

**Investigating the Vulnerability of Foreign Migrants Businesses in Durban, South Africa,  
During the COVID-19 Pandemic**

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**Abstract**

There is lack of empirical evidence on the vulnerability of immigrant businesses in Durban, South Africa, during the COVID-19 pandemic. To investigate this, data was collected during the pandemic to evaluate the vulnerability of immigrant businesses. The research adopted the quantitative approach, with a sample of fifty-three (53) Durban city immigrants small-scale business owners, to examine their business vulnerability. A linear regression model and correlation were used to analyse the data. The findings show that business insecurity increased immigrants' business vulnerability. Thus, without underestimating the COVID-19 pandemic effect, it was evident that urban insecurity resulting in xenophobic tendencies and incidences is the main factor/determinant/predictor that increases the vulnerability of foreign businesses. The study suggests that the documentation and analysis of foreign immigrants' experiences during the COVID-19 pandemic can contribute to understanding the effects and consequences for immigrants across the globe. The study contributes to debates on immigrants' inclusion and seeks to fill the gap in the literature on immigrant business experience and survival in host communities.

**Keywords:** Business Vulnerability; South Africa; COVID-19 Pandemic; Immigrants; Xenophobia

## **Introduction**

The role of self-owned businesses and entrepreneurship in improving household livelihood cannot be underestimated. However, survival in such an environment may be impossible or limited in situations with negative externalities. Such externalities in the context of this study touch on the social (xenophobia, crime, insecurity, business attacks, exclusion) and/or medical (COVID-19 outbreak) pandemic that continues to undermine the growth and success of foreign migrant businesses (see: Porta, 2014; Madhav et al., 2017; Pfister, 2020; Manik, 2020; Ikwegbue et al., 2021). Thus, this study's conceptualization of the pandemic touches on the social externalities that shape foreign businesses during the COVID-19 (a medical) pandemic. For instance, adaptation to a new market and survival within a non-inclusive space remains a significant challenge for the economic sustainability of foreign-owned businesses in South Africa. While foreign multinationals are open to divergent adaptation mechanisms to access existing and emerging markets and make headway (Dawar and Frost, 1999), small-scale businesses are vulnerable to shocks, perhaps due to the exorbitant costs of adapting and responding to shocks.

Kasimoglu (2018) argues that business ethics and environmental factors can be both limitation and advantage to business success. This, in the context of this study, connotes an unconscious threat to existing and new business entrants. One such threat of environmental

limitation to the survival of foreign businesses is the entrepreneurial obstacle from host countries (Chrysostome and Arcand, 2009). Issues around divergent ethnic identity, discrimination, integration, and social cohesion (Gaffikin and Morrissey, 2011; Algan et al., 2012; Saggari et al., 2012; Spoonley, 2014; Akande et al., 2018; Oucho and Williams, 2019; Magazzini, 2021) by host communities against the immigrants remain threatening to the survival of foreign migrants' businesses. Despite the relevance of immigrant businesses to job creation and collective national development, experience in Cape Town, South Africa, revealed that crime and jealousy (as exhibited in xenophobic activities) are negative externalities to immigrant business success (Khosa & Kalitanyi, 2014; Tengeh, 2013).

The proposition and underlying question are whether xenophobic incidence and city insecurity (business place safety) were more of a pandemic than financial-related stress that led to increased business collapse among immigrant businesses in Durban City during the COVID-19 pandemic. Many scholars have categorized varying dimensions of xenophobia as a pandemic. From Asian cultural assimilation and segregation (Reny and Barreto, 2020) to the racial totalitarian form of xenophobia as experienced in the United Kingdom (Dempsey, 2021), immigrant segregation remains a global city challenge. Explaining the pandemic of xenophobia, Cheng (2020) and Chou and Gaysynsky (2021) alluded to the stress and attacks (physical, social, and mental) experienced during the pandemic by foreign migrants. These studies provide evidence on the effects of racism, and stigma on the activities of individuals and institutions. Threats to liveability, security, and safety are manifested. Cheng (2020:13) and White (2021) documented that the mental and physical health and exclusion of Asian communities and foreign migrants will continue to be at risk due to racial prejudice during the COVID-19 pandemic. The

racial profiling and xenophobic incidences are expected to result in the manifestation of ethnic crimes against particular groups.

The vulnerable group focused upon in this study are immigrant businesses within Durban City. Esses and Hamilton (2021) proposed that there is a need to examine immigrants' (migrant business owners in Durban) perceptions of belonging (spatial, social, and physical) and experiences of racism and xenophobia in the face of anti-immigrant attitudes. As Lata (2020) puts it, this brings to the fore, the question: to who does the city belong? This is critical in the relationship of immigrants with host communities. It interrogates the vulnerability of immigrant livelihood endeavours and businesses.

This study extends beyond the externalities caused by the global medical pandemic resulting from COVID-19 and how it increased immigrant business vulnerability. Irastorza and Peña-Legazkue (2018) documented that foreign-owned businesses were likely to collapse and close up during the COVID-19 pandemic due to the 'foreignness' liability. Conceptualised by the authors as 'business vulnerability', this foreignness liability can be in the form of discrimination, limited access to institutional supports, lack of human and social capital, and, as postulated by Lefebvre (1996), a limited or restricted right to the city.

In the context of a foreign business owner, the right to the city is restricted access to market and livelihood opportunities. *Vis-à-vis* the position that the functioning of a city is embedded in the movement and flow of goods, services, and people (local and foreign migrants inclusive). However, the reality in Durban suggests that the mobility and access of people (most especially in the economic spaces of the city) presents a dichotomy between local residents and foreign migrants. This implies a limited right to the city and exclusion among immigrant business owners despite their role in its functioning, thus raising the perception that various

disruptive elements limit migrants' access to the city. This disruptive element can be physical, social, economic, cultural, or environmental. Over the years, studies (Maharaj, 2009; Gebhardt, 2016; Nicholls and Vermeulen, 2017; Hewidy, 2022) have presented evidence of the choice and struggle of indigenous residents as to the ownership and co-ownership of city spaces. This has resulted in hostilities between local residents and foreign migrants. For instance, the socio-politics of xenophobic activities has emerged as an agenda to define who accesses or 'owns' a city—suggesting the notion that local residents own the city space.

In the face of multi-scale, dimensional, and sectoral disrupting agents such as the COVID-19 pandemic, this study asks whether the immigrant business vulnerability experience is static. Iterating the negative effect of the COVID-19 pandemic, studies have reported massive global disruptions in supply chain and trading, income and revenue, inflation, and production, a global decline of about 60 *percent* in gross domestic product (GDP) (Baldwin and di Munro, 2020; The International Civil Aviation Organization, 2020; Barau, 2020). In South Africa, Arndt et al. (2020) reported that the pandemic conditions and the reactionary approach by the government have impacted household incomes and reduced the use of capital by about 40 *percent*. The author argues that economic stress from the pandemic continues to limit the economic sustainability of the lockdown in the country.

Rajagopaul et al. (2020) argued that with South African Small and Medium Enterprises (SME), already contending with a contracting economy, additional shocks from COVID-19 are putting further pressure on their operations. Some such opposing forces among foreign business owners are the negativities from their city access or 'right to the city' experiences. The COVID-19 shock is expected to lead to the closure of about sixty *percent* of SMEs in the country. Many of these are owned and operated by immigrants. Fatoki and Chiliya (2012) report that many

SMEs are owned and operated by foreign nationals. They are disproportionately affected by the high unemployment rate in the country, a condition exacerbated by the formal job restrictions for immigrants. Radipere and Dhliwayo (2014) point out that immigrant businesses make up about 2.5 *percent* of the total number of businesses, and the immigrant population is about 3 *percent* of the total population. Immigrant businesses are estimated to account for about 2 *percent* of new business start-ups.

The COVID-19 pandemic trimmed down the potential of foreign-owned businesses. Bisong et al. (2020) mentioned that the pandemic-induced recession resulted in job losses, decline in monetary value, lower income loss of capacity to make and receive remittances, and migrant business collapse. However, the migrant business losses in the face of the COVID-19 pandemic remains mostly undocumented.

This study is explorative. The study aims to examine immigrant business vulnerability during the COVID-19 pandemic in Durban, South Africa. The authors question whether immigrant businesses are still vulnerable (and how much) amid a global disrupting agent such as the COVID-19 pandemic. The interest is not to underplay the negative effects of COVID-19 but rather, to question whether there are indicators (classed as social pandemics) that keenly or more importantly, promote the vulnerability of small businesses among immigrants in Durban, most especially due to the increased and reported cases of immigrant attacks in the city. This accounted for the pandemic-era data collection on immigrants' business vulnerability in Durban, South Africa.

### **The Right to the City Theory and Foreign Migrants Businesses**

The idea of access to the city is advocated in the theory of the right to the city. The pride and functionality of cities are embedded in their safety, access, and use. The “right to the city”

demands an end to the exclusion between social classes that are decorated in the urban spatial order (Lefebvre, 1996). While the line between the freedom to enjoy and use neighbourhood space and the point at which such enjoyment trespasses on the enjoyment and rights of others, a serious focus is needed to settle and manage planning and development (Chaskin and Joseph, 2010). Community dynamics around behaviour norms, social control, and the use of space are produced by bringing together people of diverse socio-economic backgrounds in certain settings (Chaskin and Joseph, 2010). The right to the city theory contradicts the new social movement theory, which stresses that to be transformative, a social movement requires a sustained cooperative identity with reasonably well-defined boundaries (Dian and Porta, 2006).

The right to the city entails the removal of well-defined boundaries of social movements to incorporate groups into social settings. This contributes to the attenuation of collective identity. In South Africa, for example, Huchzermeyer (2014) presented an argument about the informal configuration of inequality and class-based segregation in the economy of Johannesburg. However, there is silence on the role that immigrant businesses play in making the city. De Graauw and Vermeulen, (2016) and Carpio et al. (2011) observe that the lived experience of immigrants in cities and suburban communities is essential to their integration into host communities. They recognize that cities as a locus of immigration are based on foreign migrants' knowledge of social acceptability and ease of adventure. Grant and Thompson (2015) report the imaginary inner-city restriction experienced by informal immigrant businesses in Johannesburg. The study recognised the geography of city exclusion against foreign business migrants. This experience contradicts the assumption that the prowess and economic capacity of migrants from their entrepreneurial abilities would privilege them in access to the right to the city. Further, the business vulnerability among immigrants (recognised in the Asian-African

immigrant business cluster and niche) is potentially intensified by city business insecurity and xenophobic incidences. Drawing from Congolese refugees' divergent business security experiences in Kampala, Lyytinen (2015) wrote that Ugandan businesses benefit more from business security in the city than Congolese refugees. Thus, immigrant groups experiences are not necessarily homogeneous.

Theoretically, the right to the city is intended to advance the welfare of the entire community and primarily the persons who occupy it (Lefebvre, 1996). These community persons include immigrants within the urban space. This, therefore, gives freedom to city occupants to be liberal. However, it disadvantages other users because there are no limitations and restrictions enumerated in Lefebvre's perspective. Appropriation embraces the right of dwellers to access, inhabit, and use city space tangibly. This perception has been the crucial emphasis of scholars who support people's right to be present in city spaces (Capron, 2002; Purcell, 2002; Mitchell and Staeheli, 2002, 2013). Recognising this, Grant and Thompson (2015:182) reported that in South Africa, a limited understanding of the perceived high-crime and xenophobic environments within which most African immigrant entrepreneurs operate, limit their access, use, and integration in such spaces. The spatial and economic struggle is presumably mainly driven by the immigrant-locals economic clash and competition for city dominance. An experience that Maharaj (2009) adapted from Mitchell (2003) is termed "the struggle of the streets." This dominance is caused by the right to city being asserted as legitimate for indigenous South Africans but not for foreign migrants. Reiterating the struggle of immigrants in the city, Bhowmik and Saha (2013) wrote that financial exploitation and segregation of immigrants in the city cannot be ignored. This was said to be exacerbated by their limited skills and education, which the authors noted further restricted this group to informal economic spaces in the city.



Consequently, their access to, ownership of, and utilisation of the city are further limited. This, we argue, along with the role economic and/or market areas in the city, becomes a space for freedom and production for foreign migrants (see Cabannes & Raposo, 2013).

### **Methodology**

This study adopted a quantitative approach. The post-positivist research strategy was based on administered structured questionnaires. This exploratory research design study used data from foreign business owners to examine business vulnerability among small and medium-scale business owners in Durban. In this study, samples were drawn using non-probability sampling techniques. The choice of non-probability sampling was due to a lack of reliable data on the number of immigrant business owners in South Africa. The purposive sample of fifty-three immigrants who engaged in small and medium-scale businesses was drawn from Durban. Purposive sampling was necessitated by the attendant conditions and environment. First, the number of immigrant businesses (Statistics South Africa, 2010; Radipere & Dhliwayo, 2014; Chetty & Sherefedin, 2018) and their trading history have remained vaguely estimated. Further, there are limitations arising from the informality characterizing many immigrant businesses in South Africa.

The use of a non-probabilistic sample was due to the peculiarity of the study respondents being foreigners coping with high levels of precarity. In the face of the reported cases of xenophobic activities and police harassment, the study used a non-probabilistic (purposive) sample procedure. Purposive sampling allows for the targeted drawing of respondents who are actors or participants in the phenomenon being investigated. This sampling procedure allowed us to overcome data collection challenges, such as police harassment and data misrepresentation by non-foreign business owners. Thus, the fifty-three immigrant business owners were drawn

purposively along various road corridors and places known to have significant presence of foreign businesses in Durban. Many of the foreign business owners were drawn from areas such as Berea Centre, Broad Street, King Pixley Corridor Road, City Centre-Workshop, South Beach, and Point area. Many of these businesses were concentrated along the city centre and close to fellow foreign communities. The commodities sold and services provided by the sample businesses included fashion materials, clothing, food, internet services, and automobile servicing. The regional distribution countries of origin of the sampled respondents is presented below (see Table 1).

**Table 1: Regions of Sample Immigrants' Countries of Origin**

<b>Country Classification</b>	<b>No.</b>	<b>%</b>
Southern Africa	18	34.0
Eastern Africa	8	15.1
Western Africa	24	45.3
Non-African	3	5.7
<b>Total</b>	<b>53</b>	<b>100.0</b>

This study conducted linear regression analysis to examine variables that could explain business vulnerability among immigrant business owners in Durban, South Africa. Data for this study were collected during the first wave of the COVID-19 pandemic in South Africa. The data collection period was between August and September 2020. The authors recognised the underlying psychological effects of the COVID-19 pandemic as an aspect of the business

vulnerability of immigrant business owners in Durban, South Africa. Inferences were drawn from existing literature and presented in the study discussion and conclusion.

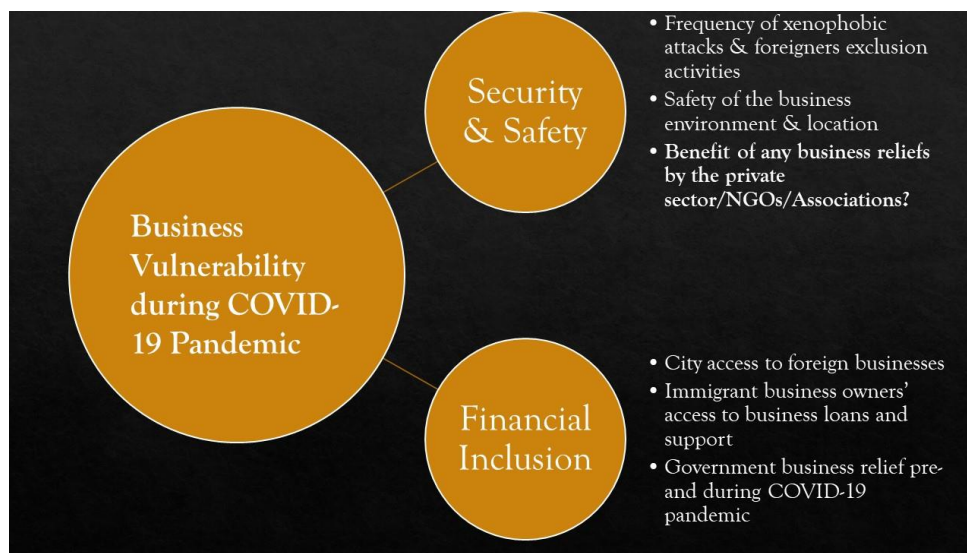
## **Conceptualisation of the Study Hypothesis**

### **Response Variable: Immigrant Business Vulnerability**

The variables and indicators for measuring business vulnerability (ZBVC) (Figure 1) were captured thematically based on existing study literature. These variables included the general business environment of Durban, the scale of experience and exposure of businesses to xenophobic activity, and the rating of how the pandemic increased tendencies to poverty and livelihood shocks for the migrants and their households. Studies including (Khosa and Kalitanyi, 2014; Mantzaria and Ngacame, 2019) show that the pandemic contributed to increased incidence of criminality and consequent threat of business collapse that foreign nationals in KwaZulu-Natal and Cape Town Province face.

Mantzaria and Ngacame's (2019) contend that negative external competition between the foreign and indigenous businesses in the Provinces could not be downplayed. The analysis in this study points to the vulnerability tendencies and criminalities that shock immigrant businesses in South Africa and suggests a 'state-supported' attack on foreign businesses and migrants. Consequently, economic exclusion is experienced among foreign traders in the city. This study considers whether financial inclusion, security, and safety perception of foreign migrants can explain immigrant business vulnerability. The perception of 'failed or weak' peaceful cohabitation, tolerance, and social dialogue in South Africa (Sithole and Dinbabo, 2016) were found to erode business security and survival among immigrants.

**Figure 1. Hypothetical Prediction of Immigrant Business Vulnerability in Durban**



**Explanatory Variables: Immigrant Business Safety and Security and Financial Inclusion**

Failed co-habitation was reflected in cases of immigrant business looting over the years. As shown by Misago (2016), this remains a long-term indicator of the vulnerability and shocks to which migrant business owners are exposed. The exposure to xenophobic activities (Sithole and Dinbabo, 2016) were related to poverty and household livelihood. Non-South African business owners have over the years, been induced into forced closure of their businesses for days due to fear of attacks (Tshishonga, 2015), looting, and death threats. There was evidence and suggestive indicators of the continued vulnerability of foreign businesses in South Africa. A

literature review, taking into consideration the study setting (Durban, South Africa), was used to derive the indicators for the independent variables of business financial inclusion (ZBFI) and business security and safety (ZBSS).

Business financial inclusion (ZBFI) was measured based on access of foreign business to the entire business sector in the city, immigrant business owners' access to business loans and support, and the level of benefit the business relief that immigrant businesses enjoyed from the government pre- and during COVID-19 pandemic. Business financial inclusion remains critical to foreign business success and growth. Financial business capital is vital to business performance. Nonetheless, Huang and Liu (2019) state that there is limited knowledge about foreign entrepreneurs' financial access to opportunities in cities across the globe. They argue that financial support and access into the city by immigrant businesses and entrepreneurs are key inclusionary and integrating strategies. Fatoki (2014) contends that immigrant businesses in South Africa are dependent on informal credit support sources. For him, these labour and capital market-related challenges are limiting to business growth, successful integration of foreign businesses, and immigrants' integration into the host communities. The lack of support for immigrant businesses during the COVID-19 pandemic intensified the challenges experienced. Drawing on the South African experience of immigrants, Ayuk (2022) reported that the pandemic, rather than being a 'great equaliser,' further exposed the exclusion and inequality that affects immigrants living in the country. This was termed a "covert relief administration discrimination" in the country (Ayuk, 2022).

The business security and safety (ZBSS) construct captured included the business environment's safety, the benefit of any business relief by the private sector/NGOs, and the frequency of xenophobic attacks and foreigner-exclusion activities. The International

Organisation for Migration (IOM) (2020) argued for certain standards of living and business operation criteria to denote business safety and security. Immigrants' safety and security was framed as including the physical, social, and economic dimensions. Considering the need to improve the business environment in South Africa, Rogerson and Rogerson (2010) drawing from a sample of foreign business investors, argued that local authorities must improve business safety and security in the city. They argued that crime and insecurity incidences against foreign businesses remain a push from any city and reported that xenophobic tendencies cause as well as intensify urban insecurity. Thus, limited foreign business safety remains a common social and economic threat to immigrant business, and jeopardizes their success. Crush and Ramachandran (2015:27) reported that trying to run a business in South Africa remains a hazardous undertaking for foreigners as there is a widespread perception that migrant entrepreneurial activities inevitably disadvantage South Africans. This perception is what produces hostile rhetoric, competition, and xenophobic actions against foreign businesses. Consequently, threats to immigrant business and livelihood vulnerability increase.

### **Study Findings and Result: Demographic Characteristics Sample Immigrants**

The study sample revealed that many of the business owners were from West Africa (mainly Nigerian and Ghanaians). Evidence presented in Table 2 shows that 50.9% of the sample migrated from other Southern African nations. This aligns with Popoola et al.'s (2020b) argument that Southern Africa remains a major immigration and emigration zone in Africa. Another factor that accounted for the low numbers of North African immigrants can be attributed to language barriers and fear of victimisation.

Many of the sampled respondents were males and single. The ease of mobility and migration among singles has been well documented (Compton & Pollak, 2007; Huber &

Nowotny, 2013; Tano et al., 2018; Migali & Scipioni, 2019). It was reported, as evidenced in the study, that single males often stay longer in South Africa. This assumption aligns with the exodus of immigrants with families from South Africa in 2019 (Adnan, 2019; Adebayo, 2019), following the outbreak of xenophobic attacks (Idemudia et al., 2013).

**Table 2: Demographic Characteristics of Respondents**

<b>Country of last Migration</b>			<b>Length of Stay in South Africa</b>		
Variable	Frequency	Percent	Variable	Frequency	Percent
Southern Africa	27	50.9	<b>1 to 3 years</b>	12	22.6
Eastern Africa	8	15.1	<b>4 to 6 years</b>	11	20.8
Western Africa	15	28.3	<b>7 to 10 years</b>	11	20.8
Non-African	3	5.7	<b>Above 10 years</b>	19	35.8
Total	53	100.0	Total	53	100.0
<b>Gender</b>			<b>Marital Status</b>		
Male	38	71.7	<b>Single</b>	34	64.2
Female	15	28.3	<b>Married</b>	19	35.8
Total	53	100.0	Total	53	100.0

### **Study Findings and Result: Relational Analysis of Variables that Explain Business**

#### **Vulnerability among Immigrants in Durban, South Africa**

A linear regression analysis was conducted to assess whether business financial inclusion (ZBFI) and business security and safety (ZBSS) significantly predicted business vulnerability during the COVID-19 pandemic (ZBVC). The results of the linear regression model was

significant,  $F(2,50) = 8.71, p < .001, R^2 = 0.26$ , indicating that approximately 26% of the variance in ZBVC was explainable by ZBFI and ZBSS. ZBFI did not significantly predict ZBVC,  $p = .587$ . Based on this sample, a one-unit increase in ZBFI does not significantly affect ZBVC. ZBSS significantly predicted ZBVC,  $B = 0.50, p < .001$ . This indicates that on average, a one-unit increase of ZBSS will increase the value of ZBVC by 0.50 units. Table 3 summarizes the results of the regression model.

**Table 3: Results for Linear Regression with Business Financial Inclusion and Business Security and Safety predicting Business Vulnerability during COVID-19**

Variable	<i>B</i>	<i>SE</i>	95% CI	<i>B</i>	<i>T</i>	<i>p</i>
(Intercept)	-0.00	0.12	[-0.24, 0.24]	0.00	-0.00	1.000
ZBFI	0.07	0.12	[-0.18, 0.31]	0.07	0.55	.587
ZBSS	0.50	0.12	[0.25, 0.74]	0.50	4.07	< .001

*Note.* Results:  $F(2,50) = 8.71, p < .001, R^2 = 0.26$

Unstandardized Regression Equation:  $ZBVC = -0.00 + 0.07*ZBFI + 0.50*ZBSS$

### **Correlation Analysis of Independent Variables that Explains Business Vulnerability among Immigrant Business Owners in Durban, South Africa**

To further examine the business vulnerability during COVID-19 among foreign business owners, the study using correlation analysis hypothesised the following:

- There is a significant relationship between business vulnerability and business financial inclusion.



- There is a significant relationship between business vulnerability and business safety and security.

**Table 4: Test of Correlation between Business Vulnerability and Business Financial Inclusion and Business Security and Safety during COVID-19**

Correlations								
Spearman's			BFI1	BFI2	BFI3	BSS1	BSS2	BSS3
rho	BVC1	Correlation	.503**	-.120	.171	.132	.155	.329*
		Coefficient						
		Sig. (2-tailed)	<b>.000</b>	.390	.220	.346	.266	<b>.016</b>
		N	53	53	53	53	53	53
	BVC2	Correlation	.121	-.060	.226	.183	.379**	.472**
		Coefficient						
		Sig. (2-tailed)	.390	.671	.104	.190	<b>.005</b>	<b>.000</b>
		N	53	53	53	53	53	53
	BVC3	Correlation	.014	-.327*	-.198	.055	.230	.166
		Coefficient						
		Sig. (2-tailed)	.921	<b>.017</b>	.156	.698	.098	.234
		N	53	53	53	53	53	53
*. Correlation is significant at the 0.05 level (2-tailed).								
**. Correlation is significant at the 0.01 level (2-tailed).								

NOTE:

Dependent Variable:

**BVC1** - General perception of the Durban business environment

**BVC2** - General narrative of your business xenophobic attack

**BVC3** - How has the pandemic increased your vulnerability to poverty and livelihood shock

Independent Variables:

**BF11** – Perception of inclusive (access) is the business environment in SA

**BF12** - Access to business loans

**BF13** – Access to business relief by the government pre- and post-pandemic you enjoyed

**BSS1** – Benefit of reliefs by the private sector/NGOs/Associations

**BSS2** – Perception of safety of business environment during the pandemic

**BSS3** – Perception of business experience of xenophobic attacks pre- and during the pandemic

The in-depth correlation analysis shows that business security and safety explained business vulnerability among immigrants more. Table 4 shows that the safety of the business environment and the xenophobic attack experience of business owners were the two indicators that explain their narrative of business xenophobic attacks as a vulnerability variable. However, there is an inverse relationship between immigrant vulnerability to poverty during the pandemic and access to loans. Increased access to business loans during the pandemic will likely decrease their vulnerability to poverty and livelihood shock. This is explainable, as the pandemic resulted in mobility and business restrictions in Durban, South Africa. Generally, the perception of the Durban business environment is explained by access to the city space for business engagement (R is 0.503; p-value is 0.000) and the perception of xenophobic attacks (R is 0.329; p-value is

0.016). This analysis ( $R= 0.503$ ) explains that access to the city for business activity provides a mild explanation for business vulnerability (General perception of the Durban business environment) (Table 4).

### **Xenophobia and Insecurity: The Potent Viruses Behind Business Vulnerability**

The role of foreign migrants and immigrant businesses in national development cannot be downplayed. Gelatt (2020) emphasised that immigrants are some of the worst affected populations by the COVID-19 pandemic. The precarity experienced by immigrants owing to the socioeconomic gap between them and the citizens of South Africa exposes these vulnerable groups to heightened livelihood and life satisfaction declines. This study shows a significant relationship between access to business loans and exposure to poverty as well as access to the marketplace and perceptions about the Durban business environment. However, the magnitude of the relationship between financial inclusion and immigrant business vulnerability in South Africa remains generally weak (Table 4). As presented in Table 3, there is evidence of the effects of business security and safety on the vulnerability of immigrant businesses in Durban, South Africa. The variables that define business security and safety are location safety and frequency of xenophobic activities.

Considering the dimensions of access to the marketplace during the pandemic, the data showed how restrictions due to the pandemic lockdown and xenophobic insecurities restricted access to spaces by immigrant business owners (see Bongaerts et al., 2021). Drawing from experiences in Australia, Zarghami (2021) found that the pandemic left businesses struggling and operational activities distorted. Ozili (2020) reported the social and economic negativities associated with the pandemic experience. The study reported that with an increase in the pandemic effect, state loans, philanthropic supply systems, and/or credit guarantees for

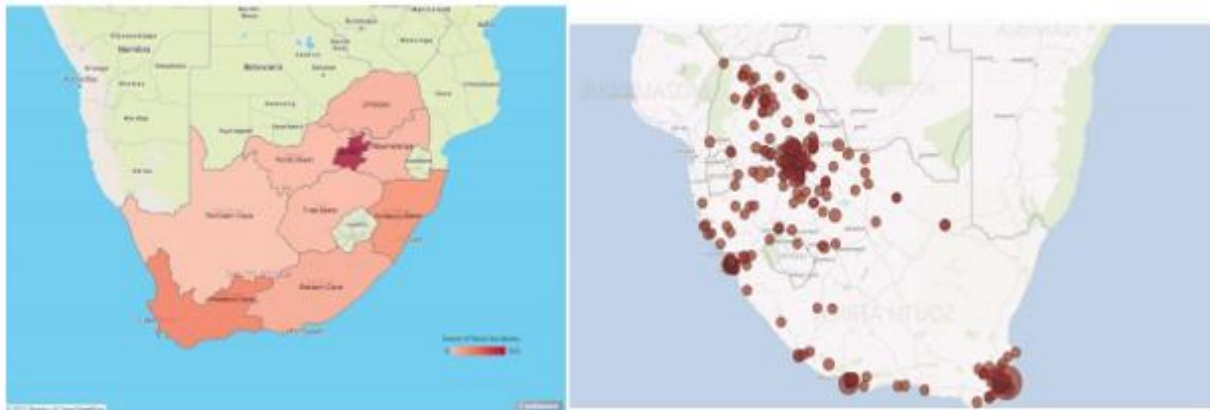
companies were introduced in countries like South Africa. However, there was no information on immigrant access to such financial support systems. The findings revealed the resilience of immigrant businesses to the shocks of COVID-19. However, the pandemic activities and experience in Durban were associated with social pandemic effects such as xenophobic events and immigrant business security and safety threats.

Gatticchi and Maseko (2020) reported that the COVID-19 pandemic has continued to fuel the instances of increased xenophobic activities in the country. It was argued that the institutional, systemic limitation would negatively affect about 100,000 businesses and over a hundred-billion rand revenue sources in the country. The spatial threat to foreign-owned businesses in the township was also reported. The argument by indigenous residents provoked the continued fight for 'restricted access to market space' (p-value = 0.0000, see Table 4) for foreign migrants. As evident in over 20 billion rands annual rental charges paid by foreign-owned businesses (Gatticchi and Maseko, 2020) in townships, the vulnerability of businesses continue to be heightened by xenophobic activities restricting access to business spaces.

Human Rights Watch (2021) wrote that South Africa as a nation remained continually plagued by migrant discrimination during the COVID-19 pandemic era. Despite incessant attacks on foreign nationals and business looting, the police remained 'irresponsive' to xenophobic experiences. It was further documented that institutional discrimination of migrants was evident in the 'silence' in the pandemic support system and programme instituted by the government during the COVID-19 pandemic. While the stress and shock of the reactionary COVID-19 pandemic events cannot be downplayed (Popoola, 2020a; Popoola et al., 2020), this study, aligning with Egwu's (2021) documentary, argues that the exclusion of migrants in the pandemic support system is a dimension of xenophobia on its own. It was reported that many immigrant

individuals and business owners had to depend on one another for social and economic support (due to pandemic business restrictions) and communal and collective protection during the xenophobic business attacks and looting during this period.

The International Organisation for Migration (IOM) (2020) contends that while the entrepreneurial capacity and ability of migrants are noticeable, the issue of market inclusion remains a limitation. This marketplace (as embedded in the urban corridors, city, or township) inclusion is from the spatial dimension concerning the ease of, accessibility to, and safety of doing business in a particular place (p-value = 0.005). The dimension of safety and security as a driver of business vulnerability in Durban is from the physical, social, and economic stress, shocks, and exclusion that are associated with both xenophobia (see p-value = 0.000 in Table 4) in the city and the threats to life in the migrant business environment. Owing to xenophobic activities in South Africa, the IOM (2019; 2020) reported that in the last ten years, over sixty deaths, thousands of shop looting and property destruction have been recorded. Misago and Mlilo (2021) reported that between 1994 and April 2021, there were 588 fatalities and about 4693 shops were looted from the reported 796 incidents of xenophobic violence. In the spatial location of the xenophobic violence, it was reported that Gauteng, Western Cape, and KwaZulu-Natal are the epicenters (see Figure 2).



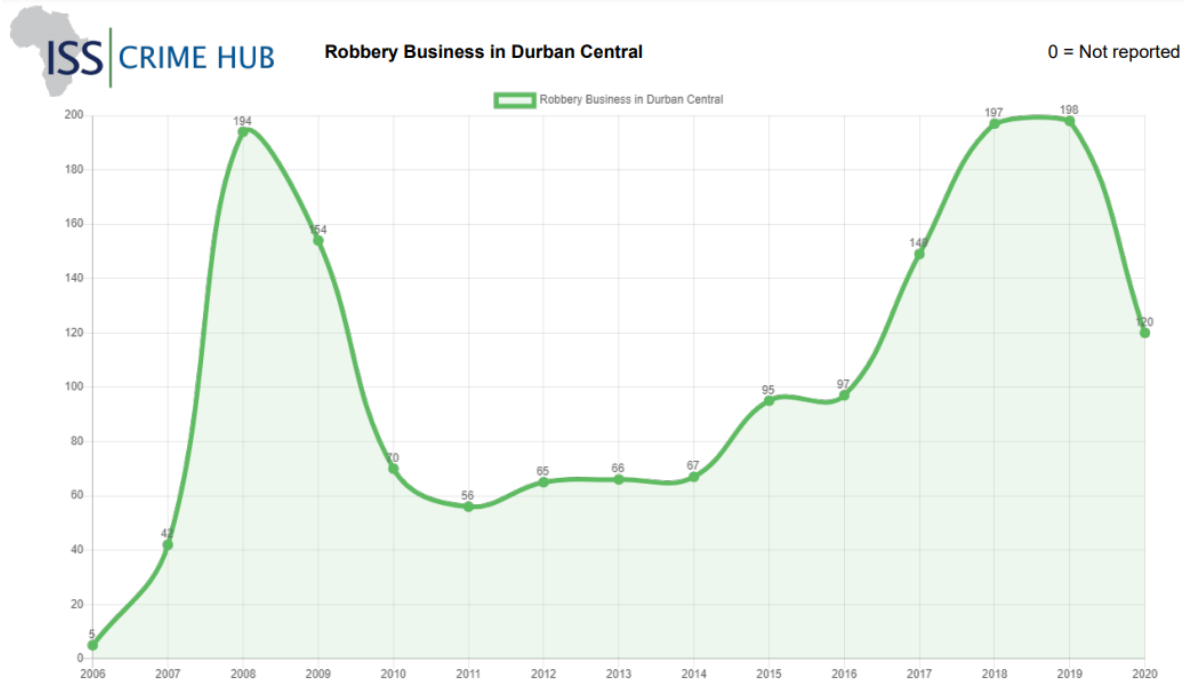
## Figure 2: **Distribution of Xenophobic Violence in South Africa 1994 – 2021**

**Source:** Misago and Mlilo (2021)

Misago and Mlilo (2021) reported that KwaZulu-Natal, Durban city (with 84 out of the 105 xenophobic incidents in the province) and Durban inner city (migrant trader corridor) experienced about twenty-two xenophobic incidents over the reported year. The evidence points to a 3% chance that every xenophobic incident in the country will occur along the migrant business corridor and an 11% chance that it will take place in Durban city. When the reported incidence was examined at a city level, it was revealed that 25% of all xenophobic incidents in the city take place along these migrant-clustered trading corridors. When considered within the study period of 2020 to 2021 (COVID-19 pandemic era), the argument is that at least two xenophobic incidences occurred along the Durban inner-city corridor during the COVID-19 pandemic and about 14 xenophobic incidences (out of a national total of 65) in the city of Durban. The consequent effect include death, looting, injury, or property loss.

It was recorded that the deaths of 300 Bangladeshis between 2011 and 2015, with 47 Ethiopians killed in 2015 in KwaZulu-Natal (Mulaudzi et al., 2021) and about 50000 displaced (Gatticchi and Maseko, 2020) were due to tensions that affected foreigners and migrants. Expounding on the insecurity condition, crime data from Crime Hub in the Institute for Security Studies (2021) show that business robbery in Durban Central (including the study area) peaked over the previous two years (see Figure 3)

## **Figure 3: Robbery Business in Durban Central 2006 – 2020**



<https://issafrica.org/crimehub/facts-and-figures/local-crime>

Source: Institute for Security Studies (2021)

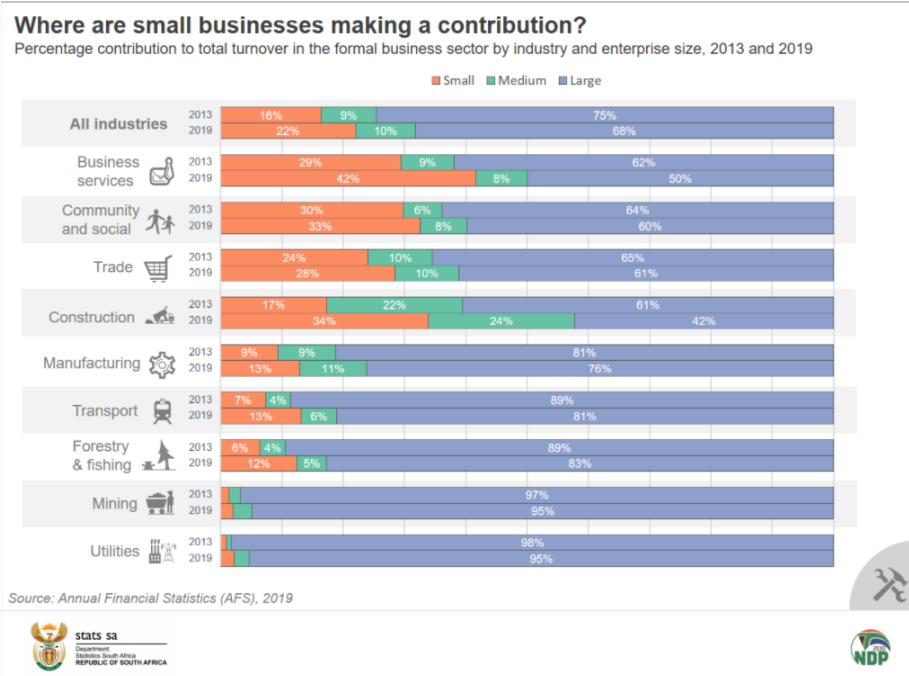
According to Grant and Thompson (2015), the dilemma of foreign migrant spatial insecurity in the business environment iterates a dimension to the institution's exclusion and attack on foreign businesses. It was recognised that many immigrant traders reported police harassment within the business area. Human Rights Watch (17 September 2020) reported that an immigrant business owner (Syed from Bangladesh) in South Africa was left exposed to looting, shocking threats to his life and livelihood, owing to police exclusion and non-existent responsiveness to immigrant calls during xenophobic eruptions. It was reported that mobbing and looting of over 1000 Bangladeshi shops were done by an average of over 300 organised indigenous looters. Syed, an immigrant business owner recalled that an emergency and distress call to the police was ignored. He said they did not show up until the third day, forcing him and

other shop owners to stand guard over the shops without sleep day, and night, for three days, as the mob threw stones and other objects at them (Human Rights Watch, 17 September 2020).

Member associations reported that over 40,000 shops had been abandoned in the past 10 years due to fear of robberies and murders by criminals (Mulaudzi et al., 2021), with over 1,000 Bangladeshi shops deserted in 2017 alone. To provide a hypothetical value of loss to xenophobic incidence, Gatticchi and Maseko (2020) wrote that the over 100,000 immigrant businesses in South Africa generate about 100 billion rand (\$6.8 billion) annually in revenue. Likewise, SME South Africa (28 November 2018) report shows that small businesses generate an average revenue of R200,000 annually. This study generalises that of the over 40,000 shops abandoned over the last ten years (Mulaudzi et al., 2021), an estimated revenue of about 8 billion rands has been lost. This represents about 0.3% of the income generated from small businesses. Citing the 2019 Annual Financial Statistics (AFS) survey, Statssa (2020) reported that small businesses and, most significantly, trading were responsible for generating R2.3 trillion (or 22%) of the 10.5 trillion (Figure 4).

**Figure 4: Small Business Contribution**





Source: Annual financial statistics (AFS), Statssa (2019)

This study recognises the spatial insecurity that continually limits migrant business owners' prospects in achieving spatial and economic articulation and city inclusivity. The study concluded that despite the urban economic rejuvenation and regeneration that migrants' businesses bring to urban business corridors, indigenous South Africans' perception of immigrant-driven exclusion (due to increasing city space occupation) remains a threat to migrants' business survival. The exclusion of foreigners from local spaces and the exclusion of locals from foreign enclaves play out differently across the fabric of the inner city. Grant and Thompson (2015:198) suggest that a nuanced approach to negotiating the relationship between the rights of citizens and the rights of immigrants to urban space must consider these differences in building inclusive spaces.

This study, like Nicholls and Vermeulen (2017), recognises the role of migration collective mobilisation by immigrants to citizenship, access, and city area use. The study argues that citizenship rights in the city involves the foreign migrant business owners' unrestricted

access and ownership of space in the city. These rights derive from the understanding that immigrants collective integration and business survival in cities cannot be continuously ignored because it constitutes a crucial part of the urban fabric. If access to rights to the city is not well managed, immigrants are subjected to increased economic inequality, segregation, livelihood, and economic marginalisation.

### **Conclusion**

The study explored the possible changes in the narrative about immigrant business owners' exclusion during the COVID-19 pandemic. The argument is that since the COVID-19 pandemic was not exclusive to indigenous South Africans or migrants in Durban, the pandemic may be a 'great equaliser' that contributes to improved immigrant business growth, inclusion, and integration in the city. The study captures the needs and 'somewhat' changes the narratives about immigrants' experiences.

The investigated constructs established that security and safety-related indicators, more than financial inclusion indicators, account for vulnerability among foreign businesses in Durban during the pandemic. The evidence points out that the suggested 'covert relief discrimination' (Ayuk, 2022) during the pandemic had limited impact on the vulnerability of foreign businesses during the pandemic. This indicates that security-related indicators are the 'main pandemic' impacting immigrant businesses in the city. The study likewise revealed that the experience of xenophobic attacks among business owners and the safety of the business environment explained two critical components of business vulnerability. However, access to business loans as an independent variable that explains financial inclusion had a higher magnitude relationship with business vulnerability in Durban, South Africa.

Immigrant business security and safety are essential to their continued resilience, livelihood improvements, and sustainability. Increased security investment would be crucial to moving away from business vulnerability among foreign migrants. Such security investment should be place-conscious (immigrant business locations/corridors). Conscious security investment will provoke the perception of effective security agency's collective and inclusive response against possible xenophobic attacks. This essential investment must include improved communication, emergency response, police post presence, office spaces, and better coordinated security apparatus for immigrant businesses. This study's reflections can contribute to the engineering of circumstances that produce peaceful cohabitation between foreign migrant business owners and indigenous dwellers in Durban, South Africa.

### **Limitations of the Study**

The limitation of the study, as the evidence showed, is the possibility that the pandemic and the resultant xenophobic activity, which may be COVID-19 pandemic-driven are important variables whose effects may not be amenable to precise measurement. There is an emotionalist perspective of the non-pandemic shocks as limitations to immigrants' host country assimilation and integration. There is also a limitation due to the small study sample, caused by the lockdown and social distancing restrictions during this period. The study recognises that other unidentified factors relating to financial inclusion during the pandemic may not be represented in the analysis. The study may not have captured other economic variables but it is significant in contributing to the literature on the effects of the COVID-19 pandemic on migrant businesses. However, the main concern is not to underplay the negative effects of the pandemic, but rather to further highlight that for immigrant businesses the most potent vulnerability stressors are insecurity and

xenophobic incidences, despite the business restrictions associated with the COVID-19 pandemic.

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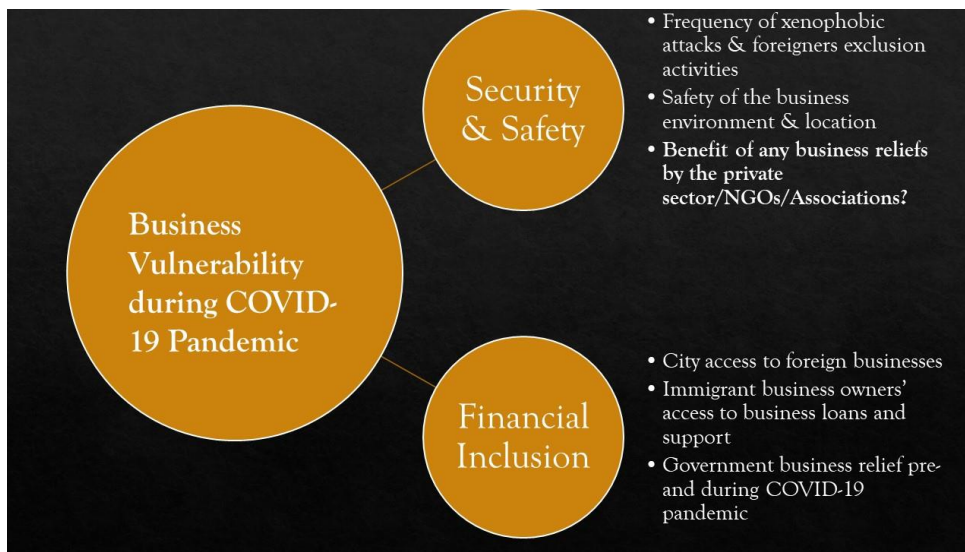


Figure 1: **Hypothetical Prediction of Immigrant Business Vulnerability in Durban**

**Source:** Authors' Construct

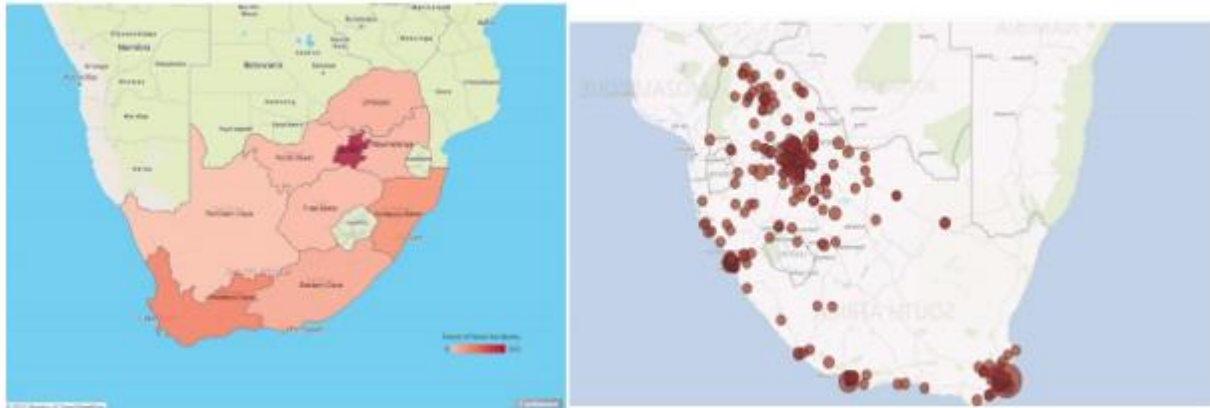
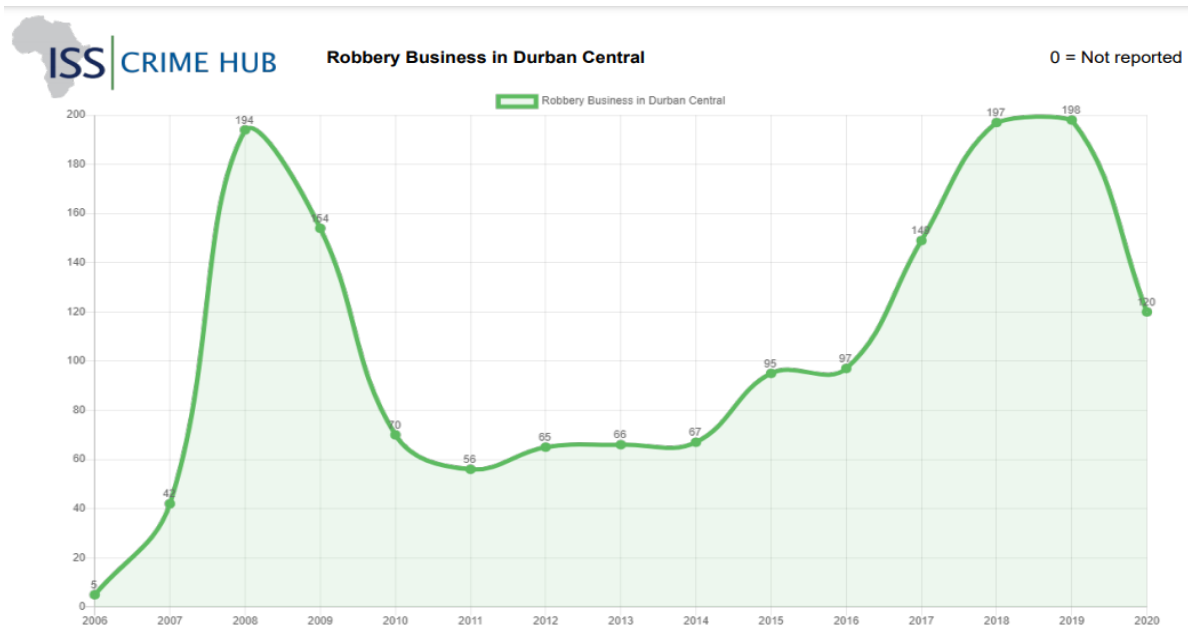


Figure 2: **Distribution of Xenophobic Violence in South Africa 1994 – 2021**  
 Source: Misago and Mlilo (2021)



<https://issafrica.org/crimehub/facts-and-figures/local-crime>

Figure 3: **Robbery Business in Durban Central 2006 – 2020**  
 Source: Institute for Security Studies (2021)



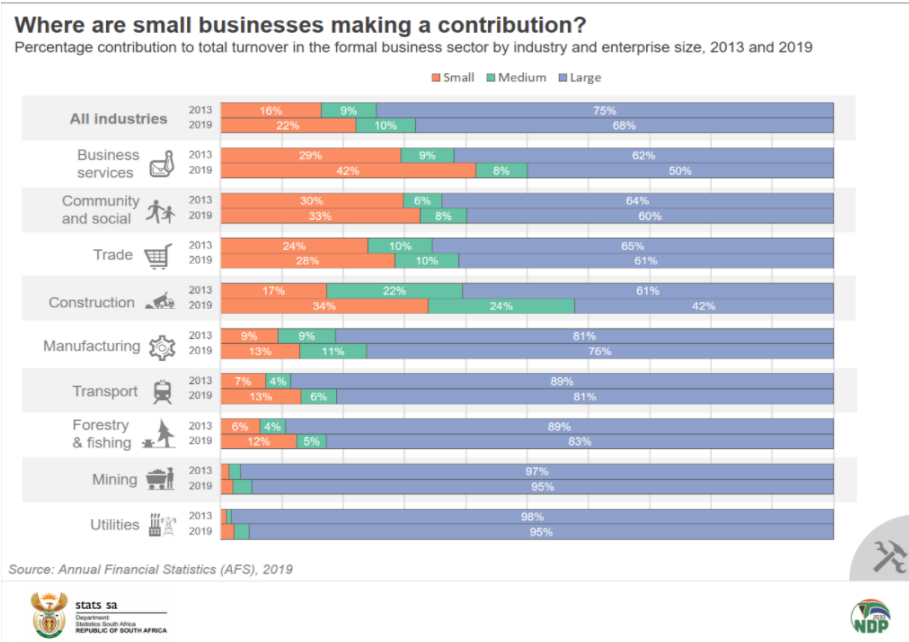


Figure 4: **Small Business Contribution**  
 Source: Annual financial statistics (AFS), Statssa (2019)

**Table 1: Country of Origin's Regions of Sample Immigrants**

Country Classification	No.	%
Southern Africa	18	34.0
Eastern Africa	8	15.1
Western Africa	24	45.3
Non-African	3	5.7
<b>Total</b>	<b>53</b>	<b>100.0</b>

**Table 2: Demographic Characteristics of Respondents**

Country of last Migration			Length of Stay in South Africa		
Variable	Frequency	Percent	Variable	Frequency	Percent
Southern Africa	27	50.9	<b>1 to 3 years</b>	12	22.6
Eastern Africa	8	15.1	<b>4 to 6 years</b>	11	20.8
Western Africa	15	28.3	<b>7 to 10 years</b>	11	20.8
Non-African	3	5.7	<b>Above 10 years</b>	19	35.8
<b>Total</b>	<b>53</b>	<b>100.0</b>	<b>Total</b>	<b>53</b>	<b>100.0</b>

<b>Gender</b>			<b>Marital Status</b>		
Male	38	71.7	<b>Single</b>	34	64.2
Female	15	28.3	<b>Married</b>	19	35.8
Total	53	100.0	Total	53	100.0

**Table 3:** Results for Linear Regression with Business Financial Inclusion and Business Security and Safety predicting Business Vulnerability during COVID-19

Variable	<i>B</i>	<i>SE</i>	95% CI	<i>B</i>	<i>t</i>	<i>p</i>
(Intercept)	-0.00	0.12	[-0.24, 0.24]	0.00	-0.00	1.000
ZBFI	0.07	0.12	[-0.18, 0.31]	0.07	0.55	.587
ZBSS	0.50	0.12	[0.25, 0.74]	0.50	4.07	< .001

Note. Results:  $F(2,50) = 8.71, p < .001, R^2 = 0.26$

Unstandardized Regression Equation:  $ZBVC = -0.00 + 0.07*ZBFI + 0.50*ZBSS$

**Table 4:** Test of Correlation between Business Vulnerability during COVID-19 and Business Financial Inclusion and Business Security and Safety

Correlations								
Spearman's rho			BFI1	BFI2	BFI3	BSS1	BSS2	BSS3
	BVC1	Correlation Coefficient	.503**	-.120	.171	.132	.155	.329*
		Sig. (2-tailed)	<b>.000</b>	.390	.220	.346	.266	<b>.016</b>
		N	53	53	53	53	53	53
	BVC2	Correlation Coefficient	.121	-.060	.226	.183	.379**	.472**
		Sig. (2-tailed)	.390	.671	.104	.190	<b>.005</b>	<b>.000</b>
		N	53	53	53	53	53	53
	BVC3	Correlation Coefficient	.014	-.327*	-.198	.055	.230	.166
		Sig. (2-tailed)	.921	<b>.017</b>	.156	.698	.098	.234
		N	53	53	53	53	53	53

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

NOTE:

Dependent Variable:

**BVC1** - General perception of the Durban business environment

**BVC2** - General narrative of your business xenophobic attack

**BVC3** - How has the pandemic increased your vulnerability to poverty and livelihood shock

Independent Variables:

**BFI1** – Perception of inclusive (access) is the business environment in SA

**BFI2** - Access to business loans

**BFI3** – Access to business relief by the government pre and post-pandemic you enjoyed

**BSS1** – Benefit of reliefs by the private sector/NGOs/Associations

**BSS2** – Perception of safety of business environment

**BSS3** – Perception of business experience of xenophobic attacks

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