

Eradicating Poverty and Unemployment: Narratives of Survivalist Entrepreneurs

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Abstract: Researchers continue to argue that survivalist entrepreneurs remain the untapped source for improved socioeconomic development because they have the potential to create employment, and reduce poverty. Unemployment and poverty remain the biggest challenges for sub-Saharan Africa but specifically South Africa with an escalating unemployment rate. This is the basis for this study, which set out to provide an authentic insight into the lives of survivalist entrepreneurs in Cape Town, South Africa, for the purpose of revealing the reasons why they are unable to significantly grow and add substantially to the economy. A qualitative approach by way of personal interviews was followed so as to gain an in-depth understanding of the participants' stories. The findings suggest that survivalist entrepreneurs are able to assist in the socioeconomic development of an economy if appropriate support is given to them by government or through some public-private growth initiatives. This study contributes to survivalist entrepreneurship literature by specifically illuminating why, according to Statistics South Africa, survivalist entrepreneurs do not seem to create more employment opportunities, improve the economy and alleviate poverty. In acknowledgment of some of the study's limitations, we consequently advise that further study in this area may consider a combination of methods as well as other locations.

Keywords: Survivalist entrepreneurship, Small and medium enterprises, Red tape, Glass ceiling, Female entrepreneurship, Cape Metropolitan Municipality, Developing economies, Poverty, Unemployment, Inequality.

INTRODUCTION

Since its introduction in a UN/ILO report in 1970, the concept of survivalist entrepreneurship has gained increasing attention in entrepreneurship discourse (e.g. Choto *et al.*, 2014; Iwu *et al.*, 2016, b; Fisher 2011). Reinforcing this importance, scholars (e.g. Mago & Toro, 2013; Hutchinson & de Beer, 2013) link this trend to the socioeconomic growth impact of survivalist retail entrepreneurs, especially in developing economies. Survivalist retail entrepreneurship is mostly located within the informal sector and often include hawkers, vendors and subsistence farmers.

The discourse on survivalist entrepreneurship has documented typical characteristics as well as underlying motivations for such entrepreneurship activity. For example, in explaining the characteristics, Jesselyn (2006) identifies three typologies of survivalist entrepreneurs: producers (shoemakers, dressmakers, tailors, subsistence farmers); distributors (hawkers, vendors and street traders) and service providers (taxi operators, bookkeepers, repair services and backyard mechanics). In a perspective that suggests underlying motivations, Fisher (2011) describes survivalist entrepreneurship to include entrepreneurships that

venture into business for the purpose of daily survival and these include street corner traders and hawkers that sell baskets, sunglasses and flags. Basically, these characterisations suggest that survivalist entrepreneurs try to generate income to keep their families afloat (Falkena *et al.*, 2001). For a number of other reasons including lack of employment, earning extra income to support themselves and families, independence and social status, it is undeniable that survivalist entrepreneurs in some ways are useful to themselves and families and by extension contribute to the economy. Understandably therefore, scholars call for more research attention towards enhancing the understanding of survivalist entrepreneurship activity (e.g. Xesha *et al.*, 2014; Gwija *et al.*, 2014; Iwu, 2017). In line with that need, this study aims to contribute to survivalist entrepreneurship literature by specifically illuminating why, according to Statistics South Africa (2012) survivalist entrepreneurs do not seem to create more employment opportunities, improve the economy and alleviate poverty. Within that goal, this study also seeks to understand the how and why questions surrounding the commencement of such survivalist entrepreneurial uptake, as well as source of finance. Thus, this study aims to provide an authentic insight into the lives of 11 survivalist entrepreneurs who shared their stories about how they started, the difficulties they face and some of the things they think can be done for them to improve their businesses.

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This paper is advanced further thus: first, the theoretical premise is explained by flagging theoretical foundations that tie into the scope of this research. Following that, the methodological approach for this study is explained. Thereafter, the findings are presented showing how the aims of the research have been achieved. Finally, the researchers conclude the report by stating the study limitations and implications.

1. THEORETICAL FRAMEWORK

Entrepreneurship discourse has increasingly lauded the critical importance of small and medium enterprises (SMEs) to economic growth (e.g. Azudin & Mansor, 2017; Opute, 2019 - in press). For the developing economy setting, literature underscores the importance of entrepreneurship and SMEs in particular to combating unemployment and poverty and driving economic growth for example in India (e.g. Benhard, 2013), and in Nigeria (e.g. SMEDAN, 2012). Founded in this economic growth impact substance and unemployment and poverty combating relevance, this study examines survivalist entrepreneurship in South Africa, a setting noted to have a high unemployment (e.g. GEM, 2015; Ranyane, 2015; Iwu, Opute, Nchu, Eresia-Eke, Tengeh, Jaiyeoba & Aliyu, 2019; Eresia-Eke & Okerue, 2018) potential but with insignificant outcome in that respect, to understand the underlying motivations, economic growth contribution capacity and associated challenges. Consequently, the theoretical framing of this study draws from motivation and contingency theories.

1.1. Motivation Theory

Starting from early 1950s, motivation theory gained attention in academic discourse. Motivation research has attempted to uncover the cues underlying people's actions (Opute, 2017). According to Smith (1954, p.5), the "focus is on uncovering a whole battery of inner conditions that play a dynamic part in a person's [*doing or not doing a thing*],". The theoretical framing of this study draws from three motivation theories namely Maslow's (1954) need hierarchy theory, McClelland's (1961, 1971) need theory, and Festinger's (1954) social comparison theory.

Maslow's (1954) need hierarchy theory suggests that individuals have a hierarchy of needs and as they develop, they move up along this hierarchy based on the fulfilment of a prior need. Maslow identifies five levels of needs: physiological, safety and security, belongingness, esteem, and self-actualization. According to Maslow, while the first three represent

deficiency needs that people require to develop into a healthy personality, the last two reflect growth needs and concern individual achievement and the development of human potential.

McClelland (1961, 1971) developed the second need theory. Unlike Maslow that recognised a hierarchy, McClelland focused on the motivational potency of an array of clearly defined needs, such as achievement, affiliation, power, and autonomy. McClelland suggests that these needs which are often competing, motivate behaviour when activated. For the purpose of this research, affiliation need is the focus.

According to Festinger's Social Comparison Theory (1954), a fundamental psychological mechanism that determines an individual's judgements, experiences and behaviours is the social comparison between the self and others. Thus, when confronted with information about others, what they can and cannot do, or what they have achieved and cannot achieve, individuals relate this information to themselves (Dunning & Hayes, 1996). In the same vein, when individuals want to understand how they themselves are, what they themselves can and cannot do, they compare their own characteristics, and weaknesses to those of others (Festinger, 1954).

1.2. Contingency Factors of Entrepreneurship

Entrepreneurship scholarship has focused immense effort on understanding the influencing factors of entrepreneurship activity (e.g. Kloosterman *et al.*, 2016; Hagos *et al.*, 2018; Opute *et al.*, [in press]). In building the theoretical framing of this research, we weave the review of literature around three core areas that are viewed as critical to survivalist entrepreneurs, namely finance, government influence, and educational background.

Challenges Faced by Survivalist Entrepreneurs

Small and medium enterprises (SMEs) are instrumental to economic growth, as they contribute to unemployment and poverty reduction (Sitharam & Hoque, 2016). Embracing that impact logic, one of the central objectives of this study is to understand the challenges that may impede the success and economic growth impact of explored survivalist entrepreneurs. To understand these challenges, this study builds on mainstream entrepreneurship literature and invokes financial capital (e.g. Opute *et al.*, [in press]; Hagos *et al.*, 2018), human capital (e.g. Opute *et al.*, [in press];

Stam *et al.*, 2014) theories, as well government regulations foundation (e.g. Danes *et al.*, 2008).

Insufficient Capital

Scholars have lauded the relevance of financial capital theory to the understanding of entrepreneurial activity (e.g. Opute *et al.*, [in press]; Palamida *et al.*, 2017; Hagos *et al.*, 2018). Within that foundation, lack of capital has featured consistently as a major deterrent to business development. There is, though, a school of thought which argues that lack of infrastructure, government bureaucracy, education and or sound business management are equally acute deterrents to business growth. Be that as it may, it is common knowledge that businesses need more money to expand after all Iwu (2018) cautions that the factors impeding small businesses are interrelated "...the high cost of electricity significantly reduces the profit that can be made by a small business owner. And in this case, the small business owner may have difficulty paying back a loan obtained in favour of the business." (p. 213).

In fact, an interesting point was raised by (Asitik, 2016; Gwija *et al.*, 2014) that given the level of capital available to the survivalist entrepreneur and often the many mouths they have to feed, it goes without saying that they are not likely to turn a corner in their business because they will always be short of funds to replenish stock, pay rent, and fend for the owner and his family.

Poor Educational Background

Another capital component within the entrepreneurship discourse relates to human capital. Indeed, scholars argue that human capital is a major factor of start-up propensity as well as success (or failure) outcomes of entrepreneurs (e.g. Opute *et al.*, [in press], Stam *et al.*, 2014; Danes *et al.*, 2008). In the literature, human capital has been conceptualised to include educational background, experience, intelligence, judgement, knowledge and skills (Unger *et al.*, 2011; Miao *et al.*, 2017). A common problem associated with lack of, and or poor educational background is the inability of the entrepreneur to reasonably discern financial and human resource management. Regarding the former, survivalist entrepreneurs are often unable to judiciously manage income from their business. This has been said to be as a result of the little they make from their ventures, which often is not enough to support stock nor feed their families (Tengeh, 2013; Fatoki, 2014).

With reference to human resource management, it has also been reported in research papers that

because they do not have sufficient training, survivalist entrepreneurs are unable to properly schedule their time so as to allow themselves enough space to manage their businesses. In fact, Legg, Olsen, Laird and Hasle (2015) as well as Legg, Laird, Olsen, and Hasle (2014) warned that given the amount of time they spend in their shops, business owners are often unaware of the health hazards they are exposed to. One way of dealing with this according to Iwu (2017) is for them to properly integrate their wards or family members into the business. Interestingly, Iwu (2017) also found that these entrepreneurs are often wary of letting 'outsiders' into their business for fear of losing out.

Tedious Government Regulations

Entrepreneurship discourse has also posited that constraints limit resources, acceptable processes and desirable achievements. According to that view, laws and regulations imposed by the political structure influence entrepreneurial processes (Danes *et al.*, 2008). In his studies, Iwu (2017, 2018) documented that several small business owners would rather streamline their business but are not encouraged by what they regard as insurmountable government regulations. These government regulations are disparagingly labelled red tape which include laws and regulations, tax and VAT issues, which ILO (nd) refers to as "what makes life difficult for enterprises...often described as a collection or sequence of forms and procedures required to gain public/official approval for something, especially when oppressively complex and time-consuming". These, according to Iwu (2018) are the likely factors that discourage several small businesses from formalising their businesses.

These regulations, according to ILO (nd) and Robichaud (nd), may end up strangling small businesses because of their regressive and destructive processes although they are in agreement that formalising a business is necessary for both record keeping and effective government administration. While there are opposing debates as to the necessity of government regulations, Bloomberg (2013) insists that developing economies should soften them if they are keen on realising a strong entrepreneurial ecosystem that supports socioeconomic development.

2. RESEARCH METHODOLOGY

To understand survivalist entrepreneurship dynamics, 11 survivalist entrepreneurs located within the City of Cape Town's Metropolitan Municipality



Figure 1: Map of the City of Cape Town Metropolitan Municipality.

participated in this study. The initial attempt was to have more than 11 participants. Towards that target, the researchers visited six townships in the City of Cape Town Metropolitan Municipality (see Figure 1) for recruitment purposes and took a tour of the informal settlements in these townships.

Based on random sampling (e.g. Saunders *et al.*, 2012), participants were selected on the basis of their suitability for the study: they were those whose stores 'seemed to be busy'; located in what the researchers regarded as 'strategic' and had 'popular signboards such as Coca-Cola, MTN, Vodacom, and Cell C'. The identification and choice of participation on the basis of popular billboards was considered by the researchers as sufficient evidence that the business was 'somehow' formalised. In early 2018 when this study was commenced, at least 19 business owners showed interest in participating in this study. During the 2nd quarter of the year, the researchers commenced data collection. At this point, the researchers realised that the interest to participate had thinned. By the end of data collection in November 2018, only 11 businesses owners availed themselves. Out of this number, 3 were males. The three males (Interviewees 1, 2 and 3) were married while 4 of the females were either divorced, widowed or single parent. Nevertheless, the methodological practice of interviews with a sample size of 11 compares favourably with prior methodological evidence where 60 to 90 minute

interviews were conducted with nine respondents (Le Meunier-FitzHugh & Piercy, 2007).

To gain an in-depth understanding, a qualitative approach by way of personal interviews was followed (Creswell, 2013). The selection of the participating entrepreneurs was based on purposeful sampling as this enabled the detailed understanding of elements that are central to the purpose of this research (Merriam, 1998). Interviews that lasted between 60 and 80 minutes with each participant were conducted in their business premises, and audio recorded. To support audio recorded evidence, notes were also taken during the interviews (e.g. Opute *et al.*, in press; Hagos *et al.*, 2018). More than 15 questions were put to the business owners. The suitability of these questions for this study was justified on two factors: (1) methodological precedence in past literature (e.g. Iwu, 2017; Gwija *et al.* 2016 a,b; Choto *et al.* 2014), and (2) a preliminary engagement with the business owners provided cues that identified these questions as critical to illuminating survivalist entrepreneurship in this setting. In fact, at the initial meeting with the researchers, one of the business owners, in explaining the suitability of these questions, regarded the tenets covered in the questions as 'burning issues'.

The audio-recorded data were transcribed. The data were analysed descriptively in the form of narratives. Cautious of over-reporting of the comments of the

participants, the researchers took care in offering the most salient responses. To gain a detailed understanding of the emergent facts, an iterative approach (e.g. Smith & Osborn, 2003) where transcribed materials and written memos were read back and forth was used. The analysis was undertaken with a target to bring the individual (respondent) stories “into a meaningful whole” (Czarniawska, 1998, p. 2) while also “preserving the individuality of each participant’s experiences” (Kakabadse *et al.*, 2010, p. 289). To identify commonalities, and differences (op. cit.), the meanings identified were compared across a number of participants.

Following methodological precedence (e.g. Lincoln & Guba, 1985; Smith & Dunworth, 2003), several steps were taken in this study to address interpretive biases in qualitative research. First, the interviews with survivalist entrepreneurs were audio recorded (verbatim) (e.g. Ayoko *et al.*, 2012; Opute, 2014). In that regard too, the findings from this study have been supported with verbatim comments from the respondents. Second, a rigorous iterative approach

was used in the analysis to ensure that the conclusions in this study truly reflect the perception of the respondents (e.g. Smith & Dunworth, 2003). Finally, the findings from this study were checked with original informants for clarity.

3. FINDINGS

Primarily, this study aimed to understand the underlying motivations, and economic growth impact capacity and associated challenges of survivalist entrepreneurs in South Africa. The findings are therefore organised to clearly picture these dual targets.

Five core factors account for survivalist entrepreneurship uptake (Table 1). The first and most motivating start-up factor is the desire to escape unemployment, while earning extra money to support family ranked as second most important motivation. Breaking the glass ceiling factor also played a role in survivalist entrepreneurs starting their businesses. Two other factors that influenced their decision to start up a

Table 1: Motivations for Survivalist Entrepreneurs

	Motivations	Selected comments from Interviewed Survivalist Entrepreneurs
1	Desire to escape unemployment	<p>“I did not have a job, so I decided to do something to make some money to keep myself going” (Interviewee 1)</p> <p>“I am happy I decided to open this shop, it has helped me to be active instead staying unemployed and idle” (Interviewee 2)</p> <p>“For a long time, I was unemployed, and I was tired of searching for job, so with the help of relatives, I was able to raise some money to start this business” (interviewee 4)</p> <p>“Nothing else to do and the bills are piling up, so I decided to start my business ” (Interviewee 7).</p>
2	To earn extra money to support family	<p>“My husband and I have two children. But I also have six siblings who look up to me for help. So, to assist my husband in meeting immediate and extended family support needs, I started my business” (Interviewee 6)</p> <p>“Actually, I am a pensioner, but I started my business to keep busy and make small money to support my family” (Interviewee 3)</p> <p>“No doubt, I started my business so that I can earn more money to assist my family” (Interviewee 11)</p>
3	Breaking the glass ceiling factor	<p>“Another reason why I started my business is because I wanted to prove that, unlike most men think, women can also run businesses” (interviewee 6)</p> <p>“I am a divorcee, and a major reason why I started this business is because I want to show my former husband, who is a business man, that as a woman, I can also do what men can do” (Interviewee 9).</p> <p>“As a woman, I just wanted to run my own business” (Interviewee 10)</p>
4	Meeting social needs	<p>“I have friends who have their own businesses, so starting my own business makes me feel in their social class” (Interviewee 2)</p> <p>“Starting my own business gives me pride to associate with people in high social class” (Interviewee 10)</p>
5	To get something doing and stay active	<p>“Although I aim to make profit in this business, but making profit was not the major reason why I started my business. I am a widow and I can live a fairly good life from the pensions I receive since my husband died. The major reason why I started my business is because I want to get something doing and stay active” (Interviewee 8)</p> <p>“I am a pensioner, but I started my business to keep busy,” (Interviewee 3)</p>

Table 2: Ranking the Survivalist Entrepreneurs’ Challenges

Rank	Insufficient capital (1)	Lack of good business management skill (2)	Non-formalisation of business (3)
1	7	2	2
2	3	4	4
3	1	5	5

business include meeting social needs, and getting something to do and staying active. Interestingly, one of the respondents emphasised keeping in touch with humanity as motivating factor for setting up his small shop.

While presuming that the three most critical challenges that small business owners confront are insufficient capital, a good business management skill, and the challenges arising from lack of formalisation of business, the researchers asked the participants to choose and rank from the three which they considered to be the most and least pressing challenge.

As shown in Table 2, explored survivalist entrepreneurs are facing three major challenges: insufficient capital, lack of good business management skill, and non-formalisation of business.

Seven participants identified capital as their most pressing challenge while two participants said they felt they were handicapped owing to their lack of good business management skills. Two participants thought if their businesses were formalised, they would do better. Three participants placed capital second on their list of most pressing challenges. Interestingly, only one participant ranked insufficient capital as the least challenge.

Insufficient Capital

On the above evidence (Table 2), it is obvious that the participating entrepreneurs are facing immense financial problem. The extent of the financial problem and its consequences are documented by interviewee 2: *“honestly, lack of capital has been my major challenge in this business. To start my business, I waited for about three years, as I had to wait for friends and family members to contribute some money for me, and even when I commenced my business, I lacked the capital to enable me invest in a meaningful business. Today, my business is looking dry and empty, and lacking the chance to grow, a situation that is caused by lack of money.”* Echoing the points in interviewee 2’s comments, interviewee 1 laments that lack of money

hindered his earlier plans to start a business. When asked if he is still facing financial challenges, he responded: *the state of my business speaks much about the financial problem I am facing. I am not able to afford a more spacious and decent store for my business, nor am I able to expand my business operation.*

Based on responses to interview questions, all explored entrepreneurs rely completely on self-funding. Notable responses to the question of how the commencement of their individual businesses were funded included: *“My husband’s payout when he had an accident”; “Some small savings I had plus the car I sold”; “My pension money”.*

To understand better the extent of the financial challenge, we asked respondents: *If you found other sources to fund your business, would you go for them?* Responding to this question, two females said they were unsure whether they would qualify for consideration given that they do not have any sort of ‘collateral’ or ‘surety’, while a majority of the participants said they would with open arms embrace such an opportunity only if the conditions were favourable. When probed further, the participants revealed that the conditions they referred to included *“no overburdening requirements”* such as short term payback period, and compulsory supply of security.

In understanding the extent to which explored entrepreneurs would take steps to grow their businesses, we asked them: *If you had more money, what exactly will you do regarding the business?* Interestingly, interviewee 3 responded thus: *“I will remain this small. I am simply doing this to keep strong, move around and meet different people from time to time”.*

Other responses from some other participants included: *“I will surely push for more stock”; “one thing I must do will be to start saving”; “I don’t have enough shelves.... you see the plastics and buckets use[sic] for storing things”.*

Lack of Good Business Management Skills

Beside insufficient capital, another major challenge of the explored survivalist entrepreneurs relates to lack of good business management skill. Although considered by almost half of the entire respondents in this study to be the least critical challenge, it was evident that the entrepreneurs lacked business management skills, and that lack was affecting their ability to strategically steer their business operations. Most of the participants in this study had only basic education while some lacked even basic education. As a consequence, the participants lack basic know-how to enable them effectively coordinate and grow their businesses. For example, two respondents commented thus: *"I did not go to school, and I know that I could take some steps to run my business better if I have the knowledge to take those decisions"* (Interviewee 1), and *"Yes, I agree that the fact that I did not have basic education is affecting my business. Unfortunately, that is the way things are"* (Interviewee 9). On her part, interviewee 8 indicated that she has basic education but did not believe that was sufficient to enable her make good decisions towards growing her business.

With reference to human resource assistance, none of the participants has anyone outside his or her family assisting in the shop. For instance, one participant revealed that he gets assistance from his wife and his wife's niece. In one rare case, one of the respondents receives support (including advice in the area of marketing approach) from a member of her family who at the time of this research studies a management-related course at the university. A close examination of this business activity revealed potentials for positive entrepreneurial outcome.

Non-Formalisation of Business

Another category of challenge that characterises the businesses examined in this study relates to the non-formalised nature of the businesses. Unlike standard business practice where business or entrepreneurial activity is undertaken in formalised structures that are delineated from domestic settings, the structural layout of the businesses that participated in this study was typically informal. The shop layout (or business layout) also functioned as living spaces: the researchers found that most of the participants operated from small living spaces/households. The living spaces include a large room with a small bed at the corner leading to a room where the children sleep; the shop size is small with movable stands and showcases that are left outside at

the close of business, while two of the participants operated from garages. As a consequence, these entrepreneurs appeared handicapped and unable to expand their businesses, as they did not have the required floor space, nor the financial capacity to lease or buy more spacious facilities. Overall, two and four entrepreneurs found non-formalisation of business as the major and second major challenge respectively.

To capture their entrepreneurial experience in detail, we also examined family-work outcomes in their entrepreneurship activities. To do that, we asked them to describe how their day begins. For most of the participants, their day begins as early as 4 and 4.30 AM.

"I start my day by preparing my children for school. So I get them ready while in between I dash back and forth to attend to early morning shoppers" (Interviewee 5). On her part, Interviewee 9, a divorcee and a single parent, commented: *"My day begins at 5:00 AM, as I have to get my kids (three of them) ready for school. After taking them to school, I open my shop at 7:30 AM."* While Interviewee 1 suggests similarity with Interviewees 5 and 9 in terms of early engagements with family and start time for business, Interviewee 3 indicates a late start routine.

"My day begins very early because as you can see my business is close to the train station. So I come here very early to open the shop". (Interviewee 1).

"On a normal business day, I open my shop at 9:00 AM" (Interviewee 3).

When probed further, Interviewee 3 explained why his business days begin only at 9:00 AM: *"I am retired. I need to take it easy"*.

Considering that 6 respondents emphasised preparing children for school in their response to the question of how their day begins, we were interested in knowing what happens when the children are ready for school. For two of these respondents, their husband (or partner) takes the children to school, while they commence their daily business routine. For the other four respondents, daily business operation commences after they had taken the children to school.

It is evident thus that these entrepreneurs have tough operating times, however varyingly. While most of the entrepreneurs run their business routines every day of the week, a few do not open on Sundays, while

a marginal number only opens at 12:00 Noon on Sundays. For Interviewee 3, weekly business operation terminates at 2 o'clock on Saturdays and reopens at 9:00 AM on Monday the following week.

4. DISCUSSION

This study captured five underlying motivations for survivalist entrepreneurs. Expectedly, the central motivation is push factor induced - that is individuals are embracing entrepreneurial uptake to escape unemployment. The desire to achieve was identified as the second most underlying reason for survivalist entrepreneurship. Thus, individuals are endorsing entrepreneurial activity as a way of proving that they can achieve. Majority of the participants in this study are females. Interestingly, a core factor that is driving women into survivalist entrepreneurship is the "breaking the glass ceiling" factor. The desire to be on the move and stay active, as well as enhancing earnings and therefore ability to support family members were captured as the fourth and fifth motivational factors. One of the respondents (male) also underlined the desire to stay in touch with humanity as a motivating factor for entrepreneurial uptake.

Empirically, this study suggests that survivalist entrepreneurs derive value from their ventures. The explored survivalist entrepreneurs are generating income, and these entrepreneurial activities are providing escape routes from unemployment in the South African setting, a finding that resonates with prior literature (e.g. GEM, 2005; Ranyane (2015). Explored survivalist entrepreneurs are convinced that their entrepreneurial activities would thrive well and make meaningful contribution to the economic wheel, if they received much needed support. A pivotal factor that is impeding the performance of the explored businesses is financial handicap. Most of explored entrepreneurs underlined finance as their most pressing challenge, an insight that reinforces prior literature (e.g. Iwu *et al.*, 2016, b; Choto *et al.*, 2014). It is also clear from the responses in regard to funding that majority of the participants long for improved funding support. This is an indication that the participants would like to see their business grow so as to continue to extend support to their families.

While the explored entrepreneurs seem to be profitable, the profit margin achieved is only minimal and only allows them to break-even. The direct implication of this outcome is that they lack the capacity

to expand and assume operational dimensions that enable them compete effectively with more established businesses, let alone contribute to sustainable economic growth through expansion and job creation. Additional to the financial handicap highlighted earlier, other core factors that impede economic growth impact of the explored survivalist entrepreneurs include poor educational background, and family-work stress.

Most of the survivalist entrepreneurs that participated in this study have basic educational background. Thus, while the entrepreneurs seem to show a high level of motivation and entrepreneurial drive, they lack the educational background to enable them think out of the box, and embrace entrepreneurial initiatives that will enable them grow their business and position them to compete effectively with other key players in the market. The ability of the survivalist entrepreneurs to contribute to economic growth is impeded by the lack of knowledge and skills that facilitate and foster pro-active entrepreneurial focus that leverages market knowledge, human and social capital benefits (e.g. Opute *et al.*, [in press]). That said, based on the insights from three respondents (Interviewees 3, 10 and 11), it may seem appropriate to conclude that some survivalist entrepreneurs may not truly desire to expand their business, as well as extend the economic growth impact, giving that the initial idea behind the venture was "to keep busy and make small money"; "to help family"; "nothing else to do and the bills are piling". This conclusion, based on the insights from the three respondents, may offer an explanation why Ranyane (2015) portrays survivalist business as one "that is not considered to have a potential to generate income and to provide employment" (p. 301). One gathers from this supposition that before any funding support is extended to the participants, there has to be proper understanding of where they wish to take the business.

Another factor that is impeding the propensity of explored survivalist entrepreneurs to grow and contribute to economic growth is family-work stress. Explored survivalist entrepreneurs are facing major family-work stress challenge. Except for one entrepreneur (Interviewee 3), all participants in this study have a daily challenging routine (very early begins and late closing times), combining family and work. For the majority, the challenge is of immense dimension, as they have schooling children to care for. Given these circumstances, these business owners may suffer fatigue and consequences of lack of sufficient sleep, outcomes that have health implications

that impede their ability to effectively function as entrepreneurs. Sleep deprivation has an immense effect on long or short term functioning of the body and may impair judgement, cognitive or motor functioning (Pilcher & Huffcutt, 1996). According to National Sleep Foundation (2003), normal sleep hours for adults should range from 7-9 hours. Failure to observe such sleep culture could cause severe endangerment to health (Klerman & Dijk, 2005; Pilcher & Huffcutt, 1996). Waking up early and working close to or even more than 14 hours a day is dangerous to the human body. Typical health effects of working long hours include: fatigue, mental damage, cardiovascular and gastrointestinal disorders as well as reproductive challenges; moodiness, and these may lead to workplace accident (Harrington (2001). Also, these could lead to brain weakness and inability to reason actively and in a structured manner. These developments may explain why the survivalist entrepreneurs may not be able to think outside the box and endorse pro-active initiatives towards growing their businesses and the economic growth impact.

To conclude the discussion of this study, we flag a logistic finding that add not only support to the financial challenge emphasised earlier but may also be a pointer to extended family consequences for the explored survivalist entrepreneurs (see the theoretical implications for the elaboration of the latter relevance). This relates to the shop layout and size of explored survivalist entrepreneurs. Overall, most of the participants operated from small living spaces/households, which included a large room with a small bed at the corner leading to a room where the children sleep; the shop size is small with movable stands and showcases that are left outside at the close of the day, while two of the participants operated from garages.

5. IMPLICATIONS, LIMITATIONS, AND FUTURE RESEARCH DIRECTIONS

5.1. Implications

The theoretical and practitioner implications of this study are pinpointed next.

5.1.1. Theoretical Implications

This study contributes to some core streams of entrepreneurship literature namely survivalist entrepreneurship, entrepreneurial motivation, glass ceiling debate, contingency perspective, and family-work perspective.

Entrepreneurs that fit the description 'survivalist entrepreneurs' were examined in this study, and emergent insights contribute to the knowledge about entrepreneurs that match that caption, and especially from the point of less developed economies in general, and the South African setting in particular. Thus, this study enhances prior knowledge in that particular context (e.g. Ranyane, 2015; Iwu *et al.*, 2016).

From the point of motivation, this study found that the major driver of survivalist entrepreneurship is the desire to escape unemployment, a finding that lends support to prior literature which underlines that substance as a plausible reason why individuals take up entrepreneurial activity (e.g. Opute *et al.*, [in press]; Iwu, 2017). It was also found that the desire for extra income towards supporting family members is a further motivation for survivalist entrepreneurship formation, an insight which lends support to Purwana and Suhud (2018) who examined the effect of motivation on entrepreneurial intention in Indonesia.

Furthermore, regarding the aforementioned motivations for survivalist entrepreneurship, a further theoretical substance from this study relates to the "breaking the glass ceiling" foundation (e.g. Harrison *et al.*, 2015; Marlow & McAdam, 2015). Majority of the participants in this study are women who (5 out of 8) were reasonably driven by the desire to break the ceiling glass - challenge their male counterparts by proving that they can also run a business. This evidence of a drive by these women to prove that women are able to do what men may think may be the exclusive domain and task for men connects to the notion, as described in the literature (e.g. Ahl & Marlow 2012; Ely & Meyerson 2000), that women are viewed as "failed or reluctant entrepreneurial subjects, who have not been socialised appropriately to compete in a man's world" (see McAdam *et al.*, 2018).

A large part of the debate on entrepreneurship activity has focused on the range of contingencies that influence the formation as well as performance outcomes of entrepreneurship. Discussed specifically from the viewpoint of SMEs, this study contributes to the contingency debate in a number of ways. This study underscores the important role that finance plays in the formation and success (or failure) prospects of SMEs (e.g. Opute *et al.*, [in press]; Hagos *et al.*, 2018). From the point of policy and regulations, this study also enhances literature and reinforces the important role that government regulations play in the formation and growth prospects of small enterprises (e.g. Iwu, 2017;

Opute *et al.*, [in press]). Survivalist entrepreneurs have the potential to contribute to economic growth if government can ensure suitable hands-on-deck support, which includes a range of actions such as enabling them to easily access capital, as well as initiatives towards enhancing human capital.

Substantial literature has emphasised the significance of human capital to SMEs prospects. For example, mainstream literature contends that SMEs that leverage human capital have the capacity to grow and impact economic growth, as they are able to utilise skilled labour to ensure strategic decision making processes (e.g. Opute *et al.*, [in press]; Stam *et al.*, 2014). This study found poor educational background to be one major challenge that explored survivalist entrepreneurs are having, and this is also adversely affecting their ability to grow and actively contribute to economic growth, conclusions that contribute to the discourse on the role of human capital to the prospects of SMEs.

Finally, evaluated in line with psychological theory, a further theoretical take from this study relates to the shop size and limited space of examined entrepreneurs. The findings reported in this paper suggest two major implications for health and child nurturing. With reference to health, this paper argues that living, working and raising children in one environment may not augur well for both the health of the business owner and his or her family. This therefore strengthens the case for more support for the small business owner who needs to acquire additional or much more convenient living space.

Furthermore, additional to its growth limitation impact, this space deficit exerts extended negative developmental consequences for the children. We found that the living spaces are not conducive for learning/homework assistance to the children, a finding that connects to what prior literature (e.g. Harker, 2007; Friedman, 2010; Ridge, 2011; Parrett & Budge, 2012) referred to as some of the reasons for poor educational underachievement among school children.

5.1.2. Implications for Practitioners and Recommendations

This study was about 11 survivalist entrepreneurs who volunteered to share stories about how they started, the difficulties they face and some of the things they think can be done for them to improve their businesses. This research aimed primarily to shed light on this often ignored, but valuable contributors to the

economies of nations, especially developing ones. Survivalist retail entrepreneurs continue to evolve and with the right support, are capable of providing job opportunities to community members. The study found an obvious desire of explored survivalist entrepreneurs to grow their business, but also a huge vacuum from the point of providing them necessary support to grow their businesses.

Quite significantly, the study notes that insufficient funding remains a major challenge for this set of entrepreneurs. Though this finding is not new in empirical studies, it is clear that survivalist entrepreneurs will remain small in terms of growth given the burden of family and minimal business management know-how. However, the question that boggles the mind is why it seems that governments tend to downplay the economic contributions of survivalist entrepreneurs in favour of well-established ones? Prioritising this band of entrepreneurs through government-sponsored programs such as business incubation, and other enterprise development programs may assist in turning them around for good, and boosting their capacity to become active economic growth contributors.

In furtherance of this appeal, a mix of interventions is proffered. First on the list is that government should consider working with the entrepreneurs to understand their peculiar needs and establishing business support platforms to address the business needs of the informal sector economy. The researchers draw from Gwija *et al.* (2014) to advance the notion that "...the survivalist retail entrepreneur is able to transit to a much bigger enterprise if he is exposed to skills programs that focus on providing practical training in entrepreneurship" (p.62).

As stated earlier, the findings reported in this paper suggest two major implications for health and child nurturing. With reference to health, this paper argues that living, working and raising children in the place of business may affect both the health of the business owner and his or her family. To support survivalist entrepreneurs and boost their economic growth contribution capacity, government must ensure practical initiatives that facilitate survivalist entrepreneurs with family and care responsibilities to run and grow their businesses, while not neglecting their family and family caring roles.

Also in that regard, the researchers strongly believe that extra capital may assist with providing better living

space for the children to support their education. The implication here is that government, assuming they are cognisant of the value that these entrepreneurs add to society, may consider target-driven business development projects that support growth. Some of these projects may include business management training (Nxopo & Iwu, 2015^a; Nxopo & Iwu, 2015^b; Xesha *et al.* 2014), supply chain management (Tanco, Jurburg & Escuder, 2015; Lenny Koh, Demirbag, Bayraktar, Tatoglu & Zaim, 2007), and basic book-keeping practices (Gwija *et al.* 2014).

5.2. Limitations

Despite recruiting 19 seemingly interested participants, only 11 participated. Moreover, the initial 19 shops were located in near affluent neighbourhoods. This suggests that the sample may not be a sufficient representation of the views of other small business owners. Also, only survivalist entrepreneurs situated in South Africa were explored in this study. Therefore, generalising the findings should be done with caution.

As indicated earlier, the initial sample was identified in early 2018. Specifically, the researchers conducted the first tour during the first few days of the new year in 2018. Normally, at this time, shops are abuzz with people who still have some spending money and especially considering that the shops are located near well-to-do neighbourhoods. In hindsight, the researchers believe that they may have misjudged the flux of shoppers to the shops identified. Perhaps if site visits were conducted in the middle of the year, different sets of data may have been obtained from a larger audience.

Without doubt, this study has contributed to the understanding of survivalist entrepreneurship and several streams of literature relating to SMEs. We however recognise the conceptual limitation of this study. The motivation and contingency framework of this study is not exhaustive, a consequence of which is that other theoretical elements that are relevant to the understanding of survivalist entrepreneurship in particular and SMEs in general have not been considered in this study.

Another limitation of this study relates to association-related conclusions. In addition to identifying the challenges that survivalist entrepreneurs are facing, this study also made conclusions that suggest association of these challenges to the lack of

capacity of the explored entrepreneurs to make meaningful contributions to economic growth. In other words, causes and effects conclusions were made in this study. In the methodological discourse, methodologists warn that, given the subjectivity shortcoming of interpretive approach, the meanings captured of another's experience should be viewed as indicative and provisional rather than absolute and definitive (Smith *et al.*, 1999; Larkin *et al.*, 2006). Recognising the inadequacy of a qualitative approach in exploring causal relationship, be it direct or moderating, methodologists (e.g. Johnson & Onwuegbuzie, 2004; Easterby-Smith *et al.*, 1991) call for caution in causal conclusion based on qualitative approach. Although the causal conclusions in this study have been implied within the qualitative definition (Lin, 1998), where causality does not follow the positivist notion that discovers causal relationships; rather, it explores causal mechanisms (Lin, 1998), caution is advised in transposing these findings.

5.3. Future Research Directions

Small and medium entrepreneurs have the potential to be major drivers of economic growth, if supported with strategic and pro-actively oriented decision making (Opute, forthcoming-2019). For the less developed countries setting, such as South Africa, that is confronted with the challenge of effectively responding to ever increasing unemployment and poverty threat, the pertinence for a committed initiative to ensure economic growth impacting SMEs (including survivalist entrepreneurs) is immense. This will involve a genuine policy initiative that facilitates and sustains SMEs. Towards ensuring this policy drive, more illumination of the dynamics surrounding the various forms of SMEs is necessary towards mapping out ways forward for achieving successful SMEs that contribute to combating unemployment and poverty and enhancing economic growth indicators.

As pinpointed above, this study has obvious limitations which can be addressed in future research towards highlighting insights that can be leveraged to inform practice and associated policy dynamics. For example, future research can address the sample size limitation of this study, and also expand the framework for this current study by incorporating other themes and contingency factors that associate with entrepreneurship formation and success (or failure) outcomes. In that regard, researchers should quantitatively examine the framework suggested in this study, and its extended version, or combine

quantitative and qualitative tools towards enhancing knowledge in this field.

Secondly, majority of participants in this current study are females. The importance of gendered analysis is increasing in scholarship, and we call to mind, for example, the “breaking the glass ceiling” debate. Future effort to enhance gender perspectives in the dynamics of SMEs is pertinent. Thirdly, this study has flagged family-work stress and associated health and entrepreneurship outcome impact. There is need to illuminate further insights of this nature towards driving policies that facilitate and sustain economic growth impacting SMEs.

Finally, while this study is situated in the South African context, high unemployment and poverty threat is not only peculiar to South Africa, but to a large majority of African countries. Therefore, efforts should be made to consider the aforementioned research directions in several African contexts and other less developed countries towards effectively maximising the economic growth potentials of survivalist entrepreneurs and SMEs in general.

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