupational outcomes that are achieved in engagement in self-employment in informal microenterprises.

**Implications for practice**

Occupational therapists should take note of the factors and occupational outcomes of being self-employed identified in this study and consider the roles they could play in expediting success in this occupation for clients. Occupational therapists could assume:

- A collaborative role, such as referring and working with various key role players or sectors in the interest of sourcing and providing opportunities for skills development for those entering self-employment, particularly in entrepreneurial training. This may include working with the government (e.g., Department of Labour and Small Enterprise Development Agency), private sector (e.g., yes4youth), other professions (social workers and industrial psychologists) and organisations for persons with disabilities (e.g., Disabled People South Africa).

- A researcher role by conducting further research in this field, e.g., the development of an evidence-based framework on self-employment for occupational therapists. More research is still needed on, e.g., domains such as performance patterns, performance skills and client factors related to self-employment for persons with disabilities.
- An educator's role by incorporating and teaching content on self-employment as an occupation when training occupational therapy students.
- A clinical role, where they could assist with adaptations to the skills, tasks or environment to facilitate engagement in self-employment. Essential aspects to consider by the occupational therapist together with their clients during the collaborative occupational therapy process include, but are not limited to,
  - o The client's motivation, dedication and whether self-employment is the client's primary choice.
  - o The client's potential to be self-employed and their level of resilience in dealing with factors affecting self-employment in the informal labour sector.

## INTRODUCTION

As part of professional practice, occupational therapists should be aware of and be involved in collaborative processes which enable individual and community participation in typical occupations<sup>1</sup>. Occupations, such as work, are defined as "labour or exertion related to the development, production, delivery, or management of objects or services; benefits may be financial or nonfinancial (e.g., social connectedness, contributions to society, adding structure and routine to daily life)"<sup>2:84</sup>. However, paid work or "the socioeconomic relationship between a worker and an employer in which the worker sells their labour power under a formal or informal employment contract"<sup>3:267</sup> is unavailable to many. Unemployment was a known challenge facing low-middle income countries such as South Africa even before the COVID-19 pandemic, with the unemployment rate being 34.5% in quarter 1 of 2022<sup>4</sup>. In South Africa, unemployment has been exacerbated since many citizens were denied equal access to formal employment, building the economy, and receiving education and training during and after Apartheid.

To improve employment rates, stimulate the economy, and counteract poverty, the National Integrated Small Enterprise Development (NISED) Masterplan proposed by the South African government encourages citizens to explore entrepreneurship in small self-owned microenterprises or small businesses<sup>5</sup> where they can be considered as self-employed and "earning their living from the independent pursuit of economic activity, as opposed to earning a living working for a company or another individual (an employer)"<sup>6:1</sup>.

These small businesses contribute positively to the economy of a country<sup>7</sup>. Still, there seems to be limited coordination with less than adequate and inadequate

assistance provided to those embarking on informal self-employment<sup>8</sup> since the National Development Plan (NDP) focuses on registered small and medium enterprises (SMMEs) only. For most considering self-employment, involvement in an informal and unregistered microenterprise is the only option available. Valodia et al.<sup>9</sup> indicate that these informal microenterprises are typical of a developing economy with high unemployment, where individuals' choice for employment is limited<sup>10</sup>. These microenterprises are created by survivalists from the poorest population, who cannot become part of the mainstream economy and for whom self-employment may be an imposition rather than a choice<sup>11</sup>.

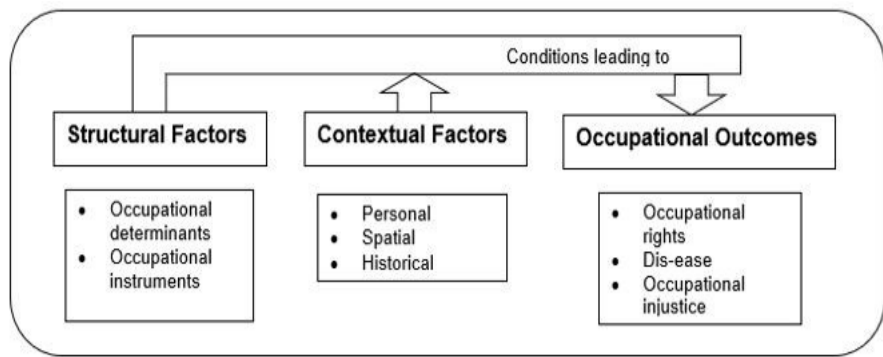
Informal microenterprises include services and skills, retail (buying and selling of products), and manufacturing/production of products on a small scale<sup>12</sup>, which include vendors, small shops, and household industries that employ no more than five people<sup>13</sup>. These businesses lack formality in registration and do not have access to the conventional commercial banking sector. Thus, in South Africa, the owners of these small businesses operate on the margins of the economy<sup>13</sup>, even though government initiatives such as the Department of Small Business Development (DSBD) and Small Enterprise Development Agency (SEDA) have been put in place since 2004 to assist them. The government's lack of concerted effort could contribute to the high failure rate for these microenterprises within the first three years of operation<sup>14</sup>.

To understand the just and unjust occupational outcomes of self-employment in informal microenterprises, structural and contextual factors related to self-employment in the informal labour sector need to be researched and documented from the occupational therapist's perspective. Locally and internationally, however, there also seem to be limited to no evidence-based frameworks for self-employment for persons with occupational dysfunction, including those with disabilities. To respond to the South African government's call on entrepreneurship, occupational therapists must better understand the why, when, and how of self-employment in the informal labour sector. This would enable occupational therapists to actively facilitate the occupational outcomes possible for those who have the potential for and are involved in self-employment in microenterprises.

This study aimed to explore occupational outcomes<sup>15</sup> for self-employment in microenterprises in the low-resourced urban community of Alexandra Township based on the Framework of Occupational Justice from the perspective of key informants.

## Literature review

The Framework of Occupational Justice presents a perspective of occupational outcomes concerning occupational rights (meaning, participation, choice, and balance), dis-ease or social disruption, and occupational justice or injustice (occupational alienation, occupational deprivation, occupational imbalance or occupational marginalisation)<sup>15</sup> (Refer to Figure 1, page 24).



**Figure 1: The Framework of Occupational Justice**

The framework highlights participation in an occupationally just way based on structural factors and contextual factors which support or restrict occupational outcomes. Structural factors include occupational determinants such as local and national policies and occupational instruments, which include occupations affected by policies, including education and employment. These interact with personal, spatial and historical contextual factors, all contributing to occupational outcomes<sup>15</sup>. Like many other nations across the globe, South Africa was and still is not immune to negative structural and contextual factors associated with manufactured acts such as imperialism and colonialism, dating from centuries ago<sup>16</sup>. Unjust occupational outcomes for employment in South Africa are impacted by social issues, including injustice of exclusion from everyday occupations, such as employment. Even though Apartheid officially ended in 1994, its legacy continues to hurt most of the population through social ills, poverty, corruption, crime, and violence, contributing to inequality in South Africa<sup>16</sup>. The country is nearly three decades into democracy, but most ordinary blacks are yet to benefit socially and economically.

Although occupational determinants in the form of legislation such as the Employment Equity Act and Black Economic Empowerment (BEE) have been put in place<sup>17</sup>, the lack of occupational instruments, such as adequate education and opportunities for skills development amongst previously disadvantaged groups in South Africa has manifested in even higher unemployment. Malefane<sup>18</sup> observed that those in microenterprises are disconnected from the mainstream economy as they are marginalised by local and national policies related to structural factors that affect growth potential. These may suggest that business owners of many informal microenterprises receive limited support. Occupational instruments are instituted in SEDA programmes to support self-employment in small businesses, including 2.3 million business owners operating in the informal sector and providing 23% of total self-employment in the country<sup>19</sup>. The DSBD programme failed to achieve support goals and inclusion of women, youth and persons with disabilities in informal small businesses in 2021<sup>19</sup> to promote economic development and alleviate poverty in local municipalities<sup>18</sup>.

Even specific policies developed to support microenterprises, such as the Township and Rural Entrepreneurship Programme (TREP) and the Local Economic Development (LED) strategy<sup>20</sup>, focus on integrating business ventures into regulatory environments before they can access funding. The services for business skills training and product

development support require online access and application, which is unavailable for many. Thus, Hadebe<sup>21</sup> indicated that informal businesses in low-resourced areas in townships in South Africa rarely try to access financial assistance from the government since none were successful. Support from non-governmental organisations and corporate initiatives (as part of their social responsibility) in the form of opportunity centres<sup>22, 23</sup>, industry hives, microenterprises directories, and the provision of training programmes<sup>21, 24</sup> do not appear to reach those in informal microenterprises adequately. Baumann<sup>25</sup> reported that those providing this assistance do not appreciate or understand the challenges faced by owners of informal businesses. Besides lack of access to financial aid, a lack of job permanency and no paid leave or other benefits are forfeited since the businesses are not part of the regulatory framework that governs employment.

Other structural factors under occupational instruments, such as lack of access to education and personal and historical contextual factors that do not allow for skills development, impact the occupational outcomes amongst previously disadvantaged groups in South Africa, excluding them from the formal employment market. These individuals embark on or are pushed into participation in self-employment in informal microenterprises out of necessity in a resource-constrained context and where no other work is available<sup>24</sup>. This is supported by the push and pull theory of entrepreneurial motivation, where push indicates no choice to start a business based on opportunities in the market but due to circumstances forcing the individual to become a self-employed business owner<sup>26</sup> irrespective of unjust occupational outcomes.

Concerning the study context, in 2021, Mpofu-Walsh<sup>27</sup> highlighted the inequality in South Africa in terms of the spatial context, with the majority of those in urban settings residing in impoverished communities such as Alexandra Township. This residential area is one of the most densely populated and poorest townships in the Gauteng province, and it presents issues of overcrowding, lack of resources in terms of municipal services and very limited work opportunities<sup>28</sup>. According to Charman et al.<sup>29</sup>, self-employment in urban townships in South Africa exists mainly in shops within someone's house (spaza shop), street trade, taverns (shebeens), grocery retail and hair care services. Spaza shops are where individuals sell airtime, snacks, fruits and vegetables, cigarettes, and groceries from a window or door in their own home. Cigarettes and groceries comprise 17% to 25% of self-owned informal businesses. Self-employment options include in-service and skill-based businesses such as hair care, repair, mechanical, religious, educational, and transport services operated from the business owners' homes and on the street. The sale of food, liquor and takeaways equates to over 50% of all business activities. Only 5% of businesses are involved in micro-manufacturing, which relates to production on-site by the business owner of items such as furniture, clothes and metal gates<sup>12, 29</sup>. Limited suitable locations and access to suppliers and advertising negatively impact the occupational outcomes of these business owners<sup>30</sup>.

Although self-employment is not new to the occupational therapy profession<sup>12</sup>, there is limited literature on occupational therapy supporting engagement in self-employment, especially in informal businesses. Thus, by understanding the structural and contextual factors affecting the occupational outcomes for business owners of microenterprises, an occupational therapist should be able to apply the fundamentals of the profession's philosophy that "people have the right to participate in a range of occupations that enable them to flourish, fulfil their potential and experience satisfaction"<sup>31:1</sup>. However, occupational therapists would still benefit from a guideline with transparent processes and steps to follow if they are to facilitate self-employment effectively. These may assist occupational therapists in mitigating unjust occupational outcomes and encouraging engagement in self-employment in these microenterprises, especially for persons with disabilities<sup>2</sup>.

## **METHODOLOGY**

A quantitative descriptive non-experimental cross-sectional design study was used where data were collected during a once-off visit. More insight was gained on activities and factors related to running existing microenterprises, i.e., no manipulation of variables<sup>32</sup>, in the community of Alexandra Township, a low-resourced urban community.

### **Research site**

This study took place in the low-resourced urban community of Alexandra Township. This township was established in 1912 as freehold plots for Black citizens<sup>28</sup> in the North-Eastern suburbs of Johannesburg in the province of Gauteng in South Africa. Under Apartheid, all rights were removed, and the people living in Alexandra Township were restricted in terms of mobility, land ownership, education and the right to vote, amongst others. Post 1994, when South African citizens could move freely within the country, physical space became more limited due to an influx of people moving to the cities, including Alexandra Township, to find work. Housing in Alexandra Township consists of old formal dwellings and shacks, with the overall infrastructure around this area being poor<sup>28</sup> regarding water, sanitation, electricity and roads.

### **Population and sampling**

The perspectives, quantitative descriptive data, of a limited number of key informants (service providers and business owners) were elicited using structured interviews. Purposive sampling was used to sample service providers who offered services to the community in Alexandra Township. Both convenience and snowball sampling were used to sample business owners of profitable microenterprises.

Included service providers met these criteria: a) occupied a position of authority, that is, working for the government or running an organisation of their own, and b) worked or operated in Alexandra Township for at least three years. These were: i) a staff member from the ward counsellor's office with knowledge of policies related to informal business operation, ii) an occupational therapy technician (OTT) working at a primary health care clinic, and iii) a private business owner promoting self-employment in this community. The service providers assisted the researcher with three different transect walks and the identification of informal microenterprises in

the community. Based on the community mapping, drawn on a piece of paper by the service providers and the researcher, one main street in Alexandra Township was selected as representing a typical street of this community, e.g., there were shack houses, infrastructure was neglected, and many microenterprises were operating. Forty-six businesses on the street were mapped in a one-kilometer area.

Business owners were selected from the 46 microenterprises to participate in the study if they met the following criteria: i) had run a profitable microenterprise for at least three years<sup>4</sup>, ii) lived in Alexandra Township and/or had a business located in Alexandra Township, iii) were of working ages of between 18 to 65 years<sup>4</sup> and iv) generated an income greater than that of the monthly South African disability grant amount of R 2 080<sup>33</sup>. A sample size of 40% of the owners of the microenterprises (n=16) met these criteria.

### **Research Instruments**

A questionnaire was used to guide structured interviews with service providers. The service providers' questionnaire was piloted for content validity by experts in vocational rehabilitation in occupational therapy. They were considered experts as they had worked in vocational rehabilitation for at least three years and had postgraduate qualifications. The Content Validity Index (CVI) score for this questionnaire was 3,3 over 4 overall, with the breakdown as follows: relevance (3,8), clarity (3,2), simplicity (3,3) and ambiguity (2,9)<sup>34</sup>. To establish the physical location of the different microenterprises, their spatial context and their categories in Alexandra Township, the service providers and the researcher conducted a transect walk and community mapping<sup>35</sup>.

Quantitative data from business owners of microenterprises were collected using a separate questionnaire in the form of guided, structured individual interviews with closed-ended questions. Open-ended questions were used to confirm the details of the answers provided. For convenience, the business owners' questionnaire was piloted for face validity with subject matter experts and microenterprise owners in Diepsloot (another low-resourced urban Township), located north of Johannesburg.

### **Data Collection**

Interviews with the service providers and business owners were initiated after ethical clearance was obtained for this research from the Human Research Ethics Committee of the University of the Witwatersrand. The ethics certificate number is M170820. Each service provider and business owner was informed of the aim of the study using information sheets and signed an informed consent to participate, which had information such as, but not limited to, participants agreeing to participate voluntarily and acknowledging that they will not benefit directly from this research.

The service providers assisted with three different transect walks with the researcher and the identification of informal microenterprises in the community. Once all businesses on the street had been mapped, owners of the microenterprises who met the inclusion criteria were informed about the study and invited to participate. A total of 17 business owners were recruited, and appointments were

made with each to complete the interview at a time that suited them. One business owner could not continue with the interview due to illogical thoughts on the day of the interview, i.e., only n=16 participants were included in this research.

### Data analysis

Frequencies of the types and the location of each microenterprise were determined and presented descriptively. The questions on the questionnaires were analysed using summative content analysis according to the Framework for

Occupational Justice<sup>15</sup>. The analysis considered the structural and contextual factors and occupational outcomes related to the operation of microenterprises in the community from the perspective of the service providers and the business owners.

### RESULTS AND DISCUSSION

The perspectives of the key informants based on the Framework of Occupational Justice are presented in terms of structural factors and contextual factors related to occupational outcomes of self-employment in microenterprises (Refer to Table I, below).

**Table I: Analysis of perspectives of key informants based on the Framework of Occupational Justice**

	Underlying occupational determinants	Type of economy	Regional/national/local policies		Values	Cultural/community values
		-Informal businesses were not registered	-Laws (e.g., adhere to by-laws to avoid police harassment or confiscation of goods) -Lack of formal funding policies. Difficult to access as it requires businesses to be registered and/or mostly online-based applications		-Income greater than R2500, higher than social grants -Service to the community -Contribution to the economy	-Donations to worthy causes -Cost-effectiveness products or services -Services offered on credit
Structural factors	Occupational instruments	Education and training	Employment	Support programmes	Technology	Communications and media
		-Provided by government, private or non-government organisations (NGO) and organisations for persons with disabilities -Education (level) ranges from none to tertiary. Median is <Grade 12 -Business training -In-service training (61%) -Formal vocational rehabilitation for self-employment -Skills development	Business categories: -Retail (buying and selling of products) (61%) -Service and skills (37%) - Manufacturing or production (2%)	Need structured support or programmes: -Legal -Financial -Municipal hubs	-Availability of technology and connectivity to, e.g., enhance business systems (financial management)	-Communication with, e.g., suppliers -Advertising
Contextual factors	Personal contexts	Age	Gender	National origin	Family	Disability
		20-60 years (working age), median = 35 years	-Male (81%) -Female (19%)	-South African (56%) -Foreign national (44%)	-Involvement in the business (100%) -Number of dependants (mean 7.5)	-Stroke (n=1) -Shoulder and back injuries from a motorbike accident (n=1) -Gunshot (n=1)
	Historical contexts	Financial source	Area		Transport methods used when replacing or replenishing the stock	
	-Family or friend -Self-based or funded	-Low resourced -Customers availability		-Walking for less than 5km (6%) -Usage of own transport (13%) -Use of public transport (50%) -Getting stock delivered to them (19%) -Using a friend's car (6%) -Not applicable (6%)		
	Spatial/environmental contexts	Urban/rural location	Universal design and accessibility	Business location		Security and storage
		-Urban -Overcrowded	-Accessibility of business location is poor -Poor infrastructure, road and pavement maintenance	-Surrounded by similar businesses -Pavement under the shelter of an umbrella or awning (permanent or temporary) (63%) -Yard of a house or rented room (31%)		-Burglar bars and security doors -Sleeping at the business site -Dogs -Lack of space
Occupational outcomes	Occupational rights	Meaning (why self-employment) (56%)	Balance		Choice (50%)	Participation
		-Flexibility, freedom and working for self -Provide a service -Income generation -Sense of belonging and self-identity	-Operating hours: 8 to 16 hours per day, average is 10 hours -Operating days: mainly over Easter and Christmas holidays. Some businesses (31%) had no official closure day/s		-Rather have paid employment -Pushed into self-employment	-Doing in this occupation is difficult
	Dis-ease	-Xenophobic attacks -Discrimination				
	Occupational injustice	Occupational marginalisation			Occupational imbalance	
		Lack of access to finance, training and formal employment			-Long working hours affect a balanced lifestyle	

## Structural factors

The service providers mainly described the structural factors impacting self-employment in informal microenterprises in Alexandra Township. The three service providers who were purposively sampled were firstly a staff member from the office of the ward councillor who oversees services related to the township and is responsible for implementing the LED strategy. The occupational therapy technician was the second service provider. She lived in Alexandra Township and was based at a local primary health care clinic. She rendered home visit services to this community, including facilitating occupations among disabled community members. The third stakeholder was part of a private organisation with a division that entails self-employment and entrepreneurship training (at a fee) in Alexandra Township for individuals aged between 7 and 18 years (Refer to Table II below).

**Table II: Demographics of Service Providers**

Service Providers (n=3)	Age	Gender	Office location	Institution or organisation	Work area and residential area
Alexandra ward councillor's office	Mid 30s	Female	South of Alexandra Township	Government	Works and lives in Alexandra Township
OTT	Late 40s	Female	South of Alexandra Township	Government	Works and lives in Alexandra Township
Young Minds Group (YMG)	Early 20s	Male	East of Alexandra Township	Private	Works in Alexandra Township

### Occupational determinants

The service providers reported a lack of clarity about the roles of governance and the value of informal microenterprises to the community. However, they reported a positive occupational determinant as the mutual relationship between the business owners and customers who reside in the same neighbourhood, bringing about convenience to the community of Alexandra. According to the business owners, they sometimes operate on a credit basis (known to locals as "*nkoloteng*", a Setswana/Sesotho word) and provide services at cost-effective prices. Some business owners were reported to give back to the Alexandra community through donations. For instance, a donation will go towards community campaigns or events at old age homes in the community of Alexandra.

Another positive determinant, as reported by the business owners, was a monthly income, which ranged from ZAR2 500 to ZAR5 000 per month. Even if this income was lower during some months, over holidays and when the weather was bad, the monthly earnings generated were more than the income provided by the South African government in the form of grants, such as social relief of distress (SRD) grant and for persons with disabilities<sup>33</sup>.

The key informants reported the negative occupational determinants, which included the lack of formal financial support and access to funding (capital) to assist microenterprise owners. Additionally, the processes required to apply for funding are complicated and time-consuming<sup>18</sup>. The staff member from the office of the ward councillor indicated that since 2013, by-laws in the Joburg Metro

also require informal traders to apply to the Council for a formal lease or allocation of a stand on a public road or any other property under the control of the Council. Informal traders in Alexandra Township are managed by the Johannesburg Property Company (JPC) in charge of municipal assets (land, property and, in this case, markets); thus, informal businesses are not officially recognised by the city<sup>36</sup>. Since most of these business owners do not have a certificate to trade, they are exposed to ongoing harassment from the Johannesburg Metro Police Department (JMPD). Police officers charge owners of informal microenterprises for trading infringements (such as not observing health regulations and obstructing public thoroughfares) and confiscate their stock. The municipality's attitude to informal small businesses seems punitive rather than supportive. This is supported by Igwe and Icha-Ituma<sup>37</sup>, who indicated governments in developing countries have a culture of formalising and regulating business with restrictive policies creating barriers to informal microenterprises.

### Occupational Instruments

The service providers were aware of political and legal organisations that provide assistance programmes to small businesses, and those organisations included public and private initiatives, which entail, amongst others, pro-bono services from reputable law firms such as Edward Nathan Sonnenberg (ENS) Africa. Services provided to the microenterprise owners as reported by service providers and supported by literature include but are not limited to business legal advice, workshops and venture capital funds<sup>38</sup>. Local government initiatives include the community centres, opportunity centres<sup>22, 23</sup>, and an Automotive Hub<sup>38</sup> in the community of Alexandra and a small and medium enterprise database at City of Johannesburg Region E offices. These initiatives are provided to afford microenterprise business owners a platform to bid for sub-contracts or tenders intended for Region E and support emerging microenterprises with assistance and advice on self-employment and business support, which includes training<sup>22</sup>. However, it seems many business owners are unaware of or cannot access these services since some require technology and are on online platforms, which are unavailable to everyone. This may suggest that these services are geared towards formally registered small businesses.

Concerning communication and media, most business owners reported that they rely on advertising based on word of mouth in this sector<sup>39</sup>, although 10% reported they did have finances for formal advertising.

Being exposed to persons with disabilities, the OTT service provider felt it was more challenging for persons with disabilities to become self-employed. There are no formal vocational rehabilitation services, particularly supporting self-employment, available in Alexandra Township. Issues such as using an assistive device (e.g., a wheelchair) were reported to affect microenterprise efficiency. This is supported by Maziriri and Madinga<sup>40</sup> in their study in Sebokeng Township in Gauteng, where persons with disabilities reported a lack of support and discrimination from the community in which they lived, which affected their ability to be self-employed.

For the occupational therapist to promote engagement in self-employment in microenterprises, collaboration with local service providers is crucial. Prospective collaborators could include, but are not limited to, government departments, non-government organisations (NGOs), private organisations and organisations for persons with disabilities. This is necessary to facilitate the client's awareness of possible positive and negative determinants of occupation, which may impact the operation of their microenterprise, as well as access to occupational instruments or programmes that can support a successful engagement in self-employment and achieve a more positive occupational outcome.

### Contextual factors

#### Personal context

Most business owners in this study were over the age of 35 years, which is supported by research indicating that older individuals preferred being self-employed if they cannot easily get paid employment<sup>1,9,41</sup> (refer Table III, below). Most business owners were in their early thirties when starting their businesses since saving enough money and gaining experience and confidence to start a business independently took time.

Most business owners were males, which aligns with research indicating that females are less likely to be involved in self-employment due to being more family-orientated and involved in piecework<sup>39,42</sup>. Most business owners were married, had not completed high school and had been doing business for a period ranging from 3 to 28 years, with a mean of 17 years, as supported by Noorderhaven et al.<sup>42</sup> Regarding nationality, 56% (n=9) of the business owners were South Africans, and 44% (n=7) were foreign nationals.

**Table III: Demographics of business owners (n=16)**

Description		n	%
Gender	Male	13	81.25
	Female	3	18.75
Age	25 – 35 years	5	31.25
	36 – 45 years	8	50.00
	46 – 50 years	3	18.75
Marital status	Married	8	50
	Single	6	37.5
	Cohabiting	2	12.5
Education	None	1	6.25
	Primary School	3	18.75
	< Grade 12	6	37.5
	Grade 12	3	18.75
	Tertiary	3	18.75

The number of dependents cared for by the business owners ranged from 2 to 30, with an average of 7.5 dependents. The high number of dependants could have been the pushing factor for these business owners to resort to self-employment so that they could support their families. All business owners indicated that family support was essential for their business's success, as Petersen and Charman<sup>43</sup> confirmed that

many such businesses employ family members. Therefore, informal microenterprises provide for families and offer employment and work experience.

The business owners indicated their ability and skills influenced the type of business they engaged in, which had to be enhanced by commitment and resilience. Business-owner success was perceived by the business owners to be linked to the quality of the service or product they provided and their attributes or work ethic, such as dedication and patience "ku tiyimisel" (in xiTsonga, meaning determination). It was observed that less complex business logistics were required to run a retail business, i.e., buying and selling sweets and snacks entails sourcing the products and selling. In contrast, the service category business, such as a hair salon, requires having a skill set.

Three business owners reported disabilities due to i) stroke, ii) shoulder and back injuries from a motorbike accident and iii) a gunshot. For these participants, pain and relying on others to obtain stock (which was sometimes stolen from them) affected the hours they could work and the profitability of their businesses. Disability and discomfort did not deter these participants from engaging in self-employment, which may suggest that successful small business opportunities may be considered as a placement option for persons with disabilities. A client profile (e.g., their priorities and the reason they intend to explore or why they would be suitable for self-employment)<sup>44</sup> should be developed when assisting those with disabilities to consider self-employment. Their education and training needs (occupational instruments under structural factors) are to be considered, as well as family support and how any occupational dysfunction can be accommodated<sup>2</sup>.

#### Historical context

Participant's lack of access to formal training or education, which allows access to the formal employment market, impacted the outcomes of self-employment in microenterprises in a South African context. Although education has been slightly improved since democracy, South Africans in public schools in low-resourced areas have a high dropout rate and little access to technology<sup>45</sup>. These schools lack accountability, management, a culture of learning and teacher competence, resulting in poor curriculum coverage, homework monitoring and performance on national tests<sup>45</sup>. Only less than a third of the business owner participants had an opportunity to finish school or attend business training. This may apply particularly to persons who become disabled when young and have limited access to basic education<sup>46</sup>. Most business owners (61%; n=11) received in-service training on-site while working or volunteering at a business owned by a neighbour, friend, or acquaintance since costs excluded them from formal business training. According to Mahadea and Khumalo<sup>47</sup>, these historical constraints affect competence, capabilities and knowledge and significantly impact the growth and success of microenterprises.

Another contextual factor that historically restricts business owners' access to finance is a lack of generational wealth and fixed assets in accessing financing available from institutions that generally provide loans for businesses<sup>18</sup>. In a

South African context, there is a direct link between these unjust practices and the discriminatory apartheid ruling system. To start their businesses, various business owners reported using amounts ranging from ZAR450 to ZAR30,000 with the capital raised from family and friends. Most business owners indicated that they saved money, bought necessary tools and materials for their business, and then started their business on a small scale.

The historical restrictions further impacted business owners on formal economic activity and limitations defining township population before democracy<sup>16</sup>. The stock, therefore, had to be sourced at sites outside of Alexandra Township. Transportation methods used when replacing or replenishing stock by the business owners were walking for less than 5km (6%), using their own transport (13%), public transport (50%), getting stock delivered to them (19%) or using a friend's car (6%). Six percent indicated that transportation does not apply to their business. Stocking up was time-consuming and took hours out of participant's working days. High transport costs were reported by 53%-60% of business owners in similar studies regarding accessing stock from locations far from where the business owners operate<sup>47</sup>.

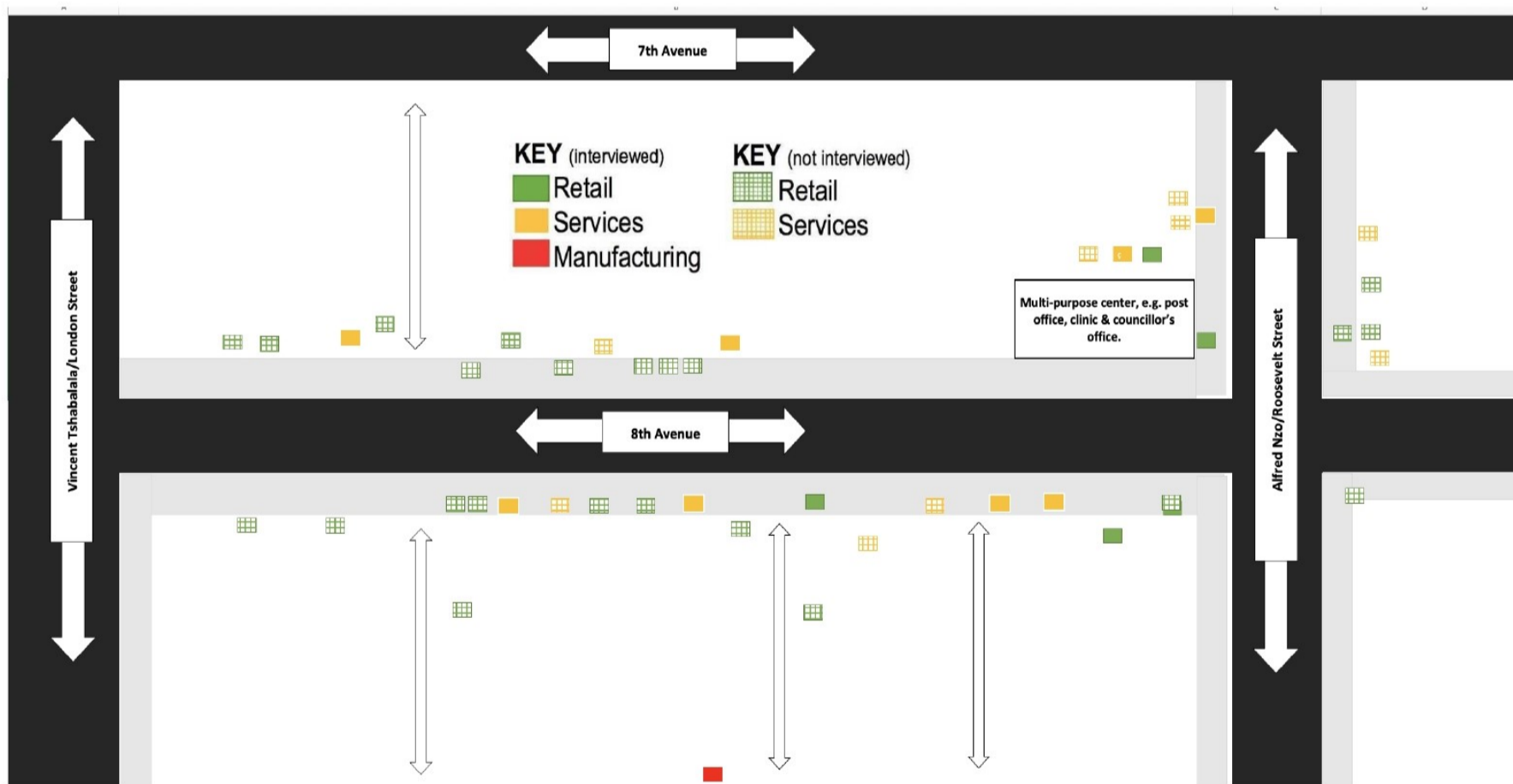
While the location of the business in the township, close to customers, increased the probability of building a clientele base within their area<sup>48</sup>, customer-orientated practices were needed to retain existing customers since this is essential for the business to succeed. Due to the limited finances available to customers in the township context, strategies to keep such

customers included providing appropriately priced low-cost items and maintaining hygiene in the business, although difficult when selling, e.g. food on hot days. As highlighted earlier, another strategy to keep a customer base is for business owners operating on a credit basis. However, another study reported late payments from debtors by over 80% and impacted the sustainability of businesses with little cashflow reserves<sup>47</sup>. One business owner highlighted that he only added a 20% markup, which his customers preferred. In line with the above, Ngubeni et al.<sup>49</sup> indicated that it is challenging for small informal businesses in Alexandra Township to access customer bases and markets in more lucrative nearby areas such as Sandton, an affluent area.

Occupational therapists can play an advocacy role in assisting those engaging in self-employment by contributing to organisations campaigning for the rights of these business owners to trade in, e.g., Johannesburg, and extending access to other customer bases and markets. Referrals for formal or informal training in business skills and development or consolidation skills needed to operate service microenterprises should be made according to the client's capacity as assessed by the occupational therapist. These align with education and training needs (occupational instruments under structural factors)<sup>44</sup>.

#### *Spatial (environmental) context*

The number and type of microenterprises were identified in a small one-kilometre area in Alexandra Township through mapping and the transect walk (Refer to Image 1, below)



**Image 1: Alexandra Township community map (8th Avenue)**



There was an abundance of similar microenterprises on the road in this small area where 46 businesses were located. Businesses in the categories of i) retail (61%), ii) services & skills (37%) and iii) manufacturing or production (2%) were identified. The findings in this study are similar to those of other studies in urban Townships in South Africa, i.e., Ivory Park, Tembisa and Diepsloot<sup>29</sup>. The clustering of many businesses in one area impacted the diversity of businesses and created competition amongst similar businesses, affecting their sustainability<sup>39</sup>. Mahadea and Khumalo<sup>47</sup> report that 94% of owners of microenterprises agree that excessive competition restrained their business growth. The proximity of other businesses negatively affected the ability to attract new customers<sup>50</sup>.

Other spatial contextual factors facing and impacting negatively on the businesses in this study included a lack of space<sup>50</sup> and high rental rates on available space. It is documented that a lack of space to operate businesses legally is an ongoing issue<sup>39</sup> with no indication of any solution regarding allocated market space in low-resourced urban communities<sup>51</sup>. Businesses are forced to operate on pavements and in temporary structures. Approximately two-thirds of the businesses were located on the pavement (63%), sometimes under the shelter of an umbrella or awning or in the yard of a house or rented room (31%), whereas 6% had a mobile business and did not need shelter (Refer to Image 2, below and adjacent).



**Image 2: Location of businesses**

Natural factors, such as rain, were reported to affect the running of a business, as many of the participants' business structures could not cater for this type of weather. Business owners being exposed to weather and toxic environments such as car fumes when working on the side of a busy road were realities affecting their health, adding to their vulnerability<sup>52</sup>. This vulnerability is worsened for those with an impairment and disability, according to the Department of Health<sup>53</sup> and the World Health Organization<sup>54</sup>.

For those with pavement-based businesses, all equipment, tools and materials were packed away and taken home when the business closed for the day<sup>47</sup>. This was compounded by limited storage space affecting the profitability of the businesses due to goods spoilage, for instance. Local crime levels also impacted stock management, as security was a significant concern. Solutions that they used included burglar bars and security doors to secure their stock, sleeping at the business site and having dogs on standby to safeguard their businesses. However, Grabrucker and Grimm<sup>55</sup> report that no substantial adverse effects of actual crime rates on informal businesses in South Africa were found in comparison to the perceptions of the business owners and other external factors.

Occupational therapists require a complete understanding of the client's home and everyday environment before encouraging clients to explore self-employment. This is essential in planning the steps that can be taken to engage in this form of employment successfully within the constraints related to spatial contexts. When facilitating or encouraging self-employment with clients with the potential and showing interest in being self-employed, these factors should be made overt. The need for clients to prioritise and place customer's needs at the centre of their businesses should also be emphasised, with occupational therapists playing a role in environmental adaptations to facilitate engagement in self-employment.

### **Occupational Outcomes**

Those self-employed business owners in informal microenterprises faced many unjust occupational outcomes within the confines of the structural and contextual factors mentioned above<sup>15</sup>. However, due to their ability to adapt to



adverse factors and their emphasis on customer service and provision of good service, they have stayed in business, supporting findings made by Chatterjee and Das<sup>56</sup> on successful microenterprises in their study in India.

#### *Occupational rights*

The right to choice was limited. Half of the business owners indicated they were involved in self-employment as this was their only option due to the lack of jobs in the formal sector. The right to participation was also limited, which made doing in this occupation difficult since these business owners had limited finances regarding what business they could afford to start and what locations were available to operate businesses. They could not develop their business potential and capabilities<sup>57</sup> as no business owners planned to try to grow their businesses. However, the business owners interviewed have consolidated the right to participate using planning to set up businesses that could succeed and had used their previous exposure to business and skills training.

Just occupational outcomes were reported by over half (56%) of the business owners since self-employment did meet their right to be involved in a meaningful occupation. This was achieved by contributing to the economy and leading fulfilling lives as they did not wish to be employed by another person. For them, being self-employed came with freedom, such as being their own boss, flexible working hours and the opportunity for self-driven personal growth without limitations. These microenterprises offer business owners the ability to provide for themselves and their families, which can contribute to alleviating the effects of poverty in low-resourced contexts. Furthermore, services and products were made available to the community at affordable prices, often within walking distance from their homes, adding convenience and savings on, e.g., travel costs<sup>58</sup>. These informal commercial activities are also embedded in the social context, allowing for relationships and support, reinforcing the business owners' place in the community, sense of belonging, and self-identity<sup>59</sup>.

Right to a balanced lifestyle was impacted by lengthy trading hours, which ranged from 8 to 16 hours per day with an average of 10 hours. Closure of the businesses in a year was reported on days over the Easter and Christmas holidays. However, 31% of the businesses operated every day of the year with no official closure time. For business owners, work occupied most of their waking hours, limiting participation in other activities. The impact of these working hours on the well-being of the participants and the stress related to self-employment in these businesses require further research to understand their actual impact<sup>60</sup>.

#### *Dis-ease*

Social disruptions affected the foreign nationals because their businesses had experienced or were at risk of looting and damage due to xenophobic incidents<sup>61</sup>, resulting in unjust occupational outcomes. Clients seen by occupational therapists may experience dis-ease, especially in the formal sector, in the form of discrimination.

#### *Occupational injustice*

Business owners experienced occupational marginalisation regarding access to education, training, formal employment and finance. Further occupational marginalisation and imbalance were evident due to efforts towards legalisation of informal trading in Johannesburg, limited access to customer bases, a lack of job permanency, no paid leave and other benefits since their businesses are not part of the regulatory framework that governs employment in South Africa<sup>39</sup>. Sixty-nine per cent of the participants reported that they do not have sick pay and that if they became ill, being unable to work could result in the failure of the business.

#### **CONCLUSION**

The small sample size and the limited area in which the research occurred affect generalisation, consequently, the conclusion is limited to the findings of this research. The unjust occupational outcomes of self-employment in Alexandra Township are impacted by structural and contextual factors. Results indicate that business owners of microenterprises in Alexandra Township have limited rights in terms of choice and suffer occupational marginalisation and imbalance. Rights associated with meaning in an occupation associated with self-employment are being fulfilled. Occupational rights regarding choice, a balanced lifestyle and participation were compromised due to their involvement in self-employment in microenterprises, which is associated with challenges. Such challenging factors for the microenterprise owners were a lack of access to finance, education, training, and suppliers, and limited business locations and customers while working long hours for a small profit. However, the participants in this study had achieved success in self-employment. They reported just occupational outcomes for meaning in occupation in terms of freedom and flexibility at work, providing a service and being part of the community while financially supporting themselves and their families.

In line with the aim of this research, the findings on profitable self-employment occupations in Alexandra Township seem to suggest that occupational therapists should get involved and play an active role in understanding and addressing occupational injustices when facilitating self-employment for those with occupational dysfunction and clients with disabilities. Occupational therapists should raise awareness and form partnerships to advocate for change within this employment sector to support self-employment in microenterprises.

#### **Author Contributions**

Luther Monareng (a postgraduate master's student at the time of the study) was responsible for heading the research project, conceptualising it, and co-writing the article. Denise Franzsen and Daleen Casteleijn co-supervised the study, assisted in the conceptualisation and development of the research, and contributed to writing the article.

#### **Conflicts of interest declaration**

There is no conflict of interest to declare.

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