

**Narrating Psychosocial Experiences and Coping Strategies of Female Informal Traders
at Tshakhuma.**

By

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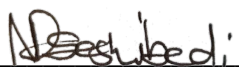
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I further assert that I have not submitted this work before, or part of it, for assessment at Unisa for another qualification or at any other higher education institution.



Signature

16 April 2021

Date

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Abstract

Women entrepreneurs in the formal or informal sector continue to encounter social, psychological, political, and religious-related challenges, inhibiting their functioning. Consequently, this study explored the psychosocial experiences affecting the informal female traders at Tshakhuma fruit market in Limpopo, South Africa and the coping strategies employed to mitigate psychosocial experiences. The study adopted an interpretivism approach and applied a qualitative methodology and narrative design. Seven informal female traders shared their psychosocial experiences and coping strategies through stories and were collected using unstructured interviews. The narrative thematic analysis was used to analyse the interviews, and psychosocial experiences and coping strategies themes are developed. The family, work environment, and sociocultural social systems guided the psychosocial experiences themes. Lazarus and Folkman informed the coping strategies themes. The findings provided some understanding of women's entrepreneurship in the informal sector, but the findings cannot be extended in another context.

Key terms: Psychosocial experiences, social systems, family, work environment, sociocultural, coping strategies, informal traders, female, women entrepreneurship, South Africa

Starting a small business has been one of the best choices I ever made. I have developed, and knowledgeable, and have been able to discover my creativity in ways that I could not have been able to had I not taken that first step.

Rawa, Founder of Peachcake LLC

Table of Contents

Declaration.....	2
Acknowledgements	3
Abstract.....	4
List of Figures.....	9
List of Tables	10
Chapter 1: Study Overview.....	11
1.1 Introduction	11
1.2 Female Entrepreneurs in the Informal Sector	14
1.3 Problem Statement	16
1.4 Research Purpose and Objectives	18
1.5 Research Questions	19
1.6. Significance of the Study	19
1.7. Descriptions of Key Terms	20
1.7.1 Psychosocial experiences.....	20
1.7.2. Social system	20
1.7.3. Family	20
1.7.4. Work environment	21
1.7.5. Sociocultural	21
1.7.6. Coping strategies.....	21
1.7.7. Informal traders.....	21
1.7.8. Female.....	22
1.7.9. Women entrepreneurship	22
1.8. Chapter Outline	22
Chapter 2: Theoretical Framework	24
1.1. Introduction	24
2.2 Psychosocial Theory	26

STRATEGIES	6
2.1.1. Social systems theory	27
2.1.2. Coping theory	29
2.3 Conclusion.....	32
Chapter 3: Literature Review.....	33
3.1 Introduction	33
3.2 Psychosocial Experiences of Women Entrepreneurs from the Social System.....	35
3.2.1 Family system	35
3.2.2 Work environment system	38
3.2.3 Sociocultural system	42
3.3 Coping Strategies of Women Entrepreneurs	46
3.4 Conclusion.....	49
Chapter 4: Methodology.....	50
4.1 Introduction	50
4.2 The Setting of the Tshakhuma Fruit Market	50
4.3 Research Methodology.....	53
4.3.1 Research paradigm.....	54
4.3.2 Qualitative methodology.....	54
4.3.3 Narrative inquiry methods	55
4.3.4 Population, sampling and sample size	55
4.3.5 Data collection	57
4.3.6 Data analysis	61
4.3.7 Ensuring trustworthiness.....	63
4.3.8 Ethical consideration.....	65
4.4 Conclusion.....	67
Chapter 5: Findings and Discussion.....	68
5.1 Introduction	68
5.2 Participants' Backgrounds.....	68
5.2.1 Vho-Khwaṭhisani - A woman of strength.....	68
5.2.2 Vho-Aluwani - The 'elder.'	70
5.2.3 Vho-Vuledzani - The achiever.....	71
5.2.4 Vho-Mafulufulu - She who has the courage	72
5.2.5 Vho-Mukondeleli - Perseverance	73

STRATEGIES	7
5.2.6 Vho-Talifhani - The wise one	74
5.2.7 Vho-Tshedza - She is light.....	75
5.3 Presentations of the Narratives Themes	76
5.4 Discussion of the Main Psychosocial Experiences Themes.....	78
5.4.1 Psychosocial experiences from the family.....	79
5.4.2 Female-headed households	83
5.4.3 Psychosocial experiences from work of environment	87
5.4.4 Worried about business survival.....	92
5.4.5 Peer conflict	94
5.4.6 Psychosocial experiences from the sociocultural system	95
5.4.7 Social norms.....	98
5.4.8 A lack of social support	100
5.5 Coping Strategies Themes.....	104
5.5.1 Planful problem-solving.....	106
5.5.2 Practices for mental self-care.....	108
5.5.3 Seeking social support	111
5.5.4 Cognitive appraisal strategies	115
5.6 Conclusion.....	118
Chapter 6: Conclusions and Recommendations	119
6.1 Introduction	119
6.2 Methodological Insights.....	120
6.3 The Structure of the Participants' Stories	123
6.4 Insights into Findings and Contributions of the Study.....	124
6.5 Limitations of the Study.....	127
6.6 Recommendations for Future Research	128
6.7 Chapter Summary.....	129

STRATEGIES	8
References	130
Appendix A: Letters of Approval	158
Appendix B: Agenda for Guidance	164
Appendix C: Ethical Clearance	165
Appendix D: Informed Consent	167
Appendix E: Non-disclosure Form	176
Appendix F: Turnitin similarity report	178

List of Figures

Figure 1: Picture of the Tshakhuma Fruit Market54

Figure 2: Picture of the Tshakhuma Fruit Market in 201855

List of Tables

Table 1: Psychosocial Experiences Main Themes and Sub-themes82

Table 2: Coping Strategies Main Themes and Sub-themes112

**Narrating Psychosocial Experiences and the Coping Strategies of Female Traders at
Tshakhuma**

Chapter 1: Study Overview

1.1 Introduction

Over the years, more women have shown interest in entrepreneurship as more women are becoming business owners, more specifically informal businesses. According to Entrepreneur India, women-owned businesses in the formal sector account for roughly 37 per cent of businesses globally (Saxena, 2016). Recently, the Global Entrepreneurship Monitor (GEM) Women's Report likewise specified that female entrepreneurship continues on an upward trend globally (Kelley et al., 2017). A study conducted in 2016 also found that an estimated 163 million women were starting or running new businesses in 74 economies worldwide, and about 111 million women were running established businesses (Kelley et al., 2017). Furthermore, the report indicates that out of 74 countries surveyed, 63 of these female Total Entrepreneurial Activity (TEA) had increased by 10 per cent.

On the other hand, the report indicated that the gender gap had lessened by 5 per cent. TEA is an indicator which assesses the percentage of the working-age population that is about to start an entrepreneurial activity and those that have been in business for a maximum of three and half years (Wong, Ho, & Autio, 2005). Furthermore, the report highlights that the highest number of women participating in entrepreneurship is between 25 and 44. The number of established women-owned businesses reported is the lowest in the Middle East and North Africa (MENA) region. Moreover, about 60 per cent of women are operating in the wholesale or retail trade, and the remaining percentage operates in the Information and

Communication Technology (ICT) sector (Kelley et al., 2017). Nonetheless, women participation in entrepreneurship contributes to their societies growth and well-being, even though they are less represented in certain sectors, such as ICT, as these sectors remain male-dominated.

Women entrepreneurs are increasingly making a living from these entrepreneurial activities to provide for their families while creating employment for community members and offer products and services that add new value to those around them (Kelley et al., 2017). Most developing countries have followed suit, and are now encouraging women participation in entrepreneurial activities by designing enabling policies and legislation. South Africa has shown its commitment towards women's economic empowerment as reflected in the Constitution of 1996. The Constitution has a related clause, (Section 22 of Chapter 2, Bill of Rights), which emphasises the right to choose a trade, occupation or profession regardless of race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language, and birth (Constitutional Assembly, 1996).

However, women resolved to undertake entrepreneurial activities, based on their personal, social or institutional elements (Perez & Hernandez, 2016). Personal elements that inspire women to go into business include psychological and cognitive elements, such as motivation, the need for achievement and fulfilment, self-confidence, and the recognition of opportunity. The institutional and social aspects are associated with the surrounding environment, such as the home, community organisation, and government (Perez & Hernandez, 2016). Even though women's participation in entrepreneurship has increased, they are still faced with more challenges than their male counterparts. Their challenges derive from the cultural, social, economic, political and social structures. A study conducted in 2015 by the Department of Women (DoW) on women's status in South Africa highlighted

women's challenges. The study found that a lack of education, a lack of access to the labour market, land and credit, poverty, inequality, and engaging in unpaid work and contribution to the total production were the major challenges encountered by women (DoW, 2015).

A study in Parichanrapada and Badala villages of the Puri District in the Odisha State of India reported that sociocultural elements serve as barriers limiting women entrepreneurs in the agricultural sector (Senapati, Panda, Behera, Roy, & Samal, 2017). The study reported that the male-controlled social systems denied women the right to inherit the land. Apart from land rights, having relevant trading skills for trading successfully in the agricultural sector further inhibited these women. Besides, women in India have low literacy levels due to socioeconomic exclusion (Gupta & Aggarwal, 2015). The marginalisation of women in socio-economic activities impedes women from participating in entrepreneurial activities. Gupta and Aggarwal (2015) identified other elements: lack of self-confidence and self-esteem, are perceived to be a strong determinant of achieving business success. These elements indicate the complexity of women's participation in entrepreneurship and the extent of the challenges they face.

Moreover, the limited research on psychological and social elements impacting entrepreneurship makes it difficult for women to thrive than their male counterparts. Consistent with challenges outlined by various researchers, I chose to use an interpretivist approach to explore the psychosocial experiences and the coping strategies of informal female traders at Tshakhuma village of the Vhembe District in Limpopo, South Africa. The interpretivist approach would provide a framework for exploring the participants' subjective experiences and coping strategies in this study. Therefore, in this chapter, I elaborate on the informal sector to understand women entrepreneurship's complex nature. Secondly, the chapter presents the problem statement and established the objectives and purpose of this

study. I also presented the research questions and outlines the study's significance. Lastly, the chapter outlines the content presented in the rest of the dissertation.

1.2 Female Entrepreneurs in the Informal Sector

The concept of the "informal sector" was first introduced by Hart (1973) during a study conducted in Accra, Ghana, that focused on unskilled migrants from Northern Ghana who could not secure waged employment. Hart (1973) specifies these individuals as being engaged in informal activities to supplement their incomes. They are deprived of opportunities due to structural disparities in the formal employment sector, external constraints, and capitalist supremacy. Hart (1973) further elaborates that some individuals are operating in a legitimate business, whereas others are in illegitimate informal businesses; such businesses are legitimate or illegitimate based on the laws of Ghana that agree with good morality of Ghanaians. Hart (1973) further classifies farming, self-employed artisans, shoemakers, tailors, manufacturers of beers, and street hawkers as legitimate informal businesses. The illegitimate businesses comprise hustlers, receivers of stolen goods, drug-pushing, prostitution, smuggling, bribery, burglary, and armed robbery (Hart, 1973).

The informal sector comprises diverse activities, such as manufacturing, trade, services, construction, and transport (Blunch, Canagarajah, & Raju, 2001). This sector is informal as individuals' function outside the country's official and regulatory framework. Most people enter into the informal sector because of poverty and unemployment, and it is easier to start a venture as it requires little or no skills, and the capital investment to set up the enterprise is also low (Blunch et al., 2001). Moreover, researchers reported that women are over-represented in the informal sector worldwide, as it is the primary source of employment for women in most developing countries (Chen, 2001). Further, Skinner's (2008) article on

"Street trade in Africa: A review" reported that the informal sector in total is projected to account for 60 per cent of all city jobs, and over 90 per cent of all new city jobs are in Africa. Street hawking is also inherently linked to urbanisation, migration and economic development processes (Skinner, 2008).

Additionally, the 2016 report by International Labour Organisation (ILO) highlighted that women are confined in the informal sector is because of the discriminatory legal systems. Customary laws are amongst the discriminatory legal systems as they require the husband's signature on the enterprise registration documents. They limit the movement of women to the areas where opportunities exist. All these dynamics make it difficult for women to formalise their businesses (ILO, 2016). Still, women persist in operating in the informal sector in Uganda and the Republic of Tanzania due to the high cost of registering enterprises, and the tax payment system for registering enterprises (Mori, 2014; Mugabi, 2014). In that regard, Tanzania experienced an increase of unregistered enterprises, and women are accounting 96 per cent of unregistered enterprises, and 55 per cent of them are found trading informally (Mori, 2014).

Furthermore, the United Nations University highlights that the over-representation of women in the informal sector appeals for a shift in focus and a look into the reality we face with businesses' formalisation (Ramani, Thutupalli, Medovarszki, Chattopadhyay, & Veena, 2013). There are implications for enterprises participating in the informal sector, as they are excluded from the formal economic system. For this reason, there is a necessity for policy and legislation that will regulate the activities of women in the informal sector and their increased mobility (Ramani et al., 2013). A study conducted in Surakarta, the capital of the Indonesian Island of Java, appealed for inclusive governance of the informal markets (Natawaidjaja, Rahayu, & Sutrisno, 2015). Additionally, the petition has been made to the government to recognise street vendors as legitimate economic actors with a unique role. The

government is also requested to recognise the significance of the informal sector and respond to its concerns. The concern is that traders in the informal sector continue to be economically marginalised and excluded, despite their contribution to the household livelihoods and towards the Gross Domestic Product (GDP).

Apart from marginalisation, women in the informal sector in most developing countries are harassed by the local government authorities (Akuoko, Ofori-Dua, & Forkuo, 2013). The authorities in developing countries would go about confiscating the goods as these women are assumed to be operating illegally. Some women are sexually harassed, while others become the victims of domestic violence due to the masculine power that dominates (Fellows & Hilmi, 2012). The masculine power leaves women in the informal sector vulnerable, as they cannot defend themselves physically. The informal female traders reported experiencing accidents, such as falling on the street and moving vehicles while trading in the street, because of a lack of or poor infrastructure (Akuoko et al., 2013). Therefore, the overview has enabled me to establish the basis for understanding the challenges encountered by women entrepreneurs, especially those operating in the informal sector in South Africa.

1.3 Problem Statement

The above discussion affirms that women encounter complex challenges, and their social settings play a role in their participation in entrepreneurial activities. However, some of these challenges remain unresolved, because both the government and scholars have focused more on economic aspects, placing little emphasis on psychological and social issues. The study on the "Status of women in the South African economy" demonstrates that researchers prioritise studies that focused on women in education, the labour market, how women are

affected by poverty and inequality, their access to land, credit, and unpaid work (DoW, 2015). Similarly, women at Tshakhuma fruit market are often vulnerable to some of these challenges, as they enter the informal market for a variety of reasons, including a lack of other skills, a lack of education, a desire for freedom, and a desire to become wealthy (Khosa, 2019).

A report compiled by the World Bank titled "Doing business 2017: Equal opportunity for all" also noted inequalities between high- and low-income economies (World Bank, 2016). It further highlighted barriers that women contend with within their quest to start businesses, or when looking for employment. According to the World Bank (2016), women are subjected to unfavourable conditions as far as their legal rights are concerned. They might be required to submit additional paperwork or gain approval from their husbands to register the business. The World Bank (2016) and DoW (2015) studies demonstrated that the psychological and social elements are overlooked. The overlooking of the psychological and emotional elements could negatively affect women, especially on women, as they are continually marginalised (Naseer & Taib, 2014). The neglect, stressful life, and marginalisation of women would possibly trigger psychological disorders and negatively impact the success of their businesses (Naseer & Taib, 2014). Similarly, due to a lack of family support, informal female traders at Tshakhuma market were experiencing an imbalance between work and family life, which was posing greater challenges for them (Khosa, 2019).

Moreover, my interactions with women entrepreneurs at the South African Department of Trade and Industry and the Department of Small Business Development have also revealed that women entrepreneurs who have been in business for three years or less are concerned about financial services and business support. On the other hand, those operating businesses for more than three years' report encountering psychosocial elements associated

with the social demands of achieving their personal goals of being entrepreneurs. They stated that they are often faced with the dilemma emanating from the family, society, culture and work environment. They find themselves juggling with the culturally assigned gender roles, and the increasing responsibilities of running a business. Women further reported that it is challenging to hold the position of Chief Executive Officer (CEO), with the responsibility that comes with the position. In some instances, women entrepreneurs said they are challenged to make the decisions that are beneficial to their business, especially if their spouses are also involved in the business. Their spouses failed to see them as CEOs, but rather see them purely as wives. Such sociocultural perceptions further affect women and their businesses negatively and force women to leave issues unresolved to protect their marital relations and disregard their roles as CEOs. The examples elaborated above demonstrate that social and psychological elements are disregarded in women's programmes on entrepreneurship. In this regard, I'm inspired to undertake research into the psychosocial experiences of informal women entrepreneurs in order to supplement established knowledge by explaining the psychological and social factors that influence women. I specifically focused on their perceived societal experiences and what coping mechanisms they draw on. I focused on informal traders at Tshakhuma in the Vhembe District of the Limpopo province, South Africa.

1.4 Research Purpose and Objectives

The purpose of this study is to explore and identify, through stories, the psychosocial experiences emanating from the social systems affecting the personal development and entrepreneurship of informal female traders at the Tshakhuma fruit market. The study further explored the coping strategies employed by these informal female traders to mitigate

psychosocial experiences. It was envisioned that the study would create awareness and serve as an outlet for telling the untold stories.

It is envisaged that the research purpose would be achieved through the following objectives:

1.4.1. Exploring the psychosocial experiences encountered by informal female traders operating at Tshakhuma.

1.4.2. Understanding the coping strategies employed by the informal female traders in resolving the psychosocial crises.

1.5 Research Questions

This study wanted to answer the following research questions:

1.5.1. What are the psychosocial experiences of informal female traders at the Tshakhuma fruit market?

1.5.2. How do informal female traders at the Tshakhuma fruit market cope with psychosocial experiences?

1.6. Significance of the Study

An interdisciplinary approach can enrich our understanding of psychological, social, political and ideological aspects of entrepreneurship to provide comprehensions that would benefit women entrepreneurs. As a result, I chose to focus on the psychological and social experiences and the coping strategies of informal female traders at Tshakhuma, to understand the challenges experienced by women entrepreneurs. This study will also bridge the theoretical gap in exploring the psychosocial experiences from the social system and their coping strategies from the theoretical perspective. Moreover, the findings will guide policy

formulation and support for women entrepreneurs in the informal sector. It will further deepen an understanding of psychosocial experiences encountered by informal female entrepreneurs.

1.7. Descriptions of Key Terms

1.7.1 Psychosocial experiences

Psychosocial experiences are experiences due to the interaction between the individual's needs and abilities and societal expectations and demands (Newman & Newman, 1975). It defines individuals based on the dual influence of the psychological elements and the surrounding social environment, their effects on an individual's physical and mental wellness, and their ability to function (Onyekosor, 2017).

1.7.2. Social system

A social system is a patterned system of interrelationships existing between individuals, groups, and institutions and forming a coherent whole (Merriam-Webster, n.d.). It comprises smaller social systems such as states, corporations, and religions until it gets to an individual representing the smallest social system (Anokhin, 1973).

1.7.3. Family

A family is a group of people who share a legal or a blood bond. A family provides its members with emotional and spiritual kinship, through shared values, beliefs, traditions, experiences and activities, and unconditional and non-judgmental support (Mayntz, 2011). Families are lawfully bound through matrimonies, adoptions, and guardianships, governed by the rights, duties, and obligations specified in those legal contracts. Individuals who are

directly connected through a shared ancestor are part of a family. Mayntz (2011) concur with Kerr and Bowen (1988) that a family is an emotional unit as the family members have an intense emotional connection.

1.7.4. Work environment

The work environment is the totality of the interrelationship between employees and employers and their work surroundings, including the technical, human and organisational environment (Oludeyi, 2015).

1.7.5. Sociocultural

Sociocultural explains how individual psychological functioning is related to the cultural, institutional, and historical setting (Scott & Palincsar, 2013).

1.7.6. Coping strategies

Coping strategies refer to the specific efforts, both behavioural and psychological that individuals regularly employ to master, tolerate, reduce, or minimise stressful events through which basic needs fulfilment occurs (Rapoport, 1962).

1.7.7. Informal traders

An informal trader is any individual conducting an economic activity relating to the sale of permitted goods and services, within public and private spaces that are usually odd for the exercise of such an activity. The economic activity usually takes place on the streets and street pavements, on private property. The informal trader is generally unorganised, and their

business is not always registered as a formal activity (City of Tshwane, & Small Enterprises Development Agency, 2008).

1.7.8. Female

A female is a socially constructed gender, and it starts with identifying a sex category based on what the genitals look like at birth, which then forms the basis for naming, dress code, and the use of gender markers (Lorber, 1994). Once the child's gender is evident, individuals begin to treat one gender differently from the other, and the children start talking and referring to themselves as members of their gender (Lorber, 1994). Their behaviour and actions are aligned and shaped by gendered norms and expectations (Lorber, 1994).

1.7.9. Women entrepreneurship

Women entrepreneurship is where women create economic activity by creating new ventures and established firms' economic activity (Davidsson, Delmar, & Wiklund, 2006). The creation of new activities includes creating new organisations, recognising and exploiting opportunities, converting new ideas into innovations and even imitative behaviour new to a firm (Hessels, 2008).

1.8. Chapter Outline

This study is arranged as follows: **Chapter 1** introduces the study. It has highlighted the plight of women entrepreneurs, including women in the informal sector. **Chapter 2** explores the psychosocial theory and elaborates on the social systems theory and coping strategies conceived by Lazarus and Folkman (1984). **Chapter 3** reviews the literature on women entrepreneurs' psychosocial experiences of women entrepreneurs, focusing on the

role of the family, work environment and sociocultural systems. Lastly, the chapter deliberates on various coping strategies women entrepreneurs employ. **Chapter 4** discusses the methodology used in this research: the qualitative approach, narrative design, narrative interviews, narrative analysis, and ethical considerations. **Chapter 5** presented the findings of the research. **Chapter 6** concludes the study, presents my reflections, research contributions, and summary and recommendations. Lastly, the entire formatting of the dissertation was done according to the American Psychological Association (APA) 6th edition.

Chapter 2: Theoretical Framework

Individuals acquire lessons, makes choices and develops a distinctive perspective, which only they are entitled and can share. Even two people who have had very similar lives will have slightly different experiences, leading them to a different point of view, so each person remains a treasure trove waiting to be explored.

Madisyn Taylor

1.1. Introduction

In this chapter, I introduce the theoretical framework that directed this study. This study is grounded in interpretivist assumptions, as they promote the value of qualitative data in the pursuit of knowledge (Chowdhury, 2014). Interpretivism is applied in identifying social sciences approaches that share particular ontological and epistemological assumptions (Lewis-Beck, Bryman, & Liao, 2004). I have chosen this approach over the positivist stance that holds that humans can be studied using the same logical base used in studying physical objects or animals (Blaikie, 2010). Interpretivist researchers study phenomena to understand the social world people live in, which they interpret by their meanings and reproduce as a necessary part of their everyday activities (Lewis-Beck et al., 2004).

Interpretivist believe that reality is socially constructed, and at the same time agree that there is an external reality as assumed by the positivists, but they struggle to establish that such a reality can be independently knowable (Willis, 2007). Therefore, understanding the social setting in which the study is conducted, it is critical to ensure a better interpretation of the information collected. Interpretivism also strives to establish an objective science of the subjective, to produce well-founded knowledge of the meanings that constitute the social world (Lewis-Beck et al., 2004). Interpretivist researchers argue that researchers can still produce trustworthy information from an individualised perspective (Lewis-Beck et al.,

2004). Similarly, in this study, I collected individualised psychosocial experiences of the participants through personal stories.

Personal stories bring meaning to the storyteller's life, deliver values and emotions, help corroborate and validate their lives and experiences, and connect them with their inner selves, others and society (Atkinson, 1998). Moreover, personal stories can bring individuals to a level where they will make sense of their personal experiences and enhance their understanding of a particular phenomenon. In the process, new perspectives could be gained when participants tell their personal stories to an interested researcher (Frank, 1995; Murray, 2003). Personal stories allow me to view the world through the lens of the participants, which is in line with the interpretivist view (Thanh & Thanh, 2015).

An interpretive approach is recognised for its value in providing contextual depth, but with limitations, its validity, reliability and generalisability are often criticised (Chowdhury, 2014). As a result, to preserve the study's accuracy, I have used a variety of trustworthiness techniques. Silverman (2004), as cited in Chowdhury (2014), states that philosophical criticism could be avoided, which is a proposition made to triangulate the findings in social research. Furthermore, researchers such as Denzin (1970) have indicated that employing multiple and independent methods to reach the same conclusions ensures greater reliability. Lastly, I believe that individuals are complicated and complex beings, and their experiences are different. Individuals might understand the same phenomena in different ways; hence I decided to explore the unique psychosocial experiences of informal traders at Tshakhuma and their unique way of resolving them.

As this study is grounded in the interpretivist approach, I used a theory that aligns with the interpretivist views. The theory is a critical tool in research as it encourages the advancement of knowledge. Theory mainly guides the investigator or researcher (Mallick & Verma, 1999). Silverman (2006) highlights the importance of theory and declares that

theories provide explanatory ideas that offer ways of looking at the research problem. Therefore, a theory is formulated to clarify, predict, and comprehend phenomena, contest and extend existing understanding within limits of critical bounding beliefs (Swanson & Chermack, 2013).

Therefore, in this study, I drew from the psychosocial theories as these theories enabled me to tap into the individual, personal experiences and the psychosocial experiences brought about by the social environment, which is said to create a problem in sustaining an individual's life situation (Newman & Newman, 1975). Furthermore, this study drew from two psychosocial theoretical foundations, namely the social systems theory and coping theory. The social system aided me in exploring and comprehending the obstacles and opportunities presented by the environment, which have an effect on people's psychological well-being. The coping theory directed me to identify the participants' coping mechanism in dealing with their psychosocial experiences (Lazarus & Folkman, 1984). The two theories have been discussed in detail below.

2.2 Psychosocial Theory

Psychosocial theories perceive human growth as a product of an interaction between the individual's needs and capabilities and societal beliefs and demands (Newman & Newman, 1975). Therefore, proponents of these theories look at how societal processes, such as cultural roles, rituals, attitudes, family organisations, and ethnic practices, affect individuals' thoughts, feelings and actions. Psychosocial theories were developed to bridge the gaps identified in the psychoanalytic theories which failed to adequately address the social, environmental and situational factors (Richard & Gilliland, 2012). The psychosocial theories broaden their scope by considering the social environment when looking at an

individual's experiences by drawing from systems, ecosystems, adaptation, personal interactions, chaos and developmental theories (Richard & Gilliland, 2012). As a result, this study drew from one of the psychosocial approaches, namely the social systems theory.

2.1.1. Social systems theory

As indicated above, the psychosocial experiences focus on the experiences individuals go through from social and environmental demands that might affect their psychological needs. As a result, I found the system theory suitable for this study, as it allowed me to pay attention to the individuals' interrelatedness (Flaskas, 2010). Therefore, researchers embarked on exploring new ways of conceptualising the relationship between personal and environmental dimensions in understanding human development (Kemp, Whittaker, & Tracy, 1997). Germain (1968), as cited in Kemp et al. (1997), suggests that new knowledge about systems would enable the conceptual integration of social and psychological phenomena, which is the focus of this study.

The biologist Von Bertalanffy (1968) managed to breach this gap by devising a general systems theory in the 1930s as a model that accommodates the interrelationships and overlaps between separate disciplines. Von Bertalanffy (1968) emphasised the need to integrate parts of a problem, as he believed that problems could not be solved efficiently if they are considered in isolation from interrelated components. According to Haley (1976), as cited in Myer, James, and Moulton (2011), a social system is not based on what happens within an individual, but on interrelationships and interdependence among people and actions. Moreover, Slaikeu (1990) asserts that the systems theory should be applied in the environmental settings, as it recommends looking at the environment since it provides

information about the influencing elements, their onset, length, intensity, and resolution, in addition to psychoanalytic factors.

Gibson (2016) further indicates that the systems theory also refers to a social systems theory in social science. It looks at society as a complicated arrangement of elements, including individuals and their views, and relates these elements to a whole. The systems theory also involves analysing how society familiarises itself to its environment by adjusting to how the social environment is structured and has significant effects for understanding the social order (Gibson, 2016). Additionally, Myer et al. (2011) argue that it is essential to perceive experiences from an environmental perspective, as they believe that all microsystem members are likely to be affected.

Therefore, in this study, I sought to explore informal female traders' psychosocial experiences, specifically emanating from their interaction with their immediate environment. I believe that the immediate environment directly influences the development of an individual, as articulated by the literature reviewed in this chapter. This study's immediate environment is the participants' households and families, culture, religion, society, and workplaces, Tshakhuma fruit market. In that regard, I explored the participants' psychosocial experiences by focusing on their interaction with the family, sociocultural, and work environment. However, I found that the system theory has limitations because it focuses on interrelationships and interdependence among people, as well as between people and behavior, rather than what happens within a person in crisis (Bowen, 1978; Haley, 1973, 1976 as cited in Myer, James & Moulton, 2011). Secondly, system theory failed to guide me in identifying the coping strategies (Kemp et al., 1997). Due to these limitations, I applied the coping theory to identify the coping strategies that participants employed when encountering psychosocial experiences.

2.1.2. Coping theory

Rapoport (1962) asserts that individuals experiencing difficulties try to maintain equilibrium by frequently employing a series of adaptive manoeuvres and problem-solving activities, through which basic needs fulfilment takes place. Individuals encounter unpleasant situations throughout their life span that lead to sudden discontinuities, resulting in imbalances (Rapoport, 1962). In response to these unpleasant situations, the individual devises a plan to resolve the situation by employing various coping strategies, which is another area that this study sought to explore. These are the kind of strategies that women entrepreneurs often employ (Rapoport, 1962). The interventions employed during unpleasant situations have been addressed from the coping theoretical framework of Lazarus and Folkman (1984).

Lazarus and Folkman (1984, p. 41) define coping as "constantly changing cognitive and behavioural efforts to manage specific external and internal demands that are assessed as demanding or exceeding the resources of the person". When individuals have personal and interpersonal challenges, they develop a mechanism to solve, minimise, or manage such challenges. Lazarus and Folkman (1984) propose strategies focusing on the emotional well-being of individuals or the problem itself and classify these into the following eight groups and the functions related to them.

2.2.2.1 Confronting

Confronting was found not to be a useful way of dealing with conflict. However, it is useful in a situation where a problem arises due to another person's actions in the face of conflict (Gonzalez, Goeppinger, & Lorig, 1990).

2.2.2.2 Distancing

This strategy is employed by individuals who choose to separate themselves from the situation (Gonzalez et al., 1990). They persuade themselves that their experiences are different from everyone else's experiences, and believe that others' experiences will not benefit them.

2.2.2.3 Problem-solving

Problem-solving is the most useful coping strategy in the entrepreneurial environment (Gonzalez et al., 1990). Entrepreneurs apply this strategy to solve diverse challenges they encounter in a manner that is beneficial to them, others, and business. However, a problem may prove challenging to solve if one fails to identify and define the source of the problem.

2.2.2.4 Seeking social support

Individuals might opt to seek social support from others, either emotionally, instrumentally, or informationally (Seeman, 2008). Emotional support refers to the effects of what people do that makes others feel loved and cared for, bolstering their sense of self-worth, such as talking about a problem, providing encouragement or positive feedback (Seeman, 2008). Instrumental support refers to the various types of tangible help that others may provide, such as childcare, housekeeping, or provision of transportation or money (Seeman, 2008). Informational support is sometimes equated to instrumental support and refers to others' assistance by providing information (Seeman, 2008). Most importantly, social support is vital for women entrepreneurs because it allows them to expand their business's wealth. It also aids them in developing positive relationships and increasing their dependence (Nielsen, 2020).

2.2.2.5 Self-control

Self-control is highly encouraged, and it involves showing an active interest in dealing with the difficulties by taking charge and taking part in deeds such as self-care, problem-solving, and vigorous decision-making (Gonzalez et al., 1990). Self-control is critical for women entrepreneurs, as they have to care for themselves. Entrepreneurship also involves decision-making and those experiencing unpleasant situations will have to decide what is best for them, such as putting their personal development and needs first.

2.2.2.6 Accepting responsibility

Taking personal responsibility was found to be extremely important as a preventive practice or self-management, and was found to be most helpful when employed selectively (Gonzalez et al., 1990). Self-management is critical in an entrepreneurial environment.

2.2.2.7 Positive reappraisal

Individuals can use positive reappraisal to their advantage if they do not settle on what one cannot do, and focus more on what they can do (Gonzalez et al., 1990). This strategy can be achieved if individuals are assisted in identifying, setting, and working towards their personal goals. Positive reappraisal is vital for an entrepreneurial environment and requires one to develop plans to reach their personal goals.

2.2.2.8 Escape- avoidance

Escape-avoidance can also either be useful or counterproductive. In some instances, one would choose not to deal with the problem, but not every problem can be avoided, as this may turn out to be disastrous (Gonzalez et al., 1990).

2.3 Conclusion

An interpretivist approach guided this study. Interpretivist researchers interpret people's experiences subjectively while emphasising the importance of meanings and understanding the crises encountered by individuals. Furthermore, it was indicated that interpretivism holds that individuals can encounter the same experiences differently, as the social systems shape their experiences. Furthermore, I outlined the psychosocial theory with the emphasis on social systems theory, which informed the exploration of the psychosocial experiences in this study. I elaborated on several proposed coping mechanisms (Lazarus & Folkman, 1984) that informed the exploration of the participants' coping strategies to resolve unpleasant experiences, but such strategies are perceived as subjective. They are influenced by the socialisation and personal capacity of the participants. Most importantly, I focused on the strategies that are employed by individuals in the entrepreneurship environment. In Chapter 3, I reviewed the literature on the psychosocial experiences encountered by women entrepreneurs in both the formal and informal sectors and the coping strategies they employ while trying to resolve the unpleasant situations in which they find themselves.

Chapter 3: Literature Review

That is the attractiveness of all literature. You learn that your desires are universal, that you are not lonely and isolated from anyone. You belong.

F. Scott Fitzgerald

3.1 Introduction

As reported by the Global Entrepreneurship Monitor (GEM) 2016/2017, women entrepreneurship has evolved, and increased by 6 per cent worldwide (Kelley et al., 2017). Still, their participation is characterised by unique traits and challenges when compared to their male counterparts. Similarly, the research found that women entrepreneurs tend to encounter more psychosocial elements in entrepreneurship, which are understandable since this aspect of entrepreneurship is based on gender (Max & Ballereau, 2013). Entrepreneurship of women is perceived as socio-psychological, as concepts such as stereotypes, stereotype threat, and role models are apparent (Max & Ballereau, 2013). The most important implication of women's entrepreneurship inquiries is that entrepreneurial roles are observed and described as a stereotypically masculine venture in diverse societies (Maden, 2015).

Karatas-Ozkan, Erdogan, and Nicolopoulou (2011), as cited in Maden (2015), highlight that most female managers and business owners they studied had reported invisibility, as business people prefer males in business rather than women. It is in this regard that this study explores psychosocial experiences through the lens of social system theory, which believes that society is a complex arrangement of elements and relates to a whole (Gibson, 2016). This theory views the individual, family, and community as part of the whole that cannot be investigated in isolation. Research has also reported that women entrepreneurs and working women experience psychosocial elements as they come from a wide variety of

social and family backgrounds (Ahasan, Laukkala, & Sadeque, 2002). These women cannot be perceived as a homogenous group; they are members of families, religions, educational and social structures. The societal setting is the centre of psychosocial elements contributed by social systems such as family, culture, religion and working environment, which is an indication that women entrepreneurs tend to face more psychosocial challenges.

In the same way, women entrepreneurs in Pakistan reported experiencing problems associated with economic, cultural, sociological and religious features, making them vulnerable to experiencing psychosocial elements (Naseer & Taib, 2014). Women's involvement in the economy is accompanied by extended obstacles that need to be resolved. All the same, a society with a positive attitude encourages individuals to get on with ventures and supports their efforts through the demand and supply chain (Asare-Kyire, He, Owusu, & Junaid, 2016). In June 2012, at the session panel with the seven African first ladies for the New York Africa Forum held in Libreville, Gabon, Richard Attias declared that if women are the key to Africa's future, we must figure out how to take away the barriers to their participation (Attias, 2013). Eliminating the barriers to women's participation will require a change in attitudes, culture and practices. Psychosocial elements are among the barriers that inhibit women from being involved in the economy as they influence women entrepreneurship's level of success, which is why I am exploring women entrepreneurs' psychosocial experiences, especially the informal traders and their coping strategies.

Additionally, there are psychosocial elements that are enablers for women entrepreneurs such as collective savings, peer support and social support amongst others. I also explored if the participants' psychosocial experiences are individualistic or shared with other informal female traders at Tshakhuma fruit market. Some research had reported that women entrepreneurs could experience the same psychosocial barriers differently, as their experiences are unique (Mwangi, 2012).

3.2 Psychosocial Experiences of Women Entrepreneurs from the Social System

In this section, I have explored the psychosocial experiences that are understood to limit and enable women entrepreneurs' functioning. These psychosocial experiences result from societal processes affecting individuals' psychological needs and are influenced by social systems. The social system emphasis is on the interrelationships and interdependence among people and between people and actions. Additionally, the social system observes experiences from an environmental perspective, as all microsystem members are likely to be affected. The immediate environments are the following social systems: family, work environment and sociocultural systems.

3.2.1 Family system

The family system is the immediate contact for individuals and is based on the functioning of the family, and entrepreneurship is supported or deferred. Women's entrepreneurial endeavours are hindered by their families, according to some of the literature examined in this section. For example, a study conducted in Turkey found that women entrepreneurs experienced anxiety and stress due to the tension between their family roles and business lives (Maden, 2015). Women entrepreneurs in South Africa also reported lacking the family support required for their business endeavours as they are expected to fulfil the duties of *makoti* (bride) (Department of Trade and Industry, 2005).

The position of a married woman is a demanding one to manage home and work responsibilities; for that reason, women are conflicted between work and family. The foundation of the conflict is family and society that socially define women based on the roles of motherhood and caretaker of the family. When women choose different roles that are

inconsistent with these social roles, they lose support from the family. These women encounter prejudice as the family finds it difficult to accept them in the role of an entrepreneur (Department of Trade and Industry, 2005).

Occasionally, business responsibilities come into conflict with women's private lives and may force them to give up on having a family (Cesaroni & Paoloni, 2016). Unmarried women entrepreneurs would choose not to start their families owing to work commitments and the difficulties of balancing work and family. This situation is not always accepted in society, but it might be a voluntary choice. However, it is often a forced decision because the family may come with significant responsibilities inconsistent with entrepreneurial activity. Men are not often faced with this conflict, as they are less affected by work-life balance problems (Cesaroni & Paoloni, 2016). According to Bird (2006), balancing work and family is often more difficult for women than men because of the unequal burden of family responsibilities. Female roles in households are believed to be to care for the children and elderly and conduct domestic chores.

An article by Cesaroni and Paoloni (2016) states that family goes to the extent of interfering with women's career choices. Instead, the family coerces women to choose careers contrary to their motivations and ambitions, such as forcing them to work in the family business or taking over the family business (Cesaroni & Paoloni, 2016). This behaviour provides the family with an opportunity of determining how women must run their businesses, leaving women without the privilege of making decisions autonomously. The business continues under the control of the family, although the woman is managing its operation.

Additionally, the decision to join the family business does not often arise from women's desires to devote themselves to the business; it may result from the perception of family obligations to help their families (Cesaroni & Paoloni, 2016). Women tend to face

social pressure to avoid the risk of losing their social status to save their families or husbands from humiliation. Due to a low social capacity to bear risk, women entrepreneurs chose to maintain their status of being mothers, wives, and homemakers (Zivkovic, 2014). Women in the informal sector seem to experience more intense psychosocial challenges, as reported in the case study conducted in the Gucha District, Kenya (Mwangi, 2012). Mwangi (2012) interviewed 150 rural women who reported experiencing financial stress, depression, social isolation and poor relationships with friends and families. In the same study, Mwangi (2012) reports that women entrepreneurs' moral integrity is always questioned through gossiping. In contrast, others are being excluded from their daily endeavours due to unreliable family and friends (Mwangi, 2012).

Mwangi (2012) further states that women entrepreneurs find family demanding while not providing moral support. In another study focusing on Turkish women entrepreneurs, the family was reported as a barrier (Welsh, Memili, Kaciak, & Catharines, 2016). It found that family increases personal problems due to authority, legitimacy and power interference with the business in the name of providing support. In the same study, however, the family was also found to be an enabler of women entrepreneurs and acted as a device of moral support (Welsh et al., 2016). In contrast to the negative report of family roles, it was supportive (Welsh et al., 2016). Moral support encourages these women to recognise managerial skill deficiencies and usefulness of prior work experiences required in entrepreneurship. When a husband provides positive moral support, the woman entrepreneur can face their world boldly as they gather strength. They willingly take risks and become keen to tackle whatever business-related problems they encounter (Roy, Tripathy, & Tripathy, 2017). Once more, family support has a positive effect on women entrepreneurs, more especially spouses who are helpful as they are a source of motivation for women entrepreneurs (Roy et al., 2017). The support provided by the family may be necessary for women to perform their business

activities. Therefore, the family can be a source of moral and psychological support when it shares and inspires a woman's choice to become an entrepreneur (Cesaroni & Paoloni, 2016).

The family has been reported to be an instrument for strengthening the business and linking the communities (Saxena, 2012). The family could be used to mediate with banks to provide loans for women entrepreneurs. Business families could promote business identity formation, as they could also transmit entrepreneurship-oriented values and attitudes (Cesaroni & Paoloni, 2016). They could encourage daughters to choose an entrepreneurial career, starting a new business. It has the potential of providing generational continuity as women entrepreneurs are believed to be more careful and even more prepared to deal with their succession, owing to their leadership style (Cesaroni & Paoloni, 2016). For that reason, in this study, I explored the effect of family systems on informal female traders. Informal female traders are a form of women entrepreneurship.

3.2.2 Work environment system

Women entrepreneurs also encounter psychosocial challenges and support from the environment in which they operate. In a case study on psychosocial challenges facing female entrepreneurs in the rural areas, Gucha District, Kenya, Mwangi (2012) indicates that from the 150 participants interviewed, 13 women entrepreneurs reported being harassed and despised by their workmates. In the same study, participants reported being mistrusted and discriminated. About 15 women reported being lied to by their peers. Similarly, in a qualitative feminist study exploring the health-related challenges of women in cross-border trading in Accra, Ghana, it was found that women experience psychosocial problems such as constant worrying due to the lack of social protection (Wrigley-Asante, 2013). Female traders also reported feeling insecure as they carry large sums of money, while other traders fear

being attacked by armed robbers. The fears are attributed to the lack of social protection towards informal female traders (Wrigley-Asante, 2013). Additionally, some participants reported worrying due to untrustworthy customers who took their products and failed to honour their debts. It was further discovered that due to economic pressures, these women exchanged sex for accommodation and transport, and this act was likely to expose them to sexually transmitted diseases (Wrigley-Asante, 2013).

Similarly, the Bulawayo Vendors and Traders' Association (BVTA) alleged that law enforcement officers routinely harass their members during the 16 Days of Activism Against Gender-Based Violence (Nyoni, 2017). Women in the informal sector are exploited through heartless acts such as extortion, demands for bribes, and other unlawful dealings as payment for offences claimed to have been committed by vendors. BVTA further highlighted recorded cases of verbal abuse, physical torture and rudeness in the trading spaces where marginalised women are looking for means of survival (Nyoni, 2017). In another study, 128 women in the agriculture sector in the Baragoi Division in Samburu North, Kenya reported that lack of security is a problem for them when running their businesses because their livestock is not protected (Okello & Ngala, 2017). Women expressed that they have to contend with internal wars involving cattle raids, where many of them are caught in between the wars, whereas 53 women reported that their cattle went missing.

Similarly, in the study conducted in 2002 on 422 street female hawkers trading in the city blocks of Johannesburg, South Africa, on the reproductive occupational health of women, more than half of the women complained of a work-related illness or injury, mainly burns, cuts, headaches and musculoskeletal problems (Pick, Ross, & Dada, 2002). More than half of the participants testified that they were uncomfortable with the working environment, for reasons ranging from shortage of accommodation to dirt and noise (Pick et al., 2002). Some of these women stated that they felt unsafe, exposed to violence, verbal and physical abuse,

and had been sexually harassed (Pick et al., 2002). Lastly, these women also reported being robbed of money or goods while trading in the streets (Pick et al., 2002).

On the other hand, the working environment can boost women entrepreneurship, as reported in a quantitative study targeting women in formal and informal businesses in the districts of Gasabo, Kicukiro, and Nyarugenge in Kigali, Rwanda (Nsengimana, 2017). About 99 per cent of the participants reported benefiting from cooperation (Nsengimana, 2017). More benefits were derived from working as a collective than working as an individual. The women indicated that working in groups cuts costs and creates more bargaining power to secure a good deal from suppliers. It also enables members to gain a larger market share and profits. Working as a collective allowed sharing knowledge, skills, and experience, enabling them to move forward together (Nsengimana, 2017). In an exploratory study of 32 women selected from the Marketing Organization of Women Entrepreneurs and Association for Women Entrepreneurs of Karnataka in India, it was reported that psychosocial elements could predict the success of female entrepreneurs (Ramaswamy, 2013). The study tests the hypothesis that psychosocial elements of locus of control perceptions, a perceived ladder of success at present perceptions and perceptions of entrepreneurial expectations about the future would be predicted differently by different socio-background elements. Socio-background elements used are, amongst others, memberships of associations, and place of an enterprise (Ramaswamy, 2013). Women who are members of business associations with other women entrepreneurs reported being the significant predictor of conceptual understanding of entrepreneurship (Ramaswamy, 2013).

Moreover, belonging to associations provided an opportunity to access possessions, such as understanding, kindness, and trust, critical for business performance (Gedajlovic, Honig, Moore, Payne, & Wright, 2013). However, as individuals are distinct, they are prone to conflict amongst members, mostly if other women entrepreneurs do not prefer the chosen

association. The place of enterprise predicated the entrepreneurial expectations by providing support, particularly from peers, and mentoring for women entrepreneurs (Ramaswamy, 2013).

In a survey of 109 qualified female entrepreneurs who took part in Enterprise Ireland female entrepreneur programmes, 86 per cent considered peer support to be essential to their ventures as women entrepreneurs, and 80 per cent cited mentors as essential for peer support (Fullen, 2017). Peers are perceived as the foundation of information, skills and resources. Likewise, 1 000 women entrepreneurs were surveyed by Women's Employment Enterprise and Training Unit (WEETU) on the role of peers in enterprising (Flemons, 2008). WEETU investigated the impact of peer lending on women borrowing for enterprise in the United Kingdom, indicating that peer lending is an ideal framework to support large numbers of female micro-entrepreneurs (Flemons, 2008).

Moreover, Odera (2013) establishes that a peer relationship is based on trust, as goodwill plays a vital role amongst the women in the informal sector of Africa. Trust enables female entrepreneurs in their trading activity if founded on mutual expectations of genuine commitment (Odera, 2013). Odera (2013) further alludes that trust is based on long-run collaboration, eliminating written contractual trust. Female traders believe in a partnership that similarly contributes to forming a savings club (stokvel) which is valuable in raising funds for their businesses. A stokvel is a savings pool where a group of individuals contribute an agreed-upon amount weekly, fortnightly or monthly (Debt Rescue, 2020). As a result, trust works to their advantage as it provides an opportunity for collective savings, financial, moral and social support amongst them (Odera, 2013). The explanation of trust by Odera (2013) reveals it as a coping strategy that female traders could use as an alternative form of support amongst themselves. They could use it to address the psychosocial barriers of financial stress, business and lacking social support caused by the complexities involved in power relations

and a lack of explicit norms, networks and associations in the society (Odera, 2013). In short, Odera (2013) claims that trust in the working environment serves as an informal institution in the informal sector in Africa. Therefore, in this research, I have explored the role of peer support and trust amongst informal female traders at the Tshakhuma fruit market.

3.2.3 Sociocultural system

The sociocultural system, such as religion and culture associations, discriminates against women entrepreneurs and is more prominent, especially in developing and underdeveloped countries (Fems, Orubie, Tema, Odubo, & George, 2018). Female liberation and entrepreneurship in developing countries are also constrained by social and cultural dynamics, such as limited access to financial services (Siba, 2019). Furthermore, Gartner (1995) establishes that earlier researchers tended to underestimate the influence of social, cultural and religious factors and overemphasised the influence of personal and economic factors on entrepreneurship. Entrepreneurship is complex and attracts individuals from different religious and sociocultural beliefs (Asare-Kyire et al., 2016). Different beliefs contribute to societal perceptions.

Similarly, culture and religion have a considerable influence on women entrepreneurs as it goes to the extent of defining their identities. The identities of women entrepreneurs from a cultural context are constructed from societal expectations, traditional norms and beliefs, and childhood experiences (Mazonde, 2016). In a narrative study exploring women entrepreneurs' social identities in Bulawayo and Harare, Zimbabwe, it found that entrepreneurial identities of women entrepreneurs are affected by social identities linked to different social roles that women entrepreneurs are expected to perform (Mazonde, 2016). Social identity is imposed on these women due to societal expectations, such as traditional

norms and beliefs. The social expectations function as the value system of the society governing the behaviour, and the women entrepreneurs are likely to adhere to them to be accepted and belong (Mazonde, 2016). One of the participants testified that if one does not adhere to the societal norms, they risk being alienated or regarded as an outcast (Mazonde, 2016). Similarly, Vossenbergh (2013, as cited in Asare-Kyire et al., 2016) reports that a negative societal view, such as gender inequality, tends to be an inhibiting pull factor for women entrepreneurship.

Additionally, the social perception was found evident towards gender role stereotypes, especially when men and women enter entrepreneurship setting (Gupta, Turban, Wasti, & Sikdar, 2009). Societal perception labels gender based on collective beliefs about the features associated with each sex. Women are traditionally anticipated to have more collective qualities (Gupta et al., 2009). On the other hand, men are anticipated to have more agentic abilities (Fiske & Taylor, 1991). Moreover, the stereotypical gender roles described the two sexual categories and also described how they should behave (Gupta et al., 2009). The socially constructed and learned concepts about gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital (Gupta et al., 2009).

Cultural and social factors often victimise women, affecting their well-being negatively. For example, in Pakistan, women entrepreneurs have been reported encountering financial crises resulting in stress due to the cultural system favouring male children (Naseer & Taib, 2014). Properties and inheritances are left under the care of a male child based on the traditional beliefs that they will continue to uphold the family name. It is assumed that once the girl child gets married, they will have a new name. This process leaves the female, bearing the cost of being socially and financially isolated without support. The preference of a male child affects the expansion of the women-owned businesses, and as a result, they become depressed and feel neglected (Naseer & Taib, 2014). In Northern Nigeria, it was also

reported that a lack of education is a challenge faced by women entrepreneurs (Zivkovic, 2014). The strong presumption in Nigerian culture is that a woman's primary and sometimes only role in society is to ensure the continuity of the family line and deny women access to education (Zivkovic, 2014). Women are likely to be married young and undertake the role of motherhood, and formal education of young women is therefore not imperative. As a result, women are deprived of opportunities for learning the skills for successful entrepreneurship.

Moreover, culture tends to deny women's autonomy as they are taught to be entirely dependent on men (Khare & Gautam, 2014). Rural women entrepreneurs in India reported low ability to bear risk, including solving problems by themselves. The inability to solve a problem may deny them the opportunity to be self-dependent economically (Khare & Gautam, 2014). The ability to solve a problem gives a sense of worth. Similarly, women are disempowered and silenced and no longer provide crucial ideas for societal well-being (Naseer & Taib, 2014). Cultural processes have also been reported to cause some women to experience worthlessness and might contribute to psychological dysfunction. Cultural processes affect their health and affect their businesses negatively (Naseer & Taib, 2014). Due to their poor health, they are unable to accomplish their business dealings consistently. They become dishonest as they cannot pay their debt obligations (Naseer & Taib, 2014). Additionally, social structures tend to restrict women participation, as in Pakistan, female entrepreneurs face gender-specific barriers that result in isolating them (Mahmood, Sohail, Khalid, & Babak, 2012). These women also experience limitations in mobility, limited decision-making, family pressure and discrimination.

Religion also affects people's mindset and behavioural patterns, as religious circulations influence individuals through cultural values (Khraim, 2010). Rogers (2014) also points out that religion is one of the vital effects and socialising factors shaping women's gender roles. As a result, a woman's religion will have an impact on her entrepreneurial

behaviour. In a quantitative study conducted in Ghana, it was established that there are inequalities from the impact of religion on the performance of male and female entrepreneurs (Asare-Kyire et al., 2016). Religion regards male as the head of the family, and as such, they are accountable for all the financial expenses of a particular family. At the same time, the female partner takes care of home-keeping (Asare-Kyire et al., 2016). The society supports and pushes male individuals to outperform their female counterparts and marital life, due to their religion and norms which expect a male to take the position as head of the family (Asare-Kyire et al., 2016). This indicates that women are not perceived as entrepreneurs, and they are less supported than male entrepreneurs. In the same way, in Afghanistan, 12 per cent of women entrepreneurs complained that religious leaders are obstacles as they failed to support them as businesswomen (Holmén, Min, & Saarelainen, 2011).

On the other hand, culture and religion positively impact women entrepreneurs by providing opportunities for social networking. During the Thirteenth Wuhan International Conference on E-Business (WHICEB) 2014 conference proceedings held in Wuhan, China, Xie (2014) presented a study that explored social capital and entrepreneurial success in female entrepreneurship. Xie (2014) mentions that sociocultural entrepreneurial properties correspond with high social capital for female entrepreneurs, as they spontaneously allow female entrepreneurs to form informal contacts in their networks at an interpersonal level. The sociocultural entrepreneurial properties automatically permit the female entrepreneurs to form informal contacts in their networks at a relational level. The entrepreneur's family in the community and their specific culture contribute to the mobilisation of structures forming the social networks (Xie, 2014). Religion can further enable women entrepreneurs, especially during difficult times. An exploratory study of 26 female small business owners in South Carolina, United States of America, mentioned that their faith in God and trust in their entrepreneurial capabilities were strong ammunitions to face the challenging economic

scenario (Holland, 2015). These women further indicated that their strong religious views helped them survive through the great recession of 2007-2009, with some salary substitute businesses earning a living (Holland, 2015).

Similarly, a qualitative study conducted in Kuala Lumpur, Malaysia, explored the views of Muslim women entrepreneurs and measured the influence of Islamic spirituality on their understanding and practice of entrepreneurship, and found that spirituality was critical in the business experience of Muslim women's entrepreneurship (Grine, Fares, & Meguellati, 2015). The women rated spirituality as the essential factor enabling them to increase their potential, and help their employees and the broader community (Grine et al., 2015). The Muslim women entrepreneurs reported that spirituality is in effect one's connection to Allah, God. In the same study, the participants stated that they do business and are also great servants of God in life. Additionally, they believed that spirituality is a crucial driver to succeed in their businesses and to increase their work performance. Spirituality has also helped them succeed in their decision-making and overall entrepreneurship (Grine et al., 2015). In the same way, the current study has explored the role of the sociocultural system on informal female traders, specifically at the Tshakhuma fruit market within South Africa.

3.3 Coping Strategies of Women Entrepreneurs

In this section, I have explored the coping strategies applied by women entrepreneurs to resolve psychosocial experiences. The coping strategies employed to resolve the unpleasant situation individuals encounter that causes the imbalances are explored from the coping theoretical framework of Lazarus and Folkman (1984). Lazarus and Folkman (1984) indicated that when individuals have personal and interpersonal challenges, they develop a mechanism to solve, minimise, or manage such challenges. In the same way, the women in

the Baragoi Division in Samburu North, Kenya, indicated that to cope with insecurity, they have to move in groups while going about their business activities (Okello & Ngala, 2017). These women further indicated that they find themselves performing multiple domestic roles that consume an amount of time meant to be dedicated to business activities, so they must remain resilient and committed to doing business (Okello & Ngala, 2017). A quantitative study conducted with 100 women entrepreneurs from Coimbatore City, India, women entrepreneurs reported experiencing stress contributed by work-home conflict, amongst others (Shobha & Gopal, 2012). The participants indicated that to deal with the stress, they have to adopt coping strategies. The strategies adopted by women entrepreneurs in dealing with the stress were communicating with subordinates, communicating with experienced people in the same field, maintaining calm, taking breaks and allocating work (Shobha & Gopal, 2012). Interacting and connecting with experienced people in the same field had the highest mean score, followed by communicating with subordinates. Delegating work to subordinates came to be the third preferred strategy (Shobha & Gopal, 2012).

The WHICEB 2014 conference proceedings highlighted that sociocultural and mutually dependent community relations are amongst the primary social capital elements (Xie, 2014). These structures are regarded as an effective coping strategy for female entrepreneurship. In an in-depth interview conducted with 60 women involved in trading in the cross-border of Accra, Ghana, they found that they use extended reputable informal social networks to address economic, social, political and psychosocial challenges (Wrigley-Asante, 2017). These women benefited economically from social networks through borrowing, acquired business information through apprenticeship, shared knowledge and ideas, bargained for relatively cheaper goods, purchased goods in bulk and finally ensured the security of their goods (Wrigley-Asante, 2017). Therefore, cooperation is more beneficial for

women entrepreneurs as some are denied inheritance, causing financial stress affecting the growth of their businesses (Wrigley-Asante, 2017).

Wrigley-Asante (2017) also found that women travel in groups to ensure the economic advantage of securing cheaper means of accommodation, transportation of goods safely to destination points, and believe in presenting a united front against officials and the paramilitary police officers at the border posts. In addition, social networks were discovered to have helped women in their personal and family lives, as family members, acquaintances, and neighbours looked after women's homes when they travelled across borders. Lastly, the informal networks have played significant psychosocial roles in the lives of the women entrepreneurs (Wrigley-Asante, 2017). These women had to make sacrifices to support each other in desperate situations, such as attacks by armed robbers, pregnancy and related complications. They advise, counsel, encourage and provide emotional support to each other, which address the psychosocial challenges faced by the women of trading at the cross-border of Accra, Ghana (Wrigley-Asante, 2017). More importantly, reciprocity and trust are the contributory factors for maintaining active social networks (Wrigley-Asante, 2017).

A study on work stress and coping behaviour among women entrepreneurs in India reported that women experience financial problems, unbalanced excess work, and resource inadequacy stress (Patil & Deshpande, 2017). To cope with such stresses, they have to divide responsibilities, use relaxation techniques such as yoga and meditation, and develop personal wellness plans (Patil & Deshpande, 2017). Furthermore, the psychosocial support ecosystem enables women entrepreneurs in South African townships to cope with the psychosocial challenges they experience (Nambiar, 2015).

Faith-based groups, family, community, professional groups and business relationships are reported as critical structures supporting women entrepreneurs to cope with their challenges. Moreover, some of the coping strategies mentioned in this section are

consistent with the ones mentioned by Lazarus and Folkman (1984) and Gonzalez et al. (1990). Equally important, it has been stated that positive resolution contributes to ego strengths, and the negative can be maladaptive (Newman & Newman, 2014). Based on the explored kinds of literature on coping strategies, it is evident that positively resolving the psychosocial elements gives women's confidence a boost. In contrast, ones that could not be resolved have the possibility of causing stress and, to some extent, depression.

3.4 Conclusion

Based on the discussion in this chapter, I explored psychosocial experiences from the social systems and the coping mechanisms applied by informal female traders. Most of the literature explored indicated that women encounter some psychosocial experiences that conflict with or impact their entrepreneurship roles. These psychosocial experiences are perceived as barriers because they cause the business to be stagnant or to collapse. For that reason, those psychosocial experiences require strategies for coping. The coping strategies explored in the literature are peer support, resilience and commitment, seeking help from peers or an experienced person, calmness, taking breaks and allocating work. The women also used the informal social networks, united front, reciprocity and trust to cope. Lastly, they used relaxation techniques such as yoga and meditation, developing personal wellness plans, and the support from the faith-based groups, family, friends, neighbours, community, professional groups, and business relationships.

Chapter 4: Methodology

I want to acknowledge the world from your point of view. I want to know what you know in the way you know it. I want to know the meaning of your experience, tread in your shoes, feel things as you feel them, and label things as you label them. Will you become my educator and help me comprehend?

James P. Spradley

4.1 Introduction

This study aims to narrate the psychosocial experiences and the coping mechanism of informal female traders at the Tshakhuma fruit market in Limpopo. In that regard, I commenced this chapter by introducing the research setting, the Tshakhuma fruit market. I then outlined how the study was conducted, describing the chosen research paradigm. I went further articulating the methodology I used to acquire knowledge, including the research design. I also pointed out the tools used to obtain information. Finally, I provided strategies for ensuring trustworthiness and activities for adhering to ethical principles. I concluded the chapter with the summary.

4.2 The Setting of the Tshakhuma Fruit Market

The study was conducted in the Tshakhuma fruit market situated in the Vhembe District Municipality, Limpopo province of South Africa. The Vhembe district is classified as a Presidential poverty node described by the Department of Provincial and Local Government as the spatial manifestation of the second economy (Department of Provincial and Local Government [DPLG] and Business Trust, 2007). The Tshakhuma fruit market is located about 17 kilometres west of Thohoyandou on the road to Makhado. The fruit market was initiated approximately 64 years ago, when Venda was a country under the homeland policy which was dissolved in 1994, and all the homelands, Venda included, were absorbed into South Africa (Mukwevho, 2016). It was also during the reign of the

National Party, the white Afrikaners who ruled South Africa at the time. During the 1960s, South Africa became a republic, and white Afrikaner supremacy over the black people was introduced (Oliver & Oliver, 2017).

Tshakhuma fruit market operates seven days a week, 24 hours a day. Nearly 350 female traders, the majority are over 41 years of age, traded at this market, selling bananas, oranges, avocados, nectarines, mangos, litchis, pawpaws, macadamias and pecan nuts, as well as some tomatoes and sweet potatoes. These women get their fresh fruit from Levubu farms and surrounding farms and households. They sell their fresh produce to the travellers along the Thohoyandou to Makhado road using cars, taxis, buses, and trucks.

Only women from Tshakhuma are allowed to trade in the market as it is an initiative by the Chief Vho-Madzivhanḁila to assist widows, divorced women and single women with dependents. Chief Vho-Madzivhanḁila was a traditional leader for the Tshakhuma area, heading 13 villages for the past 50 years, and was inaugurated as chief in 1960 (Muthambi, 2010). However, young women with no biological children and whom the community perceived as not fitting to be adults were not allowed to sell at the market. It is unclear if the Tshakhuma fruit market has also evolved to include married women. The women interested in operating at the market must put forward their applications to the chief and pay a particular fee. The chief will then issue a letter to support the application of a trading licence from the municipality. The licence has an annual renewal fee. I identified from the interview that some women own the trading licence but are not trading at the market. Some participants indicated that they had to borrow the trading licence from women who were not operating. The female informal traders of the Tshakhuma market had a constitution which outlines the code of conduct at the market. Notably, women selling at the market informally are referred to as self-employed as many developing economies view self-employment as a form of informal sector employment activity (Dawson, Henley, & Latreille, 2009).

Figure 1

Picture of the Tshakhuma Fruit Market



Note: Adapted from “Tshakhuma fruit market: Mitshelo na vhatu”, by Vendaland, 2013. http://vendaland.org/tshakhuma_fruit_market.html. Copyright 2014 Vendaland. Reprinted with permission.

Figure 2

Picture of the Tshakhuma Fruit Market in 2018



Note: Photo of the Tshakhuma fruit market taken in Tshakhuma, Vhembe District, 10 August 2018 by Author.

4.3 Research Methodology

This section introduces the research methodology applied in acquiring the information. The research methodology helped me determine how I should think, make decisions about this study, and position me to engage, firstly with participants and then with the data collected (Mills, 2014). Therefore, the research methodology served as the lens through which I had to look when determining the type of techniques I used to answer the research question, and how I had used these techniques for greatest results (Mills, 2014). However, the choice of the research methodology relies on the research paradigm type.

4.3.1 Research paradigm

A research paradigm is the underlying set of beliefs on how problems should be understood and addressed, and it describes a researcher's 'worldview' (Kuhn, 1962; Mackenzie & Knipe, 2006). Paradigm is the first step in research as it directs the subsequent choices regarding methodology, methods and research design (Mackenzie & Knipe, 2006). Therefore, this study is grounded in interpretivism worldviews developed from Husserl's phenomenology (Mackenzie & Knipe, 2006). This paradigm assumes that the situation studied has multiple realities of phenomena and that these realities can differ across time and place (Chalmers, Manley, & Wasserman, 2009). Therefore, interpretivism focuses on people's subjective experiences and believes that understanding the social world is gained through human interactions (Lewis-Beck et al., 2004). Moreover, this paradigm claims that the environment influences individuals and their perceptions of the environment (Willis, 2007). Agreeing with Willis (2007) views, I chose the interpretivist paradigm because I was exploring the participants' individualistic experiences, and I had to rely on the participants' views to provide the information and understand their reality.

4.3.2 Qualitative methodology

The methodology consistent with the assumption of the interpretivist paradigm is qualitative in nature. The qualitative methodology suggests no single reality for a given phenomenon, but multiple, relative dimensions of reality that can only be partially captured using subjective, naturalistic methods (Kielmann, Cataldo, & Seeley, 2012). It is also useful in exploratory studies and provides a comprehensive review of the field studied (Stainton-Rogers & Willig, 2017). It further focuses on reports of experience and pays close attention to the participants' social reality (Hancock, Ockleford, & Windridge, 2009; Kielmann et al.,

2012). Therefore, I have applied a qualitative methodology to acquire the description of experience by informal female traders and the meanings attached to the experience. The experience drawn from this study is not open to evidence and cannot be judged as true or false as it is individualistic (Muylaert, Sarubbi, Gallo, & Neto, 2014).

4.3.3 Narrative inquiry methods

There are numerous qualitative frameworks of research methods, but this study applied narrative research. Narratives are the everyday practice of storytelling; the teller uses the basic story structure to organise events and experience to bring forward what is perceived as important and significant for the teller and the audience. Narratives carry traces of human lives that I wanted to understand (Squire, Andrews, & Tamboukou, 2008). Through the narrative research, I explored and conceptualised human experience, which is represented in verbatim form (Josselson, 2010). Personal experiences are understood most effectively through narrative and experience is the stories people live (Clandinin & Connelly, 2000). Therefore, I was able to explore the informal traders' stories and make sense of lived experience. The narrative also ensured that justice was gained as the historically marginalised and silenced people told their stories for others to listen and respond to (Lewis & Adeney, 2014). Narrative work involves several different methods, such as autobiography, auto-ethnography, narrative performance, and narrative inquiry (Lewis & Adeney, 2014). However, I have applied narrative inquiry as it provided me with a rich outline of the participants portraying their worlds through the stories (Webster & Mertova, 2007).

4.3.4 Population, sampling and sample size

Every research study requires participants who will give the required information to answer the research question. In scientific research, the population is regarded as the larger

pool of individuals, events, things, or other phenomena that I am most interested in studying. The findings are usually generalised. However, in this study, I was not looking to generalise the findings (Durrheim & Desmond, 2006). The population for this study was the women entrepreneurs; specifically, the informal female traders at the Tshakhuma fruit market, Limpopo, in which participants were selected through purposive sampling technique (Durrheim & Desmond, 2006). There are various techniques for selecting the participants, but I have chosen purposively the participants because I held a specific perception that needed to be explored (Blackstone, 2014). Moreover, purposive sampling provided an opportunity to use judgement on whom to select based on the study's purpose, as per the targeted participants who presented the full range perspective of psychosocial experiences and coping strategies of women in the informal sector (Blackstone, 2014; Emmel, 2013). I further applied maximum variation when selecting the participants to gain greater insights into the participants' stories, observing from all angles, and I was able to identify common themes, such as age, marital status and education levels, which were evident across the sample (Patton, 1990). I selected participants who have been trading informally for a minimum of three years at the Tshakhuma fruit market. Furthermore, the snowballing technique was applied as the chairperson recommended women who met the selection criteria and would be willing to participate (Blackstone, 2014).

The chairperson is also an informal female trader at the market. She also participated in this study, which is the reason her name is not disclosed. My employer wrote a letter on my behalf, requesting that I conduct the study at the Tshakhuma fruit market. The letter was addressed to the Makhado Municipality and copied to the Tshakhuma Tribal House, Ward Committee Councillor and the Tshakhuma Fruit Market Committee. The Makhado Municipality approved conducting a study, and both letters are attached as **Appendix A**. The Makhado Municipality allocated an official to assist me and provided the chairperson's

contact details and the ward councillor. I spoke with the councillor telephonically and explained the purpose of my call. I then called the chairperson, but she was not reachable on the telephone number the official from a municipality gave me. In 2017 my colleague worked on a project at the Tshakhuma fruit market, and she gave me an alternative telephone number for the chairperson. I called the chairperson and made an appointment. I met the chairperson in the morning next to the Spar, Tshakhuma. We entered my car and started the conversation, and the chairperson explained that they had been taken advantage of, and she was unwilling to participate in the study. After explaining to the chairperson the purpose of the study and how her participation might help the study, she became interested and agreed to participate.

Furthermore, scientific research requires the determination of the sample size in qualitative and quantitative studies to generalise the findings. However, methods applied in qualitative studies differ from those of quantitative studies. As this is a qualitative study, I justified the sample size by aiming for saturation rather than generalisation, ensuring that I collected sufficient information to answer the research question (Bernard, 2000). I reached saturation during the interview with the fourth participant. Still, I continued to collect data until the seventh participant, hoping to find new themes, and that there would be fewer surprises in the data (O'Reilly & Parker, 2013).

4.3.5 Data collection

After determining the sample, I commenced collecting the information using the appropriate tools for gathering the participants' personal stories. I used narrative interviews. The narrative interview is unstructured and in-depth with specific features, which emerge from the participants' life stories while examining their situational context (Muylaert et al., 2014). I have also used this technique to encourage and stimulate the participants to tell a

story about some significant event in their life and social context without distraction while probing for more information (Bauer, 1996).

During the interviews, the participants narrated their stories as informal female traders at the Tshakhuma market. I noted that narrative interviews could be complicated as they do not use predefined questions. As a result, I had to prepare in advance to gain detailed knowledge necessary to achieve deep insights into participants' lives (Patton, 2002; Zhang and Wildemuth, 2009). To that end, I developed the agenda for guidance, which is included as **Appendix B** (Fife, 2005). The participants approved the interviews to be audio-recorded and written down using the verbatim transcriptions, reproducing spoken word-for-word records (Halcomb & Davidson, 2006; Poland, 1995).

Furthermore, the interviews were conducted in Tshivenda, the native language of the participants. I had interviewed seven participants twice, as, during the first interviews, there were interruptions. Moreover, the participants were not willing to leave their stalls alone due to the nature of their businesses. The initial conversations were conducted next to their stalls. Their stalls are in the open and made it difficult to have a private conversation. The participants kept looking for the vehicles stopping so they could run towards them, as this is how they sell. During the interviews, the participants were losing track of their stories and kept on checking the time. As a result, the first interviews lasted not more than ten minutes, not enough to answer the research questions. I believed that the participants' stories were worth telling, as retelling the stories would afford the participants a chance to represent their identities and societies of informal female traders (Fraser, 2004). The informal sector is also not recognised because they are not legally registered and do not pay taxes, as reported by the World Bank (2015, as cited in Meyer, Meyer, & Molefe, 2016). Women at the Tshakhuma fruit market have been trading for more than 40 years. Researchers have noted that trading has increased the quality of jobs in developing countries, stimulated economic growth, and

driven productivity (Bartley Johns, Brenton, Cali, Hoppe, & Piermartini, 2015). Telling their stories would help bring a new perspective to and rethink the informal business and the sector as an alternative to employment. Lastly, the stories of the participants would encourage the government to extend their policies to this sector.

Moreover, these women had shown that livelihoods could be improved and sustained through trading informally. As indicated above, I could not collect enough information during the first interviews, and I then arranged the second session of interviews. To avoid disruptions during the second interviews, I had to provide monetary incentives to the participants. I provided the monetary incentives to the value of R150 to individuals to compensate for the money lost during the time they would participate in the interviews (Head, 2009). As a researcher, I had to ensure that the interviews did not negatively affect the participants' livelihoods. The second interviews took about 20 to 25 minutes (Suvillan & Cain, 2004). The information from the first and second interviews was brought together during the analysis of the stories. The interviews were translated into English by an experienced and professional Tshivenda translator. The translator has a deep understanding of Venda's language and culture (Medtrans, 2018). I have kept the original interviews in the source language of the participants. There are no language differences in data gathering, transcription, and the first analyses because the first coding phase remained close to the data (Van Nes, Abma, Jonsson, & Deeg, 2010). However, I had provided excerpts in English to accommodate the national and international readers who are not well versed in Tshivenda.

4.3.5.1 Reflection on the context

I found that conducting the study with the informal female traders of Tshakhuma required an understanding of their context, as a lack of understanding could hinder the success of the study. To collect the data, I made an appointment with the chairperson. The

appointment was set for Saturday as I had to travel about 500 kilometres from the province of Gauteng to Limpopo on Friday. The appointment was set for 09:00 in the morning. I called the chairperson in the morning to confirm the 09:00 appointment, and she advised me that she would be gone to buy the products for selling, but she could meet me at 07:00. This unexpected change made me realise the difficulties they encounter in getting their fresh produce as the chairperson explained that they have to go around searching for their products. In those instances, the informal trader's schedule is not confirmed. The chairperson was also in a hurry, and we had a brief meeting and agreed to meet again on Sunday. I travelled for the second time, and I presented the informed consent to the chairperson. I had to understand that adhering to a schedule would be challenging due to the informal sector structure. Secondly, the chairperson did not want to read the consent as she explained that she no longer trusted any papers as they had been taken for granted in the past. The informal female traders are amongst the vulnerable group and are mostly exploited by those who are powerful. The chairperson indicated that they were made to sign the documents believing that they would benefit from the land expropriation programme and get the farm. In the end, they never received a farm, making it difficult to trust people from outside their structure. The Tshakhuma fruit market is an informally organised structure, and any activities require the chairperson's endorsement, and trust contributed. Gaining the chairperson's trust was crucial for this study and made it easier for the participants to trust me. Trust is critical when collecting personal information on informal female traders.

During the interviews, I had to use their native language to collect their personal stories. Moreover, some participants did not complete their education beyond Grade 12, making it difficult to converse in English. Using the native language enabled me to collect the essential information for the study and also enhanced trust. Additionally, my interest in their critical events as informal female traders in rural areas encouraged some participants to share

their personal stories. One of the study participants encouraged me to ask her more questions to provide me with the information that she might have left out. Lastly, during the interviews, I found that writing notes and listening at the same time was not practical. I listened and reflected on the recorded interviews.

4.3.6 Data analysis

I have applied narrative analysis in exploring the socially constructed nature of the research process and the role ‘stories’ play in the construction of participants’ identities as individuals and informal female traders (Earthy & Cronin, 2008). Narrative analysis has a multidisciplinary use, as it refers to a variety of diverse methods to data collection and analysis (Earthy & Cronin, 2008). The narrative analysis goes deeper into the causes, justifications and effects of the spoken words, and identifying the emotion and non-verbal behaviour (Johnston, 2005). Most importantly, I had to ensure that I understood the qualitative research data analysis process (Kim, 2015). Firstly, I began with the transcription of the participants' stories as they were audio-taped. However, I had to contract a transcriber to transcribe the stories of the participants due to time constraints. I then went through the transcriptions while listening attentively to the recordings to ensure no transcription errors. While listening to the audio-tapes, I focused on the exact meaning of the participants’ words (Fraser, 2004).

I provided the pseudonyms of the participants based on the interpretation I have drawn from each transcription. Secondly, I started the interpretation of an individual’s transcription with the co-coder, scanning for each story's chronological order. I met with a co-coder every Saturday for four hours until the process was completed. I read through line-by-line, searching for the introductory part, the setting of the story, the actual events of the

narrative, and why the narrative was being expressed (Patterson, 2008). I was able to identify complicated activities such as being coerced into a career that is inconsistent with their aspirations and the lack of work-life balance. In the participants' narratives, I was able to identify the location where the story took place. I also pinpointed the time of the events and the people who were involved in the story. Lastly, I searched for the resolution in each story and how it connected to everyday life (Patterson, 2008). This process provided me with an understanding of each participant's story.

Thirdly, after interpreting the participants' stories, I began with the process of linking the stories to the purpose of this research, which is to discover and identify psychosocial experiences of informal female traders at the Tshakhuma market, and to explore the coping strategies employed by these informal female traders to cope with the psychosocial experiences. I also conducted this process with the co-coder. However, I noticed that narrative research paid little attention to the theoretical framework that underlies the process of analysis and interpretation (Kim, 2015). I overcame this by ensuring that I applied the qualitative data analysis approach, scanning through the raw data examining the psychosocial experiences from a social system theoretical framework concerning this study's literature.

Notably, I limited the psychosocial experiences to three social systems: family, working environment and sociocultural systems. I went further to identify the coping strategies the participants applied in coping with the psychosocial experiences. During this process, I identified the psychosocial experiences and coping strategies and assigned the code names (Saldaña, 2015). After assigning the code names, I categorised them according to each social system (Saldaña, 2015). I then searched for patterns in coded data within each social system, looking for commonalities and differences and categorised them into themes (Patterson, 2008). I repeated the same process for the coping strategies, but I did not categorise the coded data according to the social systems. While identifying the themes, I

viewed language as a resource, not the topic of the investigation (Riessman, 2005). Lastly, I had to interpret the findings of this study, given the literature and their theoretical perspectives.

4.3.7 Ensuring trustworthiness

a. Qualitative methods' validity and reliability are commonly questioned and need to maintain quality standards, known as trustworthiness (Morrow, 2005). Trustworthiness is about ensuring that the reported findings are credible, transferable, dependable and conformable (Lincoln & Guba, 1985). In this study, I have ensured that the findings are reliable by applying the following evaluative criteria:

- i) I had checked with the participants regarding their interpretations and conclusions to correct errors and challenge wrong arguments (Lincoln & Guba, 1985).
- ii) I also provided direct quotations of the participants' words showing the patterns of social relationships clearly, putting them in the context of psychosocial experiences and the coping mechanisms and at the same time evaluate how they point to the conclusions of this study (Seale, 1999).
- iii) I had co-analysed the data with a fellow research psychology peer co-analyser to scrutinise the research process and the data analysis to ensure consistency in findings and support by the data (Creswell & Miller, 2000).

- iv) Furthermore, I had determined that the study's outcomes were framed by the informal female traders and not by my preconception, inspiration, or curiosity as a researcher (Lincoln & Guba, 1985). I have kept the raw data of the interviews, word for word. I have shown how the themes were developed and their definitions. I have kept both the initial and translated data. I recorded the interviews while observing the participants. I also categorised and maintained all documentation of the research process (Creswell & Miller, 2000).
- v) Lastly, I practised reflexivity by checking on my position, as working in the field can change a researcher in many ways (Palaganas, Sanchez, Molintas, & Caricativo, 2017). I held beliefs that rural women lack the strength to make choices about their lives and perceived them as victims. This kind of belief could influence the findings of the study to be biased and show such assumptions (Palaganas et al., 2017). I had to get the co-coder to listen to the audio-tapes and share her interpretation, which helped me position myself. As I indicated, there was a time when I found these informal female traders protesting against my employer and the municipality over alleged funds misuse that was meant for developing the market; observing these women protesting pushed me to want to get involved. I kept reminding myself that I came for only one purpose: to collect the information for the study and not represent my employer.

4.3.8 Ethical consideration

As a researcher, I was required to conduct this study ethically to protect the participants from any harm. When I became involved in close relationships with participants, I noticed that I might become morally involved and placed in ethical tension situations (Cassell and Wax, 1980, as cited in Cieurzo and Keitel, 1999). As a result, I had conducted the following activities to ensure adherence to the principles of ethics:

- a. I had to get ethical clearance for the Unisa Research Ethics Committee study, and the ethical clearance is attached as **Appendix C**.
- b. I informed participants about the purpose of the study, and then participants consented to collect their personal stories and record the interviews. Informed consent is attached as **Appendix D**.
- c. Although the chairperson selected the participants whom she knew would be willing to share their personal stories, I informed them that participation was *voluntary*. I assured the participants that they *could withdraw* without threat or penalty. However, their withdrawal would not be possible if the dissertation had already been submitted for examination or journal publications. Two participants indicated that they did not wish to participate in the study.
- d. I did not use the real names of the participants in the transcriptions and recordings. I also ensured that no specific information could easily identify the participants in the write-up and other documents. Pseudonyms were used, which are fictional names assigned to anonymise participants (Ogden, 2012). The participants also agreed that I use the direct quotes from their stories, as the design applied in this study paid attention to how the participants told their stories while emphasising language.

- e. I had transferred the recordings of the interviews to the password-protected network storage at work and on my computer system.
- f. I had explained to the participants that there was a limitation for confidentiality as I would use the services of peer reviewers and a transcriber. Those who had accessed the data were sworn to secrecy by signing the non-disclosure form to ensure that they did not discuss the issues arising from the interviews with others. The non-disclosure form is attached as **Appendix E**.
- g. During the interview sessions, I realised that the participants were not free in sharing their personal stories at their selling tables as they were open. However, the participants were not prepared to move away from their tables for fear of losing their income, and I could not collect enough data during the first session of interviews. I returned for the second session of interviews, but I had compensated the participants for their time. The compensation enabled me to interview the participants in a private and comfortable space inside my car, without worrying about privacy and loss of income.
- h. Initially, I had notified the participants that they would not be compensated financially to prevent coercion, but due to insufficient participation and interruptions, I gave each participants R150 to secure the second interviews.
- i. The participants gained an opportunity to tell their stories while displaying their skills and knowledge in dealing with psychosocial experiences. Their stories will be known and used for reference.
- j. I checked with the participants after analysing their stories to ensure that I was not misrepresenting them.

- k. Although some of the personal stories are emotional, there was no indication that the participants needed external assistance, as they provide peer and financial support amongst themselves.
- l. I treated all the participants with respect and fairness, and I avoided favouritism at all times. I continually communicated with the chairperson as she was assisting me to get the participants. Moreover, the chairperson was also a participant in this study and understood the importance of confidentiality by virtue of her position. I also ensured that I did not discuss the contents of the interviews with the chairperson to avoid the ethical dilemma of the chairperson knowing the participants.

4.4 Conclusion

This chapter detailed the qualitative methodology and methods used in exploring the personal stories of the participants. It has also highlighted how the selection of the participants was conducted and the sample size. The narrative interviews were conducted to collect the personal stories of the participants, which were recorded. The measures to ensure the trustworthiness of the information received is stipulated. The activities to observe ethical principles are explained. The next chapter reports the findings of the interviews and the discussions of the study.

Chapter 5: Findings and Discussion

If women are the key to Africa's prospect - and I trust they are - we must figure out how to remove the obstacles to their involvement.

Richard Attias

5.1 Introduction

In this chapter, the findings from the participants' narratives are discussed. I started by giving a summary of the participants' background to orientate the reader. Then I went on to describe and analyse the psychosocial experiences and coping mechanisms that emerged as themes in the participants' stories. The findings are incorporated with the existing literature. Lastly, the chapter is concluded with a summary.

5.2 Participants' Backgrounds

In this section, I introduce the participants to the reader. I used pseudonyms, the participants' false names to safeguard their real identities (Ogden, 2012). Moreover, I used a prefix "Vho" before the participants' names as a sign of respect when referring to an adult in the Tshivenda native language.

5.2.1 Vho-Khwaṭhisani - A woman of strength

The first participant I interviewed for this study was Vho-Kwaṭhisani. After listening to her story, I chose the pseudonym Kwaṭhisani, a Venda name meaning to strengthen, and I consider her a woman of strength. Vho-Khwaṭhisani is a single mother with three sons. She is in her fifties and had been trading informally for more than 30 years at the Tshakhuma fruit market. She was raised by her mother, who was a single parent with five children to support. Vho-Khwaṭhisani is the middle child, who was also responsible for the needs of her maternal

home. She began trading part-time when she was 15 years old while still at school. She became a full-time trader at the age of 20 just after her mother became ill. She was allowed to sell at the market on a full-time basis because she was a mother, which made her meet the criterion for selling full-time at the Tshakhuma fruit market.

She started selling when the structure of the market was wood and zinc, and female traders were not required to pay a trading fee. In her narrative, she referred to a time when a bowl of bananas cost between 10 and 20 cents, silver coins, and when the railway, which is now called the City-to-City bus services, delivered the post at Tshakhuma. Although Vho-Khwaṭhisani did not mention the precise year, she used symbols of events, such as silver 10 cents or 20 cents coins, which were available in the 1980s in South Africa and had since been discontinued. When she started trading at the market, the informal female traders also exchanged the dung with bananas and sugar cane from the farmers during that period.

As Vho-Khwaṭhisani reported, as a result of her mother falling ill, she could no longer continue schooling and started trading informally to provide household income. Her story further narrated how she had to decide about her life, such as choosing to sell at the market over marriage and remaining a single mother. In some instances, her choices were motivated by her desire to work for her family. After the loss of her mother, she decided not to have a fourth child. She also indicated that at the market, the current government, which is the post-apartheid government, had failed to fulfil the promises of bringing potential investors to buy the out-of-date fruits for agro-processing. The non-responsive behaviour by the government was devastating for her as she asked the traders to organise themselves waiting for the opportunity.

From Vho-Khwaṭhisani's narrative, the prominent characters offering her support were her deceased mother, the chief of the market and the other women trading at the market, and her religion. Vho-Khwaṭhisani is appreciative of the benefits she gained from trading,

such as building a beautiful house for her family and catering for the school needs of her children, resulting in her two sons becoming professional firefighters. She also managed to open some investment accounts.

5.2.2 Vho-Aluwani - The 'elder.'

The second participant I interviewed was Vho-Aluwani, and her assumed pseudonym refers to growth, which is due to maturity in age and wisdom. She is the eldest and the longest trading woman at the Tshakhuma market and amongst the three women who unlocked the opportunities of selling at the Tshakhuma fruit market. Vho-Aluwani is a widow, the mother of six, but three daughters are deceased. Vho-Aluwani could not remember the exact year she started to trade at the market. Vho-Aluwani recounts that she began to trade because her husband had freshly produced fruit and vegetables in their garden. She was honouring her responsibility for assisting her husband financially. After all, she realised that one income was not sufficient. When Vho-Aluwani started trading, she used someone else's trading place until she could apply for her licence through the chief. She was amongst the first four women who started trading at the market.

She continued trading well at the market, but the situation had recently changed as she was worried about a declining profit due to hot weather and competition amongst peers. In Vho-Aluwani's narrative, she reported that she relied on her husband, eldest daughter, and peers' emotional and financial support. Peer support was provided through collective savings, encouragement and guarding each other's stock, which fostered interdependence. In Vho-Aluwani's narrative, she conveyed that despite the government not prioritising the informal sector, she can provide for her family and sustain the household. Vho-Aluwani highlighted

how she managed to pay the school fees for her children and care for the two daughters who pursued university studies.

5.2.3 Vho-Vuledzani - The achiever

The third participant I interviewed was Vho-Vuledzani. The meaning of her pseudonym is an achievement. I chose this pseudonym because I felt that she had achieved much as an informal trader, mother and a woman. Vho-Vuledzani is a widow, mother of three, and a grandmother. When she started to trade at the market, she was married but with an older man who later passed away. She is amongst the oldest women trading at the market, and she is receiving the old-age social grant. Before she started trading at the market, she was employed as a packer at the fruit co-operative. Along the way, she realised that she was no longer interested in working for someone, which prompted her to resign from her job.

She then started selling at the Tshakhuma fruit market using someone else's trading licence. During the period she started selling, the issuing of trading licences had commenced and it costed R30 to get the letter from the chief and R40 for the licence. Vho-Vuledzani could not remember the exact year she started operating, but indicated that it was between 1982 and 1983, and recalled that it was when they used to keep their stock at the nearby households. It was when the traders targeted the buses in the mornings and afternoons to sell to the passengers. Moreover, things were cheaper as she could buy a variety of fruits with R100. Vho-Vuledzani explained that it is not easy to sell at the market as they encounter conflict with peers, licence requirements, and decreased profit margins. However, she can cope as the chief and peers provided support and the constitutional rules of the market, helping to resolve conflict. Vho-Vuledzani indicated she could care for her children and grandchildren, and cater to their school needs until her daughter completed Grade 12.

5.2.4 Vho-Mafulufulu - She who has the courage

The fourth participant I interviewed was Vho-Mafulufulu . Her pseudonym refers to courage as she was courageous to embark on her journey of being an informal trader despite the challenges she faced. Vho-Mafulufulu is in her mid-fifties, and she is a mother of three children (two sons and one daughter) and four grandchildren. Vho-Mafulufulu was separated from her husband, who later died. She was the primary provider of her household with the help of her daughter. Vho-Mafulufulu started trading at the Tshakhuma market in 1981 after she dropped out of school because she was pregnant. In Venda, when a girl falls pregnant, she gets handed over to the man who impregnated her, practically becoming a wife. As the man who impregnated her was unemployed, her mother-in-law organised the stall for trading and bought her the fruit and vegetables to start the business. During that time, she was staying with her late husband, mother-in-law and brother-in-law. In 2005 she stopped selling and got herself a job at the farms until she was retrenched in 2014.

Vho-Mafulufulu reported being deserted by her late husband, who went to Johannesburg in search of job opportunities but never returned. She then decided to return to her maternal home and gave up on love and did not remarry. As a single parent, she reported being troubled sometimes as she had to care for a mentally ill son. She indicated that in rural areas, there is not enough support for mental health. In Vho-Mafulufulu's narrative, she shared concerns about her abilities to cope with multiple savings schemes and the lack of childcare services. However, she relied on her brother, in-laws and peers for support. At the market, traders provided support by helping each other to bury the loved one who passed away. They also help each other to save money, as well as offering encouragement. Vho-

Mafulufulu shared that through trading at the fruit market, she could meet the needs of her household, school, and she managed to expand her house.

5.2.5 Vho-Mukonǀeleli - Perseverance

The fifth participant I interviewed was Vho-Mukonǀeleli, and her assumed name means to persevere. She is the youngest participant I interviewed, and she is in her early forties. Vho-Mukonǀeleli is divorced and a mother of two children. Her interest in business came from growing up in a business-oriented family; her mother would brew traditional beer and sold it in the community. Vho-Mukonǀeleli started trading at the Tshakhuma market in 1999, but in the follow-up interview, she indicated that she began in 2000. She began selling while staying with her aunt, and she had only one child at that time. She stated that she used to roam around the market, and one of the women asked her if she was interested in selling at the market. She was then directed to one of the women who had a licence which she was not utilising. She was given a licence, but it owed annual renewal fees to the value of R260, which she settled.

Vho-Mukonǀeleli was angered by her ex-husband's lack of support, as he could not provide her with clothing and underwear, which is an indication that her husband could not provide for her basic needs. It is a norm in most South African societies that the man provides for his wife and children. She then decided to divorce him and return to her maternal home. As a result, Vho-Mukonǀeleli lost faith in marriage and left her ex-husband. Some of the challenges she experienced were unfairness of the market rules towards her as a younger woman, conflict with peers, the decline of profits and demanding customers. Moreover, she is saddened by the farmers who benefited from the land expropriation programme. They no

longer prioritise the informal traders with the fresh produce fruit, they prefer to supply to the large firms.

Like other participants, Vho-Mukondeleli relied on family and peer support, especially the two elderly informal female traders, whom she referred to as her mentors and a mother figure. She also relied on her faith in prayer as she believes that God created her with love and would assist her to be successful. Most interestingly, Vho-Mukondeleli pointed out that selling at the market helped her create a job for herself, build a house in four years, and assist her brother and mother financially. Outstandingly, Vho-Mukondeleli provided the comparative evaluation of her career as an informal trader to those who are working in the formal sector for eight hours by indicating that benefits are similar. She reported that selling at the market provided a sense of dignity and helped traders work collectively and help each other bury their loved ones.

5.2.6 Vho-Talifhani - The wise one

The sixth participant I interviewed was Vho-Talifhani, and the assumed name means wisdom. Vho-Talifhani demonstrated knowledge and maturity, which are supported by her understanding that being an informal trader is a career path. Most importantly, she had pride in what she was doing and did not feel embarrassed. Vho-Talifhani was born in the early 1970s; she is a single mother of two children and was never married. Vho-Talifhani reported that she started trading at the market in 2004, which involved cooking and selling the food with her aunt for three years until they had a misunderstanding and discontinued trading together. Vho-Talifhani then decided in 2015 to sell fruit using her mother's licence, who also bought her a start-up stock. She used her mother's licence until her mother returned to

the market. Vho-Ṭalifhani did not have a trading licence and had to find someone else's licence.

In Vho- Ṭalifhani's narrative, she highlighted encountering family conflict, infidelity, poverty, and travelling distances to get fruit. She was also concerned that in some instances, she was unable to sell the fruit in a short space of time before it became stale. Furthermore, she would have to run towards the customers, which put her at risk of being physically hurt. Running towards the customers caused the female traders at Tshakhuma to lose most of their customers as the long-distances buses no longer stop at the market. Vho-Ṭalifhani appreciates the support they provide to each other as peers, although it is sometimes difficult for her to share some of her problems with her peers. She is also grateful for her mother, whom she regards as a friend and an advisor to whom she listens. She also relied on God for help.

Vho-Ṭalifhani highlighted that she provided for her family and acquired material things for them and bought the stock to sell. She further elaborated on the club savings happening at the market, and her life had changed for the better. She also testified that some women had supported their children through university. Moreover, she stated that she gained emotional freedom, cleanliness and self-preservation. She further reported that the market provided an opportunity to learn from one another.

5.2.7 Vho-Tshedza - She is light

The last participant I interviewed was Vho-Tshedza, and her pseudonym means light. I assumed that all the informal female traders at Tshakhuma are lights of their families and the community. Hence I decided to name the last participant Tshedza to honour these informal traders. Light is a "Cognitive Map able to guide and direct the individual in the exploration and discovery of the surrounding environment, providing the interpretative keys

of an increasingly complex reality” (Tomassoni, Galetta, & Treglia, 2015, p. 1216). Vho-Tshedza was never married, and she is the mother of two children. Vho-Tshedza reported that she passed Grade 12 in 1994. As a result of having low grades, she went back to school again in 1995. She then started to sell at the market after passing Grade 12 as she did not have financial support to take her through tertiary level school. She went to sell at the market for a short period but left when she found formal employment. In 1997, she was retrenched, and return to trading at the market full-time using someone's trading licence.

Vho-Tshedza battled with the lack of financial support, self-blame and retrenchment. She also experienced betrayal by the woman from whom she borrowed her trading licence and struggled with selling as she was unable to run after the customers. Similarly, Vho-Tshedza pointed out that she also relied on the family, peer and chief support to resolve some of the psychosocial experiences. She said that she would ask God for help. She found forgiving and perseverance to be very useful in their settings. Despite the challenges that she experiences, Vho-Tshedza commented that she was able to meet her family's needs and build a house for them and is also able to save money.

5.3 Presentations of the Narratives Themes

In this study, I explored the unique psychosocial experiences and coping strategies in the daily lives of the informal female traders of the Tshakhuma fruit market. I presented the direct psychosocial experiences of the participants instead of abstract generalisations (Hurworth, 2005). I used narrative interviews to provide the participants with an opportunity to narrate their experiences (Allen, 2017). An experience-centred approach is applied when identifying the participants' psychosocial experiences and coping mechanisms, precisely

focusing on meaning and understanding everything about the participants and their situations, not just the nature of their stories (Bold, 2012).

The thematic narrative analysis was conducted to identify themes in the participants' narratives (Bold, 2012). The themes were developed to identify issues and structure the information gathered about the informal traders' psychosocial experiences and the coping mechanisms. The themes focused on the psychosocial experiences from Talcott Parsons' (1951 as cited in Leighninger, 1978) statement that a social system involves several individuals networking with each other in an environment, and it views society as a whole and interrelated. I have organised the social system into sub-systems such as family, working environment and sociocultural. Through these social sub-systems, I gained a better understanding of how individuals interact and the dynamic forces (Von Schlippe & Vienna, 2013).

Most importantly, the psychosocial aspects of this study imply the relations amongst the individual's needs and capabilities, as well as societal beliefs and demands (Newman & Newman, 1975). In contrast, the experiences are formulated as internal stimuli repeatedly producing stress, which creates problem-solving situations for the individual. It needs a decision in which a significant change for better or worse is forthcoming (Ashford & LeCroy, 2010). I have used the thematic narrative analysis technique to identify and analyse the emerging themes and find common thematic elements across different narratives (Riessman, 2008). I have grouped psychosocial experiences into psychosocial experiences in a family, psychosocial experiences in a working environment, and psychosocial experiences in a sociocultural system, as depicted in Table 1. The categories are contextualised as per the systems. I further identified and assigned the main themes and sub-themes to each psychosocial experience category in a narrative style. A table with the main themes and their sub-themes that emerged during the analysis appears below.

Table 1*Psychosocial Experiences Major Themes and Sub-themes*

Social Systems	Major Themes	Sub-themes
Psychosocial experiences in the family system	Career coercion	<i>Family influence</i> <i>Inability to cope with a single income</i>
	Female-headed households	<i>Divorce</i> <i>Death of a spouse</i> <i>Deception by partner</i>
Psychosocial experiences from the work environment system	A lack of work-life balance	<i>Increased responsibilities</i> <i>Longer hours</i> <i>Poor quality of health</i>
	Worried about business survival	<i>Saturation of women</i> <i>Unfavourable situations</i>
	Peer conflict	
Psychosocial experiences from the sociocultural system	Gendered entrepreneurship	<i>Informal business</i> <i>Low educational skills</i>
	Social norms	<i>Social injustice</i> <i>Verbal abuse</i>
	A lack of social support	<i>A lack of support from the government</i> <i>A lack of trust</i> <i>Social determinants of health</i>

5.4 Discussion of the Main Psychosocial Experiences Themes

In this section, the themes for the psychosocial experiences are presented and discussed. The extracts in both the text and block quotes from individuals' narratives are also included in the analysis, serving as examples of specific practices. I focused on the psychosocial experiences that arose from the family, working environment and sociocultural

systems. The social systems theory consists of a plurality of individual actors interacting with each other in a situation that has at least a physical or environmental aspect, which in this case, the Tshakhuma fruit market, is their physical environment for operation (Parsons, 1951). The Tshakhuma fruit market is a social system connected with a particular geographical area, place, time, and society. It is arranged orderly and has inter-relationships of parts based on inter-dependence and cooperation of informal traders (Peña, 2017). Therefore, from the interaction of the social systems, I found the psychosocial experiences themes from the family, work environment and sociocultural systems.

5.4.1 Psychosocial experiences from the family

In this section, I have elaborated on the psychosocial experiences themes from the family systems. A family is a social system that is an independent, self-reliant unit, simultaneously a whole and a part of a more extensive system concerned with the interactions within the families and between families and the social environment of which they are part (Obias, 2012). I found career coercion and female-headed households to be the psychosocial experiences from the family system.

5.4.1.1 Career coercion

This theme refers to the fact that women are coerced into taking career paths inconsistent with their choices. Researchers believe that women find themselves tapping into a business not necessarily because it is their career choice; they are driven by different elements (Hughes, 2003). Elements such as the level of education, marital status, number of children, family occupation, and income contribute to women taking careers that are not consistent with their aspirations (Cesaroni & Paoloni, 2016). Similarly, I found that

participants tapped into self-employment pushed by elements such as family responsibility and family obligations, and the inability to cope with a single income.

5.4.1.2 Family influence

This sub-theme focused on the influence of family as this is more probable to drive women to self-employment. Families tend to play a dominant role in influencing women entrepreneurs' choices, behaviours, and activities, either positively or negatively (Cesaroni & Paoloni, 2016). In this study, the family pushed the women to take on the family responsibilities and stop pursuing their career aspirations, as expressed in Vho-Khwaṭhisani's narratives. The participants indicated that they were interested in specific career fields or occupations, such as furthering their education or getting a formal job rather than becoming an informal trader. Vho-Khwaṭhisani expressed that she took over the family business from her sick mother, who was the breadwinner. Instead of pursuing her career aspirations, Vho-Khwaṭhisani had to assume the duties of providing for the household, including her child as she became a mother at the age of 20.

When my mother was no longer able to sell at the market, I took a decision that I must start selling - I had told myself that I must go to school to have a good future, but unfortunately, I came across with a challenge - there was no food at home. Therefore, I had to take over - my mother was sick; there was nothing at home. This forced me to carry the responsibilities of parents, although I was a child. Vho-Khwaṭhisani

Family ties could be an opportunity or an obstacle for women entrepreneurs. In this study, family influences women's choices about their future careers and pushes them towards entrepreneurship, even if it was contrary to their motivations and ambitions (Cesaroni & Paoloni, 2016). Furthermore, Hughes (2003) reports that women are often forced into self-

employment or entrepreneurship. Hughes (2003) states that about 3 per cent of the women she interviewed in Canada reported that they became self-employed because it was a family business. About 65 per cent said that it was due to family responsibilities. In some instances, women venture into traditional street vending to carry forward the ancestral family line of work (Williams & Gurtoo, 2012). Vho-Mafulufulu 's narrative expressed that her mother-in-law, who was selling at the market, introduced her to sell at the market.

My mother in law was selling here in the market. She was the one who looked for a table for me - Vho-Mafulufulu

Moreover, women start a business in pursuit of bridging the resources gap. Vho-Kwaṭhisani's narrative indicated that as she grew up in a single-parent household; there were times they would go to bed on an empty stomach. Moreover, Vho-Kwaṭhisani fit the criteria of trading informally for at least three years at Tshakhuma fruit market and she is from Tshakhuma village, making it possible for her to trade.

We were brought up by a single parent, we did not have the other parent or second parent ... the family situation was terrible ... there was no food at home ... there was nothing at home ... Vho-Kwaṭhisani

The World Bank (2018) established that South Africans living in rural areas severely lack resources compared to those living in urban areas, with the gap between rural and urban poverty rates averaging around 40 percentage points.

5.4.1.3 Inability to cope with a single income

The second sub-theme forcing the participants to become informal traders is the inability to cope with a single income as the participants' earnings were insufficient to meet the household's financial demands. Due to the lack of a higher level of education of the household head and having access to a stable labour market income, the family was unable to

achieve economic stability (World Bank, 2018). In addition, this situation is awful for people in rural areas as they lack job opportunities, and those who are employed earn less than their counterparts in urban areas (Daily Yonder, 2008). South Africa is characterised by a high level of economic inequalities amongst gender, races and regions, articulated in a diagnostic report on inequalities trends in South Africa by Statistics South Africa (2019). From 2011 to 2015, the report recognised the differences in earnings between rural and urban areas, finding that the mean real earnings in rural areas are R4 932 per month, as compared to employed urban dwellers, who, on average, earn R10 764 per month (Statistics South Africa, 2019).

The lower income for rural workers makes it difficult for rural households to keep up with the rising cost of living, as narrated by Vho-Aluwani. Vho-Aluwani believed that the second income was necessary for her house, as she was concerned that her husband's income was not enough. The daily increase in living expenses was posing considerable challenges to the home, and she saw trading at the market as an opportunity to provide for their families. Vho-Aluwani recognised that an extra income was needed to help the family to overcome the high living costs. She believed that trading at the market would complement her husband's income that was not enough.

I started selling as when I looked at the situation at home; I see that I have children, and only one person is working. The income does not properly meet the household's needs. Then I told myself that as a woman, I could stand up and work as my husband has a garden. Vho-Aluwani

Only Vho-Aluwani's narratives expressed the concern of not coping with a single income. Families who have more than one stream of income, such as two salaries, are in a better position to afford their livelihood, and Vho-Aluwani acknowledges that could only be possible by diversifying her household income stream by selling at the market (Mathebula, Molokomme, Jonas, & Nhemachena, 2017).

5.4.2 Female-headed households

This theme focuses on elements of females who head their households because of the absence of a male (Human Rights Council, 2012). During data collection, all participants in this study were heading households for various reasons, such as divorce, death of a spouse, and some never married. Vho-Aluwani and Vho-Vuledzani were married when they started trading at the market, and they are the longest standing female traders selling at the market. During the period that Vho-Aluwani and Vho-Vuledzani began to trade at the market, it seemed that women were permitted despite their marital status. Vho-Aluwani and Vho-Vuledzani head their households because their spouses passed away. Vho-Mafulufulu also started selling at the market while she was married, as in her narratives, she stated that her mother-in-law arranged for her trading licence. She further indicated that she stayed with her mother-in-law, brother-in-law and husband, and she had one child. Vho-Mafulufulu later left her husband's home and returned to her maternal home. Vho-Mukondeleli's is a female-headed household because of divorce. Vho-Khwaṭhisani, Vho-Ṭalifhani and Vho-Tshedza's are heads of their households because they had never been married.

Buvinid and Gupta (1997) establish that female-headed households are more deprived than other family units as they are triply disadvantaged. Female-headed households experience the burdens of poverty, gender discrimination, and the absence of support as heads of households (Buvinid & Gupta, 1997). In general, households headed by females tend to be poorer than those led by males, as females depend heavily on a principal income source (Human Sciences Research Council, 2014). Women spent an enormous amount of time on non-paid work, such as child care, home cleaning, fetching of water and firewood, washing, ironing, and shopping, amongst others (Human Sciences Research Council, 2014).

Moreover, single parents who were participants in the study exploring the impact of financial hardship, reported that financial hardship is destroying their psychological well-being and mental health, as they experience social isolation, loneliness and withdrawal (Stack & Meredith, 2018). Divorce and the death of a principal breadwinning spouse weigh heavily on women financially.

5.4.2.1 Divorce

Divorce is another contributing feature that caused women to become heads of households. Divorce has high economic costs for women as they experience a decline in household income and higher poverty risks (Leopold, 2018). Vho-Mafulufulu indicated that she left her marriage owing to sex-specific migration which is more apparent in the rural areas in sub-Saharan Africa. The sex-specific movement tends to leave behind the female heads (Buviniid & Gupta, 1997). In South Africa, the Pass Law Act of 1952 required black South Africans over the age of 16 to carry a passbook to restrict the movement of non-European South Africans (Savage, 1986). The black South Africans were only authorised to travel if they had the pass, making it difficult for the husbands to travel from one region to another with the members of their households. Vho-Mafulufulu reported that her husband migrated to Johannesburg searching for job opportunities and deserted her in the process. Vho-Mafulufulu took her children and returned to her maternal home and started her household.

My husband had gone to Johannesburg and was not coming back home, and myself was left with the children. He was not sending anything for maintaining. I realised that myself with my three children, we are a burden to my mother-in-law as she has her own two children. I felt that I should go back to my biological parents' place (home) ... I no longer have any desire for man,

I am completely out of marriage matters, I regard the market as my husband, it (market) in my household, and I regard it as my most important husband.

Vho-Mafulufulu

Similarly, Vho-Mukondeleli was the head of her household because she left her husband. She said that her husband was unable to care for her, let alone buying her underwear. She then decided to return to her maternal home.

Do you know that I was married and staying with my employed husband, but he never bought me underwear until I decided to go back to my parents' place (home) then I looked for my place ... so in the fourth year I built the fourth room with a bathroom. Vho- Mukondeleli

5.4.2.2 Death of a spouse

Widowhood is amongst the contributing factors for female-headed households, further contribute to the loss of social status and reduced financial stability (Dasgupta, 2017). Once one spouse has passed on, those left are expected to modify their livelihoods to survive, which could be challenging, as sadly expressed by Vho-Vuledzani. Vho-Vuledzani reported that her husband was her helper, a source of support and when her husband passed away, she was left working for herself. The passing of Vho-Vuledzani's husband forced her to adjust to the changes for her to survive.

I had a helper, but my husband has already passed on ... my husband passed on early ... I am left working for myself here in the market, but since I was young, I used to work at the farms ... The main thing now is to be able to buy the bag of maize meal, and the children got the soap to bath, food to eat and go to school without difficulty. Vho-Vuledzani

The effect of death on the family system constructs a structural emptiness that requires stability (Bowlby-West, 1983). Widows tend to experience adjustment difficulties due to a lack of financial and emotional support from the husband, as reported by the participant. Death is the most stressful life event faced by families as it poses painful adaptation challenges for the affected families (Murray, Toth, & Clinkinbeard, 2005).

5.4.2.3 Deception by partner

This sub-theme is about deception in intimate relationships due to infidelity, deceit and financial manipulation (Stosny, 2014). Due to dishonesty by the participants' partners, Vho-Kwaṭhisani and Vho-Ṭalifhani chose to remain single. Vho-Kwaṭhisani is the mother of three sons and was never married. Along the process of their relationship, Vho-Kwaṭhisani realised that her children's father was not committed to their relationship. As a result, she decided to walk away as she believed that her children's father was playing her. She acknowledged that the kind of relationship she had with her children's father was not right for her; it would worsen her unfortunate situation.

I never got married because I have realised that the man who impregnated me or whom I bore kids was just playing with me. This made me realise that staying with a man at his home will worsen my bad situation. The best thing for me was to be perseverant in selling until I breakthrough. Vho-Kwaṭhisani

Vho-Ṭalifhani was also a single mother who was never married. She temporarily lived with her partner, the father of her first child. She discovered that her child's father was not faithful to her as when she gave birth, her partner had impregnated another woman.

... it is just that this one did not treat me well because I went to stay with him a little bit. I mean I used to visit but without me knowing that he has got another relationship on the other side [mm mm]. I became pregnant and then gave

birth to this child. This man at the same time he had already impregnated the other lady ... I just gave up. I just said it is not mine, and it means that it is better to withdraw myself and see what I will do with these children ... I left that relationship ... what I see is that I may no longer have marriage [mm mm]. Vho-Ṭalifhani

Deception can hurt another person and shatter their sense of truth and deprive the person of freedom of choice and informed action (Lancer, 2018). Depending on the individuals being deceived, some might demonstrate avoidant behaviour (Lancer, 2018). Vho-Ṭalifhani chose to walk away from the relationship that was built on telling half-truths. Moreover, she does not believe in being married.

5.4.3 Psychosocial experiences from work of environment

This section, I explained the psychosocial experiences from the Tshakhuma fruit market, the work environment. The two themes found in this system are the lack of work-life balance and worry about business survival.

5.4.3.1 A lack of work-life balance

This theme focuses on the imbalance between life and work. Women entrepreneurs, who are also parents, have dual responsibilities to their businesses and their families; finding ways to devote time to both is crucial to achieving that elusive work-life balance (Fernandes & Sanfilippo, 2020). However, the lack of balance between lifestyle and work tends to pose some women's difficulties as they struggle to balance. Even though women turn to entrepreneurship to combat the growing demands, pressures, and stress

of a career, if not managed properly, it can cause imbalances between personal life, family and work (Brooker, 2019).

I come here selling from Friday and stay until Monday. I do bath right there and sleep, working for 24 hours- Vho-Mukondeleli

As women are increasingly becoming independent and entering the entrepreneurship space, this change has a detrimental effect on individual life, family, and health quality (Shah & Shah, 2016). In this theme, I found increased responsibilities, irregular hours and poor quality of health as the sub-themes.

and it is clear that the older child must help the younger children. After school when the children are back home the eldest child if he/she is already back home from school can see as to what do the younger one's need as I will be selling at the market-
Vho-Aluwani

5.4.3.2 Increased responsibilities

This sub-theme is about the increased responsibilities that are undertaken by women compared to their male counterparts. Traditionally, women take on numerous responsibilities in the family, such as being a wife, mother, daughter, raising children and taking care of the home (Women on Business, 2017). As the global conditions are changing drastically, women are performing the roles of breadwinners in addition to their traditional responsibilities. Moreover, “a gender-based division of labour still exists and continues to be a strong cause for concern because women are still largely responsible for ensuring domestic continuity” (Shah & Shah, 2016, p. 88).

However, it is worse for female-headed families as they have no one to divide the responsibilities and help their families. The increasingly poor global economic features are forcing women in general into employment or self-employment to gain financial independence, which may generate conflicting roles between personal life and work, as indicated in Vho-Khwaṭhisani's narratives. Vho-Khwaṭhisani is the single parent of three sons, and she is staying with her two sons who are still pursuing their education. Vho-Khwaṭhisani's narratives suggested her multiple undertaking tasks as trading at the market comes with its activities. She said that she would spend the night at the church for prayers, and the same morning she had to search for fresh produce by herself as there is no one to assist.

As I arrived now, I am from the all-night church prayer. When I get home, I will warm up water for bathing, and after this, I will dress up and go to buy stock. I may begin to slumber around 15:00 and 16:00 when I may start feeling that I am exhausted because no one can perform these tasks for me, if I stay I would not have fresh produce to sell. Vho-Khwaṭhisani

Individuals who perform multiple tasks reported to struggle daily with the increasing roles; they had to balance work, personal and family life, which might be difficult (Shah & Shah, 2016). As a result, they might experience poor mental and physical health, such as fatigue, in pursuit of gaining financial independence.

5.4.3.3 Longer hours

The indicated sub-theme is about the extended hours spent at the market because of the business demands. The Tshakhuma fruit market operates for 24 hours per day. Even though businesses are associated with greater job satisfaction, it comes with more significant work-personal-family conflict than traditional work (FEMME, 2019). The informal sector is

the provider of income-earning opportunities for the poor and a provider of cheaper goods and services (Williams & Gurtoo, 2012). It is also represented as extremely uncertain, insecure and comprising extended hours, amongst others. According to Kabeer and Van Anh (2006, as cited in Tongel, 2013), when domestic chores are taken into account, women tend to work longer hours and have fewer leisure times. Vho-Mukondeleli reported that there are times in which she spends the whole weekend, Friday until Monday, sleeping and bathing at the market.

If I have not sold anything, I come here selling from Friday and stay until Monday. I do bath right there and sleep, working for 24 hours. I will make my bed with the pallet and crates and sleep here with no problem; to me, it feels like home. Vho-Mukondeleli

Vho-Mukondeleli is in her early forties and the mother of two children. She is the head of her family and the breadwinner. Women are reported to be more likely to take on low-quality jobs in the informal economy that allow them to attend to these care responsibilities (International Labour Organisation, 2018). However, Vho-Mukondeleli's care highlighted more the financial and materials provided, and she did not indicate how long working hours affect her children. Besides, her narratives suggested that one of her children completed school and was waiting to be employed, meaning that she might be old enough to care for the younger sibling.

I have been able to pay school fees for my child; it is just that now he/she is not yet employed. Vho-Mukondeleli

5.4.3.4 Poor quality of health

The indicated sub-theme is about the poor quality of health, as every individual is at the risk of experiencing health-related problems, whether young or old. In this context, health

is perceived by the lens of the World Health Organization's (WHO) definition of health as a state of complete physical, mental and social well-being' (Larson, 1996). Women at the Tshakhuma fruit market are prone to poor health as they work longer hours because their market operates 24 hours, causing a strain on their physical and emotional health as they are sometimes unable to care of themselves. They sometimes do not prioritise their health, as they continue to strain their bodies, as expressed in Vho-Kwaṭhisani's narratives. She had to use a stimulant in the form of Joko tea to keep her going as she did not sleep and rest.

As I arrived now, I am from the all-night church prayer. When I get home, I will warm up water for bathing, I will make a cup of Joko tea, milk and drink it without milk, and after this, I will dress up and go to buy stock. I may begin to slumber around 15:00 and 16:00 when I may start feeling that I am exhausted because no one can perform these tasks for me, if I stay I would not have fresh produce to sell. Vho-Khwaṭhisani

On the other hand, Vho-Mafulufulu reported that she would go to the market while sick as she has created the income. She indicated that her peers might not even notice that she was sick.

I just tolerate the sickness while sitting here, and sometimes these people do not even notice that I am sick. Vho-Mafulufulu

Once the state of physical, psychological, and social well-being deteriorates, one could no longer function optimally. Due to these women's psychosocial experiences, they cannot engage in behaviours necessary to manage illness and promote health, such as taking treatment and taking necessary rest (Yarcheski, Mahon, Yarcheski, & Cannella, 2004).

5.4.4 Worried about business survival

This major theme is about the psychosocial experience of being worried about business survival as their profit margins are affected. Every business's success is typically rated on its benefit. The unprofitable business is vulnerable to the risk of being closed as its survival is threatened. About 82 per cent of small business, whether owned by males or females, tend to fail due to poor cash management, making cash flow a reliable indicator of potential longevity (Lindzon, 2019). The livelihood of the participants and their families is dependent on the revenue from the sales of fresh produce. Therefore, the sub-themes for being worried about business survival are saturation of women and unfavourable situations.

5.4.4.1 Saturation of women

The saturation of women worries the female traders because when they compare their profits in the 1980s and 1990s, they see a decrease in profit margins. Since then, more than 300 women are selling at the Tshakhuma fruit market. Due to shortage of employment openings in rural areas, women at Tshakhuma have decided to create self-employment by selling at the fruit market. Vho-Vuledzani, a long-standing informal female trader, reported that many informal traders are selling at Tshakhuma, and she is no longer making a profit.

My child, currently we are no longer making a profit because we are too many and you also see that [there are too many sellers here] until up to there, it is just a fight. Vho-Vuledzani

Women entrepreneurs who are breadwinners are prone to worry about their financial futures and sustainability (Stych, 2018).

5.4.4.2 Unfavourable situations

The sub-theme is about unfavourable situations which involve severe problems, and that makes success harder to achieve. The participants found themselves reported losing profit because of the scorching weather. The Tshakhuma fruit market is located in Venda, and it is characterised by a warm wet season associated with high temperatures, up to 40 degrees Celcius from October to March (Durowoju, Odiyo, & Ekosse, 2016). During the summer, the participants experience loss of profit as their produce, such as bananas and mangos, becomes of poor quality.

During the summer, there is a loss. I am telling you ... there is nothing we do, we just take the damaged fruits and throw away. Vho-Tshedza

The process of land expropriation also poses difficulties for the participants as they continue to lose profits. Previously, the South African apartheid government passed the Natives Land Act in 1913, denying the Africans access to land, which they had earlier either owned or leased from white farmers (South African History Online, 2020). During the post-apartheid period in 1994, the newly-elected South African government began to make laws and implement a land reform programme, redistribution land as they started transferring white-owned commercial farmland to African users (Cliffe, 2000). However, for the participants, the land redistribution affects their profits, as expressed in Vho-Mukondeleli's narratives. She reported that buying from black farmers has proved to be expensive and decreased their level of profitability.

The other thing that hurts us is when the blacks take the farms from the whites to expropriate, the truth I can tell you ... we were able to buy a banana crate at R60, but now the blacks have taken over the blacks sell us a banana crate at the price of R150, and this does not make any profit. Vho-Mukondeleli

Even these women do not have control over these experiences, and it is natural for female entrepreneurs to worry as their livelihoods are threatened (Spencer, 2020).

5.4.5 Peer conflict

This theme is about conflict with another fellow informal female traders at the market. The participants reported that occasionally they experience violence in the form of quarrels with their peers, as every system holds the potential for conflict. According to Buitrago (2019), conflict amongst peers is based on mutual disagreement or arguments. The peer conflict in this study is mostly over customers. The participants reported how their trade is not as noble as when the customer's vehicle stopped, and they ran towards the customer. This kind of behaviour could be confusing for the customer.

The way of selling is not right because we run to the customers as they arrive here ... running to the customers is our problem because it ends up confusing the customers, this is the problem we have here. Vho-Talifhani

Furthermore, their behaviour confuses the customers and leads to quarrel and conflict, which occasionally occur and are unplanned.

While we are working, we may quarrel against each other over the customers; this is because one may say that the customer wanted to buy from me, the customer wanted to buy from me while we do not know which fruit sellers the customers wanted to buy from, but sometimes a seller may be exactly knowing that the customer wanted to buy from a particular fruit seller, but still, we can have poor communication. Vho-Vuledzani

Moreover, most of the clashes did not involve physical violence or result in serious harm as they could continue to interact amongst themselves (Buitrago, 2019).

5.4.6 Psychosocial experiences from the sociocultural system

In this section, I have reported the psychosocial experiences influenced by sociocultural systems. Hiralal (2010, as cited in Tongel, 2013) said that culture and religion influence women's ability to engage fully in community and economic life. In the same way, different types of literature have reported that numerous female entrepreneurs are hugely affected by the traditional sociocultural context in which they operate, and they continue to work around patriarchal barriers to succeed (Mazonde, 2016). Moreover, South Africa has historically been ranked as one of the unequal societies in the world. While the country has experienced sustained positive economic growth since 1994, the growth in poverty, and particularly disparity, has been unsatisfactory. Women in rural areas continue to live in poverty as they are denied their sense of life (Statistics South Africa, 2019). In this section on psychosocial experiences from the sociocultural system, I found that the main themes are gendered entrepreneurship, social norms and a lack of social support.

5.4.6.1 Gendered entrepreneurship

This theme is about gendered entrepreneurship, which influences women's choice of business. Poverty also plays a role as it has a more significant effect on women, especially in the rural and townships areas. Fakier and Cock (2009, as cited in Parry & Segalo, 2017) state that most South African women are employed in the deprived paid informal, social or services sectors, as domestic and retail workers, which are traditionally defined by gender as women's work. The social and cultural system elements are more favourable to men than women, as men are preferred in decent employment and formal business opportunities (Statistics South Africa, 2018). Moreover, South Africa is a patriarchal society divided along gender lines as there is an emphasis on the difference between masculine and feminine

(Noge, 2014). While exploring the gendered entrepreneurship, I found that it has two sub-themes: informal business and low educational skills.

5.4.6.2 Informal business

This sub-theme is about the informal business encompasses all jobs that are not recognised as usual income sources and taxes are not paid (Business Dictionary, n.d.). Statistic South Africa reported that individuals who start an informal business do so because they are unemployed and have no alternative source of income (Statistics South Africa, 2014). Women engage in forms of income-earning that can meet their family's essential needs (Geldenhuys, 2011). Moreover, the market of Tshakhuma was established to aid the poor divorced women and widows. In their narratives, the participants indicated that the chief referred to them as his divorced women and advised them not to allow males as the market was given to women.

Our previous chief said to us, my widows that are selling here at the market do not allow any men to rule here at the market. I have given you this market after I have seen that you came back from your husbands' house, therefore work for yourself. Vho-Mukondeleli

Vho-Khwaṭhisani's narratives also established that the chief continued to refer to the women selling at Tshakhuma as his 'poor widows and divorced'.

Our chief decided to give us paper, so the apartheid police do not harass us at the market. The chief said I must do this because here at Tshakhuma I have my poor, divorced, and widow. Vho-Khwaṭhisani

Most cultural systems in Africa perceive divorced women as a failure at their marriages. They are stigmatised and unable to get assistance from family members.

5.4.6.3 Low educational skills

I have identified the sub-theme of low educational skills from the participants' narratives. Women are more likely to get involved in insecure low-wage work as it requires low investment and no educational skills (Tongel, 2013). Education determines the level of participation in and contribution to the overall economy. Researchers reported that education is widely believed to be one key feature that affects women's involvement in the informal sector, either as business owners or employees (Nguyen, 2015). In this study, most of the participants did not have Grade 12, and those who have Grade 12 had passed with the conditional examination. Vho-Tshedza reported that she passed Grade 12 with a conditional examination in 1994, and went back to school in 1995 and got similar results.

*I passed Grade 12 in 1994, I went back in 1995, and I passed again with S ...
it is when I decided to sell at the market. Vho-Tshedza*

Researchers found that semi-literate women in developing countries start more businesses than men because of social inequalities and their lack of access to other job opportunities (Williams & Gurtoo, 2012). Similarly, Vho-Mafulufulu dropped out of school because of pregnancy. Her mother-in-law organised the trading licence. While she was trading at the market, she pursued her education until Grade 12, hoping to further her tertiary level education. Vho-Mafulufulu was persistent in finding a better job, as in 2005 she stopped trading at the market to work at the farm and was later retrenched. Vho-Mafulufulu went back to sell at the market as it was easy to access.

I stopped working in the market because of being employed on the farm. I then went to work on the farm. In 2014 I lost this job due to retrenchment. After losing this job, I went back to the market because I still had my table that I did not abandon. Vho-Mafulufulu

Individuals transition to self-employed due to a lack of jobs locally (Dawson et al., 2009). A lack of employment opportunities significantly affects women in rural areas as their roles and needs differ culturally and geographically from those in urban areas (Human Rights Council, 2012).

5.4.7 Social norms

This theme is about social norms that govern the behaviours of the group or society's human social activity. Social norms are embodied in the language, customs and laws of the social groups and institutions such as family, community, market, business enterprises and government agencies (Burns & Machado, 2014). The systems, such as the Tshakhuma fruit market, established their social rules to guide and regulate interaction while giving the behaviour recognisable characteristic patterns to be understandable and meaningful for those sharing the rule knowledge (Burns & Machado, 2014). Furthermore, shared rules are the basis for knowledgeable actors to derive or generate similar situational expectations (Burns & Machado, 2014). In this section, I identified two themes of social norms, which are social injustice and verbal abuse.

5.4.7.1 Social injustice

This sub-theme is about social injustice, which is a concept of unfair and unjust relations between the individual and society; it is when some unfair practices are being carried out in the society (Clark, 2015). Human beings are inherently social beings that care about their social status, belonging, and respect (Greenberg, 2014). Moreover, the rules are generated to regulate and guide the individuals within the system, but the members might protest in response to unfairness (Greenberg, 2014). Vho-Mukondeleli's narrative reported

social injustice she encountered at the market. Vho-Mukonḁeleli is amongst the youngest women at the market, and she is in her early forties. Vho-Mukonḁeleli's narrative indicated that some of their rules are unfair towards young women as they are expected to leave their stalls and are sent on errands on behalf of the older women, such as fetching water. She indicated that she found these practices unfair as she is not treated the same as older women.

... that I do not want to be sent to fetch water at the market for others who just remain sitting at the market, I told her that I could not fetch water for someone who is just sitting down. Vho- Mukonḁeleli

Notably, the perception of fairness differed, depending on the situation, personal values and preferences (Greenberg, 2014). The unfair rules could be found as disempowering and oppressive towards young women. The Venda culture requires that the young must respect the elderly and accept to be sent on errands by older individuals. Vho-Mukonḁeleli stated that if she refused to do chores on behalf of an older woman, she might be perceived as disrespectful toward the elderly and reported to the chief. The chief would then impose a harsh punishment that might include a fine.

... because if I do not accept it, I will end up swearing against the older adults and if one does this he/she must be taken to the royal place, and if I am taken to the royal place, I will end up being fined R700 after my age has been compared against the person I may have scolded against. Vho-Mukonḁeleli

5.4.7.2 Verbal abuse

This sub-theme is about the verbal abuse in which extremely critical, threatening, or insulting words are delivered in oral or written form and are intended to demean, belittle, or frighten the recipient (American Psychological Association, n.d.) Women in the informal sector are likely vulnerable to abuse and exploitation (Nyoni, 2017). The social norms of the

business sector empower the customers to mistreat the business owners as they are believed to be always right. The Tshakhuma market is situated on the main road from Louise Trichardt to Thohoyandou. The main customers are passing motorists. When the car stops, the women run to the customer to sell their products. The participants indicated that they sometimes experience verbal abuse from their customers as these customers may be overly critical of the products being sold.

When motorists come here, you can take fruits to them at their cars, but they become rude because they talk as they wish ... he may say go away, you will scratch my car. Vho-Mukondeleli

Instead of seeking protection, women in Tshakhuma put up with the abuse for the sake of their businesses as they rely on their customers. Moreover, individuals employed and self-employed in the informal sectors are likely to experience violence due to their status of self-employment and a lack of protection (Women in Informal Employment: Globalizing and Organisation (WIEGO), 2018) The main perpetrators of violence against individuals working or self-employed in the informal sector are the state, employers, and owners of capital, service users, criminal actors, other workers, and household members (WIEGO, 2018). However, women in the informal economy are affected negatively as the society and government marginalise them, and they experience verbal abuse, physical torture, and gross abuse in trading spaces where they are looking for means of survival (Nyoni, 2017).

5.4.8 A lack of social support

This theme focuses on the lack of social support. Social support is the support available to an individual through social ties to other individuals, groups, and the broader community (Lin, Simeone, Ensel, & Kuo, 1979). Women in the workforce, including

entrepreneurs, often fall victim to gender discrimination as they tend to face the most significant challenges in getting support, from lacking the relevant connections to needing financial access or emotional support, as well as mentors (Cheng, 2018; Spencer, 2020). It has established difficulties for those who lack social support as they have to carry the entire burden by themselves (Cheng, 2018). Most of the struggling businesses could result from an inadequate support system in the business, as no one is genuinely self-sufficient (Cheng, 2018). Therefore, I identified two themes of a lack of social support: a lack of support from the government, a lack of trust, and social determinants of health.

5.4.8.1 A lack of support from the government

This sub-theme is about the government's lack of support, as reported by some of the participants. The participants indicated being aggrieved by the lack of support from the public institutions, especially the government. The participants reported that the government promised to support them with the fruit that is no longer in a good enough condition to sell. The government told the participants to remove the seeds from the avocados to be used for agro-processing. They will bring potential investors to buy out-of-date fruits for agro-processing, converting the animal and plant agricultural products into food. However, the government failed to honour its commitments.

We were told that we should take the rotten avocados, peel them, remove out the seeds and put the avocados into something so that they can be taken to make such lotion and we would be paid afterwards. We were even told that the seeds would be taken to be utilised to grow avocado trees. Still, we waited for that, and that never happened. Vho-Mukondeleli

5.4.8.2 A lack of trust

This sub-theme is about the lack of trust as it provides the cohesion necessary for the development of a meaningful relationship, and trust reflects the functioning heart of a healthy society, economy, and democratic polity (Welch et al., 2005). Human beings need to trust, as distrust is fraught with anxiety and resentment, and there is no civilisation or mental wellness without trust (Stosny, 2014). However, in any relationship, it is common for the trust to be broken. When there is a shift in the trust-mistrust rhythm for individuals, groups, and societies, betrayal occurs, and it is also a very powerful relationship disruption (Bunkers, 2018). One of the requirements to trade at the Tshakhuma fruit market is a trading licence. Any business that fails to obtain the necessary licence could be forced to close (Francis, 2019). Those who do not have a trading licence go to the extent of borrowing the licence from women who are not actively trading.

In the process of handing over the licence, the two parties would have a verbal agreement. Some of the owners would dishonour the deal, as indicated by the participants. Vho-Tshedza reported that when she started trading at the market, she did not have the licence. She then borrowed the licence which had an outstanding annual fee, which she paid. After paying the yearly fees and clearing the unpaid debt, the owner decided to claim the licence back, breaking the trust.

I paid much money as a particular person gave me a licence. Unfortunately, that person was not honest to me you see because after spending such a lot of money that person just told me that this coming June I must have obtained my licence because she said she wants to give it to her child. Vho-Tshedza

Betrayal assaults human dignity and brings with it painful disappointment and discouragement; it also violates social trust (Bunkers, 2018; Rachman, 2010).

5.4.8.3 Social determinants of health

This sub-theme is about the social determinants of health, which encompass economic and social conditions that influence the health of people and communities (Commission on Social Determinants of Health, 2008). The economic and social conditions are shaped by socio-economic positions such as money, power, and resources (Solar & Irwin, 2010). Furthermore, the socio-economic position shapes specific determinants of people's health status within social hierarchies, and individuals experience differences in exposure and vulnerability to health-compromising conditions (Solar & Irwin, 2010).

As in this study, some of the participants reported being frustrated by the lack of health-care services due to health inequities that contribute to weaker health systems in rural areas and adverse social challenges (Koller, 2019). It is much worse for rural women as they experience poorer health outcomes and less access to health care (Committee on Health Care for Underserved Women, 2014). Vho-Mafulufulu expressed feeling helpless as she lacked access to a mental health-care facility. Vho-Mafulufulu is the mother of two sons and one daughter. One of her sons is mentally ill as he has schizophrenia. As there is a shortage of mental health-care facilities in the rural areas, she is forced to care for her son while trading at the market. However, there are times where her son expresses high emotions and she would know what is the contributing factor. Her son might also just disappear without anyone knowing. She would have to leave her stall unattended in search of her son.

It is just that sometimes if my mentally disturbed son is angry, he gets sulked, and he will just disappear. They do search for him, and when we find him, he would come and play on the road. ... he gets angry, and no one knows the cause, but he is not a bothering person and does not strike anyone. Vho-Mafulufulu

Moreover, rural areas encounter high shortages of mental health-care institutions, which is caused by declining occupancy and lagging revenues (Weisgrau, 1995). Access to

health services is also determined by social and environmental elements that are primarily responsible for health inequities. Limpopo is amongst the three poorest provinces in South Africa by poverty and inequality standard, and black South Africans account for the most deprived regions in South Africa (Human Sciences Research Council, 2014).

5.5 Coping Strategies Themes

In this section, I presented the main themes and sub-themes for coping strategies derived from the participants' narratives. The coping strategies were introduced by Lazarus and Folkman (1984). They stated that coping strategies are initiated when people encounter stressful events such as daily hassles and these strategies apply to every human being (Lazarus & Folkman, 1984). Secondly, the themes for coping are centred on the problems and emotion-focused coping strategies guided by Lazarus and Folkman's (1984) coping framework. The coping theory states that coping strategies are initiated when people encounter stressful events, such as daily hassles, life events or large-scale threatening events involving a significant number of people. Coping strategy is the collection of responses to the stress that the individual has available and can use successfully (Sahler & Carr, 2009). It is also viewed as process-oriented and contextual as it can change over time, and influenced by the characteristics of the stressful context, including its controllability and personality dispositions (Schoenmakers, van Tilburg, & Fokkema, 2015).

Furthermore, Lazarus and Folkman (1984) found that individuals use coping strategies that are problem-focused and emotion-focused. The problem-focused coping involves efforts to modify the issue at hand and typically includes elements such as generating options to solve the problem, evaluating the pros and cons of different options, and implementing steps to solve the problem (Lazarus & Folkman, 1984). This approach

involves taking action and doing something proactive about the problem, such as gathering resources, talking to others, or taking some action to change the situation (Miodrag & Hodapp, 2011). In dealing with the challenging psychosocial experiences, individuals tend to apply external strategies, such as social support, role flexibility, altering the outward behaviour, and fighting back to question the source of the problem (Shorter-Gooden, 2004).

On the other hand, the emotion-focused coping strategies are described as the process associated with focusing on managing one's emotions which can be controlled (Lazarus & Folkman, 1984). Furthermore, emotion-focused coping is the ability to recognise if the situation is deemed uncontrollable, in which case it should be left alone (Miodrag & Hodapp, 2011). Individuals apply various internal coping mechanism, such as drawing strength and cultivating positive self-image (Shorter-Gooden, 2004). Similarly, I discovered that the participants used both problem- and emotion-focused strategies in the family, work environment and the sociocultural systems. However, I have decided not to categorise the themes according to the systems compared to psychosocial experiences systems categorised per family, work environment, and sociocultural systems. I have chosen to categorise the themes differently as I identified that the participants had applied the same coping style in different systems. I have identified the following major themes for coping strategies: planful problem-solving, mental self-care practices, seeking social support, cognitive appraisal strategies, and a lack of self-care. Most importantly, I indicated what psychosocial experiences each coping approach is solving. In addition, the participants did not apply the coping strategies in all of the psychosocial experiences.

Table 2*Coping Strategies Major Themes and Sub-themes*

Major themes	Sub-themes
Planful problem-solving	<i>Decision-making</i>
	<i>Autonomy</i>
Practices for mental self-care	<i>Religious practices</i>
	<i>Resilience</i>
Seeking social support	<i>Support from the family</i>
	<i>Support from the peers</i>
	<i>Support from the community</i>
Cognitive appraisal strategies	<i>Acceptance</i>
	<i>Forgiveness</i>
	<i>Humility</i>
	<i>Avoiding the conflict</i>

5.5.1 Planful problem-solving

The major theme of planful problem-solving coping strategy describes deliberate problem-focused efforts to alter the situation, coupled with an analytic approach to solving the problem (Rodriguez, 2011, p. 6). In this study, I further identified the two sub-themes of planful problem-solving: decision-making and autonomy to cope with the psychosocial experiences.

5.5.1.1 Decision-making

In this section, I identified the sub-theme of decision-making from the participants' narratives. Making decision entails a “process of identifying and choosing among alternative courses of action in a manner appropriate to the demands of the situation” (Kreitner, 2008, p. 206). March (1994, as cited in Alvino & Franco, 2017), states that individuals live in social systems where they play specific roles associated with age, sex, and social positioning. Decision-making is influenced by the role played by a participant within the system; in this

case, the family. Similarly, the participants took decisions inclined to their social structures as they realised that to deal with poverty, a lack of job opportunities, and a single income, they had to become informal traders. As reported in the career coercion section, these women were pushed by their families to be informal traders. Most important is that decision-making is the central core assumption that primarily drives the entrepreneurial actions (Shepherd & Patzelt, 2017). Vho-Khwaṭhisani decided to sell at the market as her mother was old and a single parent. There was no one to help her maternal household, and she had to take over from her mother, albeit unwillingly. Vho-Khwaṭhisani decided to put her family's needs first and trade at the market to provide for her family.

After realising that my mother was no longer able to do the selling due to her age, I decided to start selling. Vho-Khwaṭhisani

Mastering decision-making is necessary and enables the entrepreneur to balance the drive, determination, desire to work hard, and create space in their lives even if it is inconsistent with their wishes (Sumpter, n.d.).

5.5.1.2 Autonomy

In the participants' narratives, I identified the second sub-theme referred to as autonomy coping style. According to the American Psychological Dictionary (APA, n.d.), autonomy is the state of independence and self-determination in an individual, a group, or a society. Autonomy involves a realistic sense of choosing and making decisions (Carrasco, Zapata, López, Garcia-Mas, & López, 2013). The participants believed that they are independent and in control of their lives and choices. These participants defined how they relate to sexual relationships, as demonstrated in the participants' narratives. The participants independently prioritised their businesses and their children and chose not to get married or never to remarry. They believed that they could survive outside the marriage. Vho-Ṭalifhani's

narrative indicates that she is not interested in marriage. Vho-Ṭalifhani has never been married, and she is not involved in marriage but chose to define her relationship.

What I see is that I may no longer have marriage [mm mm]. But presently, I have an affair with someone. I am not staying with him (meaning the sexual partner) as I told myself I do not need a man. Also, the man I am having an affair with is married. Vho-Ṭalifhani

Autonomy permits individuals to engage in self-determined activities and control their behaviours (Carrasco et al., 2013). It enabled individuals to rely on their own opinions and choices even if they were contrary to the ordinary people or society, as expressed in Vho-Ṭalifhani's narrative, as she is single by choice.

5.5.2 Practices for mental self-care

The theme of mental self-care involves activities that help remove unnecessary items in mind and reduce stress levels (Kruger, n.d.). In this study, the participants care for their mental well-being by engaging in religious practices and resilience as they are seeing a big picture of sustaining the livelihoods of their families.

5.5.2.1 Religious practices

Religious practices are amongst the main themes of an emotion-focused coping strategy. Individuals use religion as the source of a sense of control in life, community structure and comfort (Kuznetsov, 2018). While exploring through the participants' narratives, I found that individuals relied on prayer to cope with some of the challenges they face. Moreover, women are more likely to describe God based on elements, such as a God of love, comfort, and forgiveness, making their behaviours to be spiritually centred on such

features (Davie & Walter, 2001). Most of the shared religious practices used by the participants are prayer. Prayer is a “central expression of faith, and it is a coping behaviour” (Spilka & Ladd, 2013, p. 88). In this study, the participants alluded that they would pray for God’s intervention in their daily lives at home and their businesses. Vho-Mafulufulu’s narrative expressed that before she sleeps, she would pray to God. She confidently stated that she would go to the extent of telling God about her movement through prayers. She believed that if she continued to pray, God would hear her prayers and become successful.

When I sleep in the evening, I cannot just sleep without praying to God. I pray to God telling him about my movement to and from all places ... yes, I have confidence, I do have confidence, and do not undermine my prayer. When I pray, I do not undermine it ... I pray for everything so that something must happen and become a successful person in life. Vho-Mafulufulu

Most importantly, researchers found that individuals using positive religious coping techniques, such as prayer, tend to have both improved perceived mental and physical health, as well as improved objectively measured health outcomes (Wachholtz & Sambamoorthi, 2011). Similarly, from Vho-Kwaṭhisani’s narrative, I found that she symbolised prayer as a shield. The shield symbolises protection from danger, risk or other unpleasant experience (Replogle, 2016).

Yes! Prayer is a shield when a person prays, everything in his/her life goes well, and the doors get opened. To me, prayer is the most important thing.

Vho-Kwaṭhisani

5.5.2.2 Resilience

This sub-theme is about resilience, which is defined as the process and outcome of successfully adapting to difficult or challenging life experiences, primarily through mental,

emotional, and behavioural flexibility and adjustment to external and internal demands (APA, n.d.). Female entrepreneurship is accompanied by unique challenges, including defying social expectations and norms, balancing work and family life, and finding a support network that shares their understandings and goals (Johnson, 2019). Despite these challenges, the female entrepreneurs, whether operating in the formal or informal sector, are still expected to thrive in their businesses. Some of the female entrepreneurs are resilient in the face of unpleasant experiences and ongoing adversities (Southwick, Litz, Charney, & Friedman, 2011). In this study, the participants' narratives highlighted a collection of unpleasant psychosocial experiences, such as the loss of profit, verbal abuse, social injustice and others as they refused to allow them to stop them from selling at the market. They are resilient and kept pushing towards the finish line, even if the finish line seems scarily out of reach (Lionesses of Africa, 2018). Vho-Tshedza's narrative revealed adapting to difficulties, as she sometimes leaves the market without making any income.

Sometimes you go home without any cent because that is possible to go home without any cent. Vho-Tshedza

In this chapter, the loss of profit due to the saturation of women has been reflected. More women are selling at the market due to limited job opportunities. It has been highlighted that these female traders run towards customers which, in some instances, lead to conflict amongst themselves. Vho-Tshedza illustrated that she continued selling because she believed that one day she would get the income.

Nevertheless, even though it is difficult, one must tolerate. You just tell yourself that it is better to continue doing something, I mean selling because some money will be found one day. Vho-Tshedza

Moreover, female entrepreneurs can recover from adversity as they focused on the goal (Dwiwardani et al., 2014). The path to entrepreneurial success is never a straight line,

but the key to success is to persist against all the odds (Stengel, 2019). For entrepreneurs who have reached the top, persistence and resilience have been the key determining factors of their success (Lionesses of Africa, 2018).

5.5.3 Seeking social support

This theme is about social support which participants use to cope with unpleasant psychosocial experiences. According to the APA dictionary of psychology (n.d.), social support provides assistance or comfort to others, typically to help them cope with biological, psychological, and social stressors. While exploring the participants' narratives, I discovered that different participants relied on social support to deal with the challenges, and such support was from the family, community and peers. Social resources, such as social support, influence coping strategies (Folkman & Moskowitz, 2000). Social support assisted the participants in coping with some of the psychosocial experiences. Social support could be provided physically and emotionally through comfort given to an individual by a family member, friends, co-workers and others (Hamid-Balma, 2011). Moreover, it was indicated that active social support is one of the most significant correlations of well-being and has long been believed to positively affect health and guard against distress (Aflakseir, 2010). In this study, the participants reported receiving support from the family, peers and community to ease their challenges.

5.5.3.1 Family support

Family support is the sub-theme of social support in which the individual seeks assistance from the family members. Family support, such as emotional, instrumental and financial, is vital and enhances the performance of the women-owned businesses (Neneh,

2017). Notably, it has been established that “business success for women depends on the support the family members give to women in the process of managing a business” (Mandipaka, 2014, p. 1188). Vho-Kwaṭhisani reported that she relied on her mother for instrumental support. Vho-Kwaṭhisani was a single mother and stayed with her mother before her mother passed away. As stated earlier in this chapter, Vho-Kwaṭhisani started selling at the market after her mother got sick, and during that period, she was about 20 years old and had a child. Children were not allowed at the market after the incident when a child fell on her mother’s back while selling at the market.

Children are no longer allowed in the market, the cause for this was that a particular female trader was selling fruits next to the bus while carrying her child on her back and the child fell, but the child did not die. Vho-Vuledzani

In that regard, Vho-Kwaṭhisani relied on her mother to look after her children while selling. After her mother passed away, she did not have another child as she acknowledged that her form of family support was limited.

When my mother was still alive ... she was the one I used to leave her with my children ... my mother passed on in 2005, and since then I never had another child again because I did see that living alone without a parent is a challenge.

Vho-Kwaṭhisani

On the other hand, Vho-Tshedza reported that she received financial support from her younger sister, working in Johannesburg. She said she would ask for money to buy fresh produce to sell more, especially when she had a shortfall. She stated that:

In some other days, I do ask from my younger sister who works in Johannesburg. I just say I do not have money to buy stock, please give me so much, and she gives me. Vho-Tshedza

The families have been instrumental, providing free resources to these informal female traders. Families saved them the money to take their children to the day-care centre and the interest in borrowing money from a financial institution.

5.5.3.2 Peer support

The second form of social support emanating from the participants' narratives is the support from the peers, other informal female traders from the Tshakhuma market. Peer support and mentorship are vital amongst female entrepreneurs and that peer support encourages female entrepreneurs to build confidence, take risks and solve problems (Fullen, 2017). The informal female traders selling at the Tshakhuma market relied on each other for support. All the participants interviewed reported that they relied on each other's support as it is critical to their businesses' success and functioning as they are more dependent on each other. The participants reported that they sell on behalf of each other as they have established the trust. Once trust is found amongst the peers, they can disclose information or provide access to another trader's resource (Ahamed, Buford, Sharmin, Haque, & Talukder, 2008). Additionally, these informal traders offer financial support by establishing the social savings club and the burial society. Through their weekly and monthly contributions, they can build the houses without borrowing the money, as expressed by the participants.

We support and encourage each other by creating stokvels. We do these to help those who have not yet built houses so that they can build. We can encourage a person to do the budgeting ... we also encourage a woman to have a vision. Vho-Kwathisani

As highlighted by Mazonde (2016, p. 31), "women entrepreneurs learn to use innovative strategies for funding their businesses without borrowing or raising equity, in some cases women even use saving clubs to assist in acquiring the necessary resources for

their businesses”. Vho-Talifhani expressed with confidence that their relationship amongst peers has evolved to that of neighbours:

We help each other here and there because we are like next-door neighbours and if someone is unable to come to pack the fruits, we help that person. Vho-Talifhani

5.5.3.3 Community support

The third form of support discovered from the participants’ narratives is the support from the community structures. The participants reported receiving most of the help from their chief, Chief Vho-Madzivhandila. Firstly, the fruit market was the initiative of the chief to assist divorced and widowed women from Tshakhuma village to sustain their livelihoods. The chief or traditional leaders have various activities and functions, such as settling disputes, interacting with other institutions and governments, and identifying development points and agricultural activities (Nkosi, Kirsten, Bhembe, & Von Bach, 1994). The participants mentioned receiving support from the chief who encourages and advocates for their trading needs.

The chief helps us, telling us that we must work for ourselves and we should also pay for an annual fee for the table, the chief takes care of us. Chief tells us that if there is any matter, we should forward that matter to the royal family for the chief’s attention so that there would be no violence at the market, the chief does send relevant people who tell us and indicate to us that we should not fight. We should not do this and that ... Vho-Vuledzani

The participants mentioned that the chief emphasised that they could forward any matter to the royal family, who are the royal council members. The royal committee members

mainly comprise the chief's half-brother, headmen related to the ruling family and the chief's sister. The headmen are leaders of the small sub-areas of a village and report to the chief.

5.5.4 Cognitive appraisal strategies

This theme is about the cognitive appraisal, which is how individuals assess the emotional situation, evaluate how the event will affect them, interpret the various aspects of the event, and arrive at a response based on that interpretation (White, 2016). Within the cognitive appraisal, I found that acceptance, humility and forgiveness are the sub-themes.

5.5.4.1 Acceptance

The first sub-theme of the cognitive appraisal strategy is acceptance, which is the process of “adaptation to unchangeable negative events by helping to maintain the individual's psychological well-being and capacity to act” (Nakamura & Orth, 2005, p. 282). Vho-Mukondeleli reported that as informal female traders, they sometimes encounter verbal abuse from their motorist customers. She reported that she had to accept the situation.

The other challenge we come across is when the motorists come here to buy from us. When motorists come here, you can take fruits to them at their cars, but they become rude because they talk as they wish ... when you arrive at their cars when you touch their cars they can say you are scratching their cars. The most important thing is to accept every situation. Vho-Mukondeleli

Individuals accept the situation, but it does not mean that they are satisfied with such a situation; it is purely an acknowledgement that you do not have control over the situation (Eager, Grant,& Maritz, 2019). The participants find themselves accepting the customers' verbal abuse as they are the source of their income.

5.5.4.2 Humility

The second sub-theme identified was humility. According to the American Psychological Association (APA, n.d.), humility is the quality of being humble, characterised by a low focus on the self, an accurate sense of one's accomplishments and worth, and an acknowledgement of one's limitations, imperfections, mistakes, and gaps in knowledge. Vho-Mukondeleli expressed that humility is a beneficial trait that allows her to cope effectively with the stress, especially when dealing with demanding customers.

We have to be humble because we are persuading customers to buy so that we get money ... we persuade them again. Vho-Mukondeleli

Humility helps maintain social bonds amongst individuals (Krause, Pargament, Hill, & Ironson, 2016). In every business, the business owner-customer relationship is critical for their business success. Most importantly, modest individuals tend to enjoy better physical and mental health and regulate their responses towards stress (Krause et al., 2016).

5.5.4.3 Forgiveness

The third sub-theme I identified is forgiveness, which is the process that reduces motivation to retaliate or withdraw from the offender and predict relationship gratification and commitment (Lambert, Fincham, Stillman, Graham, & Beach, 2010). The participants reported that they sometimes conflict as a peer group. However, the participants cannot afford any squabbles as they are instrumental to each other's success. Forgiveness is the foundation of their relationship; as stated in Vho-Vuledzani and Vho-Tshedza's narratives, it is their principle to ask for forgiveness if they wronged each other.

What I need is that if someone has done something wrong against me, we should talk and forgive each other because I do not want to hold grudges in my heart. Vho-Vuledzani

We experience conflicts and quarrelling! Conflicts and quarrelling do not remain permanent, we do forgive each other, and sometimes on the same day, ... as human beings it is normal to encounter some conflicts. Vho-Tshedza

The participants acknowledge that conflicts and quarrelling will be a part of their lives. However, they said that they do not remain angry forever because they are dependent on each other, as indicated in peer support.

5.5.4.4 Avoiding the conflict

The fourth sub-theme identified is avoidance, which is the process for suppressing the immediate experiences of distress through the utilisation of both cognitive and behavioural techniques (Folkman & Moskowitz, 2000). Other researchers referred to avoidance as a form of denial (Sahler & Carr, 2009). However, the participants resolved the conflict by avoiding it to maintain their relationship. Avoiding conflict is an effective strategy to resolve immediate or short-term challenges, and it is useful if the situation is uncontrollable (Roth & Cohen, 1986). Vho-Mafulufulu indicated that she would avoid quarrelling or talking back to other peers in conflict.

... even if you step on me while we are selling, I will never quarrel against you,

I will just keep quiet. Vho-Mafulufulu

Avoiding the stressful situation helped Vho-Mafulufulu ignore and continue with what she was doing as if nothing happened, as the cost of engaging in a conflict is high. Women at the market support each other, encourage and sell on behalf of each other. The participants also reported that if they engage in conflict, they are fined.

5.6 Conclusion

In this chapter, I introduced the participants by providing a summary of their narratives. Secondly, I have presented and discussed the psychosocial experiences and coping strategies themes. The psychosocial experiences have been presented according to the various systems. The coping themes indicated which type of psychosocial experiences was being resolved. Lastly, I included the excerpts which were taken from the personal narratives to demonstrate that information was obtained from the participants. In the next chapter, I conclude the study by providing the methodological insights, contributions, limitations and recommendations for future research.

Chapter 6: Conclusions and Recommendations

The study of origins is the art of drawing satisfactory conclusions from inadequate evidence.
Allan Rex Sandage

6.1 Introduction

The purpose of this study was to explore and identify, through stories, psychosocial experiences emanating from the social demands and affecting the informal female traders at the Tshakhuma market. The study further explored the coping strategies employed by these informal female traders to mitigate psychosocial experiences. Moreover, I envisioned that this study's purpose would be achieved through the following objectives: to identify and explore the psychosocial experiences encountered by informal female traders operating at the Tshakhuma fruit market, and to understand the coping strategies employed in resolving the psychosocial experiences. This was motivated by the increase of women entrepreneurship as highlighted in the 2016/2017 GEM report, indicating that about 163 million women are running or starting businesses globally (Kelley et al., 2017).

Even though there is an increase in women entrepreneurship, the sector encounters gendered dynamics and rationalities which one should consider. The consideration of gender dynamics helped me understand what motivates women to start a business, the challenges women entrepreneurs encounter, and the type and sector in which women are likely to operate. The understanding of gendered entrepreneurship laid the foundation for this study. Therefore, in this chapter, I highlighted the methodological insights and insights into the findings and contributions. I then outlined the limitations of the study and the recommendations for future research. Lastly, I concluded the chapter and the study.

6.2 Methodological Insights

In this section, I provided the methodological insights of this study. Firstly, in this study, I worked from the interpretivism approach, as I believed that to access participants' truth is through social constructions such as languages and shared meanings (Myers, 2009). Additionally, I acknowledged that individuals are multifaceted and complicated; and different people recognise and experience the same reality differently. Therefore, applying the interpretivism belief has enabled me to explore the subjective experiences of the participants. Consistent with the interpretivism paradigm, I followed a qualitative methodology to explore the participants' psychosocial experiences and coping strategies. The qualitative approach enabled me to study the participants' experiences from their perspectives (Carr, 1994). Qualitative methodology granted me an interactive relationship with the participants, which enabled me to obtain direct experiences from the participants and provided me with valuable information for the study (Duffy, 1987).

Moreover, I have used qualitative methodology as it allowed me to use the story. I have used narrative research to collect and examine the participants' stories to understand their identities and social lives (Wong & Breheny, 2018). I collected the personal stories of the participants because I believed that individuals tell the critical events of their lives. I have collected the personal stories through the narrative interviews, which were unstructured. The narrative interviews enabled me to ask an open-ended question that allowed the participants to respond in a narrative form. However, collecting the participants' personal stories has been challenging, especially with the unstructured narrative interviews. I realised that it is crucial to have an agenda to guide me when using the unstructured interviews, as during the first session, I could not probe for more information. During the second session, I made sure I had an agenda.

During data collection, I would sometimes find myself engaging in more question-answering to some of the participants to get the information. Our lives are accompanied by continuous experiences and interactions with our surroundings and ourselves, woven together into a unified web (Moen, 2006). These experiences and interactions might have been overwhelming in their complexity for the participants to communicate. On some occasions, I could not probe for more in-depth information from the participants because of the limited experience in conducting narrative research. In addition, during the interviews, some participants would be distracted by the telephone or customers. Some participants were not keen to share their stories; they were more reserved, especially during the interview. The narrative research depends on the bond between me as the researcher and the participants, and the strong bond assures the participants that they are safe to share their personal stories.

To that end, I first wrote a letter and engaged with a member of the chief's council, who allowed me to engage with the market's chairperson. The community members trust the chief's council. The relationship between the chairperson and my colleagues also laid the foundation for trust. I had the informed consent written in Tshivenda and the ethical clearance from the University of South Africa. I further explained that the study would benefit them as people would get to know their stories and help others.

Furthermore, conducting narrative research allowed me to attend the Narrative Matters conference in the Netherlands. At the conference, I had a face-to-face encounter with Professor Molly Andrews and Professor Corinne Squire, the narrative research legends. During this encounter, I explained my study and the challenges I encountered, especially with Labov's analysis model. Labov believed that the easier way to understand the stories is through the structures (Labov, 1972). I was advised on how to approach Labov's model, and it was more useful as I was able to attempt the model in this study. Labov's model had helped me analyse and examine the participants' story, and my understanding was better than when I

was formulating the proposal. However, I could not integrate the Labov's analysis model with the theoretical framework that I was working on due to the complexity and limited knowledge of Labov's model of data analysis. I found that some narrative data analysis would require the researcher to have the skill to analyse stories that are not in chronological order as the informal female trader would share what they could remember. For this reason, I was unable to use the Labov's model that I planned to use. I had to use the thematic narrative analysis and searched for the themes emanating from the participants' stories.

Based on the highlights above, I found that qualitative methodology is suitable for studying the informal female traders as the methodology focuses on subjective experiences. Through this study, we are made aware that individuals can experience the same psychosocial elements differently. Although all the participants head female-headed households, their realities are influenced by different social elements, such as divorce, the death of a spouse, or never being married. Different social elements also influenced the participants to become informal traders. It further outlined that the participants could apply different coping mechanisms to the same psychosocial elements.

Secondly, I found that trust is critical for informal traders when conducting the study. Trust establishes a foundation for the participants to share their personal stories with the researcher. Thirdly, the use of the native language with the participants helped me to have the same understanding with the participants. Native language enhanced trust. I also established that interacting with the informal female traders required understanding, respect and empathy. Without understanding, respect and empathy, the relationship between the researcher and participants might be threatened. Lastly, I established that sufficient time and finances should be set aside for data collection as the process can be longer and more costly than planned. Preparation in advance is essential when dealing with informal female traders to collect data through information and observe some of the experiences.

6.3 The Structure of the Participants' Stories

In this section, I decided to provide the discussion focusing on the stories of the informal traders at the Tshakhuma fruit market, including the psychosocial experiences they encountered and the coping strategies they had applied in resolving these situations. The participants' stories were about the specific, past-time narratives, which told about a series of events that took place at specific unique moments in a past-time world (Cortazzi, 1994). The participants' stories demonstrated a place of events, being Tshakhuma village and the Tshakhuma fruit market, which are the commonplace of their events. They also demonstrated the characters, and they have shared some similar characters such as customers, the headman and peers. They also demonstrated the situation of the events, but they did not provide the time of events clearly, except the time when they started selling.

Additionally, Vho-Khwaṭhisani pointed to the time of the events in the form of symbolism, such as when they bought bananas and sugar cane with cow dung. It was also the period they use silver 10, 20 and 50 cent coins. Furthermore, some of the participants used the intensifiers to strengthen the meaning of their statements and to show emphasis (Benzinger, 1971). The intensifiers used were mostly the repetition of the verb to emphasise the issue such as “*ri khou ḡi shuma, ri khou ḡi shuma*”, meaning while working. I noticed that not all the participants told their stories in chronological order as they occurred in varying sequences, as in Vho-Mafulufulu 's story (Riessman, 2008). In Vho-Mafulufulu 's story, the beginning, the middle and the end are not clear. I also discovered that the participants told their stories at two levels, firstly as individual informal traders in the family system, and secondly as collective informal traders in the work environment (Earthy & Cronin, 2008). The participants' stories indicated their various psychosocial experiences,

whereas, in the work environment, they encountered similar psychosocial experiences, such as a lack of support by the government and being worried about business survival.

Although the interviews were conducted with individuals, there was a collective story as the participants shared a context of the operation which qualified to be the story of informal female traders at the Tshakhuma fruit market. Identifying the structure of the story is a process in which a researcher gets involved, especially for the stories that are not in chronological order. The process of developing the structure helped me to bring together the stories to make sense. Secondly, I believed that structuring the stories enabled me to provide a summary outlined in the previous chapter to help the reader understand the participants' stories and the sense of their stories. Lastly, after I had outlined the structure, I was able to identify the psychosocial experiences and coping strategies from the narratives.

6.4 Insights into Findings and Contributions of the Study

In this section, I am providing insights into the findings and the contributions of the study. This study was conducted to answer two research questions: what are the psychosocial experiences of informal female traders at the Tshakhuma market, and how do informal female traders operating at the Tshakhuma market cope with the psychosocial experiences? Therefore, from the participants' narratives, I was able to identify various psychosocial experiences, which are shortened into various themes. Moreover, I identified psychosocial experiences from the family, work environment and sociocultural systems, as I worked from a social systems theoretical framework. I found that the family demands forced women to become informal traders and headed their households. The family demands pushed these informal female traders to put their psychological and developmental needs aside and put the family's needs first, consistent with the psychosocial theory asserting that family expectation

affects their human development needs. Secondly, the work environment's demands and expectation of running a successful business caused the informal female traders to be incapable of balancing their work and life, stressed about their business and in conflict with their peers.

Lastly, the sociocultural system demands and expectations affect the informal female traders to encounter psychosocial experiences of marginalised gendered entrepreneurship, social norms that undermined their personal needs, and a lack of social support as informal female traders. These psychosocial experiences cause the conflict between the sociocultural systems and the informal female traders' psychological and developmental needs. Moreover, this study demonstrated that informal female traders encounter psychosocial experiences due to their interaction with the family, working environment and the sociocultural systems, and such experiences affect their thoughts, feelings and actions. In that regard, researchers and policymakers must acknowledge that social systems such as family, work environment, and sociocultural define informal female traders' psychosocial experiences. As a result, informal female trading cannot be perceived outside of the social system. Moreover, informal female traders and women entrepreneurs are broadly understood through gender lenses and are marginalised.

The second research question of "how do informal female traders operating at Tshakhuma market cope with the psychosocial experiences", was guided by Lazarus and Folkman's (1984) coping strategies. Informal traders applied various coping mechanisms to deal with psychosocial experiences. The participants planned to solve the problem as they took action and became proactive about the problem. Secondly, the participants practised mental self-care, removing unnecessary items from the mind and reducing stress levels. Lastly, the informal female traders sought social support from their families, peers and the community. All the coping strategies applied by the informal female traders of Tshakhuma

are consistent with Lazarus and Folkman's (1984) theory. Therefore, it is evident that these informal female traders are capable of devising strategies to solve the challenges they encounter that might affect their psychological needs and business.

Moreover, I did not conduct this study to answer the research questions only but to also contribute to the body of knowledge. During the formulation of the study, I have outlined the gaps that I envisaged this study would contribute to, such as to the existing literature on psychosocial experiences of informal female traders that are often overlooked. Secondly, this study will contribute to the body of knowledge on women entrepreneurship in psychology. It will further support the appeal for an interdisciplinary approach that could enrich our understanding of the psychological, social, political and ideological aspects of entrepreneurship to providing an understanding that would benefit a diverse group of women entrepreneurs in South Africa and within the African borders.

Apart from the research context, this study could guide the policymakers and implementers on designing interventions that prioritise and support women in the informal support sector, as it provided the participants with alternative employment, and they are sustaining their livelihoods. Supporting women at the Tshakhuma fruit market would provide an opportunity for agro-processing that could emerge from the stale products, which could increase job creation for the Tshakhuma community and surrounding areas. This study further highlighted the importance of social support as there is limited formal support available for informal traders. They cannot access financial loans from the banks and grants from the government; the study highlighted that collective savings are breaching the gap for the participants. Furthermore, the chief's support is critical in the community structures as they are likely to be successful, which is evident with the Tshakhuma fruit market. Lastly, this study enabled the participants to tell their untold stories and share the lessons with other female entrepreneurs.

6.5 Limitations of the Study

There are limitations in this study that need to be taken into consideration when interpreting the findings. The study was exploring the psychosocial experiences and the coping strategies of informal female traders. The first limitation is that the study cannot be generalised because the participants are the informal female traders from the rural areas of the Tshakhuma village in the Vhembe District. The participants shared their psychosocial experiences and coping mechanism through stories that are subjective and cannot be extended to other rural areas in South Africa, even if they share similar demographics, socio-economic status and class.

The second limitation relates to the qualitative methodology as it relies on the self-reported data that can seldom be verified independently. The third limitation of this study relates to the data collection process. During data collection, it was challenging to have a conversation without interference because there was no private space. Moreover, these women explained their norm of selling, which is running after the customer whenever a vehicle stops. In some instance, the participants would be distracted and not pay sufficient attention to the interview as they longed to run to the customers to sell their products. The last limitation is the cost implication of conducting the research.

The participants are from the Vhembe District, about 600 km from Olifantsfontein, Gauteng province, South Africa, where I am staying. The cost of collecting data was high. Sometimes I would go to the market to collect data and came back without collecting data. Besides, the other time I found that the women were protesting against my employer, and the chairperson advised that it was not safe to go to the market. Even though I introduced myself to participants as a student from the University of South Africa (Unisa), the chairperson was aware of my employer. I would return to Gauteng without collecting enough data. After

realising the loss of finances, I had to discuss my experiences with other researchers. I was advised that I could compensate for the time used for interviews, which increased the financial costs.

6.6 Recommendations for Future Research

In this section, I recommend future research guided by the findings of this study. I have engaged the findings, interrogated thoroughly and applied wholeness before recommending future research. Most importantly, informal trading plays a role in South Africa's economy by creating livelihood opportunities, contributing to alleviating poverty, and safeguarding employment and unemployment (Leap, 2015). Spaza shops, street vendors, car guards and taxi drivers all form part of the informal sector, and they are as diverse as the formal economy (Leap, 2015). Therefore, there should be research studies focusing on informal female traders in these areas to include the women in the informal sector.

This study focused on the informal sector in the Vhembe District, a Presidential Poverty Node. It is recommended that similar studies are carried out in other Presidential Poverty Nodes to draw comparisons. Furthermore, this study was limited to informal female traders in the Limpopo province, which allows further related research exploring informal female traders' psychosocial experiences in the other provinces of South Africa.

Secondly, this study focused on women in rural areas, paving the way for studies of informal female traders in the township areas. Townships in South Africa, are urban areas that are racially separated and underdeveloped. Conducting research that will focus on informal female traders in townships would enable us to gain insight into societies from different contexts and have low socioeconomic status would encounter similar psychosocial experiences. Moreover, conducting the study on the female traders in the informal sector

across the Presidential Poverty Nodes and townships would enable me to conclude if female entrepreneurs with different social classes or economic status encounter similar psychosocial experiences and coping strategies. Lastly, I recommend that similar research be conducted for male traders in the informal sector in the Presidential Poverty Nodes and townships to determine if psychosocial experiences and the coping strategies are gendered.

6.7 Chapter Summary

This section is the last part of this chapter and also for this study. The chapter covered the methodological insights and also focused on the participants' stories. It went further to provide the findings, insights and the contribution of the study. Lastly, the study highlighted the study's limitations and suggested research that could be conducted in the future to broaden our understanding of psychosocial experiences and coping strategies and other psychological factors in the informal sector.

My science drove me to conclude that the world is much more complicated than can be described by science. It is only through the supernatural that I can recognize the secret of being.

Allan Rex Sandage

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Appendix A: Letters of Approval



OFFICE OF THE DIRECTOR-GENERAL

Private Bag X672, PRETORIA, 0001, the dti Campus, 77 Meintjies Street, Sunnyside, 1002. Tel: (012) 394 1483; Fax 012 394 8746;
the dti Customer Contact Centre dual: 0891 843 384 (international): +27 12 394 8500, www.dtdb.gov.za

Mr Kanwendo N.G
The Acting Municipal Manager
Civic Centre
Cnr Erasmus and Krogh Street
Makhado
0920

Tel: 015 519 3072
Email: gcoms@makhado.gov.za
sviviam@makhado.gov.za

Dear Mr Kanwendo

**RE: CONDUCTING A STUDY ON WOMEN AT TSHAKUMA FRUIT MARKET BY MS
NTHAMBELENI DAHLIA SESHEBEDI**

The Department of Small Business Development is requesting approval for Ms Nthambeleni Dahlia Seshebedi to conduct a study on women at Tshakhuma Fruit Market to meet the requirement of Masters in Psychology: Research Consultation at University of South Africa.

The proposed study is on **"The psychosocial experiences of informal rural female traders of Tshakhuma fruit market"**. This study is undertaken with the intention to acquire an understanding on the psychosocial enablers and barriers experienced by these women. Ms Nthambeleni Seshebedi has commenced with the first year of study in 2017 which primarily focuses on developing a study proposal. In 2018 she will be working on the dissertation and it includes the collection of information from the subjects of the study who are women trading at Tshakhuma fruit market.


This study will follow narrative qualitative approach in which the subjects will narrate their psychosocial experiences and the data will be collected through interviews and photo voice.

The department has identified a gap within entrepreneurship due to the limited focus as the government and scholars put more emphasis on financial elements. However entrepreneurship development requires an inclusive approach which addresses psychological elements that enhance business formation and sustainability.

The study will consider the ethics as set by Health Professions Council of South Africa (HPCSA). The researcher will also request the permission to record the interviews from the subjects and information provided will be kept confidential. The study will have the potential to be published on the relevant journal.

The Municipal Manager response will be highly appreciated. The contact person from the Department is Director: Human Resource Management, Ms Hendriken Rossouw who can be contacted on 012 394 1631 email HRossouw@dsbd.gov.za or L.Koopman@dsbd.gov.za.

Kind regards



MOJALEFA MOHOTO
ACTING DIRECTOR GENERAL
DATE: 16/05/13

CC: Tshakhuma Tribal House
Ward Councillor of Ward 9
Tshakhuma Fruit Market Committee



MAKHADO MUNICIPALITY

Vision : "A Dynamic Hub For Socio – Economic Development By 2025"
Mission : "To ensure effective utilization of economic resources to address socio-economic imperatives through mining, tourism and agriculture"

Ref : 5/3/1 & 5/4/2
Enq : NC Kharidzha
Date : 02 August 2017

Ms Seshebedi ND
Private Bag 672
PRFTORIA
0001

Madam

PERSONNEL: PERMISSION: RESEARCH ON THE PSYCHOSOCIAL EXPERIENCES OF INFORMAL RURAL FEMALE TRADERS OF TSHAKHUMA FRUIT MARKET.

I have great pleasure in informing you that your letter dated 11 June 2017 on the above matters is approved, subject to the Municipality's best practice and conventions for students that undertake research on Council's records viz.

1. Research activities will not disrupt the normal operation of the Municipality.
2. Prompt and timeous arrangements must be made with the Departmental Head concern when assistance is required.
3. Copy of the research findings / thesis must be submitted to the Municipality.
4. The Municipality has no power over research conducted with community members and this part will be performed with the community at their own free will.
5. Research will be for a period of six months which can be extended for a further period determined by the Municipal Manager.
6. Confidential records/ information must not be reflected in thesis documents.
7. The collection of data for research on the psychosocial experiences of informal rural female traders of Tshakhuma fruit market will be conducted based on prior arrangements to be made before the meeting with the Director Development Planning.
8. The Municipality is indemnified against any claims for damages by the applicant which may result directly or indirectly from the research activity.
9. Research information may not be used for any form of publication media other than the applicant's studies except with permission of the Municipality.

10. The Authorization is granted in line with provisions of the Municipality Access to Information Manual read with the Promotion to Access of Information Act, and the National Archives Act and approved by the relevant Head of Department (HOD) with regards to the classification of information.

You are therefore kindly requested to visit the Municipality at corner of Erasmus and Krogh Street, Civic Centre, Corporate Services Department, Human Resources Division, office number ACC2, basement floor on or before 30 September 2017 to complete the necessary forms.

Yours faithfully


MR M.J. KANWENDO
ACTING MUNICIPAL MANAGER

I, Nthambeleni Dahlia Seshebedi by my signature herein below confirm that I have read and understood the contents of this letter and accept the conditions set out and undertake to abide by the conditions as outlined.

Signed at: 2707 Clayville Ext 21 on: 15 August 2017

N.D. Seshebedi
Cognisance taken by student

plu NDS

Ref : 5/3/1 & 5/4/2
Enq : NC Kharidzha
Date : 02 August 2017

Ms Seshobedi ND
Private Bag 672
PRETORIA
0001

Madam

PERSONNEL: PERMISSION: RESEARCH ON THE PSYCHOSOCIAL EXPERIENCES OF INFORMAL RURAL FEMALE TRADERS OF TSHAKHUMA FRUIT MARKET.

I have great pleasure in informing you that your letter dated 11 June 2017 on the above matters is approved, subject to the Municipality's best practice and conventions for students that undertake research on Council's records viz.

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8. The Municipality is indemnified against any claims for damages by the applicant which may result directly or indirectly from the research activity.
9. Research information may not be used for any form of publication media other than the applicant's studies except with permission of the Municipality.

10. The Authorization is granted in line with provisions of the Municipality Access to Information Manual read with the Promotion to Access of Information Act, and the National Archives Act and approved by the relevant Head of Department (HOD) with regards to the classification of information.

You are therefore kindly requested to visit the Municipality at corner of Erasmus and Krogh Street, Civic Centre, Corporate Services Department, Human Resources Division, office number A002, basement floor on or before 30 September 2017 to complete the necessary forms.

Yours faithfully


MR M. KANWENDO
ACTING MUNICIPAL MANAGER

I, Nthambeleni Dahlia Seshebedi by my signature herein below confirm that I have read and understood the contents of this letter and accept the conditions set out and undertake to abide by the conditions as out lined.

Signed at: 2707 Clayville Ext 21 on: 15 August 2017

NDSeshebedi
Cognisance taken by student

N5 NDS

Appendix B: Agenda for Guidance

Interview Agenda

(Ndi khou humbela vha talutshedze ngeana vhutshilo yavho sa mufumakadzi ano khou rengisa makete wa Tshakhuma).

1. Please share your story as an informal trader at Tshakhuma fruit market.
2. The social demands from the family affect you, as an informal trader.
The social demands from the market affect you, as an informal trader.
The social demands from society and culture(culture, society, religion) affect you, as an informal trader.
3. Coping strategies do you usually apply to cope with social demands.

Appendix C: Ethical Clearance

Ref. No: PERC-17049



Ethical Clearance for M/D students: Research on human participants

The Ethics Committee of the Department of Psychology at Unisa has evaluated this research proposal for a Higher Degree in Psychology in light of appropriate ethical requirements, with special reference to the requirements of the Code of Conduct for Psychologists of the HPCSA and the Unisa Policy on Research Ethics.

Student Name: Nthambeleni Dahlia Seshebedi **Student no.** 3256-465-1

Supervisor: Ms E Long

Affiliation: Department of Psychology, UNISA

Co-supervisor: Ms B Parry

Affiliation: Department of Psychology, UNISA

Title of project:

The psychosocial crisis and coping strategies of informal female traders at Tshakhuma

The proposal was evaluated for adherence to appropriate ethical standards as required by the Psychology Department of Unisa. The application was approved by the Ethics Committee of the Department of Psychology on the understanding that –

- All ethical requirements regarding informed consent, the right to withdraw from the study, the protection of participants' privacy and confidentiality of the information, should be made clear to the participants and adhered to, to the satisfaction of the supervisor;
- If further counseling is required in some cases, the participants will be referred to appropriate counseling services.
- Any and all formal procedures that need to be followed to gain access to the participants and to obtain information for the purposes of research, as required by the cultural structures of the community, have been adhered to, and that the relevant authorities are aware of the scope of the research.

Signed:

Prof. M Papaikononou

[For the Ethics Committee]
[Department of Psychology, Unisa]

Date: 2017-10-17

The proposed research may now commence with the proviso that:

- 1) The researcher/s will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.***
- 2) Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the Psychology Department Ethics Review Committee.***
- 3) An amended application should be submitted if there are substantial changes from the existing proposal, especially if those changes affect any of the study-related risks for the research participants.***
- 4) The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study.***

Please note that research where participants are drawn from Unisa staff, students or data bases requires permission from the Senate Research and Innovation Committee (SENRIC) before the research commences.

Appendix D: Informed Consent

English

INFORMED CONSENT

PARTICIPANT INFORMATION SHEET

Ethics clearance reference number:

Date:

Title: The psychosocial crisis and coping strategies of female traders at Tshakhuma.

Dear Prospective Participant

My name is Nthambeleni Dahlia Seshebedi and I am doing research study towards a Master's degree at the University of South Africa under the supervision of Ms. Errolyn Long and Ms Bianca Parry, I am inviting you to participate in a study entitled "The psychosocial crisis and coping strategies of female traders at Tshakhuma".

PURPOSE OF THE STUDY

I am conducting this research to explore, through their stories, the psychological and social crisis experienced by female traders at Tshakhuma market due to conflicts between their social expectations and their personal development plan and their coping strategies.

INVITATION TO PARTICIPATE IN THE STUDY

You are invited to share your personal story as a rural informal female trader who has been operating for more than three years at Tshakhuma fruit market. Your name has been referred by Tshakhuma fruit market committee. Ten names have been referred to be interviewed until no new information is required.

THE NATURE OF YOUR PARTICIPATION IN THIS STUDY

Your role in the study is to share personal stories. This study will involve audio recording, unstructured interviews and observations. You will be asked to share" Your story from when

you started trading at Tshakhuma fruit market until to date” and there might be follow up questions. Single session is likely to last 45 minutes and two months have been allocated.

WITHDRAWAL FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE

Participating in this study is voluntary, and you are under no obligation to consent to participation. If you do decide to take part, you will be given this information sheet to keep and be asked to sign a written consent form. You are free to withdraw at any time without giving a reason. However, note that the withdrawal will not be possible if the study has been submitted for examination or journal publications.

THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY

This study will provide you with an opportunity to share your untold story. You will demonstrate your skills for coping with conflict which will benefit other female traders in the same circumstances. The findings of the study will help other students to explore the topic further. The policy makers will be guided by this study in developing interventions for dealing with psychological and social challenges faced by female traders in rural areas.

NEGATIVE CONSEQUENCES FOR PARTICIPATING IN THE STUDY

There might be potential discomfort in sharing your personal story as it might bring bad memories and you are allowed to stop.

INFORMATION CONVEYED AND IDENTITY CONFIDENTIALITY

Your name will not be recorder anywhere and no one, apart from the researcher. Your answers will be given a code number or alias, such as Participant 1, and you will be referred to in this way in all documents. Only the researcher, supervisor and co-supervisor, two peer reviewers and translator will have access to the data. They will be sworn to non-disclosure.

PROTECTION OF THE SECURITY OF DATA BY THE RESEARCHER

Hard copies of your answers will be stored by the researcher for a minimum period of five years in a locked laptop locker at, 77 Meintjies Street, Sunnyside, Pretoria for future research or academic purposes. The electronic information will be stored on a password protected

computer in a network. If necessary, the hard copies will be shredded and electronic copies will be deleted permanently by the IT specialist from the hard drive.

PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY

There will be no financial compensation or reward for participating in the study. The researcher will make sure that you do not incur any costs related to the study.

ETHICS APPROVAL

This study has received written approval from the Research Ethics Review Committee of the Department of Psychology, Unisa. A copy can be obtained from Ms. Nthambeleni Seshebedi.

FINDINGS OF THE RESEARCH

If you would like to be informed of the final research findings and require any further information or want to contact the researcher about any aspect of this study, please contact Ms. Nthambeleni Dahlia Seshebedi on 081 448 2578/082 824 1522 or dahlia.seshebedi@gmail.com. The findings are accessible for five years.

For any concerns about the way in which the research has been conducted, you may contact Ms. Errolyn Long at Tel: 012 429 8071, E-mail: longel@unisa.ac.za. You can as well contact the research ethics chairperson of Department of Psychology, Prof Piet Kruger at 012 429 6235 or krugep@unisa.ac.za if you have any ethical concerns.

Thank you for taking time to read this information sheet and for participating in this study.

Thank you.

Ms. Nthambeleni Seshebedi

CONSENT TO PARTICIPATE IN THIS STUDY

I, _____ confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation. I have read (or had explained to me) and understood the study as explained in the information sheet. I have had sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty.

I am aware that the findings of this study will be processed into a research report, journal publications and/or conference proceedings, but that my participation will be kept confidential unless otherwise specified.

I agree to the recording of the _____.

I have received a signed copy of the informed consent agreement.

Participant Signature.....Date.....

Researcher's Name & Surname.....(please print)

Researcher's signature.....Date.....

Tshivenda

THENDELANO YO LANGANWAHO

SIALARI LA MAFHUNGO A U SHELA MULENZHE

Nomboro ya referentsi ya mikhwa yo tendelwaho:

Duvha:

Thero: U anetshela khakhathi ya saikhołodzhi na maano a u kondelela a vhafumakadzi vha rengisaho Tshakhuma.

Kha Mushelamulenzhe

Dzina langa ndi Nthambeleni Dahlia Seshebedi ndi khou ita thodisiso ya ngudo dzanga dza digirii ya Masters ngei Yunivesithi ya Afrika Tshipembe fhasi ha vhulangi ha Vho Errolyn Long na Vho Bianca Parry. Ndi khou vha ramba u shela mulenzhe kha u guda hu vhidzwaho “Khakhathi ya saikhołodzhi na maano a u kondelela a vhafumakadzi vharengisaho Tshakhuma”.

NDIVHO YA NGUDO

Ndi khou ita iyi thodisiso u sedzulusa, nga kha zwiitori zwavho, khakhathi dza saikhołodzhi na matshilisano ane vhafumakadzi vharengisaho ngei makete wa Tshakhuma vha tshenzhela, nga mulandu wa khudano vhukati ha ndavhelelo dza matshilisano, pulane dza mveledziso dza vhune dzavho na maano avho a u kondelela.

THAMBO YA U SHELA MULENZHE KHA NGUDO

Vha khou rambiwa u nea mafhungo avho a vhune sa murengisi wa mufumakadzi a si fomala ane u na miwaha i fhiraho miraru a khou shuma ngei maketeni wa mitshelo Tshakhuma. Dzina lavho ndo newa nga komiti ya makete wa mitshelo ya Tshakhuma. Ndo laedzwa kha madzina a fumi nahone eneo ndi one ane a do itwa mbudzisavhathutswi.

MBUMBO YA KUSHELELE KWAVHO MULUNZHE KHA NGUDO IYI

Mushumo wavho kha ngudo iyi ndi u ŋea mafhungo a vhuŋe. Ngudo iyi i ḁo katela u rekhodiwa ha maipfi, mbudzisavhathutswi dzi so ngo dzudzanywaho na u lavhelesa. Vha ḁo vhudziswa u ṭalutshedza tshiṭori tshavho u bva musi vha tshi thoma u rengisa ngei maketeni wa mitshelo Tshakhuma u swika ŋamusi nahone hu nga vha na mbudziso dza u engedza. Mbudzisavhathutswi i nga dzhia minete dza 45 nahone mbudzisavhathutswi iyi yo avhelwa miŋwedzi mivhili.

U ḁIBVISA KHA NGUDO NGA MURAHU HA MUSI VHO TENDA U SHELA MULENZHE

U shela mulenzhe kha ngudo iyi ndi u tou ḁinangela nahone a vha khou kombetshedzwa u tenda u shela mulenzhe. Arali vha dzhia tsheo ya u shela mulenzhe, vha ḁo ŋewa bammbiri iḁi ḁa mafhungo uri vha ḁi fare nahone vha ḁo humbelwa u saina fomo ya thendelano ya ŋwalwaho. Vho vhofholowa u ḁibvisa tshifhinga tshiŋwe na tshiŋwe vha so ngo ŋea na muhumbulo. Fhedziha, vha dzhie nzele uri u ḁibvisa a zwi nga konadzei arali ngudo yo no kumedzelwa mulingo kana u ganḁiswa ha dzhenala.

KHONADZEO YA MBUELO YA U SHELA MULENZHE KHA NGUDO IYI

Ngudo iyi i ḁo vha ŋetshedza tshikhala tsha u ŋea mafhungo avho a sa athu toololiwa. Vha ḁo sumbedza zwikili zwavho zwa u konḁelela khuḁano zwine zwa ḁo vhuedza vhaŋwe vharengisi vha vhafumakadzi vha re fhasi ha nyimele yeneyo nthihi. Mawanwa a ngudo a ḁo thusa vhaŋwe matshudeni u sedzulusa thero iyi u ya phanḁa. Vhaiti vha mbekanyamaitele vha ḁo endedzwa nga ngudo iyi kha u bveledza u dzhenelela u itela u tandulula khaedu dza saikhoḁodzhi na dza matshilisano dzine vharengisi vha vhafumakadzi vha ṭangana nadzo vhuponi ha mahayani.

MASIANDOITWA MAVHI NGA HA U SHELA MULENZHE KHA NGUDO

Hu nga vha na khonadzeo ya u sa dzulisea kha u ŋea mafhungo avho a vhuŋe vhunga zwi tshi nga ḁi bvukulula mihumbulo mivhi fhedzi vho tendelwa u ima.

TSHIDZUMBE TSHA MAFHUNGO O NĒWAHO NA VHUNĒ

Dzina lavho a li nga nwalwi fhethu nahone a hu na na muthihi, nga nnda ha mutodisisi ane a do divha uri vhone vha nnyi. Phindulo dzavho dzi do nwa khoutu kana dza divhiwa sa Mushelamulenzhe 1, nahone vha do vhidzwa nga ndila yeneyo kha manwalwa othe. Mutodisisi fhedzi, mulangi na muthusa mulangi, vhasedzulusi vha thanga ya murole vhavhili na mupinduleli ndi vhone vhane vha do kona u swikelela mafhungo aya. Vha do ana u sa do bula tshithu.

TSIRELEDZO YA VHUTSIRELEDZI HA MAFHUNGO NGA MUTODISISI

Khophi dza phindulo dzavho dzi do vhwana nga mutodisisi lwa tshifhinga tsha minwaha mitanu kha lokhara ya khomphyutha yo khiniwaho ngei, 77 Meintjies Street, Sunnyside, Pretoria u itela thodisiso dza matshelo kana ndivho dza akhademi. Mafhungo a khomphyuthani a do vhwana kha khomphyutha yo tsireledzwaho nga phasiwede i re kha netiweke. Arali zwi tshi konadzea, khophi dzo phirinthewaho dzi do kherukanywa nga zwipiqa zwi sa vhalei ngeno khophi dza khomphyutha dzi tshi do thuthwa lwa tshotha nga vhorakhomphyutha vhamañwalo u bva he zwa vhwana hone.

MBADELO KANA TSHITUTUWEDZI TSHINWE NA TSHINWE KHA U SHELA MULENZHE KHA NGUDO IYI

A hu nga vhi na ndifho ya masheleni kana mbadelo kha u shela mulenzhe kha ngudo iyi. Mutodisisi u do vhone uri vhone a vha khou tshinyalelwa fhethu nga mulandu wa thodisiso iyi.

MIKHWI YA THENDELO

Ngudo iyi yo wana thendelo yo nwalwaho u bva kha Komiti ya Tsedzuluso ya Mikhwa ya Thodisiso ya Muhasho wa Saikholodzhi, Unisa. Khophi i nga wanala kha Vho Nthambeleni Seshebedi.

MAWANWA A THODISISO

Arali vha tshi toda u divhadzwa nga ha mawanwa a thodisiso a mafhelelo na u toda mañwe mafhungo kana u toda u kwama mutodisisi nga ha zwiñwe na zwiñwe nga ha ngudo iyi, kha vha kwame Vho Nthambeleni Dahlia Seshebedi kha 081 448 2578/082 824 1522 kana dahlia.seshebedi@gmail.com. Mawanwa a a swikelelea lwa minwaha mitanu.

U itela mbilaelo nga ha ndila ine thodisiso iyi yo itwa ngayo, vha nga kwama Vho Errolyn Long kha: 012 429 8071, i-meili: longel@unisa.ac.za. Vha nga kwama hafhu mudzalatshidulo wa mikhwa ya thodisiso wa Muhasho wa Saikhołodzhi, Prof Piet Kruger kha 012 429 6235 kana krugep@unisa.ac.za arali vha na mbilaelo nga ha mikhwa.

Ri khou livhuwa tshifhinga tshavho tsha u vhala bammberi ili la mafhungo na u shela mulenzhe kha ngudo iyi.

Ndo livhuwa.

Vho Nthambeleni Seshebedi

U TENDA U SHELA MULENZHE KHA NGUDO

Nḡe, _____ ndi khwaṡhisa uri muthu ane a khou hambela thendelo yanga ya u shela mulenzhe kha ṡhoḡisiso iyi o mmbudza nga ha mbumbo, maitete, khonadzeo ya mbuelo na ndavhelelo ya u kanganyiswa nga u shela mulenzhe. Ndo vhala (kana ndo ṡalutshedzwa) nahone nda pfelesa ngudo sa zwe ya ṡalutshedziswa zwone kha bambiri ḡa mafhungo. Ndo vha na tshifhinga tsho eḡanaho tsha u vhudzisa mbudzisa nahone ndo ḡiimisela u shela mulenzhe kha ngudo iyi. Ndi a pfelesa uri u shela mulenzhe hanga ndi ha u tou ḡinangela nahone ndo vhoḡholowa u ḡibvisa tshifhinga tshiṡwe na tshiṡwe hu si na tshigwevho.

Ndi a zwi ḡivha uri mawanwa a ngudo iyi a ḡo phurosesiwa a vha muvhigo wa ṡhoḡisiso, khandṡiso ya dzhenala na/kana matshimbidzele a muṡangano, fhedzi u shela mulnzhe hanga hu ḡo vha tshidzumbe nga nṡḡa fhedzi ha musi ho tendelanwa.

Ndi khou tenda u rekhodwa ha

_____.

Ndo ṡanganedza khophi yo sainwaho ya thendelano ya u tenda ho langanwaho.

Tsaino ya Mushelamulenzhe.....ḡuvha.....

Dzina na Tshifani tsha Muṡoḡisisi.....(vha ṡwale madanzi)

Tsainoya Muṡoḡisisi.....ḡuvha.....

Appendix E: Non-disclosure Form

CONFIDENTIALITY AGREEMENT

Project title: **Narrating psychosocial crisis and coping strategies of informal female traders at Tshakhuma**

I _____, the _____

(specific role)

I agree to:

1. Keep all the research information shared with me confidential by not discussing or sharing the research information in any form or format (audio, transcripts) with anyone other than the Researcher.
2. Keep all research information in any form or format (audio, transcripts) secure while it is in my possession.
3. Return all research information in any form or format (audio, transcripts) to the Researcher when I have completed the research tasks.
4. After consulting with the Researcher, erase or destroy all research information in any form or format regarding this research project that is not returnable to the Researcher (information stored on computer hard drive).

Translator/Transcriber/Peer review

Print Name: _____ Signature _____

Date: ____/____/20____

Researcher

Print Name: _____ Signature _____

Date: ____/____/20____

The plan for this study has been reviewed for its adherence to ethical guidelines and approved by Research Ethics Committee at the University of South Africa. For questions regarding participant rights and ethical conduct of research, contact the Research Ethics Office at 012 429 6235

Appendix F: Turnitin similarity report

Turnitin Originality Report

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