

https://dspace.org/

Towards building an economically inclusive taxi industry in Alexandra and Benoni

Siebani, Pfarelo Celia

2025

University of the Witwatersrand, Johannesburg

https://hdl.handle.net/10539/49181

Siebani, Pfarelo Celia . (2025). Towards building an economically inclusive taxi industry in Alexandra and Benoni [Masters dissertation, University of the Witwatersrand, Johannesburg]. WIReDSpace. https://hdl.handle.net/10539/49181

Downloaded from a DSpace repository. https://dspace.org/

Towards building an economically inclusive taxi industry in Alexandra and Benoni

Pfarelo Celia Siebani

Student Number: 837868

A research article submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Business Administration



Johannesburg

Protocol number: WBS/BA837868/867

(June 2025)

DECLARATION

I, Pfarelo Celia Siebani, declare that this research article is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration in the Graduate School of Business Administration, University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.



Pfarelo Celia Siebani

Signed at ……Brisbane, Australia……

On the 6th day of June 2025.

DEDICATION

I dedicate this research to the remarkable women who fearlessly shatter barriers and carve out their own paths.

ACKNOWLEDGEMENTS

I sincerely thank my supervisor, Ms Lindelwa Mthembu (Moses), for her unwavering support and insightful critiques throughout my research project journey. I appreciate the unlimited access to her life, her camaraderie, and stimulating discussions that motivated me to endure the journey.

My sincere thanks to the Benoni Taxi Association, ARMSTA, SANTACO and all individual research participants who collectively made a significant contribution to the research. Your participation was invaluable and greatly appreciated.

To my mother, Mrs. Eunice Siebani, thank you for being the cornerstone of my research. To my father, Mr. Robert Siebani, I express my heartfelt gratitude for his assistance in mobilising participants and ensuring my safety while conducting interviews, even in unconventional settings. To my son, Dylan Adivhaho Jilika, I appreciate your strength and resilience during this period. I am consistently inspired by your maturity that transcends your age.

Finally, I want to thank my best friend, Desiree Mashinye, for her unwavering support. She has been a constant source of strength, helping me navigate the emotional challenges of this journey.

SUPPLEMENTARY INFORMATION

Supervisor / Co-author: Ms Lindelwa Mthembu (Moses)

Word count †: 22799

ABSTRACT

This study examined the economic inclusivity of the South African taxi industry through the lens of operations in the areas of Alexander and Benoni in Gauteng and the structural form it should take to foster broader participation. In addition to addressing barriers that hinder women entrepreneurs in the industry, the research evaluated strategies to lower commercial barriers as a means to promote an inclusive economy. Adopting a mixed-method research approach, the study captured the complex perspectives of respondents regarding obstacles to inclusivity in the taxi industry. Data collection was conducted through in-depth and semi-structured interviews, while data analysis combined statistical methods to assess stakeholder demographics and thematic analysis to interpret detailed responses. The findings revealed that while an economically inclusive taxi industry is achievable, it requires a fundamental shift in the mindset of industry leaders, government, and key stakeholders willing to drive change. The study underscored the challenges women face in entering and thriving in the industry, including threats posed by male counterparts and the sector's stigmatised reputation. To establish an inclusive and sustainable taxi industry, policies and strategies must emphasise active participation, economic equity, industry stability, and long-term growth for all stakeholders.

Keywords: Women entrepreneurship, taxi industry, Township Economy, Economic inclusion, Entrepreneurship.

LIST OF ACRONYMS

Acronyms	Description
4IR	Fourth Industrial Revolution
ARMSTA	Alexandra Randburg Midrand Sandton Taxi Association
BTA	Benoni Taxi Association
EU	European Union
GDP	Gross Domestic Product
NCA	National Credit Act
NDP	National Development Plan
NHTS	The National Household Travel Survey
PoPI	South Africa Protection of Personal Information Act of 2020
Q3	Quarter 3
SANTACO	South African National Taxi Council
SWOT	Strengths, Weaknesses, opportunities and threats
WBS	Wits Business School

DECLARATION II
DEDICATION III
ACKNOWLEDGEMENTS IV
SUPPLEMENTARY INFORMATION V
ABSTRACT I
LIST OF ACRONYMS I
1 INTRODUCTION 1
1.1 Background and Context 1
1.2 Introduction to the Taxi Industry 1
1.3 Research Conceptualisation 2
1.3.1 Problem statement 2
1.3.2 Study region 3
1.3.3 Aims and objectives 4
1.3.4 Research questions 4
1.4 Justification of the Study 5
1.5 Research Structure 5
2 LITERATURE REVIEW 7
2.1 An Inclusive Economy 8
2.1.1 Participation 8
2.1.2 Equity and equality 8
2.1.3 Growth 8
2.1.4 Stability 8
2.1.5 Sustainability 9
2.2 The South African Economy 9
2.2.1 Unemployment and youth unemployment rates 9
2.2.2 Women unemployment in South Africa 10
2.3 The Taxi Industry 10
2.3.1 Overview 10
2.3.2 Global taxi industry 10
2.3.3 Contextualising the South African taxi industry 11
2.3.4 Taxi business finances 12
2.3.5 Industry analysis 13
2.3.6 Taxi recapitalisation programme – A government's intervention 15
2.3.7 Regulatory body and taxi associations of interest 16
2.4 Entrepreneurship in the Taxi Industry and Challenges 18
2.4.1 Governance and leadership constraints 18
2.4.2 The monopolistic market 18
2.4.3 Finances 19
2.4.4 Gender discrimination 19

2.4.5 Lack of education and formal training 19
2.5 Studies on the Taxi Industry 20
2.6 Conclusion 21
3 RESEARCH DESIGN, PROCEDURE AND METHODS 22
3.1 Introduction 22
3.2 Research Design 22
3.2.1 Research approach 22
3.2.2 Research data and information collection instruments 23
3.3 Research Target Population and Selection of Respondents 24
3.3.1 Pilot test 24
3.3.2 Target population 24
3.4 Ethical Consideration 25
3.4.1 Informed consent 25
3.4.2 Voluntary participation 25
3.4.3 Non-disclosure agreements 26
3.4.4 Anonymity 26
3.5 Data analysis 26
3.5.1 Transcription 26
3.5.2 Data analysis framework 26
3.5.3 Thematic analysis 26
3.6 Limitations 27
3.7 Conclusion 27
4 CHAPTER 4 DATA ANALYSIS AND PRESENTATION OF RESULTS 29
4.1 Introduction 29
4.2 Section A: Demographics 29
4.2.1 Overview of the participants 30
4.2.2 Age of respondents 31
4.2.3 Educational status of the respondents 31
4.2.4 Gender of the respondents 32
4.2.5 Views of the taxi industry 32
4.2.6 Willingness to break into the industry 34
4.2.7 Business establishment 34
4.3 Section B: Detailed Data Analysis 35
4.4 RESEARCH QUESTION 1: CHALLENGES HINDERING AN ECONOMICALLY INCLUSIVE TAXI INDUSTRY 35
4.4.1 Commercial barriers 36
4.4.2 The Taxi industry market 37
4.4.3 Leadership and management constraints 38
4.4.4 Gender equality 38
4.4.5 Turfs and violence 39
4.5 Research Question two: An economically inclusive taxi industry in South Africa ... 39

4.5.1 Active participation by all 40
4.5.2 Equity and equality 40
4.5.3 Growth 41
4.5.4 Stability 41
4.5.5 Sustainability 42
4.6 Research Question Three: the roles of an inclusive economy in transforming the lives in townships 42
4.6.1 Poverty alleviation 43
4.6.2 Reduction of unemployment 43
4.6.3 Unlock other opportunities 44
4.7 Research Question Four: Approaches towards Promoting an Inclusive Taxi Industry 44
4.7.1 Lowering commercial barriers 45
4.7.2 Inclusion of women 46
4.7.3 Support from relevant stakeholders 47
4.7.4 Collaboration 48
4.8 Chapter Summary 48
5 CHAPTER 5: DISCUSSION OF RESULTS 49
5.1 Introduction 49
5.2 Section A: Demographics 49
5.3 Section B: Research Objectives 50
5.3.1 Objective one: Challenges hindering an economically inclusive taxi industry 50
5.3.2 Gender inequality 51
5.3.3 Turfs and violence 52
5.3.4 Objective Two: The role of an inclusive economy in the transformation of lives in the townships 52
5.3.5 Objective Three: The possibility of an economically inclusive taxi industry and its form 53
5.3.6 Objective Four: Approaches to help build an economically inclusive taxi industry 55
6 CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS 57
6.1 Recommendations for future studies 59
7 REFERENCES 60

List of Tables

Table 2.1 Taxi business start-up and operational costs 17
Table 4.1 Description of Participants of In-depth Interviews 30
Table 4.2 Key Themes for Research Question One 35
Table 4.3 Key Themes for Research Question Two 39
Table 4.4: Key Themes for Research Question Three 42
Table 4.5 Key Themes for Research Question Four 44

List of Figures

Figure 1-1 Study regions..... 4
Figure 2-1 Transport Use Distribution in South Africa (Transaction Capital , 2016)..... 12
Figure 2-2 Recommended Retail Prive for popular models as of March 2022 (Transaction Capital, 2022). 13
Figure 2-3 Average minibus taxi costs (Transaction Capital, 2022) 13
Figure 4-1 Age of respondents 31
Figure 4-2 Educational Level of the Respondents..... 32
Figure 4-3 Distribution of Female and Male Participants 32
Figure 4-4 Description of the Taxi Industry..... 33
Figure 4-5 Percentage Distribution for Taxi Business Establishment 35
Figure 4-6 Transformation of lives in townships by the taxi industry..... 43
Figure 4-7 Views on impacts of lowering commercial barriers on inclusivity 46
Figure 5-1 Views on whether the taxi industry can transform lives. 52

List of Appendices

Appendix I Research Instruments
Appendix II Written Consent
Appendix III Ethics Clearance

1 INTRODUCTION

1.1 Background and Context

An inclusive economy is characterised by inclusion, equality, and equitable access to economic resources (Shipton, et al., 2021). (Pacetti, 2016) believes that an inclusive economy is typified by the expanded opportunity for largely shared prosperity, especially for people who face the greatest barriers to enhancing their well-being.

(Deloitte, 2019) indicates that the concept of growth, in particular economic growth, in the poor and historically disadvantaged has proven to be fundamentally flawed. Thus, people are taught to invest to grow the economy from the bottom up, the economy will benefit everyone for longer periods. Even though an inclusive economy is garnered around growth and equity, the latter belief directs people away from interrogating the elements of an inclusive economy.

(Krysovatyy, Ptashchenko, Kurtsev, & Ovagim, 2025) believes that an inclusive economy is made up of five interconnected elements, which are growth, equity, sustainability, participation, and stability.

Entrepreneurship is gaining traction, specifically to redress the fundamental flaws of an inclusive economy and address inequality problems in various industries. Entrepreneurs play a huge role in economic development. In South Africa, the number of male entrepreneurs is twice that of female entrepreneurs, thus contributing to inequality.

The role of women entrepreneurs in economic development has been an interesting theme among researchers and academics. In attempting to integrate women into an inclusive economy, attention must be paid to their potential to contribute to the economy and the challenges that hinder them from breaking into various industries as entrepreneurs. Women entrepreneurs suffer various setbacks and constraints in exploiting their potential, unlike their male counterparts. The South African taxi industry is not immune to hindrances of women entering and progressing the taxi industry.

1.2 Introduction to the Taxi Industry

Taxis are the backbone of public transport in South Africa as they are the only choice for people found in rural and peri-urban areas in most townships (Department of Transport, 2019). The taxi industry in South Africa has a history that is intricately linked to the history of apartheid. (Barrett, 2003) provided a background on the minibus taxi industry. He mentioned that the minibus industry was launched in the 1970s in response to transport demand. Today, taxis are common in all cities of South Africa. According to (SANTACO, 2015) there is a systematic process to be followed when

one needs to join as an operator in the taxi industry. These procedures include acquiring operating permits and membership cards, and they are regulated at an association level (SANTACO, 2015).

The Department of Transport (2020) indicates that minibus taxi services remain the backbone of public transport in South Africa. They are the only choice of service in most rural and peri-rural areas (Limpopo, Northern Province, KwaZulu Natal, Free State, Mpumalanga, and Eastern Cape) and most townships in urban areas in the Gauteng and Western Cape provinces. According to The National Household Travel Survey (NHTS) (Statistics South Africa, 2018), the peri-rural provinces form more than 70% of the public transport market share. The NHTS indicated an increase in the number of households which prefer to use taxi transport as a mode of transport. The increase is about 15.5% (9.9 million in 2012 to over 15.5 million in 2024) (Transaction Capital, 2022).

(Transaction Capital, 2022) describes the taxi industry as the heartbeat of transport in South Africa. Its dominancy and consistency over the years allow the majority of commuters to be reliant on the industry. They further indicate that taxi transport is a non-discretionary expense for most commuters in the country.

1.3 Research Conceptualisation

1.3.1 Problem statement

Progress has been made in South Africa to improve the lives of historically disadvantaged groups. However, disparities and traditional attitudes regarding access to education and business opportunities still exist leading to black women in South Africa being more likely to experience prolonged poverty compared to their white female counterparts and to Black males.

The National Development Plan (NDP 2030, 2012) emphasises women's inclusion and active participation in transforming the economy and adds that the role of women as leaders in all sectors of society should be actively supported.

The taxi industry in South Africa is dominated by male owners and operators who still believe the industry is made for men and that their female counterparts are unable to endure because of its nature. This has been backed by a Public Relations Officer of SANTACO in the report undertaken (Maroba, 2022) who stated that there is no room for women in the taxi industry, especially those who have the willpower to participate in leadership roles. The risk of the taxi industry on women participants were highlighted by three Durban-based women interviewed by (Motha, 2021) for the *Sunday World* (17 August 2021). They stated that it is "not for the faint-hearted", with one woman explaining that survival necessitates staying out of leadership structures and focusing solely on individual operations.

The National Development Plan (NDP 2030, 2012) highlights that women's participation in integrated development planning is inconsistent, resulting in their marginalisation and exclusion from the economic decision-making process. Additionally, women entrepreneurs face various challenges, barriers, and constraints across different industries.

Women in South Africa are venturing into various industries in all kinds of enterprises; however, in the taxi industry, their entry is minimal. The taxi industry has not been well researched and documented with details about the ratios of women to men are not known. According to (Barrett, 2003) Approximately the percentage of women in the taxi industry in South Africa is less than 2%. (Transaction Capital, 2022) state that female taxi owners in the taxi industry own 2.8% of the taxis that operate on South African roads each day.

The Provincial Taxi Summit held in Sedibeng District Municipality (24-25 July 2019) resolved to transform and modernise the taxi industry to salvage problems such as violence and patriarchal tendencies. The Gauteng Public Transport and Roads Infrastructure MEC Jacob Mmamabolo indicated that the Gauteng industry could be empowered through industry transformation. MEC Mmamabolo stated that the work to corporatise the taxi industry would be fruitless if women were left out (Department of Transport, 2019).

According to the Benoni Taxi Association's (BTA) secretary (BTA , 2022) women entering the taxi industry often do so as widows inheriting their late husbands' assets. While structures exist to formalise the industry, the association notes a lack of support for the economic inclusion of entrepreneurs, particularly those who are low-skilled or from historically disadvantaged groups. BTA further highlights that women face greater setbacks and constraints in developing their entrepreneurial potential than men. These constraints include commercial barriers such as once-off membership charges, annual renewal fees, and the cost of purchasing a minibus taxi. This, the association argues, that even with the will to enter the industry, individuals, especially women, face significant limitations.

1.3.2 Study region

This research focused on the taxi industry within Gauteng Province, South Africa, focusing specifically on two taxi associations. The first, is the Alexandra Randburg Midrand Sandton Taxi Association (ARMSTA) based in Wynberg, currently regulating taxis in Wynberg, Alexandra and Midrand. The second taxi association is BTA located in Mowbray, Benoni and currently regulates taxi operations in Benoni, Daveyton, Springs, and Boksburg. The study regions are presented in Figure 1-1.

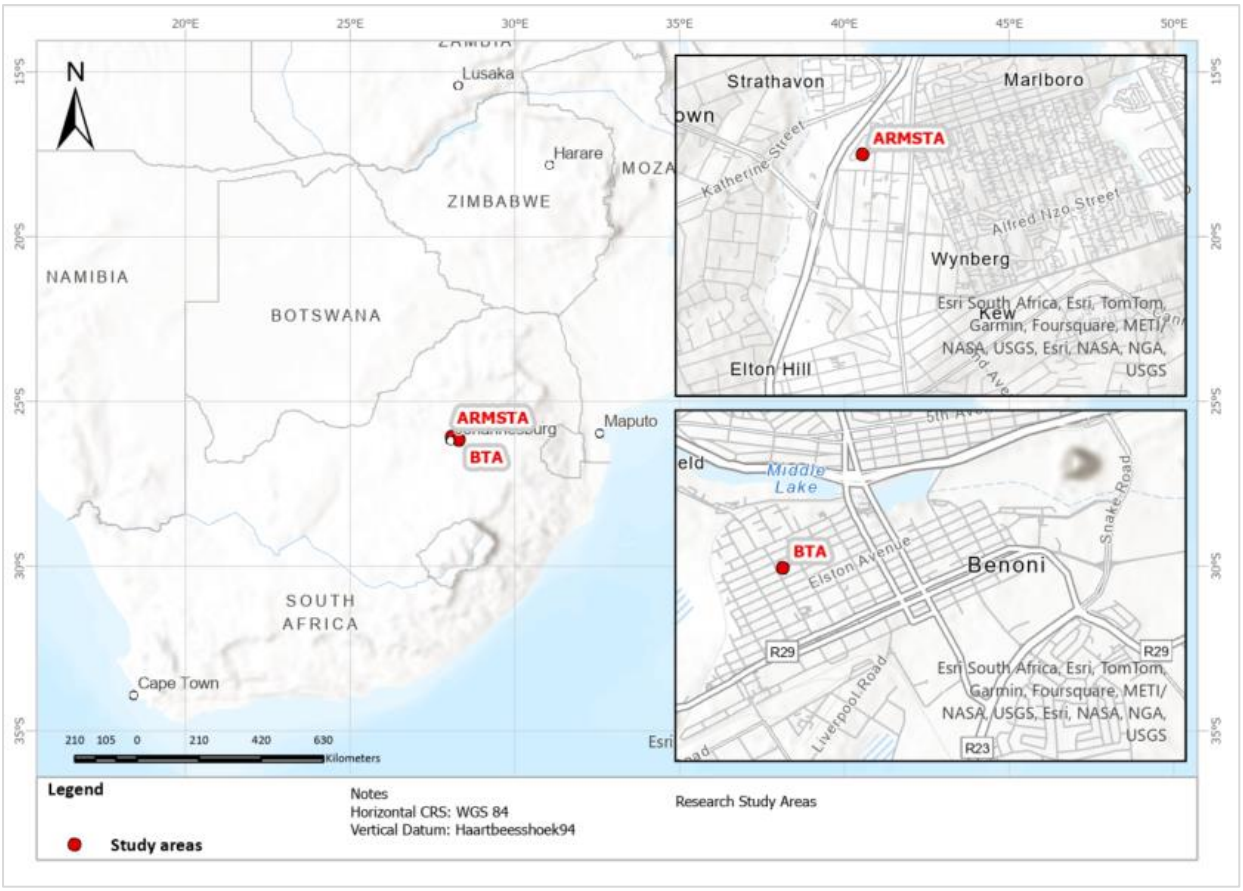


Figure 1-1 Study regions

1.3.3 Aims and objectives

This research aimed to assess whether an economically inclusive taxi industry is possible in the South African taxi industry and what form it should take.

The objectives of the research were as follows:

- To evaluate challenges hindering an inclusive taxi industry in Alexandra and Benoni
- To determine whether an inclusive taxi industry is possible
- To evaluate the impact of an inclusive economy in transforming the lives of people in townships.
- To recommend approaches that will promote and provide rapid support to an inclusive taxi industry.

1.3.4 Research questions

The research aimed to answer the following questions:

- What are the barriers and opportunities for women-owned businesses in the taxi industry in Alexandra and Benoni?

- How can the inclusion of women-owned businesses in the taxi industry contribute to an inclusive economy?
- What strategies can be implemented to promote the participation of women-owned businesses in the taxi industry?
- What role can an inclusive economy play in transforming people's lives in townships?

1.4 Justification of the Study

This study aims to raise social awareness of opportunities for the economically marginalised and highlight how the industry can be explored while making a meaningful contribution to the township economy. The study will emphasise entrepreneurial opportunities that can change the social and economic status of our country and uplift the historically disadvantaged groups of society, such as women and unemployed youth.

The study hopes to provide young and unemployed women with a body of knowledge highlighting avenues to enter the industry, change their attitudes, and demystify the business to up-and-coming operators. The supposition is that it would stimulate their interest in penetrating this market and being economically active. This study will provide recommendations on how to penetrate the industry and how new entrants can exploit the numerous opportunities opened.

This study endeavours to close the gap existing in women entrepreneurship, particularly in the taxi industry, by examining the success of the taxi industry in South Africa and the opportunities available for female entrepreneurs. Given that entrepreneurial differences between men and women exist, the study focuses on female entrepreneurship to highlight salient behaviours limiting women entrepreneurs in the taxi industry.

This study will contribute to the literature and allude to the importance of women's entrepreneurship in the taxi industry. The recommendation to be made in this study may be adopted by future scholars, the country's statutory bodies, regulators, and policymakers to formulate policies and strategic interventions to promote women's economic activity.

1.5 Research Structure

The purpose of the research was to understand what role women entrepreneurs can play in promoting an inclusive economy through participating in the taxi industry and whether such an inclusive taxi industry is possible in South Africa. The report is structured as follows:

- **Chapter One** – presents a background to the research, objectives, and associated research questions. Justification of the research has also been included.
- **Chapter Two** – provides a detailed literature review of the South African economy and the global and South African Taxi Industry, including a review of relevant studies on the taxi industry.
- **Chapter Three** – describes the research design, methods and instruments used for data collection and analysis.
- **Chapters Four –** presents results collected data in respective themes based on common phrases drawn for the research.
- **Chapter Five –** presents discussions of the results presented in Chapter Four.
- **Chapter Six** – summarises and concludes the research study and provides recommendations for future studies.

2 LITERATURE REVIEW

This chapter studies and evaluates theories about the taxi industry, the economy of South Africa, and the challenges individual and unskilled entrepreneurs face when breaking into the taxi industry. Literature forms a crucial part of the study to understand the origin and structure of the South African taxi industry and the challenges entrepreneurs face in the industry. The literature review has not been limited to South Africa but extends to other areas. The researcher acknowledges that the South African industry is distinctive and may be incomparable with international public transport industries.

This chapter is broken down as follows:

- An inclusive economy
- The South African economy
  - Unemployment and youth unemployment rates
  - Women unemployment in South Africa
- The Taxi industry
  - The global taxi industry
  - Contextualising the South African taxi industry
  - Taxi recapitalisation programme – a government intervention plan
- Regulatory bodies in the taxi industry
- Entrepreneurship in the taxi Industry and challenges
  - Governance and leadership constraints
  - The monopolistic market
  - Gender discrimination
  - Lack of education and formal training
- Studies on entrepreneurship and the taxi industry
- Conclusion

2.1 An Inclusive Economy

An inclusive economy is defined as an economy that provides opportunities to underserved people and communities (McKinsey & Company, 2023). McKinsey further denotes that it should be an economy that can help guarantee a set of human needs that go beyond human basic needs but provide an opportunity that minimises the risk of slipping back to poverty. (Pacetti, 2016) defines an inclusive economy is characterised by five foundations which are participation, equity, growth, stability, and sustainability. These five elements are discussed in subsections below:

2.1.1 Participation

(Pacetti, 2016) describes participation in the economy as an element that enables people to fully participate in the economy and have a greater say over which form it should take. This includes having access to all markets in various industries as employees, employers, business owners, regulators, and consumers (Paccetti, 2016. An inclusive economy is defined by the quality of participation, rather than solely the quantity. This means that the focus should be on ensuring meaningful and impactful engagement, rather than simply maximising the number of participants.

2.1.2 Equity and equality

According to (Pacetti, 2016) equity refers to an economy with more opportunities available to enable upward mobility of people. The impacts of inequality are far-reaching and may transcend generations to come. This has been supported by (Shaik, 2017) who indicated that extreme inequality is harmful to economic growth and social stability, with effects being intergenerational.

While there are different views of what is fair and what form it should take to promote, it should be noted that equity does not mean equal. Inequality remains among the highest in the world, and poverty was estimated at 62.6% in 2023, based on the upper-middle-income country poverty line, only slightly below its pandemic peak.

2.1.3 Growth

(Pacetti, 2016) argues that inclusive economic growth is characterised by its capacity to transform lives, particularly those of the poor and historically disadvantaged. Thus, a nation's economic progress should not be evaluated solely through metrics such as profit and GDP but also by considering the overall well-being of its population, encompassing factors such as comfort, safety, and welfare.

2.1.4 Stability

A stable economy should be characterised by a low and stable inflation rate. Pacetti, 2016 describes stability in the context of the economy as a state where individuals, communities, businesses, and government are confident in the future and can predict the outcomes of the future.

2.1.5 Sustainability

According to the European Union (EU) a sustainable economy is one that is resilient and provides a decent quality of life for everybody for long periods (WWF, 2020). Therefore, sustainability in an inclusive economy should represent economic and social wealth, which may be sustained over a prolonged period, and well-being maintained over generations. An inclusive industry economy in the context of taxi services should focus on the long-term taxi business that has the potential to open other opportunities while attracting people from all gender groups.

2.2 The South African Economy

South Africa has shown positive economic growth post the apartheid era. However, certain critical economic and social aspects are not pulling in the same direction, including unemployment and the exclusion of women in decision-making processes on economic development. Statistics South Africa indicated that the rate of unemployment is high with an official rate as of quarter 3 of 2024 reported to be 31.9% (Statistics South Africa, 2024a).

Recent developments, such as the COVID-19 pandemic, posed risks to the already stressed South African economy. This has been backed by (World Back Group, 2025) who indicated that weak structural growth and the COVID-19 pandemic have exacerbated already heightened socio-economic challenges. According to (World Back Group, 2025) other challenges, such as crime and electricity shortfall, have disrupted economic activity and increased operating costs for businesses, many of whom rely on diesel as a source of power, which is more expensive.

2.2.1 Unemployment and youth unemployment rates

(Statistics South Africa, 2024a) provides two definitions of unemployed persons: formal and informal. The first official definition describes unemployed persons aged between 15 and 64 years who are not employed and are actively looking for work and are available for work or have tried to start a business. The informal definition refers to persons aged 15 – 64 who are not employed and are available for work but did not look for work because they are discouraged or for any other reason (Statistics South Africa, 2024b).

The official unemployment rate in South Africa stands at 32.9% – an increase of 0.8 of a percentage point in quarter 1 of 2024. The population of working age (15 – 64-year-olds) is estimated at 41.2 million, with 16.7 million employed, 8.2 million unemployed and 16.2 million not economically active. Approximately 3.6 million (43.5%) out of 10.3 million young people aged between 15 and 24 years were not employed, or not in any formal education or training.

2.2.2 Women unemployment in South Africa

The Black African women unemployment rate has consistently been higher than the national average and other population groups over the past 10-year period. Black African women continue to be the most vulnerable with an unemployment rate of 39,2% in Q3:2024. This is 4.2% above the black male counterpart (Statistics South Africa, 2024a). (Cowling, 2023) indicates that in 2022, about 42% of households will be headed by females aged 15 years and above

2.3 The Taxi Industry

2.3.1 Overview

This chapter presents the global and South African taxi industry. The taxi industry is different globally starting from how they are described, regulated and operated. However, the common industry objectives are similar throughout the world which include transporting of customers and provision of employment and business opportunities. The distinction between the global and local taxi industries is different in terms of documentation. The former has been well documented with literature easily accessible on research publication platforms. The South African industry has not been researched extensively, this the research presented in the chapter may contain old research papers and writing platforms.

2.3.2 Global taxi industry

Globally, there are extreme taxi industry business models. According to (Darbéra, 2017) business models vary from country to country and from one city to the other. He further denotes that this may not be a result of technical or economic fundamentals but local political constituencies and their will to structure the taxi industry and regulate labour relations. According to (William, 2020) the taxi industry has gained traction globally and has acquired a significant role in providing transportation with a specific integral contribution to economies of scale and providing employment opportunities. In the United States the taxicab business has a long history – over 400 years – with various transformations such as vehicle equipment and operating rules throughout (William, 2020).

(Dienel & Vahrenkamp, 2018) wrote that the taxi industry has not been given the necessary attention required to document important sides of its past and origin. Flonneau (2006) notes that historically, transit company owners worldwide have marginalised the minibus and taxi industry, leading to intense competition that often culminated in monopolies and subsequent overcrowding. Furthermore, the minibus taxi industry is characterized by its inherent malleability, a lack of formal documentation and data, and covert operational practices, resulting in a largely unregulated "dark secret market."

2.3.3 Contextualising the South African taxi industry

2.3.3.1 Overview

According to (SANTACO, 2021), the taxi industry in South Africa today is a critical pillar of the South African public transport sector, operating and competing with the heavily subsidised bus industry for more than five decades without receiving funding from the government in the form of grants or subsidies.

Minibus taxis in South Africa operate unscheduled services on fixed routes which are managed by SANTACO, where a taxi typically departs from a fixed terminal called a taxi rank but stops anywhere along their pre-defined route to pick and drop off passengers (Transaction Capital, 2018) . Fares for the minibus taxis are determined by the regional council with an uneven timing for increases occurring yearly. These can be somewhat triggered by unprecedented occurrences.

2.3.3.2 Dominant mode of transport

Currently, minibus taxis are the dominant mode of transport for the largest number of commuters across a variety of income and needs segments in South Africa. As such, taxis provide 6% of the 2,5 billion annual passenger trips in the urban environment and serve as the base-load public transport carrier, both during peak and off-peak transport times. Presently, the taxi fleet consists of more than 130,000 vehicles operating with legal transport permits. Approximately 95,000 are used for short and medium-distance trips in the urban environment, and the rest for rural and inter-city transport. More than a third of the vehicles operate in the Gauteng Province (SANTACO, 2021).

The minibus taxi industry contributes immensely to the public transportation sector. The population of South Africa is over 60 million, with a working population that is estimated at 41.2 million (Statistics South Africa, 2024a),. Black people, largely in the industry and its structures, are based in informal sectors while physically positioned in black-populated townships. Historically, the public transport system was dominated by state-owned trains, along with buses benefiting from the government's subsidies. This resulted in difficulties for Black people to operate a taxi (McCaul , 1990). From this, it can be said that the apartheid era contributed to the informalisation of the taxi industry by imposing strict measures on black self-funded entrepreneurs breaking into the industry.

(Transaction Capital , 2016) maintain that the taxi industry is a self-sustaining business transporting over 15 million commuters daily. The taxis currently operational are estimated at 250,000 operating from over 2,600 taxi ranks around Gauteng. The taxi industry is not subsidised as opposed to the buses and trains in South Africa. (Transaction Capital , 2016) indicate that taxis transport about 66% of the national customers in the country, yet it is an industry that has been neglected by the government.

It has been said that over 50% of the population in South Africa earns under R3 000 per month, and thus, by default, walking and taxis are their only source of transport (Transaction Capital, 2016). Figure 2-1 presents the distribution of private and public transport usage (Transaction Capital , 2016).

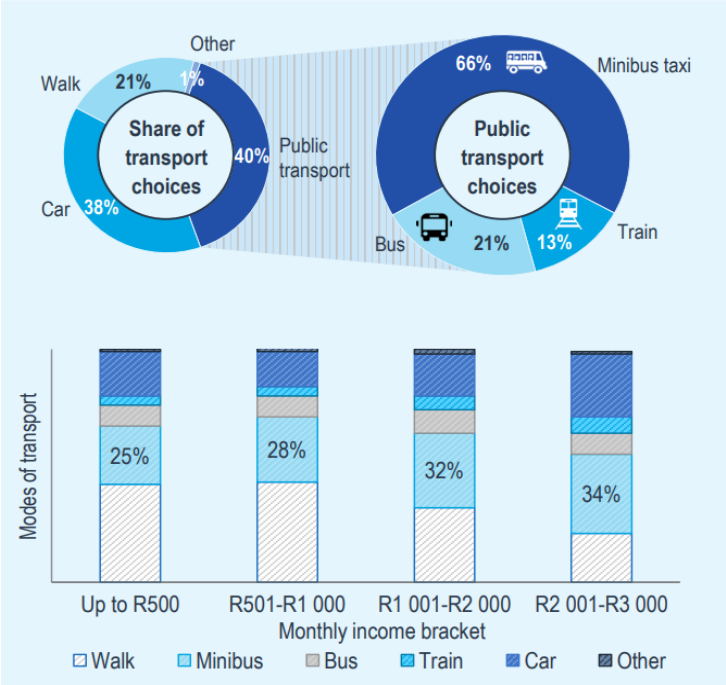


Figure 2-1 Transport Use Distribution in South Africa (Transaction Capital , 2016)

2.3.4 Taxi business finances

SA Taxi, an accredited credit provider regulated by the National Credit Act (NCA), is the dominant financial institution providing vehicle financing to South Africa's taxi industry. Their credit agreements are based on a maximum repo rate of double the prevailing rate plus 20%, which equals 30.5% (Transaction Capital, 2022).

The recommended retail prices of the most purchased taxis in South Africa (Toyota Ses'fikle and Mercedes Sprinter 519 Panel as of 31 March 2022) are presented in Figure 2-2.



Figure 2-2 Recommended Retail Prive for popular models as of March 2022 (Transaction Capital, 2022).

The average costs of the minibus 16-seater taxi in South Africa are provided in Figure 2-3.

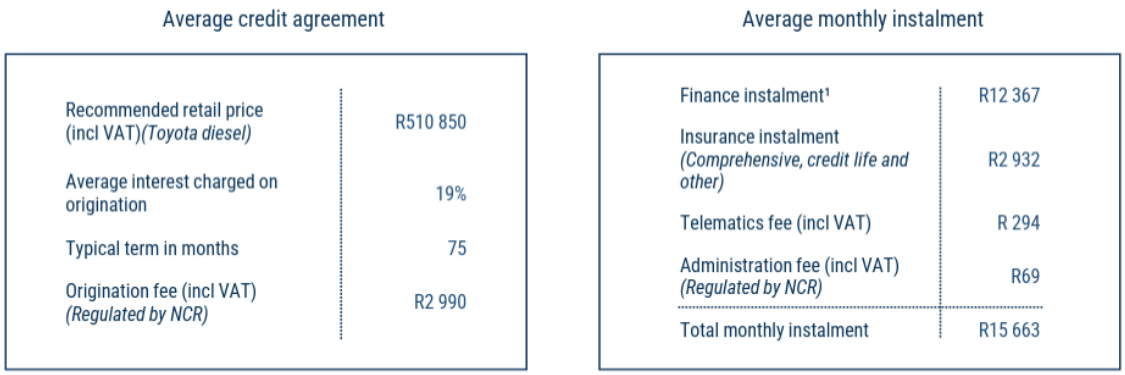


Figure 2-3 Average minibus taxi costs (Transaction Capital, 2022)

A review of Figure 2-3 shows that an average retail price for a minibus 16-seater is above R500k with monthly repayment based on 19% interest R12,367 (Transaction Capital, 2022). Depending on an individual credit score, a deposit ranging between 5% to 17% may be required.

2.3.5 Industry analysis

An industry analysis was undertaken using a strategic planning tool that assesses an industry's strengths, weaknesses, opportunities, and threats (SWOT).

1. Strength

   - **High and Consistent Demand:** Minibus taxis enjoy consistently high demand due to their on-demand convenience and affordability compared to private transport options like e-hailing. As Transaction Capital confirms, this demand has persisted for decades and shows no signs of abating, driven by the

continued reliance on public transport among the majority of South African commuters.

- **Resilience and Self-Sufficiency:** The minibus taxi industry demonstrates remarkable resilience, operating without government subsidies, unlike train and Bus Rapid Transit systems, which receive substantial government support (44% and 56% respectively, according to Transaction Capital, 2022). Despite the emergence of alternative transport modes like e-hailing, the industry continues to thrive, highlighting its inherent adaptability and strength.
- **Extensive Reach and Connectivity**: Unlike rail and bus networks, which often lack comprehensive coverage, particularly in reaching all communities (Transaction Capital, 2022), minibus taxis serve as crucial first-mile and last-mile connectors. They act as essential feeder services, linking passengers to these other transport modes and providing vital access to areas underserved by formal public transport. The industry's capacity to facilitate approximately 15 million trips daily underscores its critical role in the South African transportation landscape.

2. Weaknesses

- **Regulatory constraints – the minibus taxi industry is unregulated,** with the operations run and managed by silo by SANTACO. The latest National Taxi Lekgotla 2020 declaration (Department of Transport, 2020) state that regulation of industry remains weak and fragmented, with law enforcement undermined by the public servants and officers who benefit from the industry.
- **Intense competition** – In South Africa, e-hailing is prevalent with the majority of youth preferring limited because of technology integration and improved safety control.

3. Opportunities

- **Partnership with digital technology** – technology advancement globally presents opportunities for growth and better management. The (Department of Transport, 2020) affirms that the Fourth Industrial Revolution (4IR) presents opportunities for growth and innovation for the taxi industry to people tested into the digital era with the adoption of cutting-edge technologies to meet evolving commuters' needs.
- **Partnership with another mode of transport** – The rail and bus networks in South Africa are not active, and in places where they are active, they do not reach all communities. (Transaction Capital, 2022) indicate that minibus taxis are key feeder services to the rail and bus network as they transport passengers from the first mile to the last mile. Thus, the mini taxis are connectors for passengers to rail and bus services. The minibus taxi industry commutes approximately 15 million trips daily when compared

- **Taxi recapitalisation (The NATIONAL Lekgotla declarations)** – declarations by the National Lekgotla remain a relevant blueprint for the taxi industry with recommendations that promote unity, formalisation of the taxi industry as well as enforcement of law within the taxi industry. Central to the recommendation of the National Lekgotla is government subsidy and an integral part of the economic model that will ensure long-term sustainability. These aspects would make the taxi industry appealing to youth and women entrepreneurs with an interest in breaking into the industry.

4. Threats

- **Increasing competition and evolving customer preferences** – with technological advancement, economic situation, and social trends, customer preferences for modes of transportation as needs are constantly changing. The taxi industry model in South Africa is rigid, and it is still operating in much the same way as it did decades before. This could be a threat to the taxi industry as the new generation may prefer a mode of transport that caters for their digital needs.
- **Heavy capital for purchase, operation and maintenance** – Capital to start up a minibus taxi industry in South Africa is hefty for people who are interested in the industry, with more financial constraints to be exacerbated by maintenance should they afford to purchase. In addition to merchandise costs, operators are expected to pay extensively for operating licences and permits and weekly tariffs from the taxi associations. The costs of day-to-day operations are inevitable for the operators and business owners; this includes fuel, washing and daily tariffs payable to the taxi associations.

2.3.6 Taxi recapitalisation programme – A government's intervention

The South African Taxi industry mostly operates using 16-seater minibus taxis and has proven to be the backbone of public transportation because of its flexibility and accessibility compared to other modes of transport such as trains and buses.

In 1992, the South African government formulated a Taxi Recapitalisation Programme (RTP) (South African Government, 2005), an intervention by the government to bring safe, effective, affordable, and accessible taxi operations, which were planned to take off in 2005. The R7.7 billion project was rolled out in 2006 (Woyisana, 2006). The program entailed the introduction of brand-new minibus taxis to take over the public transport in the taxi industry and empower taxi operators constructively (South African Government, 2021). These interventions of replacing old taxi vehicles were accompanied by many other interventions to improve the taxi industry. Extensive research has been done by scholars (Woyisana, 2006), (Baloyi, 2013), and (Sebola, 2014) investigating the effectiveness of the programme in the taxi industry and specifically in selected taxi operating areas. The scholars argued that the RTP programme as a solution for the taxi industry's challenges is not fairly achievable.

According to (Woyisana, 2006), taxi vehicle alone has proven not to be a cure-all solution to challenges facing the taxi industry. Commercial barriers such as hefty prices of purchasing taxis relative to small compensation for scrapping old vehicles by the RTP, operators argue that the allowance from RTP is insufficient to purchase a new vehicle, resulting in the RTP being a barrier to many existing and upcoming operators.

2.3.7 Regulatory body and taxi associations of interest

2.3.7.1 The South African National Taxi Council

The South African taxi industry is regulated by SANTACO, which was formerly known as the South African Taxi Council. SANTACO, the ultimate regulator of the taxi industry in South Africa, was founded in 1996 after a consultative process with taxi operators by the Government with the aim of having a body that governs the industry and acts as a principal go-between for taxi operators.

SANTACO, in this regard, acts as the voice of the industry and bargaining platform; it does this by developing relevant policies and engaging with various institutions inclusive of government. Central to its mandate are the following areas.

- Transformation of the taxi industry.
- Regulation, governance and control of the industry.
- Economic empowerment of industry participants.
- Transformation and development of the taxi industry offering, capacity and skills development of industry players, particularly taxi drivers and owners.

2.3.7.2 Alexandra Randburg Midrand Sandton Taxi Association

ARMSTA, an association based in Wynberg, was established in 1987. The association was initially created for the taxis in Alexandra but later expanded to accommodate other towns in the Johannesburg Area.

ARMSTA is rooted in the following seven objectives:

1. to empower members and other participants economically through strategic links with other associations sharing the same objectives.
2. to function as mouthpiece of members and other alliances when representing the interest in general; to protect the interest of individual members of the association; to discover unfair business practices; to eliminate and prohibit direct and indirect discrimination in the business environment.
3. to open channels for membership to expand and to build the capacity of the association.

4. to encourage the formation and co-ordination of general members.
5. to establish an investment fund for members to empower the association and its alliances.
6. to improve the quality of the healthy economy in the province by collaborating with other community organizations and introducing sporting competitions, bursary schemes, healthcare-education campaigns, voters' education and customer care services, as plough back to the community for their support.
7. to build harmony with the alliance within the transport industry for rendering and uncompromising safe and happy journeys.

Objectives 1, 2, 6 and 7 align with the research questions of this study.

Requirements when entering the industry as a business owner

Membership of the association is open to all in possession of a taxi vehicle and hold permits for routes, networks, or areas being operated legally by members of the association, except where another taxi association has instituted disciplinary action against the applicant.

Joining a taxi association in South Africa can cost between R10,000 and R200,000 depending on the specific association and location, with the requirement to be part of an association to access a route and operating license being crucial for taxi operators in the country; the main umbrella organisations are SANTACO (South African National Taxi Council) and NTA (National Taxi

Table 2.1 Taxi business start-up and operational costs

Item	Costs and frequencies
Membership fee	R1,000 – R60,000 depending on the association
Annual membership renewal	R1000 – R2,000
Weekly tariffs	R150 – R300 per week
Special projects	R100 every week (ARMSTA)

2.3.7.3 Benoni Taxi Association

BTA regulates the taxi business in Benoni, Daveyton, Springs and Boksburg areas. The association is currently located in Mowbray in Benoni Town. The association was created in 1986 and falls under the SANTACO umbrella.

It was also mentioned that after a few years of operation, the association changed its umbrella and was governed by the National Taxi Alliance (NTA) for a brief period before it returned to the SANTACO.

2.4 Entrepreneurship in the Taxi Industry and Challenges

Entrepreneurship has gained traction globally, with research and publication undertaken by scholars in many universities and colleges. Women entrepreneurship and its role in contributing to economic development cannot be ignored (Adom, 2014). (Innocent, 2014) and (Nxopo, 2014) alluded to the findings from research undertaken by the International Labour Organisation (ILO) that says women entrepreneurs make up about a quarter to a third of all businesses in an informal economy globally. These estimates only focused on formal business; therefore, the inclusion of informal businesses such as the taxi industry and street vendors, to name a few, can cause a shift in these estimates.

(Chinomona & Maziriri, 2015) indicated that the responsibility of females in economic advancement is unavoidable, especially in today's world where women have the willpower to act in business and contribute to the transformation of the economy. Tangible evidence such as growth in leadership, job creation, productivity, and new emerging industries can be attributed to women entrepreneurs (Holland, 2014) and (Nxopo, 2014). (Van der Merwe, 2008) describes women's entrepreneurship as a profession that enables women to alleviate unemployment and poverty in communities. Even though women entrepreneurs contribute immensely to the economic transformation in various states worldwide, they face disputes that are killing their entrepreneurship or slowing it down. The next section demystifies these challenges.

2.4.1 Governance and leadership constraints

Various government structures in the South African government are under duress trying to redress and correct the inequality coercion caused by the previous prejudicial government (Makhubele, 2015). Addressing such imbalances seems to be tough because evidence of low employment entrepreneurial opportunities is very much in the open. Entrepreneurship can gain momentum and increase its contribution to the economy; however, there are barriers inhibiting those with the willpower to fully break into the economy and transform it.

Barriers affecting entrepreneurship in the taxi industry are similar to those that other entrepreneurs face in other industries. These include government support, gender inequality and lack of formal training (Matiwane, 2019) and (Mannes, 2012). The subsections below summarise these barriers entrepreneurs are facing.

2.4.2 The monopolistic market

A review of different markets has been undertaken in this study to describe best which market the taxi industry falls within. Four main types of market structures are perfect competition, monopolistic competition, oligopoly and monopoly. Based on the established, the taxi industry falls within the monopolistic environment. According to (Chen & Schwartz, 2015) the taxi industry demonstrates powerful lobbying skills.

Monopolistic competition is a form of imperfect competition and can be found in real-world markets, and it is characterised by freedom of entry and freedom to exit the business. (Chen & Schwartz, 2015)The monopolistic market can be easily defined by the following characteristics:

According to (OECD, 2007), the taxi industry is subjected to various challenges, but the obvious one is restrictions to entry take the form of overall limits because they require licences and permits and acquisition of operating assets, which are difficult to obtain.

2.4.3 Finances

Finance is regarded as the "lifeblood" of any enterprise of any size (Signh, 2012). Most Black South African women entrepreneurs are poor, and to mention that limitations associated with finances are one of the biggest obstacles they are facing would be an understatement. (Phillips, Moos, & Nieman, 2014) and (Sunde, 2012) indicated that people battle insufficient funds, operating investment, and the inability to secure funds from financial institutions.

(Mauchi, 2014) stated that the government has neglected the historically disadvantaged group, which is mainly women entrepreneurs in South Africa, in offering essential funding as well as assets to help women entrepreneurs start or grow businesses. While these challenges are hard felt in formal industries, it is expected that the informality of the taxi industry does not help women entrepreneurs or young women with the willpower to break into the industry.

2.4.4 Gender discrimination

(Chinomona & Maziriri, 2015) explains that gender bias is a problem that many women face in South Africa. Industries in South Africa are male-dominated. Women entrepreneurs face gender inequality in the sense that they are unable to exercise their rights and enjoy the benefits of being women. While gender discriminations are attributed to male counterparts, institutions such as banks also discriminate against women (Flood, 2019). The main problem is that banks are not willing to provide women loans to kick start their business ideas and lack of support (Valla, 2001).

It has been previously mentioned that the taxi industry is male-dominated. The underlying factor for this is that the taxi industry is dangerous, and women fear engaging in taxi entrepreneurship due to their lesser power and capability to protect themselves (Mwangi & Ngugi, 2014).

2.4.5 Lack of education and formal training

Women entrepreneurship, education, and training should be tested as a unit. This is backed by (Chigunta, 2017) and (Woodward, Rolfe, Lightelm, & Guismaraes, 2011), who indicate that entrepreneurial education and training are useful in addressing the challenges women entrepreneurs face. (Hanek & Garcia, 2022) wrote that most young

women are faced with social ills such as poverty and teenage pregnancy, limiting them from advancing their level of learning. This affects their later life and limits them to develop fully and realise entrepreneurial opportunities.

2.5 Studies on the Taxi Industry

Few studies have been done focusing on women entrepreneurs or women in general. Thus, the literature undertaken in this section is not extensive.

(Molobela, 2024) the study investigated the role of the minibus taxi industry in promoting the development of entrepreneurship in Mankweng taxi ranks within Limpopo Province. The scholar denotes that the taxi is mostly misunderstood due to its informal nature, and the reality is that it has created opportunities for taxi owners. The key issues highlighted in this study are that the Mankweng Taxi Association and the government provide weak support to business owners. The scholar also indicated that costs for day-to-day operations create an environment where operators and business owners are running at a loss. The study recommends that an entrepreneurial model be developed to promote entrepreneurship in Mankweng. An important aspect of the current undertaking is gender parity in the taxi industry. The scholar indicated that approximately 99% of the taxi businesses in Mankweng are owned by male entrepreneurs. This sets a tone to further investigate the challenges towards and inclusive taxi industry and how these challenges may be addressed.

The National Taxi Lekgotla 2020, led by the Department of Transport (Department of Transport, 2019), prepared a discussion document intended to guide discussion towards the development of a blueprint for the taxi industry of the future. The document enlists various issues facing the taxi industry in South Africa. The discussion document provides future options for consideration by all taxi industry participants. In the document, challenges facing the taxi industry, such as safety, women's inclusion, treatment of passengers, driver behaviour, and status of vehicles, are discussed briefly. However, there is no discussion on the commercial barriers leading to powered women penetrating the taxi industry. Therefore, a gap has been realised to undertake a study that extensively evaluates women's entrepreneurship inclusion and establishes approaches for lowering commercial barriers restricting the entire women community from entering the industry.

A study done by (Matiwane, 2019) evaluated the challenges facing women entrepreneurs in the minibus industry in eThekwini Municipality. Her conclusions (Matiwane, 2019) denote that the South African Government contributed minimally to the taxi industry and its enhancement, while the taxi industry requires more interventions by the government. Such interventions could ensure that women entrepreneurs within the industry are protected and respected by their male counterparts. The study concluded those women receive unfair treatment in the taxi industry by male entrepreneurs simply because men feel threatened. The study recommended focussing on women entrepreneurs in urban areas to ascertain whether

they face similar challenges as women entrepreneurs in rural areas. The underlying assumption will be that women in urban areas are more educated and privileged than women entrepreneurs in rural areas (Matiwane, 2019). The study focused on women entrepreneurs with the exclusion of men entrepreneurs. If this had been done, a gap of information would have been merged to ascertain the cause-effect of problems women encounter in the minibus taxi industry.

A paper written by (Fobosi, 2013) raised the question of whether the “taxi industry is a servant for the urban poor”. The question stemmed from realities that the taxi industry positively impacted Black South Africans, particularly when the economic opportunities were limited for Black people. The paper critically engaged the taxi industry's role in the South African economy by considering the crucial reconsideration of the formalisation process as a hierarchical progression, which is inconsiderate of the minibus taxi. The paper concluded that the minibus market soldiers on in various economies of the country. The tension around the formalisation of the industry continues to grow. The researcher indicated that formalisation of the minibus industry must be approached as a multifaceted structure that is wholistically underpinned by instruments such as violence and non-organisation (Fobosi, 2013).

2.6 Conclusion

The literature review undertaken provided an overview of the status of the taxi industry, women entrepreneurs in general and those in the taxi industry. Challenges facing the taxi industry and women in the industry have been highlighted and discussed briefly. The literature review showed that the focus in the body of knowledge is given to women entrepreneurs and the challenges facing women entrepreneurs; however, there is no literature that shows researchers exploring ways to solve these challenges, consequently lowering the barrier to the taxi industry. The role of women in transforming the industry has not been fully studied. Thus, a gap has been realised, and this study aims to close the gap.

3 RESEARCH DESIGN, PROCEDURE AND METHODS

3.1 Introduction

Chapter 3 presents the chosen research design and the justification for the selection of the research procedure and methods. In this section, techniques and methods that answer the main research questions are described. This includes the study target group, population, sample design and survey procedure chosen in structuring data collection tools and excision strategy. The last part of this chapter presents methods of data analysis used to interpret the results of the study.

Chapter 3 is structured as per the following themes:

- Research Design
- Research Approach
- Ethical Consideration
- Data Analysis
- Limitations

3.2 Research Design

(Khanday & Khanam, 2019) defines research technology as a procedural plan of methods and techniques chosen by a researcher to answer research questions. (Leedy & Ormrod, 2015), state that a research design provides a systematic assembly to be used for data collection and analysis. It is a general plan that details objectives, the reason for selecting a specific institution for research, identifies the source data to be collected, ethical considerations, and analysis methods (Saunders, Lewis, & Thornhill, 2016). This study is designed to follow a mixed-methods research design, as follows:

- quantitative approach was used to capture the demographics and weight the participants' associations with the research topic.
- qualitative approach: was selected due to the complexity of the taxi industry and economic challenges in South Africa. Qualitative method to capture the participants' complex perspectives, which may be challenging to capture using a quantitative approach.

3.2.1 Research approach

The study follows the mixed-methods approach as it employs aspects of both quantitative and qualitative approaches.

3.2.1.1 Quantitative research approach

Quantitative method is described by (Rana , Gutierrez, & Oldroyd, 2021) as the collection and analysis of numerical data to answer scientific research questions. The quantitative method is used to summarise, average, find patterns, make predictions, test causal

associations, and generalise results to wider populations. It allows quantifying effect sizes and determining the strength of participants' associations with the research subject.

3.2.1.2 Qualitative research approach

Qualitative research is defined as a systematic and empirical investigation approach that aims to quantify relationships, patterns and trends within a population or sample (Dehalwar & Sharma, 2023). The qualitative method is geared toward gathering deep insights and understanding of complex research topics as it draws and captures a spectrum of human experience and perspective. According to (Lim, 2024) qualitative research promotes openness through open-ended questions and in-depth and focus group interviews.

3.2.2 Research data and information collection instruments

Accurate and logical data collection instruments are critical to conducting scientific research and allow for the collection of data relevant to the research objectives and answering research questions. Data collection techniques include recording notes, observational behavioural scales, interactional recording, focused interviews, and personal interviews (Karunarathna, et al., 2024).

Primary and secondary data were collected as part of the research. Primary data refers to original, unpublished information collected directly from the research participants (Karunarathna, et al., 2024).

Secondary data refers to data that has been collected and published by others (Karunarathna, et al., 2024). In this research, secondary data includes statistical publications from the Department of Statistics South Africa and the National Treasury.

Research techniques used to collect data are described in the subsections below.

3.2.2.1 Personal interviews

Personal interviews (also referred to herein as one-on-one interviews) provide qualitative, in-depth data, and (Karunarathna, et al., 2024) recommended that they be recorded, transcribed, and analysed.

In this study, one-on-one interviews were conducted with relevant participants in the taxi industry as operators, employees or other associations. Some of the participants engaged in the personal interviews include transport economists and participants who are not affiliated with taxi associations. Semi-structured questionnaires were employed for this participant group, with questions adjusted to suit each professional background. Three semi-structured questionnaires used for conducting interviews are presented in Appendix A.

The study targeted 20 interviews of 15 - 20 minutes. However, 14 interviews were carried out with willing and available participants. Three participants withdrew from the interviews while three could not be reached for scheduled meetings.

Physical interviews were carried out where possible, including some undertaken online through Microsoft Teams and cell phones. These interviews were recorded, and the data were transcribed into a Word document for ease of processing.

3.2.2.2 Semi-structured questionnaires

A questionnaire is a data collection instrument consisting of a series of questions and other prompts to gather information from respondents. Semi-structured surveys are self-administered and are presented in fixed and standard order to all participants (Palmer & Coe, 2020) This is known to have been invented by Sir Francis Galton (Abawi, 2014). A questionnaire permits the researcher to reach as many respondents as possible and minimises costs associated with data collection, reduces inconsistency in data and saves time (Magaldi, D and Berler, M, 2021).

Questionnaires were generated and distributed digitally to relevant participants using the Qualtrics XM digital application that generates a survey for open questions and open-ended surveys. Semi-structured questionnaires were sent online to over 60 potential respondents. However, 46 administered questionnaires were returned.

3.2.2.3 Interactional recording

In accordance with the South African Protection of Personal Information (PoPI) Act of 2020, interactional recording was undertaken during personal interviews. Participants were requested permission to record, and the intent for use was explained to them. From the recorded audio, the researcher was able to capture valuable points which could be missed during personal interviews and to relive the tones of voices of the participants to allow the researcher to depart from physical emotions and avoid compromising scientific rigour.

3.3 Research Target Population and Selection of Respondents

3.3.1 Pilot test

A pilot test is a preliminary investigation conducted before proceeding to the actual survey or experiment (Bujang, Omar, Foo, & Hon, 2024). The pilot testing helped the researcher detect whether all questions were understood clearly by everyone. A pilot test for each data collection method (i.e., questionnaire and personal interviews) was performed to ascertain whether the research design works and detect eventual weaknesses in the design. The researcher visited the Alexandra Taxi Association and administered a questionnaire to the secretary of the association for validation. Problems detected during this phase were sorted out before undertaking the actual data collection process.

3.3.2 Target population

The target population is the total group of individuals from which the sample will be drawn. (Willie, 2024) indicates that identifying the population allows a researcher to refine their research objectives and allows an opportunity to enhance the relevance and applicability of findings. In the current undertaking, the target population is women entrepreneurs in the taxi industry, low-skilled and unemployed women, taxi association employees, members of

taxi associations and individuals responsible for transport regulations, such as ministers and Members of Executive Councils (MECs).

There are no records or databases showing the number of women in the taxi industry in the selected study areas yet; thus, the targeted population was maintained broadly and therefore, a sample was narrowed during the data collection process based on availability and interest.

Since the target population consisted of participants from various cultural backgrounds, where language was a barrier, interviews were conducted using native languages such as Sepedi and isiZulu. The researcher is multilingual; therefore, an interpreter was not required to interpret participants' responses.

3.4 Ethical Consideration

In line with the research, stringent ethical measures were taken throughout the research process. Research involving human participants should be based on a fundamental moral commitment to the individual concerned. Such research should be to advance human welfare, knowledge and understanding. It is important to consider ethical issues and formulate a plan to address the concerns during the study; thus, the researcher must consider the primordial ethical principles (Pillay, 2014:199).

As guided by the Wits Business School Committee, an Ethics Clearance Certificate (WBS/BA837868/876) (WITS, 2021) was approved on the basis of guaranteed confidentiality for participants. Participants were shown the certificate during in-person interviews. The Ethics Clearance Certificate has been included in Appendix C.

Permission was requested from the board members of the taxi association through a written request and a provision of proof of the researcher showing that information was only being used for research purposes. Consent forms were provided to members of the associations before scheduled meetings. This is to ensure the research processes do not contravene the PoPI Act, 2020 and the requirements of the Ethics Clearance Committee.

3.4.1 Informed consent

Participants were informed of the intent of the interviews, and consent was requested prior to the recording of interview interactions. This was undertaken to allow participants an opportunity to withdraw from being subject matters if they were not comfortable. The participants were informed of the purpose of the interviews and the usage of their responses.

3.4.2 Voluntary participation

The participants were made aware that interviews and online surveys were voluntary tasks which would only continue if they were comfortable. The researcher understands the sensitivity of the research and the volatility of the industry, which may cause people to feel unsafe and compromised to respond openly. Participants were made aware that they have the freedom to withdraw anytime during the process of participation should they feel distressed or uncomfortable.

3.4.3 Non-disclosure agreements

As discussed in Section 3.4.2, the taxi industry is known to be a sensitive industry; information pertaining to the taxi associations and respective management is deemed sensitive to be shared with the public. The information may range from the names of the members of the association to the financial information of the association. The researcher guaranteed non-disclosure to participants, particularly taxi association members and employees.

3.4.4 Anonymity

This aspect talks about subject matters remaining unknown to the research team. This could include people who provided information but did not want to be quoted. The questionnaire to be used ensured the anonymity of the research participants; thus, names and identity features were not included in the research. Participants were referred to as participants" respondents, and "Interviewees" throughout the research paper to maintain anonymity.

3.5 Data analysis

This research section discusses how the data was analysed for the purpose of reaching research goals.

3.5.1 Transcription

(Palmer & Coe, 2020) suggest that data analysis for qualitative research collected through recorded interviews may be generated through transcripts. Otter digital application (Otter, 2016) For transcription, data transcription was considered. However, it was observed to be limited to obtaining key information due to accent and language barrier. As discussed in Section 3.3.1, where necessary, interviews were undertaken using the native language. Thus, software such as Otter was unable to transcribe the responses. The researcher manually analysed data and information directly from the recordings.

3.5.2 Data analysis framework

3.5.2.1 Statistical analysis

Data from the online surveys was analysed by creating statistical runs to quantify the demographics of the participants. Data obtained from statistical analysis has been presented through graphs, charts and tables for ease of understanding.

3.5.3 Thematic analysis

The research follows a qualitative approach, which includes a deductive and inductive approach to data analysis. According to (Christou, 2023) thematic analysis is an extremely valuable analytical tool for qualitative study that rarely fails to provide insights into a phenomenon under investigation. Thematic data analysis was applied in this research; this included identification, analysis and interpretation of themes with qualitative data, as it is considered a simple tool that allows flexibility in the researcher's choice of theoretical framework and can be applied to any theory the researcher chooses.

Responses from in-depth interviews were analysed through the thematic analysis method. Five themes were developed based on common words uttered by various responses, which are referred to as codes. Thus, a code system was created for every response, which was then translated into themes. The recurring themes were then selected for analysis of each objective.

3.6 Limitations

This study was limited by several factors. First, the selection of the ARMSTA and the BTA was based on their accessibility and their perceived representation of the diverse operational models within Gauteng's taxi industry. While these associations provided valuable insights, the findings may not be fully generalisable to all taxi associations in the province, particularly those in more rural or less densely populated areas. Future research could expand the scope of inquiry to include a more diverse range of associations to enhance the generalisability of the findings.

Second, although in-depth interviews were conducted with employees and members of the selected associations to gain both operational and managerial perspectives, access to certain background information proved restricted. Specifically, data regarding the precise gender breakdown of association members and formal organisational structures (organograms) could not be obtained. This lack of access may have limited the depth of analysis regarding gender dynamics and organisational effectiveness within the associations.

Finally, gaining participants' trust presented a significant challenge. The taxi industry in South Africa is often associated with informality and a degree of mistrust towards external researchers. This context made it difficult to establish rapport with some participants and may have influenced their responses. Future research could explore strategies for building trust with participants in this context, potentially through longer-term engagement or collaboration with community participants.

The study initially aimed to utilise focus groups as a primary data collection method, the ongoing COVID-19 pandemic and associated restrictions on large gatherings necessitated a shift to semi-structured interviews with people who are participants in the industry. While these interviews provided rich qualitative data, the absence of focus group discussions may have limited the exploration of shared experiences and collective perspectives within the associations.

3.7 Conclusion

The study used a qualitative approach as the objectives of the research leaned towards qualitative research techniques data. This approach was selected because it is believed that it provides substantial insights into the research topic because of its open-ended nature. The qualitative approach captures deep human experience and perspective regarding the taxi industry, which could have been limited using other research techniques. The research procedure, methods, instruments, and tools used for data collection are

discussed in this chapter. Data reliability and validity were considered, and it was believed that the participants would be honest and insightful when responding. Ethical considerations were central to the study, particularly when data collection was undertaken such that the privacy and comfort of the respondents were not compromised.

4 CHAPTER 4 DATA ANALYSIS AND PRESENTATION OF RESULTS

4.1 Introduction

This chapter presents the results of the research data collection, which aimed to answer the research questions presented in Chapter One. The study investigated whether an economically inclusive taxi industry is possible and whether the involvement of women would help promote the taxi industry's business and operation.

The first research question aimed to identify barriers to an economically inclusive taxi industry. The second sought to find out if an economically inclusive taxi industry is possible in South Africa and what form it should take. The third evaluated the role an inclusive economy has or can play in transforming the lives of people in townships. The last research question aimed to find approaches to promoting and supporting an economically inclusive taxi industry.

This chapter is divided into two sections:

- Section A presents quantitative results such as the demographics of the participants, and
- Section B presents qualitative results based on the four research questions and is divided into four subdivisions to match the number of research questions.

A summary of data collection techniques is as follows, with details provided in Section 3.2:

- **Online surveys (semi-structure questionnaires)**: 46 respondents completed the Qualtrics XM online survey platform. The survey established that most participants were aged between 25 and 34, and the majority held a degree. Male respondents outnumbered females. Participants in this category are referred to as “respondents.”
- **In-depth interviews**: data collecting instruments included in-depth interviews for respondents who have been involved in the taxi industry as subject experts and online surveys for all other respondents who may have an interest in the taxi industry. The researcher intended to administer at least 20 interviews but could not because participants were not available for interviews while 5 were not willing to engage in the research. Saturation was reached at 10 respondents. However, the researcher continued up to 12 interviews. Saturation in this context refers to the fact that responses from the interviews were similar. Participants in this category are referred to as interviewees.

4.2 Section A: Demographics

Section A describes the demographics of the respondents from online survey and in-depth interviews. This includes an overview of the respondents’ area, educational level, marital status, employment status and willingness to break into the industry.

4.2.1 Overview of the participants

4.2.1.1 Online survey

As mentioned in Section 4.2, 60 online questionnaires were distributed, and 46 responses were received. The online survey participants were a combination of males and females aged 18 to over 45. The in-depth interviewees' age group ranged from 24 to over 45. Details of the in-depth interviewees are provided in Table 4.1 with details of the online survey summarised in subsections below.

Table 4.1 Description of Participants of In-depth Interviews

Participants	Gender	Age	Education	Role	Affiliation
Interviewee 1	Female	35 – 44	Diploma	Administrator and taxi owner	ARMSTA
Interviewee 2	Female	35 – 44	Master's degree in transport logistics	Transport economist	Not affiliated (independent analyst)
Interviewee 3	Male	35 – 44	Matric	Finance admin and marketing	ARMSTA
Interviewee 4	Male	45+	Two bachelor's degrees	Finance Committee	ARMSTA
Interviewee 5	Female	35 – 44	Certificate in Finance	Membership Administrator	ARMSTA
Interviewee 6	Female	45+	Grade 12	Chaplain and taxi owner	ARMSTA
Interviewee 7	Male	25 – 34	Master's degree	Electrical engineer	Ex owner
Interviewee 8	Male	45+	Grade 12	Spokesperson of SANTACO and taxi business owner	SANTACO
Interviewee 9	Female	35 – 44	Grade 12	Deputy secretary and taxi business owner	BTA
Interviewee 10	Female	45+	Grade 11	Admin and taxi business owner	BTA
Interviewee 11	Male	45+	Bachelor's degree	Secretary and taxi owner	BTA
Interviewee 12	Female	45+	Grade 9	Employed and taxi business owner	BTA

Participants	Gender	Age	Education	Role	Affiliation
Interviewee 13	Male	45+	Grad 10	Taxi driver, business owner and regulator	BTA
Interviewee 14	Male	45+	Grade 12	Taxi mechanic	Not affiliated

4.2.2 Age of respondents

Figure 4-1 below presents the pie charts showing the age group of the respondents in percentages for both in-depth interviews (respondents linked to the taxi industry) and online survey participants (respondents with no association with the taxi industry). The oldest interviewee age group in the in-depth interviews is over 45 years old. The online survey resulted in a larger number of respondents falling in the age group of 24 – 34, making up 50% of respondents. These results show that youth aged between 25 and 34 are interested in the industry, while only 8% (observed from the in-depth interviews) of the same age group are already in the taxi industry.

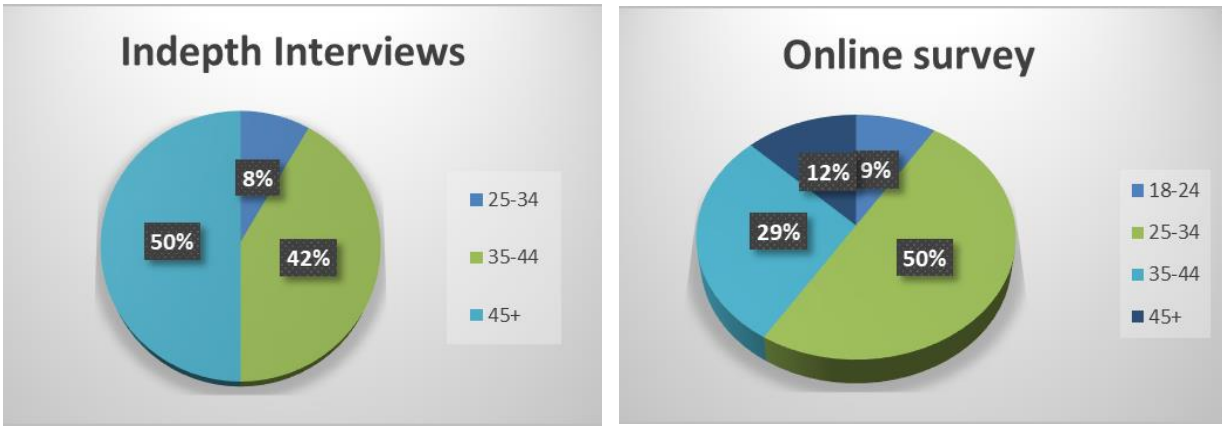


Figure 4-1 Age of respondents

4.2.3 Educational status of the respondents

The results from the in-depth interviews reflect that most (34%) of the participants have university degrees, followed by those with matric at 33%. The online survey shows that about 55% of respondents have a university degree followed by those with matric at 33%. This could potentially indicate that people in these two associations of interests may be well-equipped in terms of education. Figure 4-2 below shows the age of the participants.

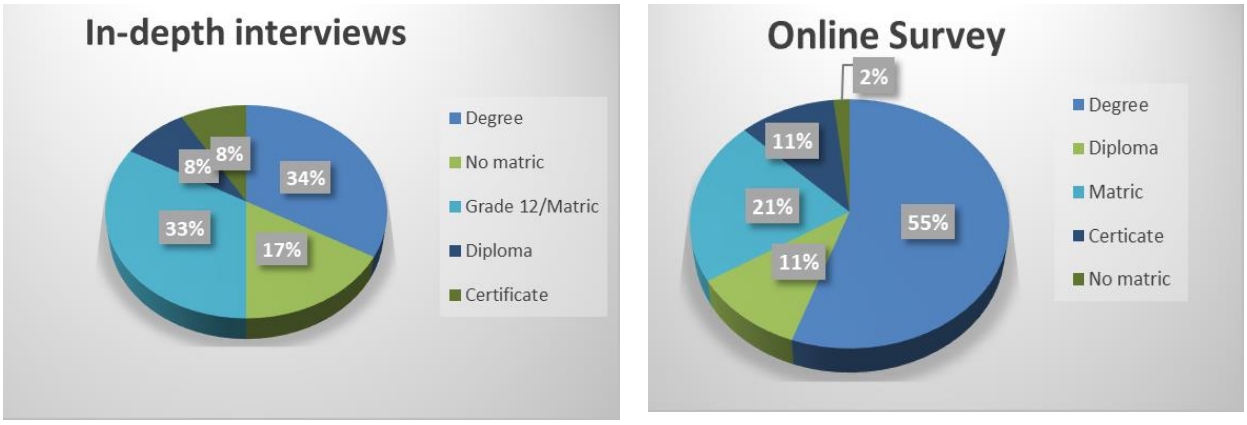


Figure 4-2 Educational Level of the Respondents

4.2.4 Gender of the respondents

Gender inequality is common in many aspects of life, and the taxi industry is not immune to such disparities. Participants were asked to disclose their gender based on their level of comfort, implying that if a stakeholder is not comfortable disclosing, they may withhold the disclosure. From all data collection tools, participants were comfortable disclosing their gender. While the researcher acknowledges that conceivably there are more than two genders in South Africa, the two primary and commonly known genders, male and female, were assigned, and the distribution is presented in Figure 4-3.

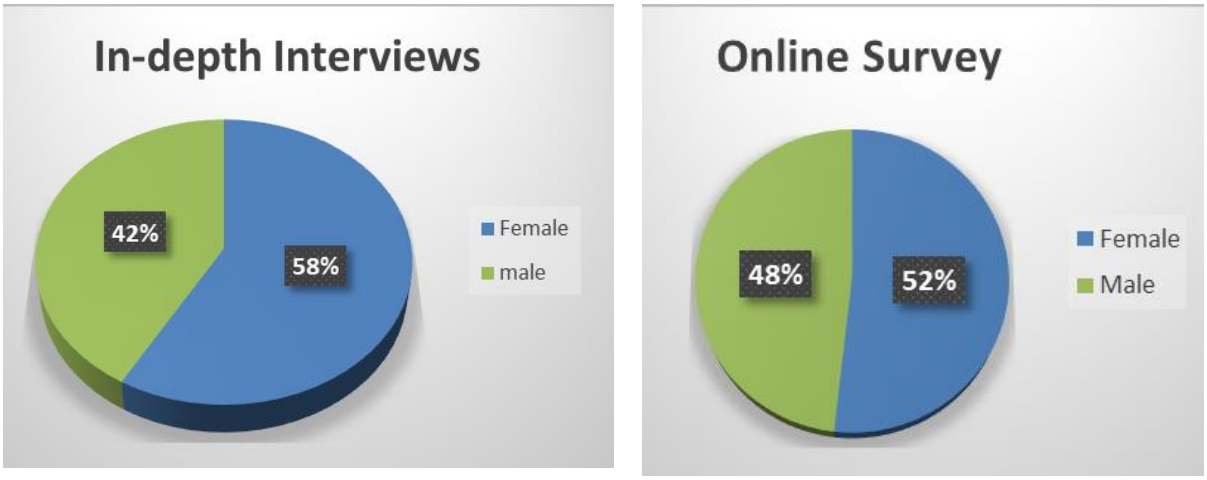


Figure 4-3 Distribution of Female and Male Participants

The results show that the gender distribution for participants comprises over 50% of women in both in-depth interviews and online surveys.

4.2.5 Views of the taxi industry

An overview of the taxi industry was obtained from participants (both online survey and interview). The design of the question was an open-ended design with the aim of setting a tone for discussions and promoting openness in order to gain deep insights from participants.

The question read, *"What are your views of the taxi industry?"* The results presented below are a selection of key participants' responses.

Interviewee 1 [Transport Economist]

> "*The taxi industry carries the economy of the country. In short, the taxi industry is the heartbeat of the public transportation system in South Africa. However, I strongly feel that the taxi industry is the most difficult industry to penetrate mainly because it is a self-regulated entity".*

Interviewee 8 [SANTACO Employee]

> *"My views about the taxi industry are that it contributes greatly to the economy of our country through its immense contribution to local commerce through facilitation of movement of the people of South Africa to access business and services. Secondly, it is moving the poor of the poorest from home to work and homes to schools or from school. The transport industry is the only industry that accommodates most poor people in the country."*

Descriptive words were adopted from the in-depth interviews. Common words such as lucrative, dangerous, profitable, and unpredictable were mentioned by participants to some extent repetitively. The online survey results show that respondents perceive the taxi industry as dangerous, which has been expressed as a percentage that is slightly over 24% of the common taxi industry descriptors. "Self-regulated" takes approximately 18.7%, which is a third of all the descriptive words. These words were also supported by interviewees during the in-depth interviews (i.e. Interviewee 2).

Selected descriptive words and their percentage distribution are presented in Figure 4-4.

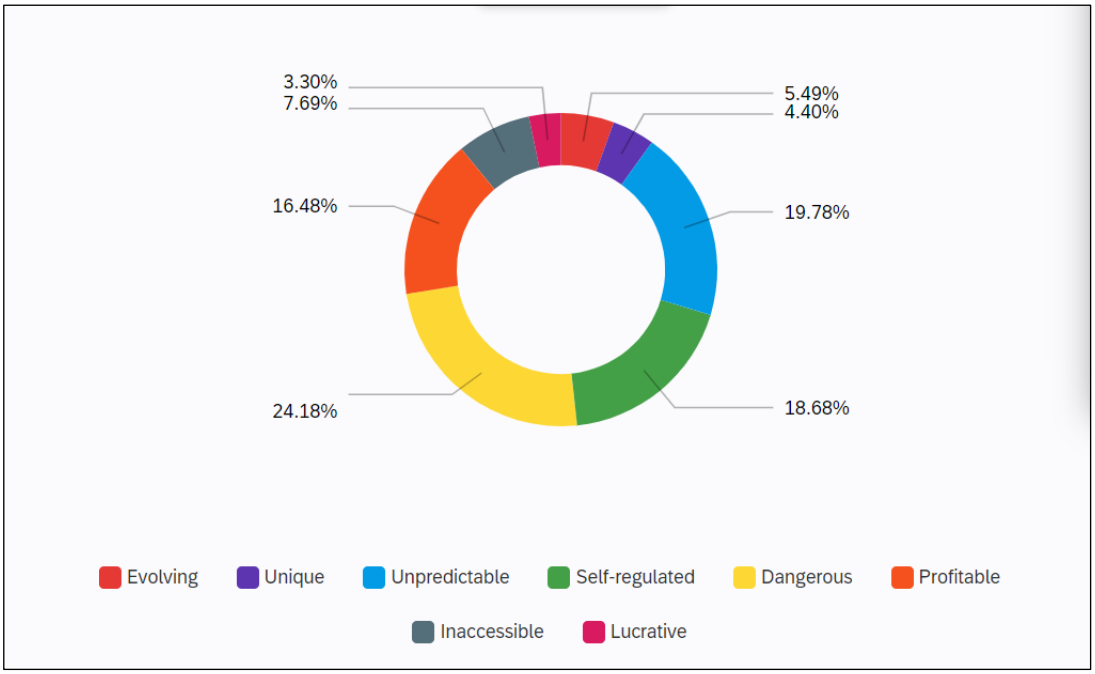


Figure 4-4 Description of the Taxi Industry

4.2.6 Willingness to break into the industry

Willingness to break into the taxi industry was considered in an online survey of participants, specifically those who are not in the taxi industry. The results indicated that:

- Out of the 34 participants, 50% were uncertain about breaking into the taxi industry, with 25% certain to break into it and the remaining respondents almost certain to break into it.
- A follow-up question was asked to ascertain the cause of the willingness to break into the taxi industry. Responses such as “the taxi business is lucrative”, and “it is self-sustaining” were dominant. From these responses, it can be drawn that the taxi industry is appealing to the majority of research participants because it affords an opportunity to focus on other aspects of life while the business is running.
- For the 50% that expressed interest in breaking into the taxi industry, 75% (6 respondents) indicated that they would break into the taxi industry as business operators, 10% would join as operators, and 15% would enter the industry as regulators such as SANTACO or members of a taxi association.

Participants who showed interest in breaking into the industry are interested in being taxi business owners. The following responses were drawn from open-ended questions administered on online survey platforms.

> *“Yes, I would like to break into the taxi industry mainly to boost the economy of our country and create more job opportunities, thus the taxi industry looks lucrative”*

Over 20% of respondents showed that they would break into the industry as regulators so they can promote safety and regulate the taxi industry. A respondent answered as follows:

> *“I would break into the industry so that I can help turn it into a work-friendly business and ensure that there's law and order”*

From the online survey, respondents who responded “uncertain” highlighted that the taxi industry is not profitable. The response reads:

> *“I do not see the taxi business profitable anymore because commercial transport is taking over the market, e.g., Rea Vaya and e-hailing.”*

4.2.7 Business establishment

The pie chart below provides a percentage distribution of how the interviewees established their businesses. This question was only addressed to the in-depth interview participants. The results are as follows:

- From the 12 interviewees, 30% of the members indicated that they took over their deceased spouses.
- 60% of the respondents started their business from the inception, and
- 10% joined under someone else's operating license because they could not afford the hefty prices associated with ownership licenses and permits.

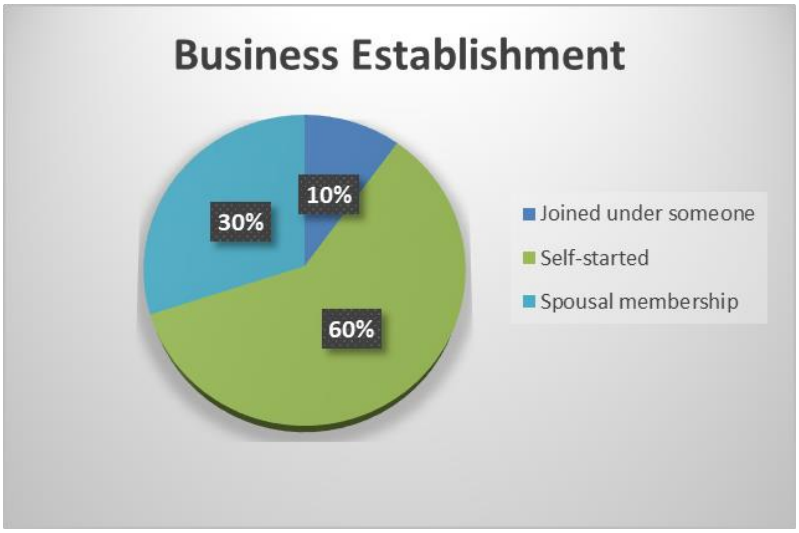


Figure 4-5 Percentage Distribution for Taxi Business Establishment

4.3 Section B: Detailed Data Analysis

This section presents detailed research results based on the research questions.

4.4 RESEARCH QUESTION 1: CHALLENGES HINDERING AN ECONOMICALLY INCLUSIVE TAXI INDUSTRY

The section presents results obtained for a question that seeks to understand the challenges that hamper an inclusive economy, particularly at the entry-level. The research question seeks to understand how these challenges can be addressed, and the findings will be consolidated in Research Question 4.

To answer the research question, key themes were prepared and analysed based on the responses shared by the respondents and interviewees. Four key themes for research question one includes commercial barriers, governance, gender inequality and turfs and violence. For each theme formulated, sub-themes were formulated. Key themes are presented in Figure 4-2.

Table 4.2 Key Themes for Research Question One

Theme	Key themes	Sub-themes
I	Commercial barriers	Membership fees, levies, and special projects
		Fleet purchase
		Maintenance of fleet
II	The market	The Market
III	Governance	Leadership and management

Theme	Key themes	Sub-themes
IV	Gender inequality	Gender inequality
V	Turfs and violence	Physical attacks
		Vandalism of taxi resources

4.4.1 Commercial barriers

The theme seeks to identify the commercial barriers in the taxi industry and their contribution to the hindrances of an inclusive economy. From the in-depth interviews, it was established that commercial barriers exist and, to some extent, have been experienced by a few of the interviewees. Three sub-themes were created for the commercial barriers theme, and these are discussed in the subsections below.

4.4.1.1 Membership fees, levies and special projects

The main commercial barriers with significant hindrances to entry identified during the interviews include expensive membership fees, levies, and special projects.

Interviewee 1 stated that:

> *"For one to be a taxi business owner, one needs to have a membership card. The time I decided to break into the industry, I could not afford to pay a membership fee and purchase a minibus taxi at once. I decided to purchase a taxi and register it under an existing member's membership licence." [Interviewee 1]*

Interviewee 1 further indicated that on top of the challenges of acquiring a membership, they must also pay levies and special project fees on a weekly basis. They expressed:

> *"Even though I joined under someone's membership, I still need to contribute to special levies referred to as "squad money" and special projects every week."* [Interviewee 1]

Interviewee 9 backed the response given by Interviewee 4 and further indicated:

> *"These levies and special projects are mandatory, and the regulator expects us to pay equal amount of money regardless of the fact that our taxis are not operating equally, and we do not own the same number of taxis."* [Interviewee 9]

Interviewee 4 expressed:

> *"The challenge I faced when joining the industry was to secure an operating license which is costly."* [Interviewee 4]

Approximately 30% of women respondents (see Figure 4-5) indicated that they did not start their businesses from scratch but inherited the business from their deceased spouse. Therefore, they did not face the challenge of high membership registration fees as the business was a going concern.

4.4.1.2 Fleet purchase

Fleet purchase was flagged as a challenge by most of the interviewees - fleet purchase at the beginning and during the operation of the business was a challenge for them.

Interviewee 5 indicated that:

> *"I did not experience challenges when entering the industry because took over my father's membership. However, the challenges that I faced were purchasing a taxi and being able to pay monthly instalments. The taxi that I currently own requires me to pay approximately R15,000 every month as an instalment to the bank. Other months I struggle to gather the required amount."* [Interviewee 5]

Wosiyana also indicates that taxi recapitalisation problems created a barrier for existing business owners because the prices of the new taxis (released in 2014 after the taxi recapitalisation program) cost twice the price of the old taxis. This has been supported by interviewee 10, who has been in the industry since 1994 (Woyisana, 2006) and (Transaction Capital, 2022)).

> *"The recapitalisation program sabotaged our business because we pay twice the amount of money we used to pay when buying the Siyaya taxi, which has been scrapped. It, therefore, difficult to grow in the business."* [Interviewee 10]

The costs of the minibus taxis have been documented by (Transaction Capital, 2022) and have been presented in section 2.3.

4.4.1.3 Maintenance of fleet

The third sub-theme involved understanding whether maintenance of their fleet is a challenge and a commercial barrier to their growth in the taxi business. Notable is that all interviewed agreed that maintenance of the fleet is a challenge. They mentioned maintenance such as servicing fleet and purchasing small automotive parts such as brake pads and hooters on a regular basis.

Interviewee 4 responded:

"My business is no longer operational because I could not make enough profit to maintain a fleet. Currently, my cars are broken and parked because I cannot revive them."

4.4.2 The Taxi industry market

The taxi market in the South African industry is huge, as taxis are the dominant form of transport. According to (Transaction Capital, 2018) the taxi transport commutes over 15 million passengers daily. The interviewees in the taxi industry alluded to the fact that the taxi market is big and has enough opportunities for all who need to break into the industry.

> *"The taxi industry has been operational for long, and it is not going anywhere. As the population increases in the country, its demand will also increase."* [Interviewee 8]

"My views are that the taxi industry is not shakeable; even though they are looking at taxi recapitalisation programs and bringing in buses, the government will not replace the taxi industry. Take for example Putco Buses, which have been subsidised by the government, they have withdrawn their short distance routes. Taxis reach where these buses cannot reach, and they are always quicker and available. People will always prefer to use taxis. Therefore, the market exists and will continue to expand." [Interviewee 8]

The taxi industry has a huge market and my opportunities within that market. If explored carefully, one can enter as an operator, business owner, que marshal, regulator on the road, or vendor in the taxi rank. However, people are limited to taxi ownership and operation." [Interviewee 3]

4.4.3 Leadership and management constraints

This theme addresses issues such as leadership in the taxi industry and support from relevant participants and industry players.

The taxi industry has various structures managing and leading it. These include regulatory boards in associations, SANTACO and the government. When the question of what challenges they face in the industry was posed, almost all the interviewees mentioned issues such as ineffective leadership and the management of the taxi industry. Their views are presented below.

"My view since I started working for the industry is that taxi associations are sleeping giants. And my wish is that they could have a should have a common vision that will transform the industry. Currently the vision of the leaders is not aligned towards enhancing the industry." [Interviewee 3]

"The taxi association does not support and protect its members. You find that there are a number of vehicles that are not registered, yet they are operating with the ones that are registered, which I found to be not fair, because they are not paying the annual fees and levies like others. Government as well does not support this industry. My observation during the COVID-19 pandemic announcement about relief funds were made, but these monies never reached the business owners." [Interviewee 7]

"This business is self-sustaining, but the lack of order and organisation makes it difficult to run a lucrative business. You find that taxis always have slots to load passengers, while others get limited chances to load passengers." [Interviewee 9]

According to (OECD, 2007), restricting taxi numbers and loads is unjustifiable on competition and reduces economic welfare.

4.4.4 Gender equality

Pertinent to this study is an understating of the proportion of males and females in the taxi industry. Due to the nature of the industry (undocumented industry), it is challenging to find published information relating to gender distribution. However, during interviews and

engagement with the associations' secretaries it became apparent that males are more dominant than females. It has also been established that more men are in leadership roles than women who tend to fill administrative roles.

> *"All decision-making positions within the association are held by men, while we only hold administrative positions."* [Interviewee 4]

The views of Interviewee 3 contradict those of Interviewee 4.

> *"The industry already has women in leadership positions. However, most of these women face challenges to voice out concerns or not making decisions because they fear for their lives." [Interviewee 3]*

4.4.5 Turfs and violence

The last theme under research in question one speaks to turfs and the violence business owners, operators, and regulators face in the industry. All the interviewees alluded to the violent nature of the taxi industry and that it is a threat to an inclusive taxi industry. Interviewee 9 indicates that the root cause of this violence in the taxi industry is greed.

> *"The main cause of this violence is greed. Men are greedy: they buy as many taxis as they can, and that motivates them to be violent and end up killing people because they want to occupy multiple routes. The unfortunate part is they end up killing a person with one taxi."* [Interviewee 9]

4.5 Research Question two: An economically inclusive taxi industry in South Africa

To interpret the results of this research question, five themes were developed based on the responses provided by participants during the in-depth and online surveys. Four of these resonate with the five elements of an inclusive economy (participation, equality, growth, stability, and sustainability) as described by (Pacetti, 2016). The five themes presented in Key Themes for Research Question Two are:

Table 4.3 Key Themes for Research Question Two

Theme	Key themes
I	Participation – Active participation by all people
II	Equity and Equality – An open and equal economy for all
II	Growth – A thriving taxi industry
IV	Stability – Stable taxi industry and economy
V	Sustainability – A sustainable economic and social wealth

4.5.1 Active participation by all

The theme 'active by all' refers to an opportunity where everyone can participate into the economy regardless of their background. Most participants from the online survey stated that the industry is not ready for active participation by all, while the interviewees indicated that the economy is open for all. Responses include:

> "*I don't think the industry is ready for women; men have pride and would not want to share 'a slice of the pie' with women*" [Respondent 3

> "*No. It's very difficult for new or upcoming taxi owners to be included in the industry due to the way it is managed, let alone women who are already side-lined for leadership roles*." [Respondent 4]

> *'Yes the industry is inclusive and open enough for everyone in society who has willpower and guts to take on risks'*. [Interviewee 4]

4.5.2 Equity and equality

The second research question speaks to the readiness of the industry for a considerable proliferation of women entrepreneurs. A question was posed as to whether the industry is prepared, ready, and ripe for a considerable proliferation of women entrepreneurs entering the sector. The researcher aimed to discover if the industry is open to the historically disadvantaged group, which is women. Interviewee 10 believes that the readiness of the industry has no relation to gender.

> *"I do not think gender is an issue in the industry. It is a matter of the right person with the right mindset. The industry needs a person who is anchored in the right frame of mind regardless of gender."* [Interviewee 10]

While more responses alluded to the nature of the industry as the fundamental issue causing exclusivity of women in the industry, two interviewees responded that, in fact, they believe that the industry is ready, but women are not ready to break into it. The views of Interviewees 2 and 5 were captivating as they are professional females aged below 45 years. The responses read as follows:

> *"I think we, as women have a challenge of always wanting to prove ourselves that we are better than men. Instead of fostering collaboration with men to ensure that we succeed in the taxi industry, we want to compete with them. I do not think we are mature enough to have women leaders in the industry, but we can enter as entrepreneurs." [Interviewee 2]*

> *"The industry is ready, but it depends on women. Are they ready? Women are spoiled. Inclusion required that women be ready to work and fight for position as men are stronger than women."* [Interviewee 5]

The other element brought up under this theme is the discrimination against people interested in entering the taxi industry to borrow money for fleet purchases; thus, this element refers to equal opportunities for resources.

> *"I was not able to get credit from traditional banks and opted to go into the taxi industry, which offered me a long-term loan, and their interest is extremely high. This has prevented me from growing the business because I need to cover an instalment that the taxi itself can make in a month."* [Interviewee 5]

4.5.3 Growth

(Pacetti, 2016) describes the growth in terms of an inclusive economy as the ability of the economic systems to transform lives, especially for the poor and the historically disadvantaged. Often, economic growth is attributed to the expansion and contraction of the GDP of the country. In this theme, growth is described in terms of the wellbeing of people, in particular female members.

In this study, the measure of well-being considers profit, comfort, safety, and welfare, as well as the ability to run the business successfully for existing members. It also speaks to the amount of profit taxi business owners make monthly. Responses from participants range between R3,000 to R4,500 on a good month.

> *"In a good month, I make a profit of around R3,000 per taxi; however, there are months in which I do not make a profit. instead, I need to supplement the monthly instalments using my personal money. The reason why I do not make a profit consistently is that I need to pay levies and special project fees as well as buy expensive car parts."* [Respondent 5]

> *'There is no break to paying levies whether you made money, or your vehicle broke down. So, it is hard to maintain a business that does not look at gains and earnings before it taxes you".* [Interviewee 13]

4.5.4 Stability

A stable economy is described as the absence of excessive fluctuations in the economy. Thus, its characteristics include a low and stable inflation rate (Pacetti, 2016).

However, this contradicts the findings of responses from the in-depth interviews. Interviewees believe the industry is ready for women to break into it and believe having women in leadership could bring stability. A response from Interviewee 8, who is also a regulator of the industry, shows that the industry is ready.

> *"Definitely, it is ready because our organisation has created a women's help desk that helps women facing exclusion and many other challenges in the taxi industry. We also created women's clubs in all spheres of the country to allow women to interact with one another and share their knowledge and experiences in the industry. In the industry, we have the leadership of women and promote the democratisation of the associations, meaning the election of the association committee is open to everyone interested. I believe we are ready as an industry to accommodate women so that the change can move swiftly."* [Interviewee 8]

4.5.5 Sustainability

The third theme that emerged during the in-depth interviews speaks to the ability to run the taxi business for years and to grow the business. (Velenturf & Purnell, 2021) relate a sustainable economy to a circular economy. They state that a circular economy contributes to a sustainable economy; therefore, a weak and debatable economy is prone to no sustainability. The measure of sustainability would include a long-standing member and a member who has procured more taxis after joining the industry.

Interviewees 9 and 12, in the in-depth interview, indicated that they joined the taxi industry after their husbands died. Both interviewees indicated that their husbands were killed in the turf of the taxi industry. The respondents do not have a national senior certificate otherwise referred to as a matric certificate and have not received any formal training to run their business from the taxi association they are affiliated with and the government.

> *"When I joined the industry, there was a number of women who took over their business, but it did not last for long because they were not strong enough. Lack of knowledge and training has resulted in them falling away."* [Interviewee 12]

This theme also speaks to other opportunities which may happen because of sustainable business. Interviewee 14, a female who is over 45 and owns a food market in a taxi rank (Alexandra Township, Wynberg) responded:

> *'I have had my food business for over a decade and have managed to maintain my family and have sent my children to school because the taxi business is forever, and so is the demand for a cooked meal by taxi drivers'' [Interviewee 14]*

4.6 Research Question Three: the roles of an inclusive economy in transforming the lives in townships

Research question four seeks to understand the impact an inclusive industry will have in the townships. Most respondents agreed that an inclusive economy would improve the lives of township residents. The following themes were picked from the responses given by the respondents

Table 4.4 Key Themes for Research Question Three

Theme	Key Theme
I	Poverty alleviation
II	Reduction of unemployment
II	Unlock other opportunities

From an online survey, the general agreement was that an inclusive taxi industry has the potential to transform the lives of the townships they serve.

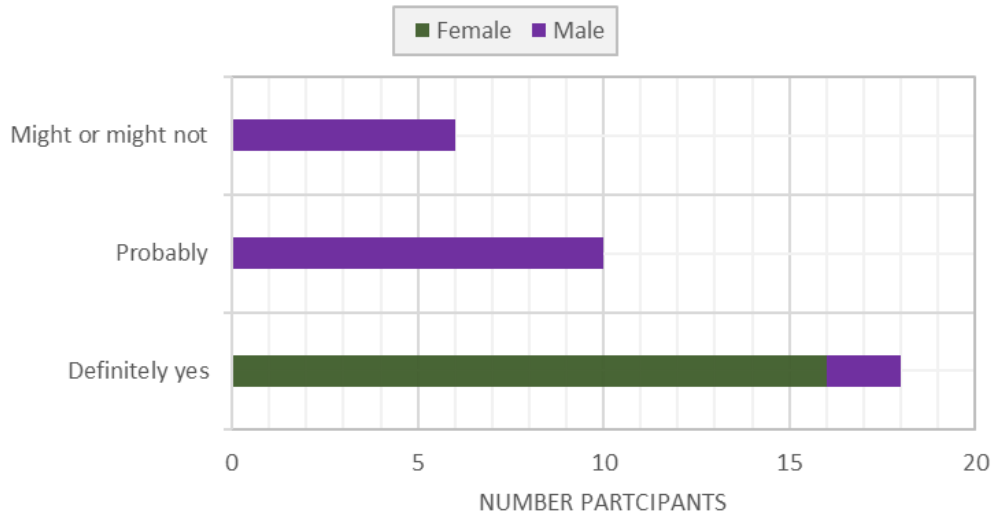


Figure 4-6 Transformation of lives in townships by the taxi industry

4.6.1 Poverty alleviation

The NDP aims to eliminate poverty and reduce inequality in South Africa by 2030 (NDP, 2030). The plan denotes that South Africa can realise this goal by drawing energy to its people and by building an inclusive economy (NDP, 2030). The responses provided under these questions were in line with the recommendations of the NDP 2030. Some interviewees indicate that the taxi business has transformed their lives.

"The taxi business has funded school fees for a number of graduates today who occupy prominent positions" [interviewee 10]

4.6.2 Reduction of unemployment

According to Statistics South Africa (Statistics South Africa, 2024a) unemployment in South Africa in quarter 3 of 2024 is 34%. All respondents agree that the taxi industry has the potential to reduce unemployment. The reasons brought forward are that the industry requires minimum skills and no education to break into.

This was alluded to by Interviewee 3, who mentioned:

> *"The taxi industry employs even the unemployable. All those people who do not have degrees or have criminal records, or who are over-aged to be employed, are absorbable by the taxi industry."* [Interviewee 3]

Interviewee 10 responded:

> *"I dropped out of school at a young age because I couldn't comprehend the school syllabus. I then worked as a security officer and was laid off when the company I worked for relocated from South Africa. I was unemployed for a long period with a family and three children. At my ripe age I was given a job to drive a taxi for a young man who was 10 years my junior. I needed to put food on the table. I have grown in the business to become an owner"* [Interviewee 10].

4.6.3 Unlock other opportunities

Interviewees 3 and 11 set a tone for this theme by sharing similar views in terms of the taxi industry having the potential to change positively in the townships; therefore the economy is inclusive.

> *"The taxi associations are sleeping giants such that they are not exploring this industry to its fullest. They could build spare and workshops that will maintain the taxis of their members. That allows them to employ locals who have the skills."* [Interviewee 3]

> *"The failure of us members to explore other businesses is further dampening the industry. The taxi industry was supposed to be a value chain whereby all things like fuel, depots, and spares should be central and managed by the association. We rely on loading people alone. This causes us to fight because we are only focusing on one activity in the industry and not exploring other opportunities."* [Interviewee 11]

4.7 Research Question Four: Approaches towards Promoting an Inclusive Taxi Industry

This section presents the results of the evaluation of approaches towards building an economically inclusive industry. The South African Government has programs and systems set towards transforming the taxi industry with the view to make it workable and free of violence. These include the process to formalise and regulate the informal minibus taxi industry; according to (The Conversation, 2020), the attempts to fix the taxi industry prove to be hard.

The researcher posed various questions to the interviewees to gather information on what they believed could be a solution to the challenges they face in the taxi industry and to the direction of an inclusive economy.

The responses from the interviewees resulted in four themes which are presented in the table below.

Table 4.5 Key Themes for Research Question Four

Theme	Key Themes
I	Lowering of commercial barriers
II	Inclusion of women
III	Support from relevant participants
IV	Collaboration

4.7.1 Lowering commercial barriers

Three questions were asked under the theme of commercial barriers. The first questions aimed to understand if commercial barriers could be lowered. The second question sought to understand if lowering commercial barriers could alleviate barriers to entry and promote an economically inclusive taxi industry. This last question related to commercial barriers sought answers on how commercial barriers can be lowered. Responses to these questions are provided below.

Can commercial barriers be lowered?

Participants in both online surveys and in-depth interviews strongly believe that the commercial barriers can be lowered. However, a notable response from Interviewee 3 [A finance administrator at ARMSTA] who indicated that each association needs money to stay afloat.

> *"I would say there are policies within the association that guide them to run the daily operations, and this includes requesting money for membership for new entrants and collection of levies every week. These channels of collecting money are known by the governing body and are endorsed; as such, the industry is open to any South African who has the ability to fund their business, and no special favour must be attributed to anyone or anything."* [Respondent 8]

Interviewee indicated:

> *"The taxi industry is "cut-throat". It is designed for those who can afford it. I don't think being a woman would matter in having mercy for newcomers. Just because you are a woman, you cannot just join for free.*

Could lowering the commercial barriers promote inclusiveness?

The consensus is that lowering commercial barriers will indeed promote inclusivity in the industry and will allow all persons with the willpower to break into the industry. The graph below shows the results of the online survey regarding commercial barriers.

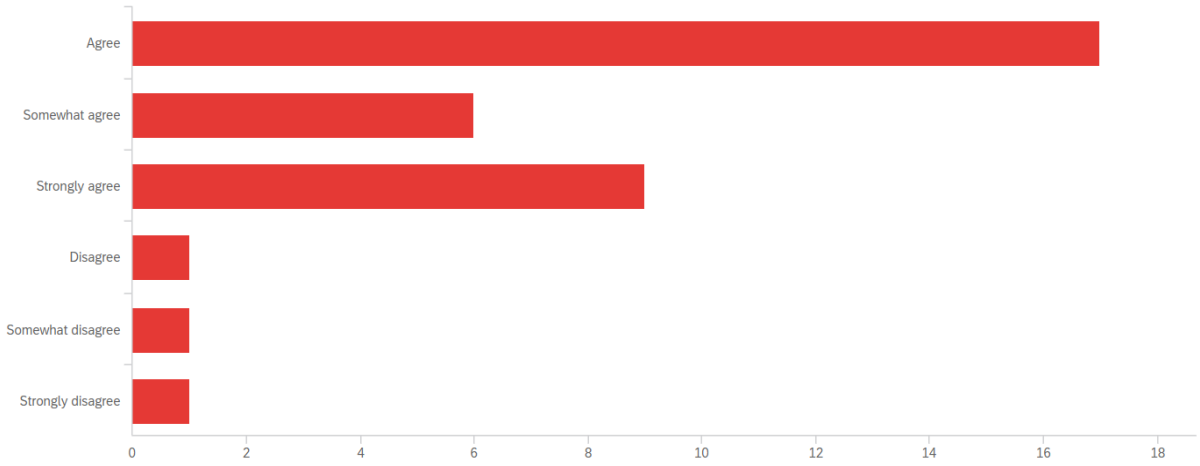


Figure 4-7 Views on impacts of lowering commercial barriers on inclusivity

The open-ended questionnaire provided a view of this question, and the response is relatable to results from the online survey. Most of the participants agree that lowering commercial barriers can reduce the barrier to entry into the taxi industry.

> *"Yes, people are interested in breaking into the industry but are facing financial constraints; should these be lowered, the industry will be accessible." [Online questionnaires participant]*

How can commercial barriers be lowered?

Interviewees indicated that commercial barriers, such as membership, can be lowered at an association level, while barriers related to the economies can be lowered by the government and participants, such as taxi dealers.

> "*Taxi associations could negotiate interests rate with dealers such as Toyota and Nissan for their members and new entrants."* [Interviewee 3]
>
> *"Taxi association can allow members to join and pay membership fees in instalments."* [Interviewee 7]
>
> *"Government can help regulate the inflation rate better, lowering it in a way that can allow people to purchase their fleet."* [Interviewee 2]

4.7.2 Inclusion of women

The second theme under this research question aimed to dissect whether the inclusion of women in the leadership roles is a viable strategy towards an inclusive taxi industry. It also sought to understand what role women could play to ensure that the industry is inclusive. From all the models of data collection the respondents agree that having women will change the industry and transform the industry.

> *"Yes, I believe having women in leadership roles will promote the industry; you teach a woman something, you teach a nation."* [Interviewee 7]

> *"Yes, I believe having women in the industry will help the industry because women are diligent and thorough with their work."* [Interviewee 4]

The views shared include the belief that women in the industry are forced to join the industry because of circumstances and thus is involuntary. Thus, it would be ideal to have women with willpower because these women would not be scared to get into leadership.

> *"An interest can be created for women to start the business on their own accord, without having to pursue or rescue what the husband had started. I am yet to see someone who voluntarily chooses the taxi industry as a business of choice or resigns from a corporate space and comes into this business. Those women can be included in leadership to build the inclusive economy."* [Interviewee 10]

Views of Interviewee 3 were notable as they neither agreed nor disagreed with the inclusion of women in the taxi industry as building an inclusive economy.

> *"Women are not ready. Even if opportunities present themselves, they are not passionate to see their businesses through".*

Interview 3 also provided insights of examples that insulate biases and judgement towards women breaking into the industry. The response reads:

> *"When their cars break, they have no idea what mechanical parts are required."*

4.7.3 Support from relevant stakeholders

This theme aims to understand whether support from industry participants such as the government, dealers and associations could help transform the taxi industry association. Participants indicate that various stakeholders can contribute towards an inclusive taxi industry.

One respondent feels the government is doing all it can to transform the industry and make it more inclusive. Their views are as follows:

> *"The government and systems and processes in place such as the formalisation of the industry but industry operates in silo such that government cannot penetrate the guarded territory."* [Interviewee 2]

> *"There is no women's empowerment, training, or subsidy from the government or training by taxi associations. Therefore, survival is for the fittest."* [Interviewee 6]

> *We could consider reducing inflation rates, but I doubt that it will have a significant impact, as financial institutions such as SA Taxi and South African banks seem to be unshakable. What drives their price model is the demand; for as long as the demand for taxis is high, the prices will keep on rising"* [Interviewee 3]

A notable response from the interviewee read

> *I don't think anyone is coming to save the youth or female stars, since even us who are already in the business industry are being ripped off by institutions such as Taxi SA. I have religiously paid for my taxi for 40 months out of 48 months term; suddenly,*

I learned that my term would end at 54 months, which is 6 months more to my term. There is no transparency with these institutions, and as such, I wonder how newcomers are supposed to start and thrive' [Interviewee 13]

4.7.4 Collaboration

The last theme from the interviews speaks to collaboration and collective forces towards a shared vision. This theme was highlighted by three interviewees who believed this could be a practical strategy towards an inclusive economy. The responses are as follows:

"Women could collaborate with men to learn the ropes of the industry and the general management of the business." [Interviewee 3 and 11]

"Women can create stokvels and buy fleet rotationally for each stokvel member." [Interviewee 12]

4.8 Chapter Summary

This chapter presents the results of the data collected from the online survey, open-ended questionnaires and in-depth interviews. The data was analysed by creating themes for each objective, and the most iterated themes were finally selected as the key themes for the research questions.

Section A of this chapter covers the participants' demographics, while Section B includes the responses to in-depth questions.

Demographic analysis indicated that more women are interested in the taxi industry as new owners than their male counterparts.

The most common challenges mentioned by the participants included commercial barriers and inequality in the taxi industry. The results also show that there is no government assistance and limited assistance from the taxi association and SANTACO in the taxi industry.

5 CHAPTER 5: DISCUSSION OF RESULTS

5.1 Introduction

In this chapter, the study results are discussed in detail. This section for analysis considers the view provided by the respondents as presented in Chapter Four and the literature review undertaken in Chapter Two. The focus is on finding whether an inclusive economy is possible in South African townships and what form it should take. This chapter lays a foundation for Chapter Six, which focuses on recommending approaches for building an inclusive taxi industry.

The discussion is structured according to the order of the objectives and research questions and is divided into sections A and B, which discuss demographics and four research questions, respectively.

5.2 Section A: Demographics

This section describes the demographics of the participants such as age, gender, employment status, educational level, the establishment of the taxi business and the willingness of new entrants to break into the industry.

Participants in the in-depth interviews comprised a large number of mature interviewees who were above 34 years of age. This shows that unemployed youth below the age of 34 are few in the industry, yet this is the population that contributes significantly to the unemployment rate. The latest results of the quarterly labour force survey report show that the official unemployment rate in South Africa sits at 32.9 % for quarter three of 2024 with youth aged 15-34 years more vulnerable to unemployment when compared to older age groups. Unemployed youth in South Africa aged below 34 years make up 44% of the official unemployment rate.

The online survey resulted in more male respondents than female distribution and the keyword “dangerous” was mentioned by 100% of female participants. This could imply that the shortage of women in the taxi industry may be related to womens’ perception of the taxi industry. This can also be attributed to stigmatisation. In the in-depth interviews, female respondents were prioritised over male respondents. (Statistics South Africa, 2024a)indicates that of the 32.9% of the official unemployment rate, the Black African men's unemployment rate (34.9%) is lower than that of Black African women in South Africa (39.2%) (Statistics South Africa, 2024a).

A study done by (Al Saidi, 2016) indicates that female entrepreneurs are fearful based on their past encounters as well as the way men have died in the taxi industry. Interviewees 8 and 12 indicated that they joined the business industry after inheriting their late husband's business; this shows that they had enough motivation to enter the taxi business. It is, therefore, expected that women do not either continue or maintain the business after the death of their late husbands based on the resentment and the experience they have faced.

The demographics assessment showed that growth in the taxi industry is limited, with members making a small profit each month. This has been supported by (Transaction

Capital, 2018) who indicate that the taxi operators in the industry face challenges because they are unregulated and are in an industry comprising greedy members who are protective of their territory. Additionally, the taxi industry is characterised by high speed, reckless driving and overloads by operators pursuing profit from taxi fares (Luce, 2016). This then implies that the industry is not attractive enough for entrepreneurs to venture into this business. Further to this, it means that 50% of the population that has the willpower to venture into the industry, as presented in Figure 4-2, may be discouraged by huge sums of money for startup, operation and maintenance.

5.3 Section B: Research Objectives

This section discusses the findings of the objectives.

5.3.1 Objective one: Challenges hindering an economically inclusive taxi industry

This section aims to establish challenges hindering an inclusive economy in the taxi industry based on the results provided in Chapter 4.

5.3.1.1 Commercial barriers

There is a growing concern about the host of political, economic, and regulatory factors in South Africa which affect the taxi business adversely. The taxi industry is no exception to this, and its nature is perceived as self-sabotaging by the research participants. The participants indicated that they are faced with commercial barriers such as joining fees and daily and weekly levies payable to the taxi associations.

The outcome of the responses shows that the participants have a negative response to the administrative payable work required to be a full member. Therefore, commercial barriers must be lowered enough to allow new entrances while still sustaining the taxi industry to make it more inclusive. Interviewee 3 recommended that membership fees be cancelled altogether to make the industry accessible to all. This will drive the barrier to entry to exceptionally low, increase commuters' choice, lower prices of service consumption, and promote efficiency since competition is high.

On the contrary, lowering commercial barriers to the lowest may damage the economy since the associations themselves generate employment in the townships. The taxi associations employ queue marshals, office administrators and management. Additionally, accessibility to the economy may promote lawlessness and greed by business owners since those who can afford to buy a fleet may buy more.

According to (Transaction Capital, 2016), the most prevalent taxi sellers are dealers such as Toyota and Nissan, which have stringent criteria when considering a vehicle loan application. They tend to discriminate against people with no credit record. This alone is a commercial barrier to youth who have never been employed because they are considered a credit risk.

From the in-depth interviews, it was established that some financial institutions have stringent processes and issues of creditworthiness, which exacerbate barriers to entry for new entrants. The existing operators are not immune to this stringent process, and they

are faced with huge and exorbitant rates in repayments and exploitations through extended payment terms. Interviewee 13 describes the financial institutions as unsympathetic. Failure to maintain repayment if the debt results in business owners being backlisted.

5.3.1.2 The market

The results relating to the taxi market reflected that the taxi industry always exists and that the demand will always be high under current circumstances. Respondents highlighted interventions done by the government which were meant to improve the transport industry in the country but were not successful, regardless of government support. The much-stated example is the Putco Buses, which were subsidised by the government to improve the transport modes of the township but have withdrawn from the local routes. (Transaction Capital , 2016) indicate that the demand for taxi transport is huge and continues to grow every day. The industry does not show any sign of slowing down.

5.3.1.3 Governance

Governance has been iterated by all participants in the form of government support and leadership within the taxi industry. The study aimed to evaluate the level of support government and taxi industry regulators offer to taxi business owners; the results reflect that the government has not been supporting the taxi industry as expected. Notable: The taxi industry is not open to the government's intervention because they are self-regulated and do not contribute to government tax.

They mentioned that the processes and systems within which the taxi industries are run are well known by SANTACO and they have their full support. They are also aware of fees required from members by the association and support this money collection process. It then proves it difficult for regulators to enable an inclusive economy while they do not know where these funds are used.

5.3.2 Gender inequality

(Matiwane, 2019) indicates that the industry is dominated by African men who have a traditional upbringing and are inclined to the idea that women must be domesticated and cannot be leaders or entrepreneurs. The outcome of this theme reflects those men who believe the industry is open to all who have the willpower to enter and lead. Female participants argue that even though they are allowed to register as members, their voices and views are minimal when compared to their male counterparts.

> *"The challenge we have is that men do not want to listen to anything women say, thus, they are only interested in dominancy." [Participant 6]*

Interviewee 6 believes that if the government succeed in regulating the industry, issues such as killings of one another, vandalization of taxis, and bribes can be reduced.

Interview 8 indicated that SANTACO has been doing all it can to support the taxi industry. They also created a women's help desk that addresses the inequality issues and changes

women face in the industry. The female respondents confirmed the existence of the women's helpdesk and believed it would bring the desired change.

5.3.3 Turfs and violence

(Sauti, 2008) highlighted that the continuance of violence in the taxi industry, even after apartheid, is because of the regulatory body (SANTACO) that is failing to regulate the industry. Interviewee 8, a spokesperson of SANTACO alludes that the taxi industry under SANTACO is underpinned by a common vision and goals which ensure that taxis operate within acceptable standards in the economy of the country

5.3.4 Objective Two: The role of an inclusive economy in the transformation of lives in the townships

The role of the taxi industry has been described in the form of the transformation it brings and has the potential to bring to townships. This section provides insight into how existing business owners have been impacted by the industry, as well as data backed by statistics on how the taxi industry can further transform lives.

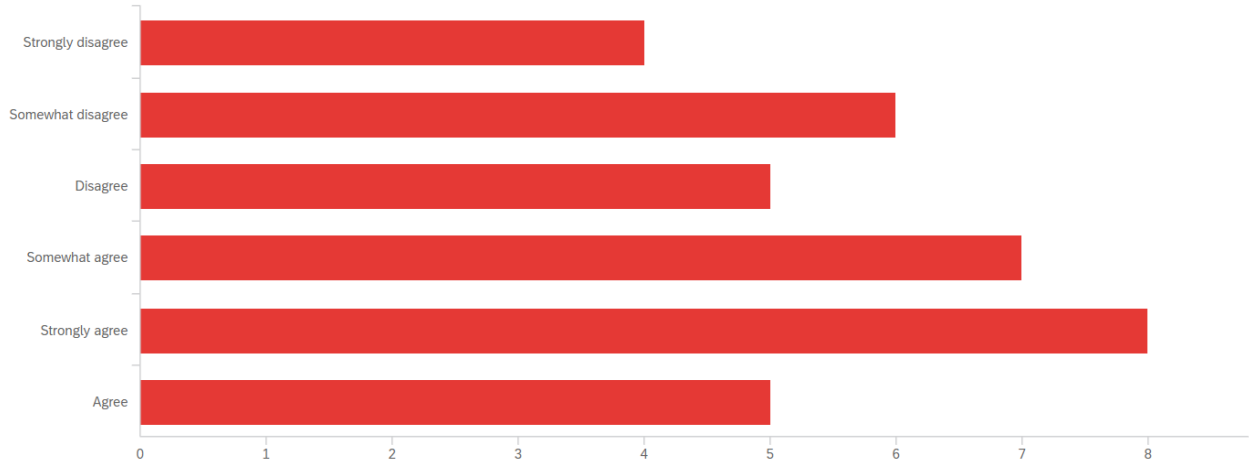


Figure 5-1 Views on whether the taxi industry can transform lives.

Figure 5-1 presents the views from an online survey on whether the taxi industry has the potential to transform the lives of the taxi industry. Most respondents strongly agree that the taxi industry has the potential to transform the taxi industry.

The three elements of the transformation of lives are discussed below.

5.3.4.1 Poverty alleviation

All the respondents agreed to the fact that the taxi industry has impacted their lives positively regardless of the challenges they face. However, there are views that the taxi industry has not contributed enough to the community it serves. Thus, respondents believe that industry regulators such as associations can do more to uplift the communities and alleviate poverty.

The association can help young women who are on the streets and give them employment opportunities. That will help reduce poverty as well as crime on the streets.

> *"Women can be helped if they would like to join but experience barriers to register. There is an opportunity for an association to do such if they are too greedy. Women are the heading families in townships; therefore, such help can transform lives. The association has no spirit of humanity to pull someone up."* [Respondent 9]

5.3.4.2 Reduction of unemployment

According to (Statistics South Africa, 2024b), the unemployment rate in South Africa is projected to be over 34% by the end of quarter three of 2024. The youth unemployment rate for youth aged between 15 and 24 years remains high at 65%. The views presented in this theme are that the taxi business is easy to run and can absorb even those who are unemployable because of criminal records and age limits in certain job opportunities.

According to (Transaction Capital, 2018) each taxi has a ripple effect on job creation for the unemployed and the unemployable. The taxi industry could transform lives immediately for role-players including the operators, regulators and business owners. Thus, this business is sustainable because it also creates and enhances opportunities indirectly. The provision of transport to people who go to work daily enables economic transformation.

The taxi ranks function as a principal place for people who need to sell their goods, operate food stalls and operate car wash.

5.3.4.3 Unlock opportunities

Interviewee 3 strongly believes that the existence of the taxi industry in South Africa was to transform townships and the lives of those who live in them. They further indicated that the taxi industry is not doing enough to transform the society it serves. Small businesses are important for the health of the economy and act as a stimulus for market growth, and so is the taxi industry, especially because they are formulated to redress the issues of apartheid.

5.3.5 Objective Three: The possibility of an economically inclusive taxi industry and its form

The five themes presented in the chapter under this objective are maintained; thus, this discussion aims to further digest the five elements of an inclusive taxi industry. The readiness of the industry for an inclusive economy was also assessed.

5.3.5.1 Active participation by all people

This theme speaks to the possibility of active participation and having a voice by all people interested in the economy. The views expressed by respondents are that active voices are not possible in the industry because it is male-dominated and headed. (Matiwane, 2019) supports these views and indicates that the traditional belief that women should be domesticated by African men who women cannot lead makes it difficult to have an inclusive economy because there is no freedom to speak into the future.

An observation made during the interview is that the associations believe the industry is open enough for all who are willing to partake, but in fact, issues such as patriarchy and

discrimination against women exist. Other interviewees selected to participate in the study indicated that they fear getting in trouble by participating.

The consequences of past neglect, overpopulation and lack of infrastructure and resources are still evident, particularly in a township like Alexandra. Despite the ARMSTA's originating and being rooted in this township, they have no interest in creating programs that help the society they serve.2.

5.3.5.2 An open economy for all

All respondents indicated that inequality is a problem in this industry. Responses from participants highlight the short-sightedness of taxi associations with respect to the potential contribution of women in promoting an inclusive taxi industry.

Another element brought to an open economy is the issue of resources to help break into the industry. Participants indicated that it is difficult to get credit to buy a taxi, and if you are successful in getting the credit, the interest rates are high such that the instalments are unpayable.

(Standards Bank, 2022) provided a criterion for debt qualification on their most recent website issue. Outstanding criteria relevant to this study include “high-risk applicants” who have low credit scores and “low-risk applicants” who have high credit scores. This means that people who have never worked and never had a credit history will mostly be side-lined in this industry unless they are able to raise a huge amount to pay for the taxi. The lack of resources for all will continue to hinder an inclusive economy in South Africa.

5.3.5.3 A thriving taxi industry

Townships like Alexandra are the remnant of the country’s now-defunct apartheid system. Thus, they still suffer the consequences of past neglect, unemployment, isolation, and lack of resources. The role of the taxi business is rooted in the townships; thus, they should at least attempt to address such issues. However, other participants believe that the taxi industry and, to be specific, the taxi associations are not doing enough to plough back to their communities.

> *“The taxi association was developed for the people of Alexandra and has been operational for a long, yet they have non contributed to any transformation of the township. If funds they collect could be used to build workshops and training facilities to assist unemployed youth, life in Alexandra could have been transformed” [Participant 3]*

5.3.5.4 A stable taxi industry and economy

A sustainable economy in this regard speaks to the ability of the taxi industry to withstand any disruption. The taxi industry has proven to be one industry that is not disrupted by external forces. Issues such as inflation rate, increased fuel prices and policies do not disrupt this industry. Regardless of these factors, the industry continues to operate. The nature of the industry, the unregulated industry, seems to work for the industry as a buffer to external disruptors and make them more stable. For example, if fuel prices increase,

they also increase their taxi fare thus making up for the difference. Notable is that the demand for taxis will not go down because the price went up. This has been substantiated by Interviewee 2 who indicated that:

> *"The taxi industry is not moved by inflation and interest rates; I do not think the economic changes or anything makes any difference to the operation. And they are not cognizant of what they are doing. The travel survey shows that most people spend more than 40% of their income on taxi fares, yet the demand is still high."* [Interviewee 2]

The fact that the taxi industry is stable implies that it will continue to contribute to the economy of the country.

5.3.5.5 A sustainable economic and social wealth

The taxi industry has long been operational and continues to thrive in the townships of South Africa. The Conversation, a journalistic publication, indicates that the taxi industry was established in the 1970s (The Conversation, 2020). This proves that the industry is sustainable and inter-generational wealth has been built. Interviewee 5 indicated that they took over the business from the late father; thus, they continue to build the family legacy.

5.3.6 Objective Four: Approaches to help build an economically inclusive taxi industry

The researcher intended to establish whether there are approaches to help build an inclusive taxi industry.

5.3.6.1 Approach One: Lowering of commercial barriers

Most participants agree that commercial barriers can be lowered to enable new entrants in the industry. The participants provided guidelines on what could be lowered and by who.

> "*Taxi associations could negotiate interests rate with dealers such as Toyota and Nissan for their members and new entrants."* [Interviewee 3]
>
> *"Taxi association can allow members to join and pay membership fees in instalments."* [Interviewee 7]
>
> *"Government can help regulate the inflation rate better, lowering it in a way that can allow people to purchase their fleet."* [Interviewee 2]

5.3.6.2 Approach Two: Inclusion of Women

The response by many participants is that the taxi industry is ready for women, while others doubt the inclusion of women on a leadership level. Interviewee 7 believes that violence is the leading cause of exclusivity of the industry and, therefore, added a factor of time into it. This theme also speaks to the sustainability of the taxi business.

> *"I believe that transformation will take time, and inclusion of women will take a long time. The male dominance and violence by the same men is publicized, and it would change after a long time because, naturally, most women are not as aggressive as*

men. Yeah, I think if the issue of violence is solved the industry will be ready for women to break into it." [Interviewee 7]

5.3.6.3 Approach Three: Government, taxi associations and SANTCO regulation

The research question sought to find out if the government, taxi association and SANTACO have aided taxi business owners to break into the industry and sustain the business. The response from participants shows the government has not provided any help for new entrants and existing members. Minister of transport in South Africa, Fikile Mbalula, when interviewed by The Conversation (The Conversation, 2020), showed that training should be provided to taxi operators and taxi workers across the value chain and that it should form part of an integral part of the taxi industry.

The taxi association has started a structure that supports women to feel included in the taxi industry. However, the roles of leadership are still limited. The Alexandra and Benoni taxi associations of interests have provided training for their employee through institutions like the University of Johannesburg and Wits University.

SANTACO has formulated a women's help desk to help women with the challenges they face in the industry. However, this women's helpdesk does not provide a mandate of what challenges they are willing to solve and has no ability to lower the commercial barriers. The male dominancy in the industry is a barrier to inclusion such that women are unable to voice their challenges to a male-led industry that might not act upon their turbulences.

5.3.6.4 Approach Four: Collaboration

The question pertaining to stakeholder collaboration results in outcomes that are possible. These collaborations include the creation of stokvels towards purchasing a fleet to start the taxi business. This approach has been used and confirmed by several women in the industry, and it has proven to work.

6 CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

The study aimed to evaluate whether an economically inclusive taxi industry is possible in South Africa and what form it should take. The study focused on several aspects that could promote inclusion. This chapter provides a conclusion based on the four research objectives and provides suitable recommendations based on the researcher's knowledge of the industry and the views of the participants.

Research Objective One

The research objective sought to evaluate challenges hindering an inclusive taxi industry. Challenges that were raised included commercial barriers which hinder the entrance of new business owners and threaten the survival of the existing businesses in the taxi industry. Participants indicated that commercial barriers such as fees to purchase a vehicle can be decreased by lowering interest rates as well as relaxing the stringent criterion for offering credit to new participants. Responses from stakeholders suggest that collaboration between men and women through stokvels that enable buying taxis for owners on a rotational basis could alleviate commercial barriers.

To lower commercial barriers:

- **Recommendation 1.1:** To address the challenge of high vehicle purchase costs, SA Taxi and traditional banks should collaborate with taxi associations to develop tiered interest rate structures and flexible repayment plans, specifically targeting new entrants and women entrepreneurs.

Additional challenges include inequality, which is also exacerbated by leadership and the violent nature of this industry. This challenge can be resolved by the inclusion of women in decision-making positions. The violent nature of the industry needs to be counterbalanced to build an economically inclusive taxi industry.

- **Recommendation 1.2:** To mitigate the impact of inequality and violence, taxi associations should ensure women are included in conflict resolution structures; implement mandatory gender sensitivity and conflict resolution training for all members and establish clear channels for reporting and addressing incidents of discrimination and violence.

Research Objective Two

This objective aimed to investigate whether an economically inclusive taxi industry is possible in South Africa and what form it should take. The findings of the research are that an economically inclusive taxi industry is possible in South Africa, provided there is a shift of mindset of those in leadership and those who are willing to partake in the taxi economy. Emphasis on women's inclusion has been made in this research; findings are that women are threatened by the perceived behaviour of their male counterparts and the stigmatised nature of the industry. To build an economically inclusive industry, factors such as active participation, inequality, economic growth for all, stability, and sustainability of the industry should underpin the strategies.

- **Recommendation 2.1:** The Department of Transport, in partnership with SANTACO, should launch a national awareness campaign to promote a culture of inclusivity and professionalisation within the taxi industry, emphasising the benefits of gender equality and collaborative leadership.
- **Recommendation 2.2:** Taxi associations should establish mentorship programs pairing experienced women operators with new female entrants, providing guidance and support in navigating the industry's challenges.

Research Objective Three

The third objective of the study entails assessing the role of an inclusive taxi industry in transforming the township economy. The findings are that the taxi industry has created opportunities and platforms to alleviate poverty and unemployment and unlock more opportunities. However, it is believed that taxi associations could stretch further to improve the lives of the people they serve. Tangible initiatives could include the establishment of vehicle parts spare centres and workshops that supply and assemble automobile parts for their vehicles. This would benefit the taxi business owners as they would get reliable service, and on the other hand, the potential jobs that could be created can assist in transforming the townships.

- **Recommendation 3.1:** Taxi associations should actively pursue the development of local value chain opportunities, such as establishing vehicle parts supply and repair workshops and creating employment and skills development opportunities within township communities.

Research Objective Four

The last objective is to look at the approach to building an economically inclusive taxi industry. These approaches were drawn from the participants who are in the industry already. The supposition is that they understand the challenges first-hand and will provide viable tactics. The approaches brought forward included lowering commercial barriers by various participants such as taxi associations, traditional banks, SA Taxi, SANTACO and the government. It has been notable that interviewees who are in regulation do not believe commercial barriers can and must be lowered. They argue that their organisations need to cover their operating costs.

- **Recommendation 4.1:** Government should adopt a bottom-up approach to policy development, conducting participatory workshops with taxi associations and operators to identify their specific needs and priorities."
- **Recommendation 4.2:** Government should implement targeted subsidy programs for unemployed youth and women entrepreneurs seeking to enter the taxi industry, providing financial assistance for vehicle purchases and initial operating costs."

6.1 Recommendations for future studies

Building upon the findings of this study, future research should delve deeper into specific areas crucial to enhancing economic inclusion within the taxi industry. Potential areas of focus include:

- The development and testing of innovative financing models to address the commercial barriers faced by new entrants, particularly women entrepreneurs.
- Exploration of how digital transformation can help create an inclusive taxi industry.
- The exploration of effective strategies for fostering collaboration between taxi associations, government agencies, and financial institutions.
- A comparative analysis of successful inclusive models in other transportation sectors or international contexts, to identify transferable best practices.

7 REFERENCES

Abawi, D. (2014). Data Collection Instruments. Geneva: Geneva Workshop .

Adom, K. (2014). Beyond the marginalisation thesis: An examination of the motivations of informal entrepreneurs in Sub-Sharan Africa, Insight from Ghana. *International Journal of Entrepreneurship and Innovation, 15*(2), 113 - 125.

Baloyi, M. M. (2013). The taxi recapitalization policy: is it a hollow dream? *Journal of Public Administration, 48*(3), 342 - 352.

Barrett, J. (2003, December 1). Organizing in the Informal Economy: A Case Study of the Minibus Taxi Industry in South Africa. *International Labour Office*. Retrieved from https://doi.org/10.1177/019263650308763708

BTA . (2022). *Observations based on industry experience.*

Bujang, M. A., Omar, E. D., Foo, D. H., & Hon, Y. K. (2024). Sample sixe determination for conducting a pilot study to assess reliability of a questionnaaire. *Restor Endod, 49*(1).

Chen, Y., & Schwartz, M. (2015). *Differential pricing when costs differ: a welfare analysis.* doi: https://doi.org/10.1111/1756-2171.12091

Chigunta, F. (2017). Entreprenurship as a possible solution for you unemployment is South Africa. *Labouring and Learning*, 433 - 451.

Chinomona, E., & Maziriri, E. T. (2015, November/December). Women In Action: Challenges Facing Women Entrepreneurs In The Gauteng Province Of South Africa. *International Business & Economics Research Journal, 14*(6), 835 - 845.

Christou. (2023). How to use thematic analysis in qualitative research. *Journal od Qualitative Resaerch in Tourism*. doi:doi: 10.4337/jqrt.2023.0006

Cowling, N. (2023). Distribution of female-headed households in South Africa 2022, by province.

Darbéra, R. (2017). *Business--models for the taxi of the future. [Research Report] International Road Union (IRU).*

Dehalwar, K., & Sharma, S. N. (2023). Exploring the Distinctions between Quantitative and QualitativeResearch Methods. *Think Inida Journal, 27*(01).

Deloitte. (2019). The economic benefits of improving social inclusion. *A report commissioned by SBS*.

Department of Transport. (2019). The National Lekgotla Proceedings.

Department of Transport. (2020). National Taxi Lekgotla 202 Declaration.

Dienel, H. L., & Vahrenkamp, R. (2018). For Social history of shared taxi services: some notes. *The Journal of Transport History, 39*(01), 7 -11. Retrieved from https://doi.org/10.1177/0022526618759045

Flood, M. (2019). Gender Equality: Engaging Men in Change. *The Lancet Journal, 393*(10189), 2386-2387.

Fobosi. (2013). The minibus taxi industry in South Africa: A Servant for the Urban Poor?

Hanek, K. J., & Garcia, S. M. (2022). Barriers for women in the workplace: A social psychological perspective. *Social and Personality Psychology Compass*.

Holland, H. (2014). Cultural and Soci Economic Experiences of Female Entrpreneurs in Brazil and the United States: An Exploratorial and Empiral Analysis. *Journal of Women's Entreprenurship and Education*(1-2), 3-37.

Innocent, C. (2014). Charectirising Women in tge Informal Sector and Their Struggle to Eke a living Lessoons from Ruwa, Zimbabwe. *Journal of Women's Entrepreneurship and Education*, 10-35.

Karunarathna, I., Hapuarachchi, I., Ekanayake, U., Rajapaksha, S., Gunawardana, K., Aluthge, P., . . . Gunathilake, S. (2024). Comprehensive Data Collection: Methods, Challenges,. *Uva Clinical Research*.

Khanday , S. A., & Khanam, D. (2019). The research design. *Journal of critical reviews, 06*(03).

Krysovatyy, A., Ptashchenko, O., Kurtsev, O., & Ovagim, A. (2025). The Concept of Inclusive Economy as a Component of Sustainable Development.

Leedy , P. D., & Ormrod, J. E. (2015). *Practical Reaserch : Planning and Design.*

Lim, W. M. (2024). What is qualitative resaerch? An overview and guidelines. *Australasian Marketing Journal, 0*(0). doi:https://doi.org/10.1177/14413582241264619

Magaldi, D and Berler, M. (2021). Semi-structured Interviews. *Springer Nature Link*.

Mannes, A. E. (2012). Sghorn Scalps and Perceptions of Male Dominance. *Journal of Social Psychological and Personnality Science*, 198-205.

Maroba, M. (2022). *Taxi empowers female entrepreneurs in the minibus taxi industry.*

Matiwane, T. (2019). Challenges Facing Women Entrepreneurs in the Mini-bus Industry: The Case of eThekwini Municipality.

Mauchi, F. N. (2014). Challenges faces by women entrepreneurs: A case Study of Mashonaland Central Province.

McCaul , C. (1990). *No easy ride : The rise and the future of the black taxi industry.* Johannesburg: South African Institute of Race Relations.

McKinsey & Company. (2023). What is economic inclusion.

Molobela. (2024). Exploring the role of the minibus-taxi industry on promoting taxi entrepreneurship in South Africa. *Business & Social Science, 13*(10).

Motha, S. (2021, August 17). *Taxi women open new route in male dominated industry*. Retrieved from Sunday Wolrd Publication: https://sundayworld.co.za/news/taxi-women-open-new-route-in-male-dominated-industry/.

Mwangi, M. M., & Ngugi, K. (2014). Influence of Entrepreneurial Orientation on Growth of Micro and Small Enterprises In Kerugoya, Kenya. *European Journal of Business Management,, 1*(11), 417 - 438.

NDP 2030. (2012). National Development Plan 2030: Our future – make it work.

Nxopo, Z. (2014). *The Role of Government in Empowering Female Entrepreneurs in the Western Cape, South Africa.*

OECD. (2007). *Better policies for better lives.*

Otter. (2016). Otter.ai - Meeting Note Tker and Real AI Transcription.

Pacetti, E. G. (2016). *The five characteristics of an inclusive economy: getting beyond the Equity-growth Dichotomy.*

Palmer, V., & Coe, A. (2020). Qualitative Analysis of research to inform healthcare improvement, re-design, implementation and translation.

Phillips, M., Moos, M., & Nieman, G. (2014). The Impact of Government Support Initiatives on the Growth of Female Businesses in Tshwane South Africa. *Mediterranean Journal of Social Sciences, 5*(15), 85 - 92.

Pillay, J. (2014:199). Ethical considerations in educational research involving children: Implications for educational researchers in South Africa . *South African Journal of Childhood Education,, 2*, 2223-7674.

Rana , J., Gutierrez, P. L., & Oldroyd, J. C. (2021). *Quantitave methods.*

SANTACO. (2015). The South African Taxi Industry.

Saunders, M., Lewis, P., & Thornhill, A. (2016). *Reaserch Methods for business students.* Edinburgh Gate: Pearson Education.

Sebola, M. P. (2014). Recapitalizing mini-bus taxis for. *WIT Transactions on The Built Environment, 138*. doi:doi:10.2495/UT140111

Shaik, S. A. (2017). Poverty alleviation through financing microenerprice with equaty finance. *Journal of Islamic Accounting and Business Research*.

Shipton, D., Sarica, S., McCartney, G., Katikireddi, S. V., Roy, G., McGregor, P., & Scobie, G. (2021). Knowing the goal: an inclusive economy that can address the public health challenges of our time. *Journal of Epidemiology and Community Health, 0*, 1-4. doi:DOI: 10.1136/jech-2020-216070

Signh, R. (2012). Women Entreprenurs Issues, Challenges and Empowerment through self help groups: An overview of Himachal Pradesh. *International Journal of Democratic and Development Studies, 1*(01), 45 - 58.

South African Government. (2005). *Taxi Recapitilisation Programme*. Retrieved from https://www.gov.za/about-government/government-programmes/taxi-recapitalisation-programme

Standards Bank. (2022). *Credit qualifier criteria.*

Statistics South Africa. (2018). Census, 2018: national household travel survey.

Statistics South Africa. (2024a, November 1). *Quarterly Labour Force Survey (QLFS) – Q3:2024*. Retrieved September 08, 2021, from Statistics South Africa: http://www.statssa.gov.za

Statistics South Africa. (2024b, April). *Quarterly Labour Force Survey (QLFS) – Q1:2024*. Retrieved September 09, 2021, from http://www.statssa.gov.za

Sunde, T. (2012). Financila Sector Developmentr and Economic Growth nexus in South Africa. *International Journal of Monetary Economics and Finance, 5*(1), 223 -245.

Transaction Capital . (2016). SA Taxi Business.

Transaction Capital. (2018). SA Taxi Business Overview.

Transaction Capital. (2022). Funder Prospectus.

Valla, S. (2001). Barriers facing female entrepreneurs: A study in Gauteng Province of South Africa. *University of Wales*.

Van der Merwe, H. L. (2008). Socio-Economic implications of the Klein Karoo National Park in Oudtshoorn.

Velenturf, A. P., & Purnell, P. (2021). Principles for a sustainable circular economy. *Sustainable Production and Consumption, 27*, 1473-1457.

William, R. R. (2020). Current day challenges of the taxi industry: A need assessment. *Disertatopn presented to the faculty of the California School of Professional Psychology*.

Willie, M. M. (2024). Population and Target Population in Research Methodology. *Golden Ratio of Social Science and Education, 4*(1), 75-79. doi:https://doi.org/10.52970/grsse.v4i1.405

WITS. (2021). Earthics Clearance Certificate. *WBS/BA837868/867*.

Woodward, D. P., Rolfe, R., Lightelm, A., & Guismaraes, P. (2011). The viability of informal microenterprise in Asouth Africa. *Journal of Developmental Entrepreneurship, 16*(1), 65 - 85.

World Back Group. (2025). The World Bank in South Africa.

Woyisana, M. (2006). An Investigation of The Impact of The Taxi Recapitalization Project - A Case Study of Durban and Pietermaritzburg. *Southern African Transport Conference.* Pretoria.

APPENDIX A: RESEARCH INSTRUMENTS

APPENDIX A1: ECONOMIST QUESTIONNAIRE

Section A: Demographics

- What is your level of education?
- How long have you been in your profession?

Section B: Study-Specific Questions

- How do you view of the taxi industry?
- Do you think the industry is prepared, ready, and ripe for a considerable proliferation of women entrepreneurs entering the taxi industry?
- In your opinion, do you think the involvement of women in the taxi industry could promote the taxi industry and subsequently shape the South African economy?
- What role (if at all) can be played by the government and regulators in supporting this?
- What is the impact of women entrepreneurship in transforming townships in terms of poverty alleviation, unemployment reduction, and lessening inequity?
- What role (if at all) can women entrepreneurs play in terms of creating more economic opportunities for other women in the industry?
- Can lowering inflation influence the taxi industry and its growth? How?
- Is the South African economy strong enough to lower commercial barriers hindering more entrance to the industry and sustainability of the existing operators?
- Bearing in mind that economic investment into the taxi industry has the potential to increase the demand for transport, what is the role of economics in the transportation sector, in your opinion?

APPENDIX A2: ENTREPRENEUR QUESTIONNAIRE

Section A: Demographics

- What is your age
- What is your marital status?
- What is your level of education?
- Are you employed or self-employed?

Section B: Taxi Industry Specifics

- If you are in the taxi industry, how many taxis do you have?
- How long have you been in the taxi industry?
- How many employees do you have?
- How did you start the business?
- What is roughly your income per month?

Section C: Study-specific Questions

- What was required when joining the taxi industry by the taxi association?
- What has been challenges have you faced in entering the taxi industry?
- What challenges have you faced in the taxi business in general?
- What are the challenges you encounter as a woman in the taxi industry?
- Have you ever received training or any workshop to help you through your taxi business?
- What role can existing female entrepreneurs play in supporting this?
- What support have received from Government on your taxi business?
- What support have you received from the taxi association on your taxi business?
- What role has the business taxi play in your and your family lives?
- What other business opportunities has your taxi business created?

APPENDIX A3: GOVERNMENT AND REGULATORS QUESTIONNAIRE

Section A: Demographics

- What is your age
- What is your marital status?
- Are you employed or self-employed?
- What is your level of education?
- How long have you been in your profession?

Taxi Industry Specifics

- Are you in the taxi industry, how many taxis do you have?
- How long have you been in the taxi industry?
- How many employees do you have?

Section B: Study Specific Questions

- What are your views of the taxi industry?
- Do you think the industry is prepared, ready, and ripe for a considerable proliferation of women entrepreneurs entering the taxi industry?
- What role can be played by SANTACO and other industry regulators in supporting an inclusive economy?
- What role can be played by the government to support you and support women operators?
- In your opinion, do you think the involvement of women in the taxi industry could promote the taxi industry and subsequently shape the South African economy?
- What is the impact of women entrepreneurship in transforming townships in terms of poverty alleviation, unemployment reduction, and lessening inequity?
- What role can your sector/industry/department play to help more women enter the industry?

- What role can the sector/industry/department play to help women face the challenges in the industry?
- Can your sector/industry/department provide any financial support to women entrepreneurship?

APPENDIX B: WRITTEN CONSENT

Title: Towards Building an Economically inclusive Taxi Industry in Alexandra and Benoni

Consent Form for Interviews: a Qualitative study

Thank you for reading the information sheet about the interview sub-study. If you are happy to participate then please complete and sign the form below. Please initial the boxes below to confirm that you agree with each statement:

	Please Initial box:
I confirm that I have read and understood the information sheet and have had the opportunity to ask questions.	☐
I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason and without there being any negative consequences. In addition, should I not wish to answer any particular question or questions, I am free to decline.	☐
I understand that my responses will be kept strictly confidential. I understand that my name will not be linked with the research materials, and will not be identified or identifiable in the report or reports that result from the research.	☐
I agree for this interview to be tape-recorded. I understand that the audio recording made of this interview will be used only for analysis and that extracts from the interview, from which I would not be personally identified, may be used in any conference presentation, report or journal article developed as a result of the research. I understand that no other use will be made of the recording without my written permission, and that no one outside the research team will be allowed access to the original recording.	☐
I agree that my anonymised data will be kept for future research purposes such as publications related to this study after the completion of the study.	☐
I agree to take part in this interview.	☐

_____	_____	_____
Name of participant	Date	Signature
_____	_____	_____
Principal Investigator	Date	Signature

APPENDIX C: ETHICS CLEARANCE

Graduate School of Business Administration
University of the Witwatersrand, Johannesburg

Wits Business School Ethics Committee
Constituted under the University Human Research Ethics Committee (Non-Medical)

Ethics Clearance Certificate

Ethics protocol number: WBS/BA837868/867

This certificate is only valid with a legitimate ethics protocol number and signed by the Researcher (below).

This certificate is only valid if accompanied by formal permission from the relevant stakeholder(s).

Project title	Towards building an economically inclusive taxi industry in Alexandra and Benoni
Investigator / Researcher	Ms Pfarelo Siebani
Nature of Project	MBA (Research Article)
Decision of the Committee	Approved, provided stakeholders and participants are guaranteed confidentialty.
Issue Date of Certificate	26/11/2021
Expiry date	Date of submission of the project report
Chairperson	Ms Ayanda Magida ☎ +27 11 717 3953 ✉ ayanda.magida@wits.ac.za

Declaration by Researcher

One copy must be signed by the Researcher and returned to the Chairperson of the Wits Business School Ethics Committee.

I fully understand the conditions under which I am authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I undertake to resubmit the protocol to the Committee.

Signature

06/12/2021

Date: