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Challenges Faced by Low-Income Workers: Insights from Informal Business Sector in South Africa

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Abstract

The informal business sector plays a vital role in the South African economy, particularly in area such as Pietermaritzburg in KwaZulu-Natal Province. However, low-income workers in this sector are faced with precarious employment conditions such as lack of job security, inadequate wages and limited access to social protection. This study seek to explore strategies to enhance decent work for low-income workers, drawing insights from empirical research conducted in Pietermaritzburg area. The study adopted a quantitative methods approach. The participants for this study includes 50 informal sector employees to identify key challenges and opportunities. A purposive sampling method was used to select the workers from informal business sector in Pietermaritzburg. Data was collected using semi- structured questionnaires. Furthermore, data was analyzed using SPSS version 24. Findings reveal that poor working conditions, limited training opportunities and weak regulatory frameworks exacerbate vulnerabilities among low-income workers. Strategies such as skill development programs, access to microfinance, formalization initiatives, and stronger policy interventions were identified as critical pathways to improve work conditions. Furthermore, fostering partnerships between government entities, non-governmental organizations, and local communities emerged as a significant enabler for sustainable change. The study underscores the importance of addressing structural inequalities while promoting inclusivity and empowerment within the informal sector. The study recommends the implementation of these strategies, it is possible to enhance worker dignity, productivity, and economic participation. The recommends contribute to the broader discourse on decent work and sustainable development, offering actionable insights for policymakers and development practitioners aiming to improve the livelihoods of marginalized populations in South Africa.

Keywords

Decent work, Low-income workers, Informal business sector, Sustainability, Strategies, Policy makers

INTRODUCTION

Over recent years there has been growth informal business sector in South Africa. On the other hand, both formal and informal job relationships exist within the South African labour force. Formal businesses are the registered business and are required to comply with Labour Relations Act 66 of 1995 and Basic Conditions of Employment Act 75 of 1997. On the other hand, informal businesses are not registered. The working conditions are not conducive for workers in informal sector as supported by (Anker, Chernyshev, Egger, Mehran, & Ritter, 2002, p. 2). The concept of decent work is central to the International Labour Organisation (ILO) and aims to ensure that both women and men have access to dignified, productive employment (ILO, 2007; Moussa, 2017; Wicaksono & Priyadi, 2016). In South Africa, the government has committed to achieving decent work and sustainable livelihoods for all workers. Burchell et al. (2013) stated that ILO identifies four strategic objectives for decent work:

Standards and Rights at Work: Ensuring that workers' constitutionally protected rights, such as dignity, equality, and fair labour practices, are safeguarded by appropriate legal frameworks.

Employment Creation and Income Opportunities: Focusing not only on job creation but also on creating jobs of acceptable quality.

Social Protection and Security (Jeske & Christine 2018): Providing adequate social protection to alleviate poverty, inequality, and care responsibilities.

Social Dialogue and Tripartism: Promoting dialogue between employers, workers, and governments.

However, challenges persist in South Africa includes high unemployment rates and a weakened economy have led to an expanding informal sector with unacceptable working conditions and exploitation (see for example Moussa (2017), Standing (2002) and Webster, Budlender and Orkin (2015). Formal sector rights haven't extended to informal sector workers, leaving them vulnerable and unrepresented. Job creation efforts face obstacles due to global recession and infrastructure limitations. Youth unemployment and gender inequalities remain concerning. Social protection programs lack sufficient coverage for most economically active individuals. Social dialogue processes don't adequately represent informal sector (see for example Moussa (2017), Standing (2002) and Webster, Budlender and Orkin 2015). This study calls for model to assist informal sector to adhere to Labour Relations Act 66 of 1995 and Basic Conditions of Employment Act 75 of 1997.

Research Objective

To achieve the objective of this study the following issue should be addressed:

• To determine the challenges and strategies to enhance decent work for low-income workers (Insights from Informal Business Sector in South Africa).

LITERATURE REVIEW

Improving conditions for low-income workers, particularly those in the informal sector, is critical to promoting "decent work a concept defined by the International Labour Organization (ILO) as work that offers fair income, security, and social protections (Lozano, Alberto & Arribas 2018). The informal sector in Pietermaritzburg, KwaZulu-Natal, South Africa, serves as a compelling case study due to its socio-economic challenges and the persistence of informal employment. A review of the literature on strategies for enhancing decent work in similar low-income settings provides insight into both local and broader structural strategies (Mashilo, 2019). Key areas include labor rights advocacy, policy frameworks, skills development, financial inclusion, and health and safety interventions.

Legal and Policy Frameworks

Studies underscore the need for robust legal frameworks to protect informal workers as supported by (Sefalafala, 2018). As back as Chen (2012), stated that the laws that recognize informal workers' rights needs to be improved. However, policies often fail to consider the nuances of informal work. In a South African context, Webster and Forrest (2019) argue that local governments need policies that can bridge the gap between formal and informal economies, offering social protections like healthcare and unemployment benefits even to informal workers. The researcher argues that they is need of improving the legal and policy framework by adopting the following strategies:

Strategies

- Simplified registration processes for informal businesses can enable workers to access legal protections without bureaucratic obstacles.
- Incentives for formalization, like tax breaks or subsidies, might encourage informal businesses to transition toward formal recognition.

Skills Development and Vocational Training

Skills development is another essential component in enhancing decent work. Workers in the informal sector often have limited access to formal education and vocational training. Skinner and Haysom (2016) emphasize that training programs tailored to informal workers can boost productivity, raise income, and offer pathways to formal employment. Skills development can also help informal workers, like street vendors or craftspeople, become more competitive and adapt to changing market demands. The researcher argues that they is need of improving the skills development by adopting the following strategies:

Strategies

- Public-private partnerships to offer subsidized training programs targeted at informal workers.
- Community-based training centers in areas like Pietermaritzburg to ensure accessibility.

Financial Inclusion and Access to Credit

Financial exclusion is a significant barrier to decent work in the informal economy. Many informal workers lack access to credit, which hampers their ability to invest in their businesses (Lopes, 2015). Lehdonvirta, (2018) suggests that microcredit programs tailored to informal workers can improve financial stability, enabling them to expand their operations. Financial institutions, however, often perceive informal workers as high-risk clients. The researcher argues that they is need of improving the financial inclusion and access to credit by adopting the following strategies:

Strategies

- Micro-finance programs specifically designed for the informal sector.
- Savings groups and cooperatives, which offer pooled resources to mitigate financial risks.

Social Protection and Health Services

Social protections, including health insurance, disability benefits, and retirement plans, are often unavailable to informal workers. Scholars such as Lund (2012) and Webster (2019) highlight that the absence of such protections leaves informal workers vulnerable to crises. Implementing health programs targeting informal sectors, like mobile clinics and subsidized health insurance, can improve workers' health outcomes and resilience against economic shocks. The following strategies can improve the social protections in the informal business sector in South Africa as reported by (COSATU, 2015)

Strategies

- Community health initiatives that address occupational health risks specific to informal work.
- Subsidized health insurance programs for low-income informal workers.

Occupational Health and Safety Initiatives

Informal workers often face hazardous working conditions without protective measures. According to studies by Rogerson (2007) and Zizzamia, (2018), informal workplaces typically lack occupational health and safety standards. Programs aimed at safety training and the distribution of protective equipment are essential to enhancing decent work in sectors like construction, waste picking, and street vending. The following strategies can improve the working conditions in the informal business sector in South Africa as reported by (COSATU & *NUMSA* 2015)

Strategies

- Occupational safety workshops focused on common risks in the informal sector.
- Provision of safety equipment through partnerships with NGOs or local government.

Collective Bargaining and Worker Representation

Collective action among informal workers can be a powerful means to negotiate for better working conditions. As back as Webster and Buhlungu (2019), forming worker collectives or cooperatives helps marginalized workers in the informal sector advocate for fairer wages and protections. Such organizations can provide informal workers with a platform for dialogue with local authorities and policymakers. The demand for union rights was amended to

"full representational and organisational rights for all workers: the right of all workers to meet and gather in every work place regardless of who the employer is, including shopping malls, farms, homes, airports, stations and other multiple employer work spaces and in the case of own account workers, public spaces; the statutory right to representation and collective bargaining for both employed workers and own account workers; the right of access of organisational representatives to all work places to recruit and represent workers (COSATU Vulnerable Workers Task Team, Minutes September 2013 to October 2014)".

The following strategies can improve collective bargaining and worker representation in the informal business sector in South Africa as reported by (COSATU & *NUMSA* 2015)

Strategies

- Promotion of unions or worker cooperatives that include informal sector participants.
- Capacity-building programs for workers to organize and advocate for themselves.

Theoretical Framework

This study draws on Amartya Sen's Capability Approach and the Decent Work Agenda of the International Labour Organization (ILO) to frame strategies for enhancing decent work among low-income workers in Pietermaritzburg's informal sector. These frameworks emphasize human dignity, equity, and empowerment as critical elements for improving work conditions and livelihoods. Sen's Capability Approach focuses on expanding individuals' freedoms and capabilities to achieve well-being. In the context of low-income informal workers, this involves enhancing access to resources such as education, skills training, financial services, and social protection. By fostering these capabilities, workers can secure livelihoods that are not only economically viable but also personally fulfilling. The ILO's Decent Work Agenda provides a comprehensive framework for addressing employment quality. It emphasizes four pillars: creating productive employment opportunities, ensuring rights at work, expanding social protection, and promoting social dialogue. These pillars are highly relevant to the informal sector, where workers often lack access to fundamental labor rights and protections. Integrating these approaches, the study conceptualizes decent work as a multidimensional construct encompassing economic, social, and institutional factors. It highlights the need for targeted interventions, such as policy reforms, formalization mechanisms, and capacity-building initiatives, to create enabling environments for sustainable work.

RESEARCH METHODOLOGY

The research approach adopted by this study was quantitative approach to offer a well-rounded understanding of the challenges for low-income workers. The study utilized a deductive research approach. In contrast to the qualitative inductive method, which is based on subjective judgements, the quantitative approach is deductive in nature and has the

benefit of being based on measurements, statistics, theory, and numbers. Furthermore, the study used of statistical analysis meaning the findings are based on facts not by assumptions. Additionally, positivism is appropriate since its goals include result prediction, hypothesis testing, and gauging the strength of correlations between variables. Additionally, to provide reliable results, positivists believe in employing bigger sample sizes (Ryan, 2018). A purposive sampling method was used to select the workers from informal business sector in Pietermaritzburg. A research instrument is a tool that may be used to gather, quantify, and evaluate information on your research interests (Taherdoost, 2016). The two most common methods for acquiring data are questionnaires and interviews. Data was collected using questionnaires. A questionnaire was used since it is quick to complete, affordable to administer, and saves time (DePoy & Gitlin, 2019). The questionnaire was semi-structured and open-ended. The questions were planned and worded in the home language of the participant to ensure that there was no ambiguity as supported by (Cresswel, 2017). Furthermore, questionnaires were distributed to 60 informal business workers and only 52 participated on the study. This is good representation of 87%. Descriptive statistics refers to the analyzing of data that helps to develop the figures and the study adopted descriptive statistics. The rationale for using descriptive statistics is that it allows the researcher to use the quantitative data to further probe on issues that did not come out clearly during data analysis. Furthermore, data was analyzed using SPSS version 24.

Informed Consent

Informed consent, according to Maree (2016), ensures that study participants are informed of all research details. Only after receiving a thorough explanation of the study's purpose and potential dangers can participants decide whether or not they want to take part. Since it gives participants the option of participants or not, the idea is also relevant to all types of research. In actuality, informed consent emphasizes the idea that participants in research shouldn't be coerced into doing so. The participant's free choice to take part in a research project without being forced to does, in the researcher's opinion, constitute informed consent. As a result, the researcher made sure that no participants were coerced into taking part in the study because they were given all the information before it began and they had given their informed permission.

Anonymity

An important component of science, according to Maree (2016), is anonymity since it frees a researcher from having to identify the study's subjects or participants after the interviews are conducted. However, according to Maree (2016) anonymity means that those who are not part of the research team should not know who the participants are. According to the researcher, anonymity is attained when nobody other than the participants in the analysis can identify the participants. In order to prevent the exposure of any personally identifying information, the researcher used codes to do this.

Confidentiality

By making sure that no one else has access to the information that the researcher can keep secret about the participants, this ethical principle safeguards them. According to Maree (2016), researchers employ secrecy as a strategy to protect study data and conceal the data's origins. Maree (2016) concurs, noting that in order to safeguard confidentiality, the names of the participants were not utilized in this review. Instead, codes were used.

Elimination of Bias

The researcher made sure that the subjects were drawn from a variety of races, including blacks, colored, Indians, and whites, in order to eliminate bias. By doing this, the researcher was able to address the gender issue because six of the participants were women and six of the participants were males, all of whom were 18 years of age or older.

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

To examine the respondents' awareness of challenges faced by low-income workers: insights from informal business sector in South Africa. The context of research, the term "presentation of results" refers to the process of presenting the results and outcomes of a research paper in a form that summarizes the results of the research study.

Highest Qualification

What is your highest qualification?										
		Frequency	Percent	Valid Percent	Cumulative Percent					
Valid	Grade 10	1	2.0	2.0	2.0					
	Grade 11	18	36.0	36.0	38.0					
	Grade 12	24	48.0	48.0	86.0					
	Post-certificate	6	12.0	12.0	98.0					
	Advanced Certificate	1	2.0	2.0	100.0					
	Total	50	100.0	100.0						

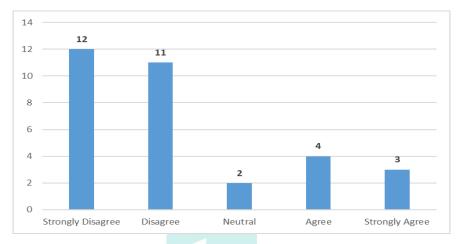
Analysis of the educational background of workers shows that informal business sector in Pietermaritzburg, KwaZulu-Natal Province, in dominated by workers with grade 12. 48% having obtained their grade 12, 36% who obtained grade 11. Moreover, the fact that 12% of the employees have acquired post certificate (NQF level 5). On the other hand, only 2% have acquired either a Grade 10.

Decent Working Conditions

Descriptive Statistics									
	Ν	Minimum	Maximum	Mean	Skewness	Kurtosis			
Work environment is good for my wellbeing.	50	3	5	3.96	.015	114			
I have a good relationship with my colleagues.	50	2	5	3.94	310	628			
I am happy at work	50	2	5	3.58	346	524			
My mental health is good.	50	2	5	3.64	371	-1.173			
I do not have work stress	50	3	5	4.14	223	-1.050			
Valid N (listwise)	50								

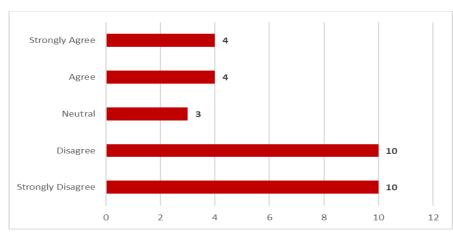
The findings from the above revealed that low-income workers in the informal business sector of South Africa face multiple and complex challenges, ranging from income instability and poor working conditions to limited access to financial resources and legal protections. Addressing these challenges requires both policy-level interventions and practical support for workers to improve their livelihoods. Some solutions could include better access to financial services, legal protections, skills development programs, and social protection schemes tailored to the informal sector.

Legal and Policy Frameworks



The above reveals that 12 (37%) of the respondents strongly disagree with the research question that they receive recognition or praise for doing a good job, 11 (34%) of the respondents disagree, 2 (6%) of the respondents are neutral, followed by 4 (12%) of the respondents agree, and 3 (9%) of the respondents strongly agree. Furthermore, informal workers, often classified as self-employed or in temporary jobs, do not have job security. Unlike their counterparts in the formal sector, they do not enjoy benefits such as health insurance, paid sick leave, or pension schemes. In addition, informal workers typically face the constant threat of losing their livelihood, as they do not have employment contracts or stable working hours. This contributes to financial insecurity.

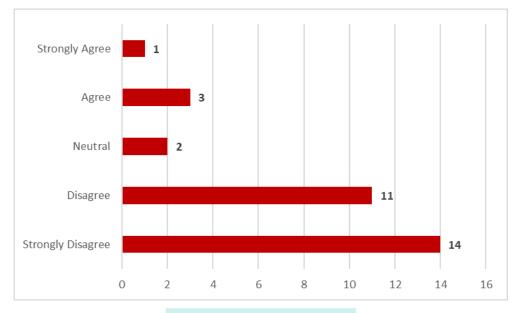
Skills Development and Vocational Training



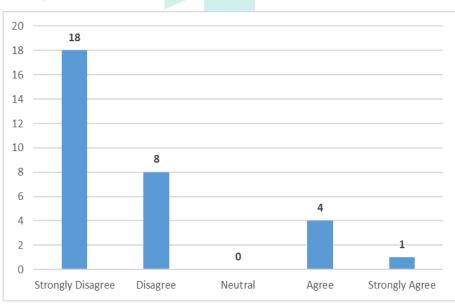
The above indicates 4 (12%) respondents of the sample size strongly agree that during the past year, received fresher training on how to perform their job well, 4 (12%) respondents agree, 3 (9%) respondents are neutral, 10 (32%) respondents disagree and 10 (32%) respondents strongly disagree. This suggests that a significant portion of low-income

workers in the informal sector lacks access to education or skills training. This limits their capacity to improve their earning potential or expand their businesses. On the other hand, many informal workers may run small businesses, they often lack formal business skills such as financial management, marketing, or accounting, which limits their ability to grow their businesses and increase profits".

Performance bonus



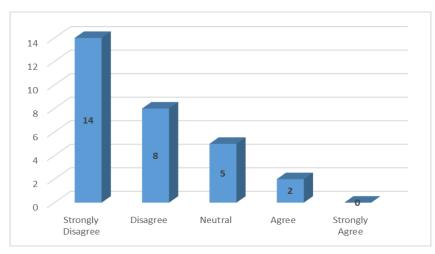
The above indicates that 1 (3%) of the respondents of the sample size strongly agree that are rewarded for the work they do, 3 (9%) of the respondents agree, 2 (6%) of the respondents are neutral, 11 (31%) respondents disagree and the majorty of the respondents 14 (38%) strongly disagree. A significant 38% of informal traders lack financial skills necessary for effective business operations. This deficiency hampers their ability to manage finances, apply for financial assistance, and utilize available support programs. This finding aligns with Sefalafala, (2018) on the study the experiences of unemployment, the meaning of wage work: The dilemma of wage work among ex-gold mineworkers in the Orange Free State.



The above shows a majority of the respondents 18 (58%) strongly disagree with the research question that they have a good work-life balance which positively impacts their performance, 8 (25%) of the respondents disagree, 0 neutral, 4 (12%) of the respondents agree, 1 (3%) respondents strongly agree. This would entail "more participatory workplaces and strengthened representative participation" by workers (Lopes, 2015, p. 25). This goes to the heart of the purpose and definition of decent work which is viewed as an agreement between government, business and workers. Informal contractors face challenges like inadequate infrastructure, lack of information and training, limited access to marketing, and insufficient funding and government support. These issues hinder their integration into the formal economy, restricting access to broader markets and resources.

Work-life balance with my performance

Employee wellness informal business sector



The above indicates that 14 (45%) respondents strongly disagree that the employee wellness center is effective within the organisation, 8 (25%) of the respondents disagree, 5 (17%) of the respondents are neutral, 2 (6%) of the respondents agree and 0 strongly agree. Informal workers operate in unregulated environments, such as street vendors, domestic workers, or informal mining. These workspaces are often unsafe and lack adequate health and safety measures, exposing workers to higher risks of injury or disease.

Informal businesses frequently lack essential infrastructure, such as electricity, clean water, and waste management systems. This further impacts the health and productivity of workers

DISCUSSION

This study has resulted on the following recommendations base on the literature review and findings. It's recommended to address both macro-level factors (government policy, economic shifts, social protections) and micro-level factors (worker skills, enterprise development, social capital). Here are key strategies, grounded in evidence and tailored to the region's specific challenges and opportunities:

Policy and Regulatory Support for Informal Sector Workers

Advocating for a regulatory environment that acknowledges and supports informal workers can enhance their access to social protections, training, and credit. Policymakers could establish simplified registration processes, allowing informal businesses to formalize and benefit from legal protections without significant bureaucratic barriers. Introducing adaptable social protection schemes, such as contributory social security models or community-based health insurance, could be feasible for low-income workers who cannot afford traditional insurance schemes. This approach has been seen in places with similar informal sector structures, providing basic health, pension, and unemployment benefits (Sefalafala, 2018).

Skills Development and Capacity Building

Skills development programs that emphasize entrepreneurship, vocational skills, and financial literacy can empower informal workers to expand their businesses or improve their employment prospects. In Pietermaritzburg, partnerships with local NGOs or community colleges could deliver these programs in accessible formats. Promoting Lifelong Learning: Incorporating informal workers into lifelong learning programs can help them adapt to shifting market demands. Practical training sessions on digital literacy, communication skills, and technical skills in fields relevant to the local economy (e.g., agriculture, craftsmanship, small-scale manufacturing) can create pathways out of poverty.

Enhanced Access to Financial Services

Financial inclusion is vital for capitalizing informal enterprises. Expanding access to microcredit, saving groups, and cooperative models can reduce reliance on informal lending sources, which often exploit low-income workers with high interest rates. Government and local NGOs can help set up cooperatives tailored for specific sectors, such as street vendors or small-scale artisans. Ensuring workers understand financial principles and planning can help them manage resources better. Financial literacy training could include topics such as budgeting, savings, and managing loans crucial for informal workers' resilience in unpredictable economic environments.

Worker Rights Education and Advocacy

Legal Education and Advocacy Campaigns: Many informal workers are unaware of their rights or have limited access to legal support. Legal workshops and advocacy campaigns can empower workers to advocate for better pay, safer working conditions, and fair treatment. Community centers and local trade unions could facilitate these workshops. Strengthening Worker Associations: Encouraging the formation or strengthening of worker associations in the informal sector, such as cooperatives or unions, can amplify workers' voices and increase their negotiating power. In Pietermaritzburg, existing networks can be bolstered to help low-income workers advocate for better working conditions and fair wages.

Improvement of Working Conditions

Informal workers often work in unsafe conditions without adequate protective measures. Providing affordable or subsidized access to personal protective equipment (PPE) and advocating for safe workspaces is essential. Local NGOs and government health agencies can collaborate to distribute resources and conduct safety training. Mobile health clinics and community health programs can provide informal workers with regular health checks, vaccinations, and emergency care. Expanding local health services to cater specifically to informal workers helps in maintaining a healthier and more productive workforce.

RECOMMENDATIONS

Reliable data on informal workers' demographics, working conditions, and economic contributions is vital for policy formulation. Implementing systems that periodically collect data on informal workers in Pietermaritzburg will enable policymakers to design and monitor the impact of interventions effectively. Establishing clear metrics for evaluating the impact of these strategies, such as income levels, health outcomes, and working conditions, ensures that programs can be adjusted based on evidence. Collaborations with academic institutions could support this effort, providing research and recommendations for continuous improvement.

By integrating these strategies, policymakers and community leaders in Pietermaritzburg can enhance the livelihoods of informal sector workers, promoting decent work principles even in low-income, informal contexts. This approach recognizes the resilience of informal workers and provides targeted support to bridge the gap between economic survival and sustainable, decent work. While enhancing decent work in Pietermaritzburg's informal sector poses challenges, literature from similar contexts points to effective strategies. Implementing a combination of policy support, vocational training, financial inclusion, health services, safety interventions, and collective bargaining can contribute to a more supportive work environment for informal workers. A multifaceted approach involving government, non-governmental organizations, and the private sector can help create sustainable pathways toward decent work for low-income individuals in the informal economy

CONCLUSION

This research paper provides valuable insights into the challenges faced by low-income workers: insights from informal business sector in South Africa. It highlights the significant of skills development programs that emphasize entrepreneurship, vocational skills, and financial literacy can empower informal workers to expand their businesses. Underscoring the challenges by policymakers could establish simplified registration processes, allowing informal businesses to formalize and benefit from legal protections without significant bureaucratic barriers workforce adaptation. Further studies could explore longitudinal impacts and micro-finance programs specifically designed for the informal sector.

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DECLARATION OF CONFLICT OF INTEREST

The authors declare no conflict of interest whatsoever.

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