
**Securing Livelihoods: A Gendered
Analysis of Support Interventions
available to Street Traders in the
Durban Metropolitan Area**

Caroline Skinner

CSDS Research Report No 34

SCHOOL OF DEVELOPMENT STUDIES

Incorporating the
CENTRE FOR SOCIAL & DEVELOPMENT STUDIES

UNIVERSITY OF NATAL DURBAN



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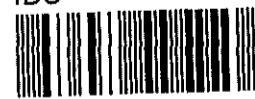
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The views expressed in this Research Report should not be attributed to the School of Development Studies.

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List of Acronyms

CEED	Centre for Education and Entrepreneurial Development
CEPERTT	Centre for Enterprise Research and Technology Transfer
CITB	Clothing Industry Training Board
DoL	Department of Labour
DTI	Department of Trade and Industry
GAFS	Get Ahead Financial Services
ILO	International Labour Organisation
KTT	KwaZulu Training Trust
NABESA	Natal Adult Basic Education Support Agency
NGO	Non-governmental organisation
NSCLC	North and South Central Local Councils
NTI	Natal Training Institute
RFI	Retail Finance Institution
SETA	Sectoral Education and Training Authority
SEWA	Self Employed Women's Association
SEWU	Self Employed Women's Union
SEIBSA	Services for Enterprise Improvement and Business Start-up Africa
SIYB	Start and Improve Your Business
SMMEs	Small, Medium and Micro-enterprises
TBDC	Thekwini Business Development Centre
TUF	Training for Unemployed Fund

'In many ways a street trader's needs are similar to that of other small businesses - literacy, business skills, access to finance facilities. The difference lies in how to effectively deliver these services to the different groups, services need to be packaged in a different way.' - Head of the Thekwini Business Development Centre

1. Introduction

Given high levels of unemployment and continuing job losses in the formal economy, small, medium and micro enterprises (SMME)¹ are increasingly viewed as important sources of employment and income by all spheres of government in South Africa. A number of government support strategies for small businesses have been put in place. The aim of this study is to analyse support needs of a particularly visible, but often neglected, group of small businesses - street traders - and to compare this with what is currently available in the Durban Metropolitan Area (DMA). In a five city comparison, Durban was identified as engaging more thoroughly with integrating street traders into city plans (Skinner, 1999). This, combined with recent policy developments that strongly favour supporting informal economy activities, makes Durban a particularly appropriate site to analyse micro-developmental support needs and interventions.

After a description of research methods in Section 2, Section 3 reviews international experience in the field of micro-enterprise support. Section 4, drawing largely on existing data on street trading in the DMA, considers the extent and nature of the demand for support services. In Section 5 and 6 the policy environment in which service providers operate is analysed. The activities of two national government departments are particularly pertinent - the Department of Trade and Industry (DTI) and the Department of Labour (DoL). Given recent city level policy developments in the DMA, it is argued that there is a window of opportunity for local government to play a more active role. This provides the background to Section 7 where trends in the provision of services by Local Business Service Centres, training and financial institutions operating in the DMA are identified. It is argued that while there are positive developments in the micro-finance sector, there are few training institutions servicing very small businesses. Section 8 draws on interviews with street traders, their organisation leaders and service providers and proposes what appropriate interventions might be. In the final section, Section 9, a number of recommendations are made.

Much of the recent literature and policy initiatives in the field of micro-enterprise support have focused on access to financial services. The role of training is not well articulated in comparison. Training can facilitate productivity enhancements leading to higher incomes and can also assist some poorer people out of marginal, over-subscribed activities. Emphasis is placed on both training and financial services.

¹ The legal definition of SMMEs contained in the National Small Business Act (1996) incorporates informal activities in the final two categories - survivalist and micro-enterprises. In line with this legal definition the paper refers to informal enterprises as small businesses. It is noted that the notion of SMMEs is very lumpy and including informal enterprises in it, runs the risk of sidelining smaller operators' interests.

2. Research methods

This research builds on work conducted for an international network of researchers and activists - Women in Informal Employment: Globalising and Organising or WIEGO. The primary research component of the WIEGO work in South Africa focused on local governments' response to street trading in five cities and the ways in which street traders were organised. The WIEGO work lay the foundation for an assessment of micro-developmental interventions that the Centre for Partnership in Enterprise Research and Technology Transfer or CEPERTT agreed to fund.

The CEPERTT research commenced in November 1999 and consisted of four components or phases. In the first phase institutions that support SMMEs in the DMA were identified. Over 70 institutions were contacted, 35 of which were selected for further analysis. In-depth telephone interviews and/or face to face interviews were conducted with training institutions who serviced or had the potential to service very small businesses and institutions who were, or had been, involved in providing loans of less than R1000 (see Appendix 1 for details²). The objective of this component of the research was to identify trends rather than being an exhaustive analysis. The second phase analysed the policy environment within which service providers operate. Interviews were conducted with policy makers in national, provincial and local government departments. A number of street trader organisation leaders were interviewed as key informants. A workshop, concentrating on the difficulties of servicing very small businesses, was held in May 2000. Service providers and local experts attended this (see Appendix 1 for details).

The third phase of the research focused on deepening the understanding of the constraints women street traders faced. Twenty in-depth interviews were conducted with women street traders who operated in three different sectors - fruit and vegetables, crafts, and clothing. Interviews focused on micro business dynamics with a view to discerning interventions that may assist in securing livelihoods. The final phase entailed a more detailed analysis of institutions that were assisting, or demonstrated the potential to assist, street traders. Where possible, entrepreneurs who had been assisted were interviewed. Contact was made with over 60 entrepreneurs.

The primary research was completed in August 2000. Studies of this nature tend to be time bound. Information, particularly about service providers, reflects what was happening during the research period. However, the overall conclusion that service providers, unless given significant incentives, are reluctant to service poorer SMMEs for the reasons suggested in the report, is likely to remain constant.

² Since the research process identified a lack of co-ordination between entrepreneurs and service providers, service providers and government departments and within the service provision sector, it was decided to include contact details of interviewees. These can be found in Appendix 2.

3. International experience in the field of micro-enterprise support

It is well documented that worldwide more women than men participate in the informal economy. Further women tend to be over-represented in the low-income activities.³ Women experience different and additional barriers to men in establishing and maintaining their businesses. This needs to be born in mind when considering what support should be given, how, where and who delivers it.

In the last decade the emphasis in the field of micro-enterprise has been on micro-finance. A degree of consensus has emerged about how best to deliver financial services to the poor (Rhyne and Otero, 1992). Further, there is broad consensus that the provision of credit on an *experimental subsidised* basis should be replaced by the provision of financial services on a *sustained commercial* basis (Chen et al, 1996). In order to achieve this, attention has to be paid to, among other issues, client numbers i.e. reaching scale and having tight controls over administrative costs. A tension, however, has been identified between institutions targeting the poorest of the poor and becoming financially self-sustainable i.e. not reliant on donor funding (Mosley and Hulme, 1998). As Lund and van der Ruit (2000:11) point out, institutional sustainability often entails using procedures that exclude the very poor.

Drawing on the experiences of institutions like the Grameen Bank in Bangladesh and the Self Employed Women's Association's (SEWA) Bank in India, there is increasing focus on (even the poorest) micro-entrepreneurs' ability to save. Rutherford (1998:1), for example, highlights the irony of exploiting the entrepreneurs' ability to save through encouraging them to go into debt. International experience demonstrates that what is needed are institutions that are accessible, friendly and will accept small deposits, in an environment in which clients also have access to other kinds of services.

Compared to the delivery of financial services, far less research has been conducted into training and technical assistance for those working in the informal economy. Leach et al (1999), in a five country study on the impact of training on women's micro-enterprise development, demonstrates that well designed and well delivered training can lead to increased income, in turn leading to higher self esteem and improved status within the household and community. They also show that good training leads to better survival skills, helping people to cope in times of crisis. The challenge is then to unpack what 'well designed and well delivered' training in a particular context means. Further, it has been argued that training is more likely to result in securer livelihoods if it is combined with credit and vice versa (Chen, 1996; Leach et al, 1999; Lund and van der Ruit, 2000).

Particularly with respect to women micro-entrepreneurs, the literature also focuses on the role of organising in supporting micro-enterprises. The successes of organisations like SEWA in India and the Bangladesh Rural Advancement Committee (BRAC) are well documented (Rose, 1992; Chen et

³ See Sethuraman (1999) for a global perspective on gender and the informal economy.

al, 1996). The approach used in these cases is to start by organising women and then to undertake a mix of interventions demanded by them. Further, if entrepreneurs are organised they are in a better position to lobby for appropriate policies and address structural constraints, which often lead to securer livelihoods⁴.

4. Street traders in the Durban Metropolitan Area - establishing the extent and nature of demand for support services

A census⁵ conducted in 1997 found that there were more than 19 500 street traders in the DMA⁶. Over 60% of traders registered were women. Although incomes are frequently low, traders, and particularly women, are often reluctant to abandon street trading⁷. There is a value in supporting people in what they are currently doing as well as creating spaces for them to move into other more lucrative activities.

In a survey of 531 traders - 198 men and 333 women - traders were asked what were the main obstacles their businesses faced. Table 1 presents a selection of findings.

Table 1 Main obstacles traders faced in their businesses

Obstacle	% Female	% Male
Lack of capital	44%	41%
Theft and criminal violence	42%	33%
Poor infrastructure and services	27%	25%
High competition	22%	23%
High cost of finding a suitable location	16%	20%
Inadequate own skills (technical, managerial, commercial)	15%	12%
Claims on income by family members	14%	10%
Extortion / protection payments	12%	18%
Conflict with formal business	11%	14%
High cost of financial services / credit	9%	13%
Problems with workers (turnover, absenteeism)	8%	8%

Source: DRA Dataset, 1997

Traders were allowed multiple responses, but these were not ranked. Although traders' needs are likely to vary according to location and over time, frequency of response gives some indication of a ranking of obstacles. This ranking is confirmed both by previous qualitative studies (Ndinda,

⁴ See Lund and Skinner (1999) for a discussion on the role of organising in advancing the interests of women street traders in South Africa and Horn (1994) for an analysis of the role organising in advancing women's interests more generally.

⁵ Durban's Metro Economic Development Department commissioned the census and the survey. Data Research Africa (DRA) conducted the work. The final report was written by May (1998).

⁶ Since 1997 numbers are likely to have substantially increased.

⁷ See Manning (1996) for further analysis of gendered nature of aversion to risk.

1997; Nair, 1996; Pentz, 1992) and by more recent interviews with traders conducted for this study.

A high proportion of traders - 44% of women and 41% of men - said that lack of capital was a key obstacle. Roussos and Ferrand (1999) however caution that entrepreneurs often over report lack of finance as the greatest constraint, underestimating other factors⁸. Fewer traders however specifically framed lack of finance in terms of high cost of financial services / credit. This is likely to be because traders are unable to access credit. Women traders particularly identified theft and criminal violence as critical obstacles their businesses faced. A high proportion of traders identified poor infrastructure and services as barriers to business growth. Slightly more women than men (15% as opposed to 12%) identify lack of skills as an obstacle. It is clear that, aside from assisting with training and financial support services, freedom from crime and violence and access to facilities - shelter, storage, toilets and water - are concerns that the state should prioritise.

5. National government's approach to supporting SMMEs

The provision of support services for SMMEs is largely the responsibility of the Department of Trade and Industry (DTI) and the Department of Labour (DoL)⁹. In 1995 the DTI released the White Paper on National Strategy for the Development and Promotion of Small Businesses (RSA, 1995). The Paper outlines the key role for the state as creating an 'enabling environment' for the development of small businesses. The White Paper identifies four categories of small businesses: survivalist (enterprises with no paid employees), micro-enterprises (enterprises with up to two paid employees), small enterprises (enterprises with between five and fifty employees) and medium enterprises (enterprises with between fifty and two hundred employees). The Paper recommends different support strategies for each. Although stating that support should primarily help survivalists (1995:10), the Paper is then relatively silent on what support strategies there should be for this group.

As a result of suggestions made in the White Paper, Ntsika Enterprise Promotion Agency and Khula Enterprise Finance were established to address problems that SMMEs experience in accessing non-financial and financial services respectively. Since its establishment in mid 1997, Ntsika has focused on developing a network of Local Business Service Centres (LBSCs). Ntsika developed a registration procedure coupled with limited funding for those agencies that qualified to be registered as LBSC's. To date 93 LBSCs have been registered throughout South Africa, many of

⁸ For this reason the co-ordinator of the International Alliance of Street Trader Organisations (StreetNet) (Interview, 11/05/00) prioritised training over access to credit.

⁹ Other departments, most notably the Department of Public Works and the Department of Welfare, are also involved in promoting SMMEs. Further the affirmative procurement programme commits government across the board to give preference to companies, and particularly SMMEs, owned and run by people who were formerly disenfranchised. A discussion of these initiatives is outside of the scope of this paper.

which were existing service providers who applied to Ntsika for accreditation.

Khula Enterprise Finance both guarantees loans provided to SMMEs (to encourage the formal banking sector to lend to SMMEs) and acts as a wholesale lender to retail financing institutions (RFI). Khula advances seed loans. These funds are interest free and may be used to finance the loan portfolio or to fund initial operation expenses. Consequently many new, very small RFI's have been established countrywide.

The DoL is the primary source of government funding for training service providers. The process of restructuring within the department was quickly identified by trainers as having re-shaped their industry in the DMA and therefore warrants some attention. There are two routes through which trainers supporting small entrepreneurs can access funding. The first is the 'Training of the Unemployed Fund¹⁰' or TUF. In disbursing these funds, since 1997, DoL has shifted its focus from 'supply driven' to 'demand driven' training. As the Acting Director of Employment and Skills Development (Interview, 26/01/2000) noted 'in the past there has been too much training for training sake'. They are now far stricter with respect to job placement rates. Placement is defined as 'gainful' employment i.e. working as an employee either permanently or on a project or being able to access 'sustainable' income (in the case of self employment). The department regards a 40% placement rate as satisfactory. If the trainer achieves less than a 40% placement rate, they will not be awarded future contracts.

The second way of accessing funding is through the recently established Sector Education and Training Authorities (SETAs). SETAs replace the system of Industrial Training Boards. They are funded through the skills levy, which, as of April 2000, has to be paid by all companies employing more than 20 people. SETAs are responsible for designing and implementing sectoral skills development strategies and disbursing levies in their sector. There is a wholesale and retail education and training authority, which street traders and spaza shop owners could theoretically be part of. There was some debate when SETAs were initially conceptualised about whether a separate SETA should be established to cater for the needs of the informal economy or whether informal economy interests should be incorporated into the existing SETAs. DoL opted for the latter given that informalisation characterises many different sectors. Instead much emphasis is placed on the importance of including small business representatives in SETA structures. The system assumes a degree of organisation among small businesses. This may be true for small and medium businesses, but is not the case with micro and survivalist businesses. Research on street trader organisations for example (Lund and Skinner, 1999) suggests that few, if any, engage in these sorts of processes.

¹⁰ Traditionally DoL has concentrated on the needs of industry. Although there are clear signs that the department is trying to address the needs of informal economy workers, it is noteworthy that such people are still not acknowledged to be working hence the title 'unemployed'.

The approach of both the DTI and DoL to enterprise support is largely reliant on existing support service providers responding to incentives. The White Paper on small businesses, after identifying a series of challenges with respect to training, for example, concludes 'although the main thrust...has to come from the private sector, government accepts the need for some support' (1995:35). If the private sector is relied on, those groups who do not have a history of being serviced, are difficult to service and / or are not lucrative to service are likely to be neglected. DoL officials in the KZN office (Interview, 18/05/00), for example, admitted that street traders were likely to struggle to access DoL funding.

6. Local government's approach to supporting SMMEs

In the new constitutional dispensation in South Africa, local government's powers have been substantially increased. The 1996 Constitution (Section 153) commits local government to promoting economic development. With respect to the informal economy, Durban appears to be grappling with this task more thoroughly than a number of other South African cities. Street trading, for example, has been prioritised both in terms of resource and staff allocations. There has however been no policy to guide the city's overall approach. In the absence of a policy the city runs the risk of inappropriate interventions from politicians, and contradictory approaches from different officials and departments. This has meant that the city could continue to focus more on management and control than on proactively developing the informal economy.

In November 1999 Durban's North and South Central Local Councils (NSCLC) established a Technical Task Team to develop an informal economy policy specifically to address these issues. Although the policy process is incomplete, there are clear indications that there will be far greater emphasis on support for informal economy workers. The draft policy, for example (NSCLC, 2000), commits local government to creating and supporting a diverse range of job opportunities in the informal economy and suggests a number of ways on how best to do this.¹¹

7. Services provided to informal economy workers in the DMA

This section identifies trends in support services available to those operating in the informal economy in the DMA.

7.1 Local Business Service Centres

In 1997 the Thekwini Business Development Centre (TBDC), a Section 21 company, was established as the flagship of the Metropolitan Council's support for small businesses. The Council allocates over R1 million to the TBDC annually and this is the only Local Business Support Centre (LBSC) they support. The TBDC is centrally located next to the primary transport

¹¹ A number of interviewees noted that, according to the Constitution, education and training as well as the provision of finance are provincial, not local government competencies. Although not disallowing local government involvement in these areas, this impacts on the way in which service provision can occur. Local government can, for example, fund an external agency as has happened with the Thekwini Business Development Centre.

node in the city - Warwick Junction. This area is estimated to accommodate between 4000 and 6000 street traders.

The Chief Executive Officer of the TBDC (personal correspondence, 29/05/00) was quick to point out that the centre was not mandated to provide services to very small businesses. This is confirmed in the TBDC Constitution. While making reference to categories of small businesses identified in the 1995 White Paper, the Constitution states that its target market is 'all aspiring and operating entrepreneurs whose businesses fall within the description of *micro* and *small* business operating in the Durban Metropolitan Area' (emphasis added, 1996:1). The Head of the Informal Trade and Small Business Opportunities (ITSBO) in NSCLC (personal correspondence, 13/08/00), who was involved in establishing the TBDC and currently sits on the board, cited two inter-related reasons for the exclusion of survivalists. First, neither of the two organisations that amalgamated to form the TBDC - Grow Your Business and Business Advice Centre - had any experience in servicing very small businesses, so there was no existing expertise. Second, it was decided that the TBDC should not attempt to do too much. He went on to say that at the time it was acknowledged that some other support strategies should be put in place to support survivalists but that this 'simply got lost due to other pressures'.

The acting general secretary of the Self Employed Women's Union (SEWU) (Interview, 21/02/00) said that members who had approached the TBDC had seldom been assisted and that they now no longer referred their members to this institution.

The other seven LBSCs operating in the DMA are listed in Table 2. All of them were existing service providers that approached Ntsika for accreditation.

Table 2 - Local Business Service Centres in the DMA

LBSC	Primary focus of support / core competence
Foundation for Entrepreneurship Development	SMMEs operating in the clothing and textile sectors
Khuphuka	Small contractors in the construction sector
KwaZulu Natal Business Training Centre	Business skills for medium sized businesses
Sukuma Trainers Trust	Co-operatives operating in multiple sectors
Swinton Road Technical College	Business support for micro and small businesses
Team Renovate	Small contractors in the construction sector
Umlazi Technical College	Business support for micro and small businesses

Not one of the LBSCs in the DMA reported supporting street traders. A number of LBSCs operate in areas that are not relevant to traders with respect to supporting them in what they are doing. The Foundation for Entrepreneurship Development, for example, supports young clothing designers while Khuphuka and Team Renovate concentrate on those working in construction. Those institutions that do provide skills that traders would find useful like business skills training currently target different SMMEs. Swinton Road and Umlazi Technical Colleges' business skills courses are designed for small and micro businesses. The Head of the Departments in which these courses were offered (Telephone Interviews 08/08/00) both said that their courses could be adapted to the needs of survivalists. At the time interviewing however, they only provided full time courses and their shortest courses in business skills training are three months and one month respectively. As is discussed in 8.1, this would be inappropriate for traders.

7.2 Trends in access to financial services in the DMA

Street trader organisation leaders clearly felt that there were few financial institutions that are accessible to their members. Some institutions that provided small loans were found. Table 3 lists those institutions operating in the DMA who, in the last five years, have disbursed loans of less than R1000.

Table 3 Institutions disbursing loans of less than R1000 in the DMA (1995-2000)

Name of Institution	Funded by Khula	Current Status
Centre for Education and Enterprise Development (CEED)	No	No longer provides loans
Community Business College	Yes	Closed
Embocraft	Yes	No longer provides loans
Get Ahead Financial Services/ Marang	Yes	Functioning (after a period of restructuring)
FINCA	No	Started disbursing loans 07/00
Isivavane Sethu Finance Institute	Yes	Closed
Ithala	No	Discontinued loans
Land Bank	No	Fully functioning
Molope Enterprise Development Foundation	Yes	Closed
Mthimkulu Training	Yes	No longer provides loans
Nations Trust	No	Discontinued loans
School Leavers Opportunities Trust	No	Provides limited loans to school leavers
Sukuma Micro-Finance	Yes	Fully Functioning

The micro-enterprise finance field is very dynamic. Three of the seven institutions supported by Khula have closed in the last three years, while two others have stopped providing loans and concentrated on other activities. This confirms Roussos and Ferrands (1999:19) conclusion that Khula has 'poured significant resources into the establishment of a host of new, very small, and generally inexperienced organisations'.

Two other institutions that provided loans - Nations Trust (a non-governmental organisation) and Ithala (linked to the former Development Corporation of KwaZulu) discontinued these products due to poor repayment rates. No commercial banks have offered such loans.

Ithala has for the last 17 years conducted deposit-taking activities. Ithala has an important role to play with respect to access to financial services. Ithala's has branches in areas where there is little or no representation by other commercial banks and tend to be accessible to poorer clients. Its branches in the central city are in Alice Street, Albert Street and Umgeni Road - areas where there are large numbers of traders in the vicinity. Ithala has branches in township areas to the North and South of the city. Ithala however is not officially registered as a bank. In January 2000 they applied to the registrar of Banks for authorisation. The application is still pending. If it is rejected this may have implications for Ithala's deposit taking activities.

Tables 4 and 5 summarises data gathered about the five institutions providing credit that were identified as accessible to street traders.

Table 4 Institutions providing loans of less than R1000 in the DMA (August 2000) - organisation and client profile

	FINCA	Get Ahead Financial Services	Land Bank Step-up Programme	Kopele Trading	Sukuma Micro-Finance
Started operating in the DMA	July 2000	1989	1998 ¹²	March 2000	1998
Location of head office	Washington	Pretoria	Pretoria	Klerksdorp	Durban
No. of branches in the DMA	1	1	0 (2 agents)	1	1
Core source of funding	Donor (USAID)	State (Khula) / Donor (USAID)	State	Private	State (Khula)
Other services	None	None	None	Funeral benefit, medical aid (planning to provide training)	Training and bulk buying provided by their sister organisation - Sukuma Trainers
Sector specialisation	Working poor (all current clients are street traders)	Working poor	Working poor	Those selling fresh produce informally	Those who have formed themselves into co-operatives
No. of clients	14 groups of between 8 and 12 people	500 (in KZN)	48 000 - country wide 5068 - KZN	380 country wide	200 co-operatives (each of 11+)
% of clients survivalist / micro entrepreneurs	100%	75%	-	100%	90%
No. of clients survivalist / micro entrepreneurs in DMA	100%	50%	-	100%	90%
% of these women	100%	98%	70% (country wide)	70-80%	75%

¹² The Land Bank was established in the Apartheid era to assist white commercial farmers. The date of establishment therefore refers to the Step-up loan product rather than the institution.

Table 5 Institutions providing loans of less than R1000 in the DMA (August 2000) - technical details

	FINCA	Get Ahead Financial Services	Land Bank Step-up Programme	Kopele Trading	Sukuma Micro-Finance
Lending methodology	Group	Group	Individual	Individual	Group
Minimum loan amount	R100	R400	R250	R20	R300
Maximum loan amount	R2 000	R2 200	R18 000	R3 000	R3 500
If progressive lending - no of phases	Multiple	Multiple	Fourteen	n/a	Three
Monthly interest rate	5%	5%	3%	2% a day	2.5%
Savings component as an entry requirement	20% of loan amount	None	R50 (partly used to cover admin. costs)	None	None
Repayment rate	Too early to tell	Will not disclose	Will not disclose	96%	98%

- = figures unavailable

Tables 4 and 5 show that a variety of types of institutions currently service very small businesses. They differ by number of clients, length of operation and other factors. The Land Bank has a client base of 48 000 as opposed to Kopele Trading's 380. Get Ahead Financial Services or GAFS has been disbursing loans for over 11 years while FINCA for less than a month. These institutions also apply different conditions before disbursing loans. Sukuma, for example, only extends credit to groups who have registered as co-operatives with the Department of Agriculture while the Land Bank lends to individuals but has an enforced savings component.

FINCA is an international micro-finance institution that operates in 17 different countries world-wide. It was established 16 years ago in Central America, and has a regional office in Uganda and a head office in Washington DC. In sub-Saharan Africa, they have offices in Tanzania, Uganda and Malawi with over 6 000, 20 000 and 17 000 clients in these countries respectively. They apply a fairly standard methodology - group lending with a savings component. Since their South African office had, at the time of conducting the research, only been in operation for a month, it is difficult to assess what impact this intervention will have. All of their current clients were women street traders operating in the CBD. This however is not a sector that they necessarily want to specialise in. Their operations manager (Interview, 01/08/00) pointed out that to become financially self sustainable they would need to disburse bigger loans to micro and small businesses.

Get Ahead Financial Services (GAFS) employs a similar methodology to FINCA and like FINCA has also received assistance from the United States Agency for International Development. As of the beginning of 2000 they

were facing serious financial difficulties. According to a key informant they rapidly increased clients numbers, not paying sufficient attention to screening riskier clients. They were unwilling to disclose their current repayment rate. Having undergone a process of internal restructuring, their Durban office is still functioning.

The organisation that has the biggest client numbers - 48 000 - is the Land Bank. They estimated that the majority of clients were survivalist / micro-entrepreneurs (personal communication, 30/07/00). The Step up Programme was originally designed to assist small farmers, but is now open to anyone who has R50 deposit. The acting general secretary of SEWU (Interview 12/11/99) said that they direct their members to Land Bank as members disliked the group lending method. Partly because of this lending method the Step up programme has been described as 'unorthodox'. It has increased client numbers very rapidly leading some to question its long-term sustainability.¹³

Sukuma's primary focus is the development and support of co-operatives. Its microfinance arm is funded through the KhulaStart which aims to establish and support new lending capacity in previously unserved areas / sectors. KhulaStart works through existing NGOs that have to apply to become Micro Credit Outlets. Sukuma extends loans to co-operatives that have registered through their organisation. It is a three-phased loan scheme with groups being able to access higher amounts contingent on their having repaid the previous loan within the time allocated. With respect to minimising risk, Sukuma has an advantage over other micro-finance institutions using group-lending methods, in that Sukuma groups are organised around productive activities. One of the co-ordinators (Interview, 04/07/00) noted that there was a problem when groups reach their third loan. She noted 'repayment tends to be much slower and there is a greater tendency to default'. This is the disadvantage of not having a cumulative savings component to loans that can active as an incentive to repay the final amount and as insurance in the event of non-payment.

While FINCA, GAFS and the Land Bank only provide access to financial facilities, Sukuma provides a whole package of services. Sukuma concentrates on the development of co-operatives. It buys staple goods in bulk for distribution through community shops and provide both business skills training as well as training in how to form, run and manage a co-operative. Sukuma has registered over 400 co-operatives, the majority of which are communally run local stores or spaza shops. They do not have any street traders as members. The training manager said that they had approached traders through their organisations but that traders were resistant to forming themselves into co-operatives.

Kopele Trading is an outlier in that it is a small, private sector, profit-making organisation. It offers short-term credit to those purchasing fresh produce for resale through informal outlets. The majority of their clients are street traders. They are based at the municipal bulk fresh produce

¹³ See Roussos and Ferrand (1999) for further discussions on both these issues.

market in Clairwood, South Durban. Kopele Trading does not provide cash loans but rather settles its clients' accounts with the agents on the market floor. It charges 2% interest a day on loans that are extended for a maximum of 7 days. This system is innovative in as far as credit is extended to poor people in a way that it is specifically linked to their business activities.

BOX 1: The Impact of Access to Working Capital: Kopele Trading

Interviews were conducted with fifteen randomly selected Kopele Trading account holders - eight women and seven men. Two interviewees had spaza shops; all the others were street traders.

Twelve of the fifteen interviewees were positive about the impact Kopele Trading had had. Kopele Trading had primarily assisted with two related issues - cash flow problems and the problem of insufficient stock. In certain cases access to credit had assisted with stock shortages that arose in the course of normal trading activity. One trader cited cash shortages at the end of the month; another said that it was particularly useful to have access to credit before long weekends when she needed to increase her stock levels. Two women traders linked cash shortages to demands made at home. One said:

'There are times when there are too many expenses - school fees to be paid, food to be bought, and I just do not have enough money to buy stock.'

Access to credit was also identified as assisting in dealing with shocks. One trader said:

'I can go on selling no matter what's happened - my goods often go rotten, I have problems with assistants or the police confiscate my goods'.

Another trader cited two incidents where employees had left with stock in the morning and never returned -

'If I had not been in a position to access credit I would have been in serious trouble'.

Only three interviewees said that there were no advantages in being part of Kopele Trading. In two cases traders had substituted cash for credit. They had not increased their stock levels and now had the added burden of a debt to service. In the third case the client required more credit, on a longer-term basis, than Kopele Trading could offer.

On the other hand, some traders had been able to significantly increase stock levels. In the two most dramatic cases traders were able to increase their stock levels two and threefold. One trader was in a position to increase her stock levels to such an extent that she now supplies fresh produce to other traders in the area.

This limited exploration of Kopele Trading's interventions indicates the clear advantages that access to working capital can have for street traders.

Although institutions were unable to give exact figures it is clear that at most only 5 000 survivalist and micro-entrepreneurs are currently accessing loan facilities through these institutions in the DMA. Given that there are well over 20 000 street traders and many more spaza shop and home based workers, very small businesses are clearly under serviced.

Some service providers in the DMA concentrate on micro and survivalist entrepreneurs, although they are not as yet reaching a large number of clients. The current systems effectively target women. With the exception of Kopele Trading, interest rates are relatively low. The majority of Kopele Trading clients who were interviewed did not feel that the interest rate was exorbitant. Two clients, for example, argued that the advantages outweighed the cost and that they would not be able to access credit from other sources. Houston (2000:77) indicated that private sector micro credit organisations in the DMA are charging a monthly interest rate of between 15% to 35%¹⁴.

Since there are service providers, and the provision of micro-finance is a fairly specialised activity, local government should not necessarily be setting up a new institution. What is clear however is that street traders and other micro-entrepreneurs are not aware of existing service providers. Local government has a role to play in monitoring existing service providers and on this basis providing an informed referral service. Further the state needs to address the issue of there being few financial services especially savings facilities that are accessible to poorer clients. The International Alliance of Street Trader Organisations or StreetNet has made two suggestions with respect to commercial banks. Regulations could require that banks have a proportion of poor clients or incentives could be put in place for those banks that meet certain pro-poor criteria (StreetNet's response to the draft policy 09/2000).

7.3 Trends in the Training Industry in the DMA

In the 1998/99 financial year the KwaZulu-Natal Department of Labour (DoL) office failed to spend a third of the R16.5 million allocated to the TUP fund. DoL officials attributed this to there being insufficient properly accredited training service providers. Consequently in the 1999/2000 financial year the amount allocated to the KZN region was reduced by R2.5 million to R14 million.

The first step in planning for improved and appropriate service provision would be a comprehensive, up-to-date database of providers. No one institution had an up-to-date database of training providers, trainers or courses. In mapping service providers, such a database had to be formulated drawing from government departments, support agencies and

¹⁴ Micro-lenders required proof of formal sector employment in the form of a payslip. This means that this form of credit is largely inaccessible to the self-employed.

users of training providers¹⁵. This built on Sitas et al's 1998 directory of organisations involved in training and job creation activities in the DMA. Although all training service providers were unlikely to have been identified, some trends are apparent in the information that is there.

In the last few years many institutions - both big and small - have closed these include two of the biggest training institutions in the province the Natal Training Institute (NTI) and the KwaZulu-Natal Training Trust (KTT). Both institutions concentrated on technical skills - construction, motor repairs, sewing etc. - and trained over 6000 and 2000 people a year respectively. In both cases closure was partly attributed to poor financial management (Interview with former head of the KTT, 04/04/2000). Many of the smaller training institutions listed had also closed. More established training service providers identified DoL's stricter funding criteria as a contributing factor. Almost all of the community based organisations involved in job creation identified by Sitas et al (1998) had either discontinued providing services or were uncontactable. A number of trainers pointed out that, in some respects, the rationalisation of the industry had been positive as it improved the quality of training provision in the province. As a Khuphuka project leader (Interview 17/01/00) said: 'In the early 90's there were a number of fly-by-night trainers. This is much less the case now.'

DoL officials identified the closure of the KTT and NTI as an important reason why they were not able to spend the money allocated to training. Although noting that, for example, the KTT had provided good quality training, their hands were tied with respect to being more proactively supportive of training institutions themselves. As one official (Interview 21/02/00) noted:

'Our mandate is to disburse funds to cover actual training costs. This places us in a difficult position when there is a clear need to build the capacity of training institutions.'

A number of training institutions, on the other hand, expressed frustration with the DoL, particularly with respect to slow processing of applications. Delays of between six and twelve months were reported. When asked about this DoL officials said the committee that made decisions about applications meet once a month and were often unable to get through all the applications. As one training institution head (Interview 01/03/00) pointed out:

'Training service providers are largely private sector profit making institutions reliant on contracts from government. Particularly when it comes to trainees who can not cover their own costs, delays from the department have led to big problems in the industry.'

¹⁵ The following databases were drawn on: Department of Labour (Pretoria and Durban offices), KwaZulu-Natal Department of Economic Affairs, Thekwini Business Development Centre, Cato Manor Development Association, Diakonia Council of Churches, Self Employed Women's Union and the Job Creation Network.

Table 6 reflects some of the results of interviews conducted with fifteen training providers, selected on the basis of their servicing survivalist businesses or unemployed people who may establish very small enterprises. Since the early 1990s a growing number of trainers focused on construction skills. This trend was reinforced by national government priorities laid out in the Reconstruction and Development Programme. Although the construction sector has not expanded to the extent that was expected, many trainers still concentrate on this area (Sitas et al, 1998). Trainers working in this field however reported a declining demand for construction skills over time. A Khuphuka project co-ordinator (Interview, 17/01/00), for example, reported that by the late 1990s the organisation was increasingly struggling to place trainees in even short term employment. Consequently the organisation has broadened its focus to small business development.

Construction skills trainers said how it was often difficult to secure women's participation in their courses. Those training greater numbers of women - Team Renovate, and Phakamani - are largely training people for projects where female quotas have been put in place. This is the case, for example, with certain Department of Public Works projects. This seems to indicate that if incentives are put in place, training providers will put greater energy into involving women¹⁶. Training tends to be fairly time intensive with few trainers offering part time courses.

There are a large number of trainers in clothing manufacturing. On one end of the spectrum are the non-accredited small-scale private sector initiatives - Zime Basic Sewing School being a typical example. On the other end of the spectrum is the Clothing Industry Training Board (CITB) who trains over 1200 people a year, 40% of whom were estimated to be small business people. The CITB is one of the few Industrial Training Boards that provided skills training rather than accrediting other trainers. With the new system of SETAs it will become a service provider like any other.

¹⁶ An issue identified in the Valley Trust Public Works programme was that although the quota of women was important, once women's participation was secured, attention had to be paid to getting women into supervisory and quality control positions.

Table 6 Selected training service providers in the DMA

Training service provider	Est. date	Location	Location of Training	Sector specialisation (materials used)	No. of trainees per year	% women	Relevant to street traders	Average length of course	Cost of training covered by
Natal Technikon Business Clinic	1997	CBD	at offices	Business skills training (ILO materials)	150 - 200	60-70%	Could be, train mostly micro-entrepreneurs	5 days	DoL and private
Kusile Business Trust	1998	Umbilo	at offices	Catering, sewing, urban agriculture, business skills (ILO)	2016	85%	Could be, train mostly unemployed people	2 - 4 weeks	Trainees or DoL
Corobrik Building Trades school	1994		at offices	Construction	58	5%	No	10 weeks	Trainees and DoL
M&M Training	1999	Aman-zintoti	on-site	Construction	480 - 500	5%	No	8 weeks	Trainees
Team Renovate	1988	Winkel-spruit	on-site	Construction	100 - 200	60%	No	45 days	DoL
Campbell College	1997	Umbilo	at offices	Construction -welding / pipe fitting	72	25%	No	110 days	Trainees or DoL
Charles Khumalo Diamini Consultants	1999		at offices	Construction plus business skills (ILO)	225	10%	No	33 days	Trainees and private sector (Old Mutual)
Phakamani	1996	Pinetown	on-site	Construction plus business skills (ILO)	250	40%	No	4 weeks	DoL, Durban Metro
Khuphuka	1991	Mobeni	at offices and on site	Construction, manufacturing and basic business skills (ILO)	500		Could design a course		donor or DoL or Metro
Kims Welding School and Mercy Project	1985	Bluff	on-site	Construction, sewing, catering	150	50%	No	4 months	DoL or private sector
Paramount Training	1990	Berea	on-site, mobile	Educare, but has designed courses for street traders	180 - 300	100%	Yes	6 sessions * 4 hours	Self Employed Women's Union
Ikwezi	1995	Redhill	on-site	Life skills, business skills (USWE - Using, Speaking, Writing, English)	80-90	80%	Could design a course	30 days	Trainees (charge R300 - R400 for 10 day course to the unemployed)
English Resource Unit	1986	Berea	at offices	Literacy and numeracy	300	75%	Yes	6 months (part-time)	Private sector (Shell)
Clothing Industry Training Board	1971	Rosburgh	at offices	Sewing	1200	80%	Yes (if they wanted to produce their own goods for sale)	5 days	Durban Metro
Zime Basic Sewing School	1994	CBD	at offices	Sewing	1998 - 80 2000 - 12	100%		3 months	Trainees

shading = has trained street traders / **bold** = could adapt courses to be relevant to street traders

Training is available in catering and urban agriculture. However what was notable here is that there was no one agency within or outside of government that could supply a list of service providers, their contact details, length or cost of courses on offer. If this was difficult for a team of researchers, with time and resources, such a task would be even more difficult for potential trainees.

A number of business skills training programmes are available where generic business skills are the focus. There is a clear dominance of one set of training materials - the International Labour Organisation's Start and Improve Your Business (SIYB) programme. An organisation - Services for Enterprise Improvement and Business Start-up Africa (SEIBSA) - has been established to support and monitor training service providers using the SIYB programme. Trainers have largely welcomed the increased professionalism and co-ordination between them that this intervention has brought. Although trainers identified the SIYB programme as relevant to street traders, very few traders had in fact been trained. For example, of the 105 entrepreneurs trained by the Natal Technikon Business Clinic, using ILO materials, between September 1998 and November 1999, only four were street traders. Closer scrutiny of these materials suggests they include far more detail than many traders would need. They have been designed with bigger businesses in mind. A further problem stemming from the generic nature of the materials is they exclude business information of specific relevance to street traders - for example legislation that impacts on them.

Other business skills training materials mentioned were materials developed by Ntsika, Trident Training (the 'One Up' programme) and the KZN Peace Initiative. A training of trainers manual - Ziphilise - developed by World Education for promoting non-traditional occupations and enterprise growth among women micro-entrepreneurs were the only materials found that consciously addressed gender barriers in small business development. This is notably absent in other training materials.

BOX 2: Impact of training in business skills (Start and Improve Your Business Programme): Technikon Natal Business Clinic

Interviews were conducted with a random sample of 16 micro-entrepreneurs (14 women and 2 men) who had been through the five days Start and Improve Your Business (SIYB) training programme within the last 18 months. At the time of training they had either started or were planning to start a variety of businesses mostly small shops in township areas. The training was conducted by the Natal Technikon Business Clinic.

All the trainees were positive about the impact the training had had. One trainee said:

'The course was a real eye opener, it gave me many new ideas.'

Trainees specifically cited improvements in business planning, budgeting, record keeping, marketing and customer care. Four of those interviewed had been employed by a local NGO as community health workers so had to abandon their own business plans. Even these people said the course had been useful. It was pointed out that:

'Many of the people we deal with as community health workers are planning to set up their own businesses or are already in business, now we are in a strong position to advise them.'

When interviewees were asked what they thought the Business Clinic should do differently, the most frequent suggestion was further follow-ups. Most trainees had had little or no contact with the Business Clinic after the training course. Trainees pointed out that there were concepts that they found difficult to apply - particularly budgeting, calculating mark-up, and managing credit. One trainee said:

'I know I can phone the Business Clinic, but I am not sure I know what questions to ask. I want a business adviser to visit my spaza shop.'

The second most frequent suggestion was that the course should pay more attention to how to access credit. Finally two trainees pointed out that they would have preferred trainees to be grouped according to sector in which they operated.

Interviews with entrepreneurs who had been through the SIYB programme reconfirmed the value of business skills training. There is a clear call however for further follow-ups and links to be made with micro-finance institutions.

With respect to literacy, numeracy and basic English skills, the Department of Education has established a number of public adult learning centres. They are based at schools and so are spread evenly throughout the city. The head of the Natal Adult Basic Education Support

Agency (NABESA) (Interview 4/8/00) observed that these centres tended to be under resourced - both financially and in terms of teaching staff. Further, with learners being involved in a variety of economic activities, it would be difficult to design courses relevant to learners work. He said that with increasing consensus that education and training should be integrated that this was not an ideal situation. There have been a number of non-governmental organisations active in this field - most notably the English Resource Unit and Operation Upgrade. Both of these organisations have increasingly struggled to secure funding.

Only two institutions were found that had specifically provided services to street traders - the English Resource Unit had supplied basic literacy and numeracy training and Paramount Training had specifically designed a business skills course for street traders. Both of these interventions were organised by the SEWU. The only other intervention was health education training provided by the City Health to food and muthi (or traditional medicine) traders. Traders attend training sessions after which they receive a certificate. Although there are important lessons to learn from this initiative, it is currently fairly narrowly focused on health issues.

Box 3: Organisational Profile: Paramount Training

In 1992 Paramount Training was approached by the Self Employed Women's Union (SEWU) to develop a programme for their members. The director of Paramount Training (Interview, 19/05/00) made the distinction between a training intervention and a training programme. A training programme is a series of training interventions over a long period (in this case a year) that covers a wide range of issues. The SEWU training programme entailed business skills training, functional literacy as well as life skills. Much time was spent observing trading activities and discerning what kinds of skills traders need to operate their businesses.

Because there are high levels of illiteracy, visual methods are used. Use is made of photographs and participatory puppet shows. Traders are often called on to do role-plays. Interventions are between three and four hours in length each with a discreet message. Fieldworkers then do follow up with traders at their sites. The training centre has three Zulu-speaking trainers - two women and a man - employed as members of staff and another seven free lance trainers on call. They have a mobile unit and so train wherever is most convenient for the trainees.

The head of Paramount Training identified securing funding to cover costs as a critical problem. Non governmental organisations, like SEWU, often approach the centre on behalf of informal economy workers to conduct training. However, because so few trainers service very small businesses, there are no course materials to draw on, consequently Paramount Training has had to develop their own. They have done so for those working on landfill sites, educate workers in informal settlements and production skills for traders. It is difficult to cover the costs of materials development.

In a workshop organised to discuss challenges that service providers face in servicing informal economy workers the Director of Paramount Training pointed out:

‘There is a line below which most trainers will not go - the group that has never been formally employed. Street traders largely fall into this category.’

There was consensus that this was the case. Participants gave the following explanations:

- It is not profitable to train informal economy workers - government funding is difficult to secure and trainees are not in a position to cover their own costs.
- Informal economy workers are often seen as ‘untrainable’ due to low levels of education.
- Trainers can not use traditional training methods.
- Trainees are very mobile and therefore difficult to access.
- Trainers and fieldworkers are frightened to go to the areas where people need to be trained.

8. Supporting street traders in what they are currently doing

This section concentrates on the challenges posed in providing training to very small businesses. It gives some indication of what ‘well designed’ and ‘well delivered’ training interventions may be in a street trading context.

The founder and general secretary of the Self Employed Women’s Union (Interview 11/05/00) has argued:

‘In our experience traders are often education hungry. In many cases however they have not been in a classroom context for sometime. They may be quickly alienated if training does not draw on their experience, build their confidence levels, is not correctly pitched or relevant... If training service providers find that traders are not attending their courses then they must not blame the traders but must look seriously at the design of their training intervention.’

This approach is in line with theories of adult learning. Morphet (1992) observes that the key difference in the ways that adults and children learn is that adults have to overcome the fact that they have already internalised some form of learned behaviour which is connected to the task they are about to tackle. He argues that this can be enabling or can act as an obstacle. In ensuring that internalised rules do not act as an obstacle, adult learning theorists consistently reinforce the importance of drawing on adult learner’s experience. Clifford and Kerfoot (1992:207) argue that adults who value their own experience as a resource for further learning and whose experience others value are better learners. They go on to say that ‘adults learn best when the content is relevant to their past experience and present concerns and the learning process is relevant to their life experience’. Emphasis is also placed on reducing anxiety and enhancing self-confidence of learners (1992:207).

'Learner centred' rather than 'teacher centred' approaches have gained increasing acceptance in the educational field. Curriculum designers and teachers are no longer seen as the unquestionable sources of knowledge, authority and decision-making and the teacher's role is increasingly that of a facilitator, fostering learner participation and control. In the light of an understanding of these trends in education, the rest of this section concentrates on what trainers need to know about street trading.

In asking the question 'if training was offered would you attend classes?' most traders said they would, with the proviso that courses were part time. The approach was to get a sense of the micro economic dynamics of traders businesses and then to assess in what ways training could assist.

8.1 Programme design

◆ Timing and structure

Trader organisation leaders frequently point out:

'Time away from trading is money lost.'

Although many traders, expressed an interest in receiving business skills training, traders primary concern was about taking time away from their trading sites.

Ms Xaba who trades in fruit and vegetables in Pinetown town centre was asked if there had been any occasion in the previous six months that she had taken time away from her trading site. She pondered the question and responded:

'No, I have been here every day seven days a week ...the poor do not get sick'.

Ms Ngwenya who trades in curios and brass ornaments at the Beachfront said:

'I can attend courses but my mind is always here, I do not have a bambela (an assistant).'

Ms Zondo who trades in second hand clothes on Warwick Avenue said:

'I can take a few hours out and leave my assistant here. I sometimes have problems with her though, so I would not want to leave for too long.'

Very few, if any, traders would be in a position to take consecutive full days away from trading. This is the key problem with the courses currently on offer. Any training intervention would have to be part time. Currently however the Department of Labour will not fund part time courses.

Traders generally work very long hours. All traders interviewed were able to identify times when business was slow. This is likely to differ by sector

and by location of trading site. Traders selling curios at the Beachfront, for example, said that weekday mornings were quiet, while those trading in fresh produce in the city centre identified Saturday afternoons as an appropriate time to take off. In the case of these two groups of traders their busy and quiet times were the exact opposite of each other. Trainers would have to be prepared to work flexible hours and over weekends.

Ideally traders should not only have access to formal training but also informal training, which Leach et al (1999) define as training of no fixed length or regularity, accessible to individuals as and when required or requested usually at their work premises, by a trainer or advisor. As suggested in Box 2 (p.19), this may be critical to ensuring that concepts learned in a formal training environment are applied.

◆ Training methods

Table 7 demonstrates that levels of education among street traders in the DMA vary widely. One group of traders has no schooling. High numbers of traders have had between 5 and 11 years of schooling and almost no one had post-school training.

Male traders clearly tend to be better educated than female traders. Eighty one percent of women and eighty seven percent of men could read and write their mother tongue, but only half of women and two thirds of men could read or write in English.

Table 7 Education levels of traders

Education level	% of Female Traders	% of Male Traders
No schooling	14	9
Less than 5 yrs	14	6
5 to 8 yrs	37	33
9 to 11 yrs	28	35
12 yrs	7	15
More than 12 yrs	0	2

Source: DRA Data, 1997

This poses a challenge to service providers with respect to programme design. Clearly courses should not be conducted in English. Furthermore, courses should largely not be text based. Paramount Training uses visual methods (for example, puppets) and encourages traders to do role-plays. Where materials are used, materials developers should be careful to use women in their examples and pictures of women.

◆ Training context

According to the DRA survey 26% of women street traders had children with them at their trading site. When training takes traders away from their trading sites, training institutions need to provide child care facilities. Further training facilities should be as close as possible to traders sites to avoid time spent (and often cost incurred) in travelling.

Given that some women traders may be shy in the presence of men or may want to raise issues that they would prefer to not raise with men in the room, traders should be given the option of being trained by women and in women-only groups.

8.2 Programme content

Trainers identified lack of course materials appropriate to very small businesses as a problem. One of the training officers at Khuphuka (Interview, 17/04/00) pointed out that there were a number of good business skills training materials available but that they tended to be pitched at a level that most street traders find difficult. The head of Paramount Training (Interview, 08/07/00) felt that if training of street traders was to happen on a large scale it would be necessary to develop a set of flexible materials, appropriate to very small businesses, that trainers could draw on.

In-depth interviews with women street traders have revealed that the standard set of business skills is unlikely to be as useful as a diverse range of skills. Interviews with traders and their organisation leaders suggest that some of the following issues are important.

◆ Business English

A street trader organisation leader (Interview, 10/04/2000) pointed out that:

'The world of business happens in English, so it is very important that traders learn English'.

Beachfront traders argued that they lost business because customers did not understand them. They also said that not being able to speak English limited the pool of suppliers they could use. The second hand clothes sellers all purchased their goods from what they described as the 'white residential areas'. One trader said that although she was able to get by with limited English, the traders who seemed to do better tended to have better English skills. The head of the Natal Adult Basic Education Support Agency (Interview, 4/08/2000) pointed out that the best way of teaching traders English would be to link this to business activities. Currently no service providers do this.

◆ Business skills

In interviews with traders it was clear that traders lack financial management skills. Detailed income and expenditure analyses were conducted with traders. Few traders had thought through their business finance in this way. There were many discussions, for example, about the difference between profit and mark-up, direct and indirect costs. Many traders grant credit to certain customers and reported this to often undermine profit. Further, certain traders receive credit from suppliers and need skills to manage this.

A street trader organisation leader (Interview, 01/03/2000) stated that although traditional business skills - marketing, buying, costing, customer

care - were important such skills need to be adapted to make sense in a street trading context. The coordinator of StreetNet (Interview, 11/05/00) however cautioned against simply simplifying traditional business concepts. She said:

'There is a tendency for trainers when applying a concept like marketing to street traders to concentrate on presentation skills. Although presentation skills are important, traders, like other business people should learn the tools to analyse their market in a nuanced and dynamic way. They need to be able to identify different parts of their market. How is the market segmented? Who is it who buys what? They can then better position themselves.'

◆ Life skills - assertiveness training, negotiation skills, conflict resolution skills

The circumstances in which traders' livelihoods became most threatened largely revolved around interactions among traders, between traders and their assistants, traders and their suppliers and traders and local government officials. In the worst cases traders reported other traders extorting large amounts of money from them; assistants stealing from them; suppliers giving them bad deals and local authorities confiscating their goods. In many of these cases women traders were particularly vulnerable. A woman trading in fresh produce at a transport node in Inanda, a township west of Durban city centre, reported how, in order to secure her site and under threat of violence, she frequently had to pay money to a group of male traders. Women traders, who purchased from the fresh produce market, explained how difficult they found the male, non-Zulu speaking agents. Male traders who use the same agents did not raise this issue. Training in assertiveness, negotiation and conflict resolution skills in combination with other interventions (like having access to a sympathetic police force and accessible local government officials as well robust organisations) is likely to assist.

◆ Sector specific interventions

Traders operating in different sectors are likely to need different kinds of training interventions. Producers and sellers of the loose cotton dressers commonly known as pinafores for example, point out that they operate in this over traded segment of the market because they do not know how to produce other items of clothing. There are further interventions that are key to certain sectors and not others. Many Beachfront traders reported, for example, being offered foreign currencies. Some traders refused to accept foreign currencies, others accepted dollars as there was a trader selling clothes at the Beachfront who exchanged dollars for Rands. None of the traders had used formal exchange bureaus. No traders were willing to accept currencies other than US dollars. Lack of knowledge about how foreign currencies work is clearly a disadvantage for curio sellers who are located at a site where there are an increasing number of international tourists.

◆ Information about policies and legislation

Since the early 1990's when street trading was first allowed, there have been numerous changes in legislation and in the structure and nature of the authorities that traders deal with. Unlike most other entrepreneurs street traders livelihoods depend on securing access to public space over which there are often many conflicting interests. Traders need to have a clear understanding of the legislation that governs their activities, as well as what their roles and responsibilities are. They also need to be aware of what channels of redress and appeal there are in the case of a transgression. A training intervention could assist in sharing this kind of information as well as invite relevant authorities to address traders.

◆ Information about collective action

As individuals, traders do not wield power either in the market place or in the face of government authorities. Collective action on a small scale (such as buying collectively and therefore being able to secure discounts or cut out a middle person) or on a large scale (through organisational interventions like the Self Employed Women's Association's in India High Court action aimed at securing street traders right to trade) are the interventions that often make the most difference to traders. Although it is the role of activists rather than trainers to organise traders, trainers have a role to play in disseminating information about both local and international campaigns.

◆ Self defence skills

As highlighted in section 4, one of the main obstacles street traders and particularly women street traders face in their businesses is theft and criminal violence. Although not mitigating the problem, the provision of self-defence classes might assist in less serious cases of criminal violence.

9. Conclusion and recommendations

The research has demonstrated that few service providers are accessible to very small enterprises in the DMA. Coverage by institutions disbursing loans is still limited and few deposit-taking institutions (commercial or public) are currently accessible to poorer people. Existing training institutions do not target survivalists, seeing them as too difficult to service. Furthermore, there are few institutions providing a package of support. Institutions providing loans are largely not providing training, while few of those providing training are in a position to assist in accessing financial services.

The following recommendations stem from the research process:

Building the capacity of trainers to servicing informal economy workers

Currently there is little expertise in the training of informal economy workers. Existing training service providers, not only need to be given incentives to service this group of entrepreneurs, but also capacity building to follow the task through. Further, if training were to happen on scale, new trainers would have to be trained. If very small businesses are to

access services government has to be proactive in addressing all of these issues. They should embark on an awareness campaign among existing service providers about the training needs of survivalists; provide skills training to trainers about new training methods; create means by which materials and ideas can be shared (e.g. through establishing forums); fund training interventions and act as a quality controlling body.

Revise DoL's funding criterion and procedures

The DoL criterion for accessing funding needs to be re-evaluated. When dealing with the informal economy there is a contradiction in, on one the hand saying that training should be demand driven, but on the other not being prepared to fund part-time courses or accredit courses that had been developed for people who are illiterate. DoL has to introduce greater flexibility into their system of disbursing funds. Further, delays in processing applications also need to be urgently addressed.

Develop a set of training materials for very small business

Existing business skills training materials are not appropriate for very small businesses. Street traders have a specific set of training needs. If local government is serious about supporting informal economy workers in what they do, they should commission an experienced trainer to develop a set of materials for street traders. Alternatively an institution like the ILO could assist. Not only does the ILO have experience in materials development but existing infrastructure in the form the training and monitoring agency Services for Enterprise Improvement and Business Start-up Africa or SEIBSA to monitor the quality of training interventions.

Pressurise commercial banks to service survivalists

The state needs to put pressure on commercial banks to be more user-friendly to survivalists and small enterprises. Regulations could be put in place requiring banks to have a certain proportion of poorer clients and / or there could be incentives for banks that meet certain pro-poor criteria.

Compile and maintain a database of service providers

A central database of service providers should be compiled. The research has demonstrated that both the training and micro-finance industries are very volatile. The database would have to be consistently revised. In the process service providers could be monitored and evaluated. In maintaining the database local government would be made aware of gaps in service provision.

Establish a referral system

Once the database has been constructed, an informed referral system could be established. Ideally business advisors, who have access to the database, should be located both in the city centre and in outlying areas. There are officials who are currently tasked with managing street trading areas. These officials should be trained as business advisors and should also have access to the database.

Produce a newsletter disseminating information

A quarterly newsletter produced in Zulu and English could advertise services available to street traders. This would be a good way of disseminating other useful information about for example relevant legislative changes. The private sector may be willing to assist in covering costs.

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Appendix 1- List of interviewees

Telephone interviews were conducted with the following institutions:

Campbell College
 Centre for Education and Enterprise Development
 Charles Khumalo Dlamini Consultants
 Clothing Industry Training Board
 Corobrik Building Trades School
 Ematikwe (Inanda) Mission
 Embocraft
 English Resource Unit
 Ikwezi
 Kim's Welding School and Mercy Projects
 Kusile Business Trust
 KZN Business Training Centre
 Land Bank
 M&M Training Specialists
 Mthimkulu Trainers
 Phakami Training and Development
 Philisisizwe Enterprise Support
 Sukuma Trainers Co-operative
 Swinton Road Technical College
 Team Renovate / Community Upliftment Rural South Africa
 Umlazi Technical College
 Zime Basic Sewing School

In-depth interviews were conducted with the following key informants

Cato Manor Development Association - Fisani Mzimela, Brian Stewart
 Diakonia Council of Churches - Godfrey Devulana
 FINCA - Ishtiaq Mohiuddin
 Informal Trade Management Board - Emmanuel Dlamini and Thembe Dube
 Ithala Development Finance Corporation (SMME Division) - Dirk Kotze
 Khuphuka - Laura Washington / Crystal Rosenberg
 Kopele Trading - Werner Linderque
 Nations Trust - Derek Nyanisa
 Natal Technikon Business Clinic - Esau Dlamini / Debbie O'Brein
 Ntinga / World Education - Francois Du Toit
 Paramount Training - Cilel Smith
 School of Education, University of Natal, Durban - Elda Lyster
 SEIBSA - Bonga Mhlongu
 Self Employed Women's Union National Office - Khoboso Nthunya
 Self Employed Women's Union Regional Office - Nomonde Magadla
 SMME Co-operative Support - Rev Johan Cindi
 StreetNet - Pat Horn
 Sukuma Trainers Trust - Dudu Zulu / Thandi Mthombeni / Zodwa Dlamini-Shabalala

Interviews were conducted with representatives from the following government institutions

City Health, North South Central Local Council
Department of Economic Affairs and Tourism
Department of Labour
Economic Development Department, Durban's North and South Central Local Council
Economic Development Department, Durban Metropolitan Council
Informal Trade and Small Business Opportunities, Durban's North and South Central Local Council
KwaZulu Natal Economic Council

The following people attended the Workshop held on May 29

Richard Bates – FinaSol
Francois du Toit - Ntinga
Francie Lund - Centre for Social and Development Studies (CSDS)
Protas Madlala – Thekwini Business Development Centre
Phakama Mhlongo – Economic Development Department (EDD)
Phumzile Ngwenya - EDD
Leila Monib - CSDS
Fred Pietersen - EDD
Chrystal Rosenberg - Khuphuka
Phillip Sithole – Informal Trade and Small Business Opportunities
Cilel Smith – Paramount Training Education and Development Centre
Cathy van de Ruit - CSDS

Appendix 2 - Contact details of interviewees**Support service / training institutions:**

<i>Name of organisation</i>	<i>Contact person</i>	<i>Tel:</i>	<i>Fax:</i>
Campbell College	William Campbell	206 2807	206 2807
Centre for Education and Enterprise Development	Marian Sedat	304 8475	305 5448
Charles Khumalo Dlamini Consultants	B. C. Charles	577 0662	577 4098
Clothing Industry Training Board	Mike Peckham	465 1818	465 9705
Corobrik Building Trades School	Derek Dimba	564 8501	560 3149
Ematikwe (Inanda) Mission	Sister Dominique	510 1964	-
Embocraft	Brenda Lock	765 3697	
Ikwezi	John Kossi	579 5029	579 5029
Khuphuka	Laura Washington		
	Crystal Rosenberg	462 6012	469 0305
Kim's Welding School and Mercy Projects	John Vollenhoven	461 4462	461 4462
Kusile Business Trust	David Ngcobo / Dan Mtshali	305 8863	304 4713
KZN Business Training Centre		266 7130	
	Andrew Patricio	266 7133	266 1826
M&M Training Specialists	Donald Mayer	701 2453	7012452
Mthimkulu Trainers	Brain Moore	205 3668	
Natal Technikon Business Clinic	Debbie O'Brein		
	Esau Dlamini	203 6667	203 6669
Paramount Training	Cilel Smith	207 7032	207 7047
Phakami Training and Development	Steve Mills	701 8234	7018181
Philisisizwe Enterprise Support	Fisani Nene	701 9721	
	Banga Thusi	702 2587	702 2587
Swinton Road Technical College	Chris Khumalo	462 2333	
Team Renovate	Calvin Malan	916 6220	-
Thekwini Business Development Centre	Protas Madlala	309 5432	309 5437
Umlazi Technical College	Lawrence Grey	907 2666	
Zime Basic Sewing School	Irene Nxele	305 2739	-

Literacy and Numeracy Training

<i>Institution</i>	<i>Contact person</i>	<i>Tel:</i>	<i>Fax:</i>
Natal Adult Basic Education Support Agency	Peter Rule	304 6611	204 6338
English Resource Unit Operation Upgrade	Nomsa Mbuyazi	201 8265	201 5644

Institutions supporting co-operative development

<i>Institution</i>	<i>Contact person</i>	<i>Tel:</i>	<i>Fax:</i>
SMME KZN Co-operative	Rev. Johan Cindi	301 6971	
Sukuma Trainers Co-operative	Dudu Zulu	305 1237	305 1522

Institutions disbursing micro-loans

<i>Institution</i>	<i>Contact person</i>	<i>Tel:</i>	<i>Fax:</i>
Finasol	Richard Bates	764 0545	764 1301
FINCA	Ishtiaq Mohuidin Scott Graham	307 1440	307 1513
Get Ahead Financial Services	Sibongile Mithiyane	301 2295	3060367
Ithala	Dirk Kotze Mike Phillips	907 8911	907 5606
Kopele Trading	Werner Linderque	465 7714	465 9511
Land Bank	Sibuso Ngubane	033 3428961	033 345 8317
Nations Trust	Derek Nyanisa	306 8000	
School Leavers Opportunities Trust	David Sullivan	309 7899	309 5021
Sukuma Finance	Dudu Zulu	305 1237	305 1522

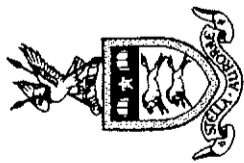
Institutions supporting service providers

<i>Institution</i>	<i>Contact Person</i>	<i>Tel:</i>	<i>Fax:</i>
Ntinga Micro-Enterprise			
Support	Francios Du Toit	207 2170	207 6925
SIEBSA	Bonga Mhlongo	306 6555	306 6555

Government Departments

<i>Department</i>	<i>Contact person</i>	<i>Tel:</i>
Informal Trade and Small Business Opportunities	Dean Botha	332 5671
City Health	Dave Johnson	
	Tobias Mhkize	300 3048
Economic Development Department - Durban Metropolitan	Fred Pietersen	
	Phumzile Ngwenya	
	Eric Watkinson	300 3800
KZN Dept. Of Economic Affairs and Tourism	Chris Mtshali	307 6111
Department of Labour - Pretoria	Adrian Bird	021 309 4458
Department of Labour - Durban	Audrey Stuart	
	Thabani Mazibuko	336 1500

Appendix 3 - Questionnaires



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School of Development Studies
Durban 4041 South Africa
Tel: 27-31-260 1115
Fax: 27-31-260 2359
e-mail: skinnerc1@mtb.und.ac.za

Questionnaire - Assessment of Training Provision in the Durban Metropolitan Area

Date: _____
Questionnaire Number: _____

1. Institution _____
2. Contact person _____
3. Contact details _____
- Telephone: _____ Fax: _____
- Address _____
4. How many years have you / your institution been providing training? _____
5. What range of skills training does your institution provide? _____

6. What groups of people is this training largely targeted at?

7. What proportion of your training would be appropriate for small business people like street traders?
Give details _____

8. How many people attend your training in a year? _____
9. What proportion of these are women? _____
10. What proportion of these are small business people? _____
11. What proportion of these are women? _____
12. How do potential trainees find out about your courses? _____

13. What is the longest course offered, what is the shortest course offered and how long is an average course? _____

14. Do you offer part time courses? If, yes, in what, and who is targeted?

15. Where do you conduct training? _____

16. What language are courses conducted in? _____

17. What materials are you using?

18. What training methods do you use? _____

19. Are you SAQA accredited? _____
If no, then do you intend to apply for accreditation? _____

20. What kind of contact do you have with trainees once the course is complete? _____

20. Does your organisation offer other services aside from training? If yes, then what? _____

21. How much do trainees have to pay? _____

22. How much of overall costs are covered by trainee contributions? _____

If not 100% then what are other funding sources?

23. Where do you refer your clients to when your training sessions are full?

24. What requests do you most often get for skills training that you do not offer? Who do you refer people to?

25. How do you think the training sector has changed since 1994?

26. What local government interventions, if any, have assisted you in providing training?

27. What local government interventions would most assist you in providing training? _____

28. Are there any government departments / other levels of government that are currently assisting you?

29. What could other government departments / levels of government / do to assist you in providing training?

Thank you for your time.



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Questionnaire - Assessment of Financial Services Available to Survivalist Small Businesses in the Durban Metropolitan Area

Date: _____

Institution _____
Contact person _____
Contact details _____
Telephone: _____ Fax: _____

Institutional profile

1. When was the institution established? _____
2. Where is the head office? _____
3. How many branches do you have in the DMA? _____
4. What is your core source of funding (state, private, donor)? _____
5. Are there services other than financial services that you offer? _____

Client profile

6. How many clients do you have? _____
7. What percentage of your clients are survivalists / micro entrepreneurs? _____
8. How many of these are in the DMA? _____
9. How many of these are women? _____

Loan Conditions

10. Do you grant loans to individuals or employ group lending methodology? _____ 1
1. What is the minimum amount you loan? _____
12. What is the maximum loan? _____
13. If you employ progressive lending techniques, how many phases are there? _____
Give details _____
14. Is the loan available to anyone or is there a sector or group that you particularly target? _____

Give details _____

15. Is there a training component attached to your loans? _____

Give details _____

16. Is there a savings component attached to the loan scheme? _____

If so how does it work? _____

17. What is the monthly interest rate? _____

Repayment

15. What was your repayment rate last month? _____
16. What was your repayment rate six months ago? _____
17. What are the trends with repayment? _____

Relationship with local government

21. What contact have you had with the Durban Metro? _____ 2
2. Is there any way in which you think they should assist you? _____

Thank you for your time.



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Business Skills Training Evaluation Questionnaire¹⁷

Name: _____ Gender: _____

Telephone number: _____

Location of business: _____

Nature of business activity at the time of the course: _____

Date of the course: _____ ILO / Trident

1. Are you still running the same business?

If no, what are you currently doing?

¹⁷ The first section can be answered from the database.

If yes, how has your business been doing since you did the course? _____

2. How did what you learnt impact on your business? _____

3. What do you think was the most important thing that you learnt in the course?

4. Was there anything you found difficult to apply?

5. If you could tell the trainers what should be different about their course what would you say?

Additional questions

Age of respondent: _____

Last year of formal schooling completed: _____

Number of employees: _____

Thank you for your time.

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