



Cape Peninsula
University of Technology

**AN EMPOWERMENT STRATEGY FOR FEMALE ENTREPRENEURS
IN MASIPHUMELELE INFORMAL SETTLEMENT, CAPE TOWN.**

by

ZINTLE NOMONDE JOHANSSON

Dissertation submitted as part of the requirements for the degree of

Master of Technology: Public Administration

in the Faculty of Public Administration & Governance

at the Cape Peninsula University of Technology

Supervisor: Prof. Tengeh

Co-supervisor: Dr. Bode

District Six

October 2024

CPUT copyright information

This dissertation may not be published either in part (in scholarly, scientific or technical journals) or as a whole (as a monograph) unless permission has been obtained from the University.

DECLARATION

I, Zintle Nomonde Johansson, declare that the contents of this dissertation represents my own unaided work, and that the dissertation has not previously been submitted for academic examination towards any qualification. Furthermore, it expresses my opinions, not necessarily those of the Cape Peninsula University of Technology.

Signed

Date

ETHICAL USE AND ACADEMIC INTEGRITY

I Zintle Nomonde Johansson have adhered to academic integrity standards by transparently attributing the use of AI tools and ensuring all primary sources and references are appropriately cited. This approach aligns with ethical guidelines to responsibly leverage technology without substituting it for independent critical analysis. This disclaimer acknowledges that AI was used responsibly and that all substantive intellectual contributions, including research question development, data analysis, and critical insights, are solely my own work.

ABSTRACT

This research study aims to develop an empowerment strategy for female entrepreneurs from the Masiphumelele informal settlement in the Western Cape, South Africa. The study employed a qualitative, inductive approach and convenience sampling as its methodology. The sample comprised 17 female entrepreneurs residing in the Masiphumelele informal settlement in the Western Cape, South Africa.

The primary data was collected using semi-structured interviews with the 17 female entrepreneurs, which explored their entrepreneurial experiences, challenges, utilisation of resources, and strategies.

The study's findings emphasise the significance of providing focused assistance mechanisms, such as financial resources, mentorship programmes, and specialised training, specifically designed to address women entrepreneurs' unique requirements and difficulties in informal settlements. Furthermore, it emphasises the need for community cooperation and collaborating with local individuals and organisations to establish a long-lasting environment promoting women's economic empowerment in informal settlements.

The study's policy recommendations suggest that government agencies, non-profit organisations, and private sector entities should collaborate to create comprehensive support programmes. These programmes should focus on bridging the gap in financial literacy, providing affordable credit options, offering mentorship opportunities, and creating networking platforms for female entrepreneurs in informal settlements. These policy ideas aim to promote equitable economic development and enhance the agency of female entrepreneurs in marginalised places such as Masiphumelele informal settlement in the Western Cape, South Africa.

ACKNOWLEDGEMENTS

I wish to thank:

- Dr. Bode and Prof. Tengeh for their invaluable guidance and unwavering support. The insightful guidance and constructive input I received has significantly impacted the trajectory of my research.
- My husband, for his unwavering support and commitment to helping me achieve my academic goals. His skill in managing situations with sensitivity, understanding, and adaptability has been crucial to my research efforts. I appreciate my son Zion for graciously granting me the time to read and study without any objections and always telling me that I will do well.
- My dad, Mark Dirkse (Chief), for consistently emphasising the importance of prioritising one task at a time and wholeheartedly committing to it. I value your steadfast and unwavering support in all areas of my life.
- I sincerely thank my brother Khusta for his keen interest in advancing my academic endeavours.
- I am grateful to one of my closest friends, Dr. Onke Tshiki, for inspiring me to new heights and instilling the confidence to overcome any challenge with great success.
- Mamgho, Nemo, and Rooi's unwavering support and encouragement. I appreciate your guidance and the valuable insights you shared during this research. Your devotion and genuine connection to your mother tongue are remarkable.
- Finally, I would like to emphasise that while it may not be possible to mention everyone individually in these paragraphs, this does not diminish my appreciation for everyone involved. I want to express my heartfelt appreciation for the significant influence that each of you had in shaping this dissertation.

DEDICATION

I am incredibly thankful for the overwhelming support and encouragement from my beloved mother, Vuyiswa Joyce Dambuza. Her commitment and determination to overcome obstacles and pursue knowledge impresses me deeply. Her story has motivated me to approach my educational journey with the same passion and perseverance. Throughout high school, she consistently demonstrated a keen interest in understanding my schoolwork and actively engaged in my education by studying alongside me for exams. A tactful and insightful demeanour characterised her approach to her role, as she posed thought-provoking questions that broadened my understanding and strengthened my knowledge of the subject. I appreciate her steadfast support and dedication to my educational development. This achievement is a sincere tribute to my extraordinary mother, and I am filled with appreciation, love and respect.

TABLE OF CONTENTS

DECLARATION	ii
ETHICAL USE AND ACADEMIC INTEGRITY	iii
ABSTRACT	iv
ACKNOWLEDGEMENTS	v
DEDICATION	vi
LIST OF TABLES	x
LIST OF FIGURES	x
ABBREVIATIONS AND ACRONYMS	xi
GLOSSARY	xii
CHAPTER ONE: INTRODUCTION	1
1.1 Introduction	1
1.2 Problem Statement	3
1.3 Theoretical Framework	4
1.4 Rationale and Significance of the Study	4
1.5 Aim of the Study	5
1.6 Research Objectives	5
1.7 Research Questions	5
1.8 Research Paradigm, Methods and Methodologies	5
1.8.1 Research Paradigm	5
1.8.2 Research Method	6
1.8.3 Research Design	6
1.9 Limitations of the Study	6
1.10 Definition of Key Concepts	7
1.11 Structure of the Study	8
1.12 Conclusion	8
CHAPTER TWO: LITERATURE REVIEW	9
2.1 Introduction	9
2.2 Entrepreneurship	10
2.3 Informal Settlements	12
2.4 The Challenges Faced by Female Entrepreneurs in Informal Settlements	13
2.4.1 Financial Constraints	14
2.4.2 Gender Discrimination	15
2.4.3 The Concept of Work-Life Balance	16
2.4.4 Marketing	17
2.4.5 Poor Infrastructure	19
2.4.6 Lack of Digital Skills	19
2.4.7 Lack of Entrepreneurial Education and Training	21
2.5 Women Empowerment Theory	23
2.6 Mentorship	25

2.7	Entities Promoting Female Empowerment Within the Local Government of the Western Cape Province	27
2.7.1	Western Cape Government Initiatives Promoting Entrepreneurship	28
2.7.2	Township and Rural Entrepreneurship Programme (TREP)	29
2.7.3	The Cape Agency for Sustainable Integrated Development in Rural Areas (CASIDRA)	29
2.7.4	The Department of Economic Development and Tourism	30
2.7.5	The Agri-processing Supplier Development Programme	30
2.7.6	The Small Enterprise Finance Agency (SEFA)	31
2.8	The Small Enterprise Development Agency (SEDA).....	31
2.8.1	The Following is an Illustration of the Programmes that Possess Rigorous Eligibility Criteria	32
2.9	Chapter Summary	34
CHAPTER THREE: RESEARCH METHODOLOGY		37
3.1	Introduction	37
3.2	Research Paradigm.....	39
3.3	Research Design	39
3.4	Research Strategy	40
3.4.1	A Qualitative Research Strategy	41
3.5	Population	41
3.6	Sampling Strategy	41
3.6.1	Probability Sampling	42
3.6.2	Non-probability Sampling	42
3.7	Sample Size.....	43
3.8	Data Collection and the Instrument Used	43
3.9	Data Analysis.....	44
3.10	Ensuring Trustworthiness of the Research	44
3.10.1	Credibility	44
3.10.2	Transferability	45
3.10.3	Dependability	45
3.10.4	Confirmability	45
3.11	Pilot Study.....	45
3.12	Ethical Consideration.....	46
CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION		48
4.1	Introduction	48
4.2	Procedure and Reporting	48
4.3	Chapter Summary	56
CHAPTER FIVE: DISCUSSION OF RESULTS		57
5.1	Introduction	57
5.1.1	Objective One: To Understand Female Entrepreneurs' Challenges when Engaging in Entrepreneurial Activities	57

5.1.2	Objective 2: To Identify Opportunities to Ensure Sustainable Business for Female Entrepreneurs in Masiphumelele	59
5.1.3	Objective 3: To Develop Strategies and Options for Overcoming Challenges and Harnessing Opportunities	59
5.2	The Recommended Empowerment Strategies for Female Entrepreneurs in the Masiphumelele Informal Settlement in the Western Cape, South Africa	60
5.2.1	Advocacy for Female Entrepreneurs	60
5.2.2	Improving the Accessibility of Financial Services	62
5.2.3	Facilitating the Expansion of Educational Opportunities and Skills Development	63
5.2.4	Enhancing Market Connections and Relationships	65
5.2.5	Promoting Policy Reforms and Creating a Legal Framework That Supports the Desired Changes	66
5.3	Recommendations.....	67
5.4	Limitations of the Study	67
5.5	Suggestions for Further Study	68
5.6	Conclusion	68
	REFERENCES	70
	APPENDICES	85
	APPENDIX A: Gatekeeper Letter.....	85
	APPENDIX B: Participant Consent Form.....	86
	APPENDIX C: Interview Schedule	87
	APPENDIX D: Editors Certificate	88

LIST OF TABLES

Table 1.1: Chapter Layout.....	8
Table 2.1: The classification of mentorship outputs	26
Table 4.1: Challenges encountered by female entrepreneurs	50
Table 4.2: Strategy options overcoming entrepreneurial challenges	55

LIST OF FIGURES

Figure 2.1: Generic challenges faced by female entrepreneurs in South Africa.....	13
Figure 2.2: Top 11 social media applications that are recommended for marketers in 2023 .	18
Figure 2.3: Dimensions of change and the interrelationship between them	23
Figure 3.1: An illustration of the methodology approach utilised for the study.....	37
Figure 3.2: The research onion	38
Figure 3.3: Sampling techniques.....	57
Figure 4.1: Female entrepreneurs engage in various types of businesses, socio-demographic information of the participants	49
Figure 4.2: Effect entrepreneurship has on families	52
Figure 4.3: Opportunities in entrepreneurship.....	53
Figure 4.4: Strategies for overcoming entrepreneurial challenges.....	54
Figure 4.5: Expected support by female entrepreneurs.....	55
Figure 5.1: Challenges between literature review and collected data.....	58

ABBREVIATIONS AND ACRONYMS

CASIDRA	Cape Agency for Sustainable Integrated Development in Rural Areas
CBO	Community-based Organisations
CPUT	Cape Peninsula University of Technology
DEDT	Department of Economic Development and Tourism
ICT	Information and Communication Technology
ILO	International Labour Organisation
NGO	Non-governmental Organisation
SALDRU	Southern Africa Labour and Development Research Unit
SEFA	Small Enterprise Finance Agency
SEDA	Small Enterprise Development Agency
SMEs	Small and Medium-sized Enterprises
STATS SA	Statistics South Africa
STP	SEDA Technology Programme
TREP	Township and Rural Entrepreneurship Programme
WEDP	Women's Entrepreneurship Development Programme
WEPP	Women's Economic Empowerment Project

GLOSSARY

The study includes a comprehensive list of key terms and concepts outlined below for clarity and understanding.

Entrepreneur: The term 'entrepreneur' is thought to have originated from the French word 'entreprendre,' which conveys the meanings of 'undertaking' and 'attempting' (Idris and Tan, 2017). Consequently, an entrepreneur can be described as an individual who actively engages in economic activity by starting a business with innovative and creative ideas. This offers possibilities for personal growth and benefits the wider community (Garg and Agarwal, 2017).

Women entrepreneurs: Women entrepreneurs willingly choose to accept the opportunity to fulfil their needs and attain financial independence (Mozumdar et al., 2020). A female entrepreneur can be described as an individual who effectively manages and supervises diverse forms of businesses (Deng et al., 2020). The researcher employed this definition in this study to define a female entrepreneur's characteristics.

A strategy: The term 'strategy' refers to a diverse range of perspectives, opinions, insights, events, goals, expertise, thoughts, ideas, experiences, and expectations that provide a structured framework for initiatives to achieve specific outcomes. It entails identifying an organisation's long-term goals and objectives, selecting strategies, and allocating resources to accomplish them (Johnson et al., 2020).

Informal settlement: Informal settlements are characterised by the construction of housing units without proper certification or legitimate ownership claims. These settlements may be non-compliant with existing planning and building regulations (Williams et al., 2019; Walls et al., 2020)

Challenges: A challenge is a situation in which an individual faces a task that requires significant mental or physical effort to complete effectively, thus serving as a measure of one's abilities (Cambridge Dictionary, 2024).

Informal businesses: Informal businesses may be defined as enterprises that operate without being subject to taxation, are mostly owned by families, are without regulation, and lack a formal organisational structure or legal framework. These firms are typically small or medium-sized enterprises (SMEs) and depend on resources or services within their local area. They focus on serving their local communities and nearby regions (Etim and Daramola, 2020).

CHAPTER ONE: INTRODUCTION

1.1 Introduction

Section 22 of the South African Constitution ensures that individuals can choose their trade, activity, or profession. In an unpredictable economic situation where individuals experience financial difficulties, most people especially women, turn to informal trading to support themselves (Brown and Mackie, 2018).

Statistics South Africa (2022) reported that women comprise 51.1% of the population of over 30.5 million individuals in the entrepreneurial sector. Nonetheless, only 34% of female entrepreneurs own SMEs. Statistically, women have demonstrated exceptional tenacity in establishing their enterprises within the informal commerce sector despite the unnecessary red tape put in their way (Statistics South Africa, 2022).

Individuals who start business ventures have a chance to create income while delivering goods or services to their communities. Nevertheless, the bureaucratic restrictions imposed by local governments hinder the informal sector from achieving continuous growth. The main issue is the requirement to obtain trading licences which is often hard and expensive for most female business owners in the informal sector. Often, female business owners are unaware that such permits exist and are required. Acquiring the necessary permission to operate lawfully poses challenges for female owned businesses and SMEs must incur significant unnecessary expenses in the informal sector. SMEs may need help to adhere to the conventional formal business procedures mandated for various licences (Cichello and Rogan, 2017).

Section 6A was incorporated into the Business Act through the Business Amendment Act 186 of 1993. This law gives legal rights to local authorities to supervise, manage and organise informal commerce, giving them power to establish regulations and enforce restrictions or prohibitions on such activities within specified areas. Local authorities can also establish by-laws which affect street vendors, peddlers, or hawkers. These regulations primarily affect female entrepreneurs who frequently participate in informal economic endeavours.

Certain government legislation may impede on the advancement of female entrepreneurship in South Africa's informal sector. However, new initiatives are currently being applied to address these challenges. Female entrepreneurs in Masiphumelele informal settlement, predominantly operate businesses that are

focused on concentration or survival, such as spaza shops, shebeens, take-away food businesses, hair salons, street vending, seamstress services, and clothing sales (Etim and Iwu, 2019; Dencker et al., 2021). Small businesses make an important contribution in the entrepreneurial sector as they are inclined to focus on their efforts on markets that are connected to prevalent social norms and financial resources in specific local areas where they operate their businesses. Policy revisions are crucial to improving the informal sector, particularly in South Africa, when one considers global transformation and advancements (Hartnack, 2017).

There is a pressing demand for implementation of efficacious empowerment strategies for female entrepreneurs to reduce economic inequality. Female business owners have the ability to contribute to the local economy by creating employment opportunities, thereby reducing poverty which can be achieved by minimising the difficulties they face when venturing into business, by encouraging the growth and progress of small businesses and promoting their progress and expansion within all structures (Sangolagi and Alagawadi, 2016). A study of female entrepreneurs in informal settlements in South Africa is important as it has the capability of illuminating obstacles and prospects for economic advancement within such marginalised communities. Due to job scarcity within the formal sector, most women venture into entrepreneurial activity because of the many benefits that it provides such as a possibility of increased autonomy over their financial futures and the flexible working hours which contribute to their work-life balance. This study enhances existing academic research by deepening our comprehension of entrepreneurship in informal economies, specifically focusing on gender analysis (Brush et al., 2019).

Many women opt to become entrepreneurs in the informal sector due to the scarcity of formal employment prospects, as well as their ability to gain increased autonomy over their and their families' financial futures. This study enhances existing academic research by deepening our comprehension of entrepreneurship in informal economies, specifically focusing on gender analysis (Brush et al., 2019).

The researcher attempts to analyse the experiences and obstacles of female entrepreneurs in informal settlements, which has the potential to provide valuable insights for developing policies and interventions to empower them. The study emphasises the necessity for enhanced information accessibility, particularly regarding businesses operating in informal settlements.

The results of this study will enhance a scholarly understanding of entrepreneurship in informal settlements and offer valuable perspectives for policymakers and development practitioners. Collectively, the data obtained from these studies addresses deficiencies in scholarly research on informal economies, can guide policy choices, and can advance comprehensive economic development strategies that bolster female entrepreneurs in informal settlements.

1.2 Problem Statement

Survivalist women entrepreneurs are frequently confronted with an extensive set of challenges. These challenges include insufficient marketing opportunities, inadequate regulatory and social support from the government, and difficulties obtaining credit for those operating informal businesses (Panda, 2018).

Nsengimana et al. (2017) brought to light the difficulties women entrepreneurs come across when attempting to access funding opportunities. These barriers may obstruct their development and ability to succeed in comparison to their male counterparts.

Prior research revealed that factors have the potential to contribute to gender discrepancies existing between men and women (Chung and Van der Lippe, 2020).

It is often observed that men are more inclined to start business activities with significant possibilities for growth. Conversely, it has been discovered that enterprises headed by female entrepreneurs display comparatively less aggressive growth trends and may not experience quick expansion as much as men.

As Meyer and Hamilton (2020) indicated, conserving investment in female development and empowerment is essential to effectively contribute to poverty eradication and job creation in South Africa. Hence, this study aimed to look at potential empowerment strategies that women entrepreneurs can adopt in Masiphumelele informal settlement and similar informal settlements.

Developing an effective empowerment strategy for women business owners is justified by its proven ability to drive and encourage women to grow and be productive in their businesses. Investing in developing female entrepreneurship could generate positive effects on economic growth, as women are more willing to invest in their households and communities than men are (Meyer and Mostert, 2016).

1.3 Theoretical Framework

This research is based on the theoretical framework of neoliberalism. Ciptet (2022) defined neoliberalism as a political ideology prioritising market dominance over public governance. Neoliberalism posits that economic freedom is essential for enhancing individuals' economic and social welfare as it advocates for a free market, competition, limited government intervention, and individual accountability. South Africa has implemented neoliberal policies, namely fiscal austerity, deregulation of industry, trade liberalisation, foreign investment in financial markets, and reduced barriers for companies to compete with local and foreign competitors.

This theory guided the researcher's perception of the challenges female entrepreneurs face within the informal economy in the study. Neoliberal policies in South Africa offered some benefits but have yet to effectively address workers' fundamental challenges in the everyday economy. Consequently, organisations operations outside established legal and institutional structures were and still are affected. Informal labourers frequently encounter restricted financial service availability and a lack of legal protection and social security benefits. The South African government made efforts to search for suitable strategies to help the empowerment of female entrepreneurs who are involved within the informal sector. The researcher avers that government should adopt less stringent regulations controlling access to vital resources, such as credit or capital, as that will enhance economic growth and foster the expansion of businesses in the informal industry. The effects of neoliberal policies on informal trading depend on a range of factors, such as location, competition in industry and traders' individual circumstances.

1.4 Rationale and Significance of the Study

Nambiar et al. (2020) pointed out the limited amount of data available on the experiences of women entrepreneurs in South African townships. Using the proposed empowerment strategy effectively, will have the potential to generate profitable businesses, promote sustainability, facilitate business expansion, create employment opportunities, and contribute to alleviating poverty in Masiphumelele informal settlement. Due to the limited research on women entrepreneurship in Masiphumelele, this study is significant. It will serve as a valuable reference for academics and policymakers by contributing to the existing body of knowledge on this field. Furthermore, it will shed light on the potential benefits of female entrepreneurship in

alleviating poverty while generating employment opportunities. This study aims to identify various possibilities for disseminating the research findings to female entrepreneurs in Masiphumelele.

1.5 Aim of the Study

To develop an empowerment strategy for female entrepreneurs focusing on Masiphumelele informal settlement.

1.6 Research Objectives

The researcher formulated the following questions to achieve the study's three objectives:

- 1.1.1 To understand the difficulties that female entrepreneurs experience while participating in entrepreneurial projects.
- 1.1.2 To identify and ensure opportunities for sustainable businesses for female entrepreneurs in Masiphumelele informal settlement; thus, enabling them to operate.
- 1.1.3 To develop strategies and options to overcome challenges and harnessing opportunities.

1.7 Research Questions

To accomplish the three objectives of this study, the following research questions were proposed:

- 1.1.4 What challenges do female entrepreneurs encounter when engaging in informal businesses?
- 1.1.5 What opportunities are available to ensure sustainable businesses for female entrepreneurs in Masiphumelele?
- 1.1.6 What are the recommended strategies and options to overcome these challenges?

1.8 Research Paradigm, Methods and Methodologies

1.8.1 Research Paradigm

A paradigm can be described as the framework characterised by values and beliefs that shape the views of researchers and scientists within a particular field of study. It

influences the determination of the areas of study, the methodologies employed, and, notably, how the findings are interpreted (Bell et al., 2022). The selected paradigm for this study is interpretivism. Rather than being solely determined by a fixed objective view of the world, the paradigm suggests that social events are formed by individuals' interactions and lived experiences (Alharahsheh and Pius, 2020). Researchers must consider the underlying view of qualitative research. Saunders et al. (2012) suggested using interpretive methodology, as it seeks to understand phenomena by looking at phenomena from an individual's perspective and explores the connections between individuals and their historical and cultural contexts. This study used the interpretive paradigm, which encompasses a qualitative research approach which examines the factors and contexts that influence how various social situations develop.

1.8.2 Research Method

The researcher employed a qualitative research method to address the research questions. The process was decided on to help enhance the understanding of individuals' perspectives by considering numerous factors that may arise from cultural differences affecting a specific phenomenon (Kozleski and Proffitt 2020). The researcher adopted a qualitative approach to examine the phenomenology concerning women entrepreneurs (Kumalasari et al., 2021).

1.8.3 Research Design

Given the scarcity of prior research on the subject, the researcher sought to enhance awareness of the critical issue of women entrepreneurs in informal settlements. The researcher opted for an exploratory study method. This type of analysis focuses on examining ongoing occurrences, exploring inquiries, generating fresh insights, re-evaluating events from different perspectives, and formulating ideas and recommendations for future research (Al-Ababneh, 2020).

1.9 Limitations of the Study

The views and experiences were derived solely from a specific group of female participants residing in the Masiphumelele informal settlement. Hence, this study's outcome presents a localised perspective.

Expanding data collection to include information from other informal settlements throughout the Western Cape could provide deeper insights into the findings.

1.10 Definition of Key Concepts

A comprehensive list of key terms and concepts are presented below to provide more clarity and understanding.

Entrepreneur: The term 'entrepreneur' is thought to have originated from the French word 'entreprendre,' which conveys the meanings of 'undertaking' and 'attempting' (Idris and Tan, 2017). An entrepreneur is an individual who has an active participation in starting a business that uses new and creative methods which can offer possibilities for personal growth and benefit the wider community (Garg and Agarwal, 2017).

Women entrepreneurs: These are women who willingly choose to grab an opportunity to fulfil their needs and thereby attain financial independence (Mozumdar et al., 2020). A female entrepreneur can be described as an individual who effectively manages and supervises diverse forms of businesses (Deng et al., 2020). The researcher employed this definition in this study to define a female entrepreneur's characteristics.

A strategy: This refers to a multifarious range of perspectives, opinions, insights, events, goals, expertise, thoughts, ideas, experiences, and expectations to provide a structured framework for initiatives to achieve specific outcomes. It identifies an organisations long-term goals and objectives, by selecting suitable strategies, and allocating resources to accomplish certain objectives (Johnson et al., 2020).

Informal settlement: Informal settlements are characterised by the construction of housing units without proper certification or legitimate ownership claims. These settlements may be non-compliant with existing planning and building regulations (Williams et al., 2019; Walls et al., 2020).

Challenges: Challenges are situations that individuals face that require significant mental or physical effort to complete tasks effectively. They serve as a measure of one's abilities (Cambridge Dictionary, 2024).

Informal businesses: Informal businesses are enterprises that operate without being taxed. Families usually own them, operate without regulation, and have no formal organisational structure or legal framework. The businesses are mostly SMEs that depend on resources or services within their local community (Etim and Daramola, 2020).

1.11 Structure of the Study

The study is structured by the layout illustrated in Table 1.1 below.

Table 1.1: Chapter layout

Chapter	Brief layout
Chapter One	Chapter One offers a comprehensive preamble that provides the necessary background information for the study. The chapter comprises the problem statement, the significance of the study, the research aim, objectives, questions, the research paradigm, methods, and methodologies. The chapter will define and describe key concepts, and concludes with the research study structure.
Chapter Two	This section focuses on the study's relevant scientific research and theoretical framework.
Chapter Three	Chapter Three presents the methodological approach employed within qualitative studies, offering a scientific rationale for each step. It also covers the processes of data analysis and data collection.
Chapter Four	Chapter Four provides details of the summary of the data analysis process, which presents the study's key findings and their interpretation.
Chapter Five	Chapter Five presents the study's concluding statements, summarising its theoretical and empirical objectives and corresponding findings.

1.12 Conclusion

Chapter One thoroughly analysed the research problem, established the research objectives, and reviewed the research methodologies used for data collection.

The next chapter examines the vast body of literature exploring female entrepreneurs' challenges in informal settlements. Furthermore, the chapter will explore several organisations and entities actively promoting women's empowerment within the Local Government of the Western Cape Province.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Statistics South Africa (STATS SA) reported in 2023 that South Africa's population is estimated to be 60.6 million and roughly 31.0 million are female, while 28.89 million are male. Notwithstanding significant efforts to address gender inequality, the adoption of the National Development Plan 2030, sought a society characterised by equitable opportunities for all. The female unemployment rate remained high at 34.5% in 2022, compared to the male unemployment rate of 27.7%. High unemployment among women was significantly greater in 2017 and 2022 (STATS SA, 2023).

A variety of methods to rectify historical disparities caused by South Africa's history of racial discrimination were then put in place. Policies about enfranchisement were implemented on various levels, including those related to the economy, land, and employment. The primary objective of the Broad-Based Black Economic Empowerment Act (B-BBEE) enacted in 2003 was to facilitate meaningful participation of Black individuals and bring about significant transformation in ethical representation within proprietorship and governance positions in established and emerging businesses where female entrepreneurs could identify and seize economic opportunities to support their families.

Discussions surrounding women's empowerment often ignite passionate debates within the political and social spheres. Ali and Salisu (2019) emphasised the significance of gender equality and women's equal participation in all aspects of life, particularly in respect of aligning with men's positions. The main objective of this theory was to encourage equal chances for all genders. Supporters of this theory contended that by advocating for equal treatment of men and women in economic sectors, the disparities in business enterprises could be diminished.

The International Labour Organization (ILO) (2018) stated that businesses owned by women from impoverished backgrounds usually experienced discrimination because of their religion, social position, and gender. To overcome these obstacles, women often rely solely on personal funding and seek support from organisations to help them improve their interactions with the market and to generate consistent revenue. The literature offers various definitions of empowerment, indicating a need for more consensus on a universally accepted definition. The lack of agreement can be

attributed to the influence of cultural context, which shapes the understanding of how empowerment occurs (Al Khayyal et al., 2020).

In addition, STATS SA (2022) provided a concise overview of economic empowerment, by encompassing aspects such as managing finances, accessing family resources, owning property, participating in markets, pursuing employment opportunities, and by having representation in economic decision-making roles. Economic empowerment offers women the chance to participate in the labour force, achieve financial independence, and advance to positions of economic influence.

Ali et al. (2021) suggested that there was limited information on the factors contributing to the need for growth in small businesses and the strategies women business owners employed to grow their businesses. Meyer (2018) suggested that further research would be valuable for female entrepreneurship in developing and emerging nations, as it would acknowledge that culture continued to influence women's development and empowerment. Thus, it is essential to prioritise further research on the long-term sustainability and growth potential of women-owned enterprises in informal settlements.

2.2 Entrepreneurship

Entrepreneurship refers to pursuing new business opportunities, including self-employment, establishing a new organisation, or growing an existing business (Fuentelsaz et al., 2019:5-24). Venkataraman (2019) also suggested that entrepreneurship involves investing in an industry with financial resources, time, and effort without certainty regarding future returns. However, Bodley (2020) asserted that entrepreneurship becomes an obligatory option in less economically developed countries with restricted industrialisation and a high unemployment rate.

Bodley (2020) reported that entrepreneurship is often used interchangeably with self-employment. It is essential to note that there are noticeable variations in the motivation and skill levels exhibited by entrepreneurs, especially between those who pursue entrepreneurial endeavours due to perceived opportunities, compared to those who do so out of necessity. This assertion was supported by the works of Fairlie and Fossen (2018) and Nikiforou et al. (2019). These scholars defined a necessity entrepreneur as an individual who intends to start a business when faced with limited options, often due to unemployment. Buheji (2018) emphasised the necessity for entrepreneurs in

advancing developing and emerging economies and stated that these entrepreneurs should be recognised for their crucial role in addressing challenges such as impoverishment, joblessness, and inequalities. Knox et al. (2019) argued that being a necessity entrepreneur should not mean that the enterprise should be undervalued or neglected. However, if the importance of necessity or survivalist enterprises is not given enough attention, they will continue to be overlooked, along with their founders (Cichello and Rogan, 2017). Khyareh (2018) added that entrepreneurs typically possessed lower levels of education and experience.

Shepherd and Zacharakis (2018) defined an opportunity entrepreneur as someone who starts a business based on perceiving an entrepreneurial opportunity. Individuals with a more extended education tend to have a higher level of education and a more extensive social network, which provides advantages for their business development. Opportunity entrepreneurs recognise business opportunities during periods of low unemployment and favourable economic conditions for new business establishments (Shepherd and Zacharakis, 2018).

Entrepreneurship has witnessed diversification over time, leading to more women engaging in self-employment. Entrepreneurship should be associated with subjective and non-economic wellbeing rather than solely with business success and profitability (Bodley, 2020). Entrepreneurial behaviour is widely acknowledged as a powerful driver of revenue growth, advancement, and job creation. Noor et al. (2021) found that entrepreneurship has become a prominent subject of study in modern times. The global recognition of its importance has resulted in heightened interest and concern. This required creating an inclusive organisation that takes complete responsibility for generating revenue without considering gender-based differences. Entrepreneurship encompasses various activities where individuals identify and capitalise on opportunities while contributing to society.

In summary, entrepreneurship is characterised by its diverse nature and continuous evolution. Hence, developing a globally acknowledged definition that can be universally applied for a more extended period is not easy. Generating money necessitates the recognition of opportunities, the fostering of innovation, and the production of novel ideas (Parker, 2018). The role of entrepreneurship in fostering a robust economy is crucial, due to its influence on job creation and the growth of employment prospects (Burns and Dewhurst, 2016).

2.3 Informal Settlements

Informal settlements encompass a wide range of residential areas where individuals reside in self-constructed dwellings that may be deemed casual due to their legal status, physical condition, or a combination of both. The urban simplicity of informal settlements poses significant difficulties in developing countries (Nassar and Elsayed 2018). These communities play an essential role in the housing market. They significantly influence the dynamics of providing enough housing for rapidly increasing market demand.

Governments in developing nations implement various policies, strategies, and programmes to address urban housing, which is linked to the emergence of informal settlements. These strategies encompass a range of activities, such as government-sponsored housing, establishing designated areas and facilities, urban redevelopment efforts, and improving slums and neighbourhoods.

It is essential to note that these approaches have yet to be proven sufficient to address the pressing challenges of housing and environmental quality. In reaction to the inadequacy and unsustainability of the prevailing system of land transformation, individuals have established self-planned townships, commonly called informal settlements. The informal sector often serves as a vital source of livelihood for individuals who face economic challenges in slums, including catastrophic weather and rapidly increasing urbanisation in rural areas. This includes individuals who work in family businesses without receiving payment, those engaged in temporary wage employment, individuals who work from home, and hawkers on the streets. The informal sector often provides employment opportunities with below-average wages, thus benefiting casual workers and microentrepreneurs (Etim and Daramola, 2020).

The average daily wage of individuals engaged in the informal economy as domestic workers, gardening workers, waiters or waitresses, or street vendors ranges between R150 and R300 per day (Nyashanu et al., 2020). Many individuals live in informal settlements because of the opportunities they provide to participate in the informal economy, potential tax benefits, access to affordable or accessible housing, and subsidised services (Nassar and Elsayed 2018). The notion that informal employment serves as a mere transitional phase towards formal sector opportunities is no longer valid, given that many workers in developing nations rely on informal employment for most of their productive adult lives (Etim and Daramola, 2020).

2.4 The Challenges Faced by Female Entrepreneurs in Informal Settlements

Female entrepreneurs in developing countries face specific challenges when growing or starting businesses. These challenges are primarily influenced by societal norms, formal institutions, and economic conditions (dos Santos et al., 2019; Gimenez et al., 2017; Cabrera and Mauricio, 2017; Meyer, 2018). In contrast to external problems, which lie beyond the entrepreneur's sphere of influence, internal challenges can be surmounted by entrepreneurs' endeavours. Regarding female entrepreneurship in Africa, it is worth noting that while familial limitations may not represent significant challenges, external labour market constraints, such as limited access to international markets, present formidable obstacles for these women.

Gender-based discrimination, challenges in balancing work and family obligations, and issues related to personal characteristics are distinct barriers encountered exclusively by female entrepreneurs (Meyer, 2018) who face more challenges than their male counterparts. These challenges encompass a wide range of factors, such as limited access to financing facilities, inadequate financial skills training, persistent preconceptions about women in business, and entrenched traditions that hinder their complete engagement (Meyer, 2018; Naidu and Chand, 2017). In addition, Panda (2018) noted that a scarcity of resources such as education, training, and infrastructure and differences in personal character are common obstacles.

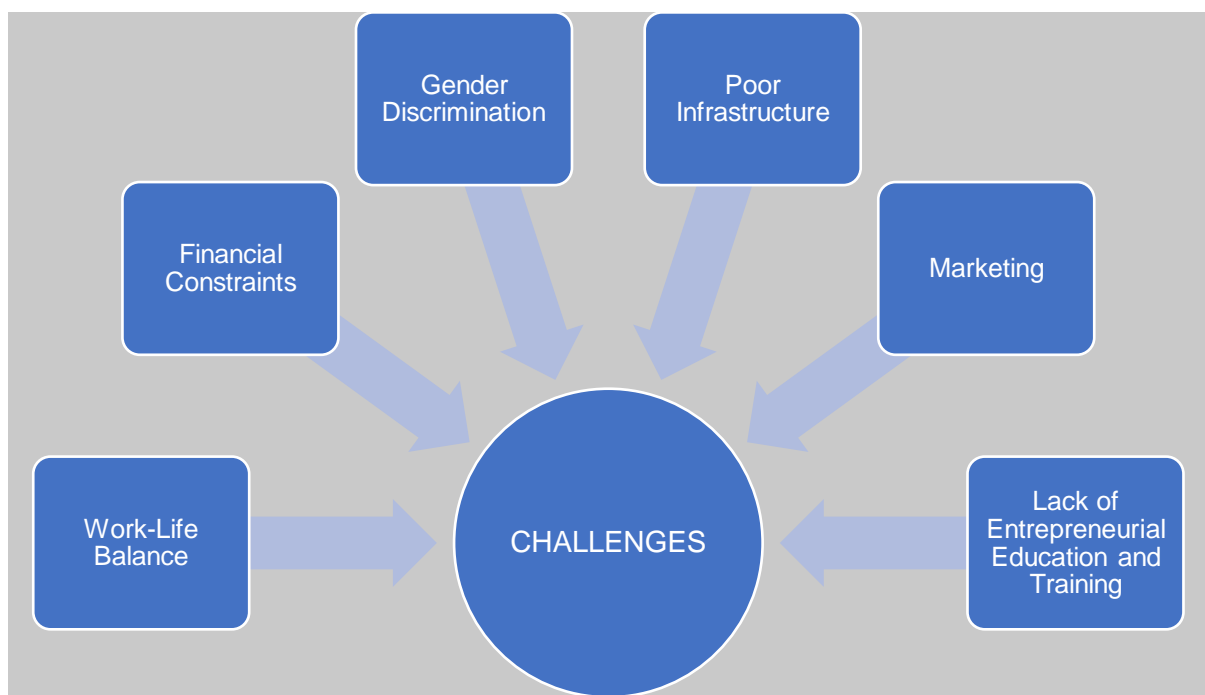


Figure 2.1: Generic challenges faced by female entrepreneurs in South Africa

(Source: Drawn by Researcher)

2.4.1 Financial Constraints

There has been a lot of literature published highlighting the significance of financial inclusion for female entrepreneurs. Female entrepreneurship has the potential to generate additional income, which can be used to enhance the wellbeing of their households and support their families. It has been observed that women residing in rural areas may encounter distinct factors that negatively influence their financial activities, hence restricting their ability to adopt a comprehensive approach to managing their finances (Ge et al., 2022; Ngono, 2021).

Financial inclusion in developing countries can be challenging due to limited access to well-established loan sectors, thereby disproportionately affecting women aspiring to start entrepreneurial ventures. The active engagement of women in the financial system plays a crucial role in enhancing economic development overall, as it empowers them to participate actively in the economy (Hussain et al., 2019).

In addition, female entrepreneurs need help obtaining financing from extraneous sources such as formal financial institutions, due to poor credit ratings and the lack of sureties; mainly because women tend to have limited assets and a modest financial situation (Isaga, 2018).

Rudhumbu et al. (2020) indicated that female entrepreneurs face challenges obtaining funding for their start-ups or businesses due to lending institutions demanding collateral. It is believed that women entrepreneurs may continue to have challenges to attain complete recognition and appreciation within diverse economic domains, such as interactions between small businesses and suppliers.

This challenge is intensified by the situation where women may have limitations in accessing their assets due to cultural considerations. Their capacity to use these assets as security for obtaining financial resources must be improved. It is frequently seen that female entrepreneurs need more awareness when it comes to the various forms of financial support offered by financial institutions and governmental bodies, such as subsidies, incentives, tax relief, and similar provisions (Chowdhury et al., 2018).

This lack of understanding may significantly contribute to their commercial ventures' eventual downfall. Women increasingly depend on their limited savings and loans from their social networks to sustain their daily business activities. These financial resources

must be improved to ensure their businesses' long-term sustainability (Langevang et al., 2018; Isaga, 2018).

2.4.2 Gender Discrimination

In Sub-Saharan Africa and other geographical areas, a prevailing cultural norm exists whereby men are automatically expected to assume the role of principal breadwinners for their families. Women are usually tasked with overseeing domestic matters. Consequently, female entrepreneurs often struggle to balance their familial obligations with their entrepreneurial responsibilities effectively (Mozumdar et al., 2020; Gopinath and Chitra, 2020).

There is significant uncertainty regarding how families provide the necessary support, such as administrative and financial assistance, to female entrepreneurs. This support is critical for women to attain their objectives, optimise their capabilities, and foster the expansion of their businesses (Noor et al., 2021).

Providing robust support and encouragement to rural women in low-income countries is extremely important to facilitate the establishment of work environments that effectively accommodate child-rearing duties and family responsibilities (Ge et al., 2022; Aggarwal and Johal, 2021).

Adom and Anambane (2020) suggested an association between gender stereotypes and socio-cultural influences, which may lead to less representation of women in business. Obstacles such as disparities in resource availability, include a lack of influential figures to look up to, familial obligations, and a tendency to avoid taking risks which can hinder women with ambitions of establishing or growing their businesses.

These determinants adversely affect women's business pursuits, marginalising and disregarding female entrepreneurs in the entrepreneurial sphere. Women often encounter discriminatory practices and societal norms that restrict their participation in economic endeavours. Such circumstances can impede an individuals' capacity to advance in their careers (UN Women, 2018).

The limited representation of female entrepreneurs in larger enterprises can be credited to the perception that if women were allowed to operate on a larger scale, they would adopt behaviours usually associated with men. Because of this perception, women may avoid adopting such behaviours, even if they recognise the potential

benefits it could bring to their entrepreneurial endeavours. Individuals of all genders must alter their mindsets to overcome these challenges. Women should progressively adopt a perspective that regards assertiveness as a valuable talent, while males should transform their traditional cultural beliefs (Mashapure et al., 2022).

2.4.3 The Concept of Work-Life Balance

Wijaya and Layman (2018) define work-life balance as the ability of individuals to efficiently manage their job obligations while maintaining a sound personal and family life. The concept of balancing life and work means searching for an ideal balance between an individual's employment and personal life commitments. Engaging in multiple roles at the same time can present challenges when it comes to fulfilling obligations, and female entrepreneurs may need to adjust their family time due to the demanding nature of being an entrepreneur.

There is often an imbalance in domestic responsibilities among women, which can be attributed to prevailing gender norms and societal expectations. This means that female entrepreneurs must manage business and domestic responsibilities, sometimes negatively impacting women's personal lives (Ahmed et al., 2019).

It is essential to recognise that specific individuals may encounter time limitations, especially during the initial stages of their children's development. Meyer and Keyser (2019) and Wijaya and Layman (2018) stated that men normally face fewer challenges in this area. In South Africa, the size of women-owned businesses is often influenced by their leaning towards home-based companies and participating in informal economic activities.

These businesses are usually classified as micro, SMEs (Brixiová and Kangoye, 2018; Adom et al., 2018). Providing women with additional support in establishing work environments that effectively address the challenges of managing household responsibilities and childcare duties is beneficial in low-income countries.

Ge et al. (2022) recommended effectively balancing work and personal life by coordinating these activities. Further research is necessary to delve deeper into this topic, as previous studies primarily concentrated on broader challenges and may have inadvertently overlooked the significant body of literature on work-life balance, particularly for women in various corporate sectors (Pareek and Bagrecha, 2017).

2.4.4 Marketing

Marketing is an organisational function that creates, communicates, and delivers customer value. Women-owned businesses face significant pressure to rapidly adapt to changing market conditions, due to intense competition, limited marketing networks, ineffective sales strategies, delays in payment from clients, insufficient marketing expertise, and rapid shifts in demand and technology (Garg and Agarwal, 2017). Due to limited savings and low investment capital, most female entrepreneurs lack the necessary funds to advertise their products and services.

Female entrepreneurs who often engage in limited marketing activities rely heavily on intermediaries, such as distributors and retailers, who take a substantial portion of their profit margin, leading to lower overall company profits (Garg and Agarwal, 2017). Nziku and Struthers (2018) found that access to information on markets, social and intellectual capital, technological solutions, design, and government regulations is crucial for initiating and expanding a business. Access to multiple types of information across various markets and sources of social and intellectual capital is essential.

Furthermore, the integration of technological solutions and the application of design principles are equally important. Information seeking effectiveness depends on information accessibility, which can be achieved through personal effort or by using social capital and networking. A cost-effective and psychologically impactful marketing strategy means that businesses should use social media platforms for networking.

Additionally, this enhances the process of obtaining information for female entrepreneurs and optimising their ability to interact with consumers, suppliers, and financial resources through direct channels, rather than depending on business partners or colleagues (Garg and Agarwal, 2017; Nziku and Struthers, 2018).

The procurement of new data plays a crucial role in an enterprise's establishment, endurance, and expansion. Female entrepreneurs' achievement depends upon various external circumstances, including adequate media coverage and connectivity infrastructure.

Personal attributes such as educational background, creativity, and experience are significant factors for determining a female entrepreneur's success. This assertion remains valid, regardless of external elements, such as infrastructure, which impact the accessibility of information (Nziku and Struthers, 2018).

Application	Monthly Active Users (MAU)	Salient Characteristics	Relevant Business-related Data
Facebook	2.9 billion	<ul style="list-style-type: none"> Facebook Business Page Facebook Ads 	Approximately 66% of Facebook users engage with local business pages every week.
YouTube	2.29 billion	<ul style="list-style-type: none"> YouTube Analytics YouTube Ads 	Approximately 70% of YouTube viewers have purchased brand products and services after encountering them on the platform.
Instagram	1.22 billion	<ul style="list-style-type: none"> Instagram Carousels Instagram Ads 	Approximately 44% of users shop on Instagram weekly.
TikTok	1 billion	<ul style="list-style-type: none"> TikTok Shopping TikTok Ads 	The monthly reach of TikTok commercials encompasses a substantial audience of 1 billion adult consumers.
WhatsApp	2 billion	<ul style="list-style-type: none"> WhatsApp Business App Quick Replies 	WhatsApp generated around USD 906 million in revenue in 2022.
Facebook Messenger	1.3 billion	<ul style="list-style-type: none"> Messenger Ads Instant Scan 	Messenger advertisements can reach a substantial user base of around 987.7 million individuals.
WeChat	1.22 billion	<ul style="list-style-type: none"> WeChat Pay WeChat Groups 	Mainly used in China WeChat offers numerous services, including messaging, video calling, shopping with WeChat Pay, accessing government services, etc.
Twitter	436 million	<ul style="list-style-type: none"> Twitter Revue/Newsletter Twitter Spotlight 	Around 54% of Twitter users demonstrate a tendency to participate in the acquisition of novel goods.
LinkedIn	756 million	<ul style="list-style-type: none"> LinkedIn Company Page LinkedIn Live Events 	22% of the adult population engages in its usage daily.
Pinterest	442 million	<ul style="list-style-type: none"> Story Pins Try On Pins 	Pinterest has a female user base, accounting for 76.7% of its users. Weekly Pinterest users (75%), participate in retail activities on the platform.
Snapchat	557 million	<ul style="list-style-type: none"> Business Manager Snap code 	Snapchat boasts a user base with substantial spending power exceeding USD 4.4 trillion, and its advertising audience comprises 54.4% females.

Figure 2.2: Top 11 social media applications that are recommended for marketers in 2023

(Source: Statista: 2023)

Irshad and Ahmad (2019b) proposed that business owners should consider implementing online social networking to promote their goods and services. This recommendation is based on growing internet usage and widespread engagement with social media platforms.

2.4.5 Poor Infrastructure

Ge et al. (2022) discovered a noteworthy association between a business's size and its influence on household income, emphasising this relationship's inherent significance. Additionally, having a prominent location with many potential customers nearby is an excellent asset to a business. Customer access to a business contributes significantly to an entrepreneur's success. Many women establish home-based enterprises as they find it challenging to access marketplaces for their products or services, especially those from remote regions. This decision is influenced by the limited purchasing power of their customer base. Consequently, businesses need help contacting consumers for their products. The lack of proper physical infrastructure and the restricted purchasing power of their customer base reduces businesses' chances of success. Ngimana et al. (2017) and Tur-Porcar et al. (2017) stressed a noticeable inclination among women to establish enterprises characterised by restricted revenue and employment levels, which impedes their expansion. The effects of these studies hold significance for the expansion and advancement of enterprises. A considerable proportion of women establish businesses with a smaller labour force rather than a larger one.

This choice can be attributed to two primary causes: Women face more obstacles than men in securing financial capital to sustain their entrepreneurial ventures. Women tend to have a comparatively lower level of the expertise necessary to proficiently execute the responsibilities related to their entrepreneurial endeavours, compared to their male counterparts. The interrelationship between these rationales and the gender-based discrimination experienced by women in the work market is apparent (Tur-Porcar et al., 2017).

2.4.6 Lack of Digital Skills

Swartz et al. (2022) presented an in-depth definition of technology encompassing gadgets, techniques, instruments, and materials. The authors emphasised the pivotal role of technology in facilitating the attainment of business and commercial goals. The influence of digitalisation, artificial intelligence, and other technological advancements

on global economies has surpassed the initial predictions. The fourth industrial revolution is driving an increasing demand for digital skills (Schwab et al., 2017). To engage in global economic networks digital technologies are transforming business practices and creating new prospects for entrepreneurs. Digital information and communication technology (ICT) enhance female entrepreneurs' prospects for increased opportunities, competitiveness, growth, and survival. This allows women to accelerate their personal and professional development while granting them equitable entrepreneurial opportunities (Setini et al., 2020). Acquiring digital skills allows disadvantaged individuals to break free from ongoing cycles of poverty and achieve independence (Chetty et al., 2018).

The rapid advancement of digital technologies has posed new challenges for achieving equitable growth. Rashid (2019) explored the role of technology in female entrepreneurship. He found that individuals with a proper academic education contributed better to enhancing product and process innovation due to the human capital they had gained. Female business owners need help with establishing formal networks and accessing suitable technology, the lack of which restricts their financial resources for strengthening and expanding technological systems (Despotović et al., 2018). Impoverished communities with limited resources need help with acquiring the skills needed to succeed in the rapidly changing digital economy. Rapid digital economy transformation makes it difficult for such communities to keep up with this ongoing trend (Carayannis and Meissner, 2017).

Van Alstyne et al. (2016) suggested that digital platforms gain benefits through networks that cultivate consumer loyalty and enable the adoption of innovative interaction strategies. The shift from supply chain-based economies of scale to demand-based economies of scale is advantageous for developing such digital platforms. Pappas et al. (2017) conducted a study highlighting the problem of global inequality that revealed gender discrepancy in industries that offer higher salaries. Chetty et al. (2018) argued that developing digital skills can empower individuals facing disadvantages, thus allowing them to break free from enduring cycles of poverty and achieve self-determination. To succeed in the current global economy, female entrepreneurs must prioritise the development of their skillsets, particularly in digital technology and attend specialised entrepreneurship courses that will enhance their resources, capabilities, and habits, thus increasing their likelihood of achieving success.

Technological advancements and digital skills have increased the advantages of shifting towards remote work, fostering workplace adaptability which has resulted in a fairer business environment and enhanced opportunities for women entrepreneurs who face challenges when balancing work and personal lives. The use of social media and mobile devices has profoundly impacted women's capacity to balance their work and their family obligations. These technologies have become crucial in both professional and personal contexts. The incorporation of digital technologies and self-management skills is essential for the professional advancement and overall welfare of women (Kamberidou, 2020; Fatoki, 2016; Grönlund and Öun, 2018; McAdam et al., 2020; Carayannis et al., 2018).

2.4.7 Lack of Entrepreneurial Education and Training

Ntshangase and Ezeuduj (2020) defined entrepreneurship education as providing individuals with skills, knowledge, confidence, and expertise, thus enabling them to identify and pursue business opportunities and establish their own ventures. Ratten and Usmanij (2021) linked entrepreneurship education to interactive learning approaches closely related to business and community endeavours. Formal education significantly contributes to cultivating business skills and generating opportunities, thus enhancing the ability to identify potential business prospects (Khyareh, 2018; Molina-López et al., 2021).

Bruwer and Smith (2018) and Ratten and Usmanij (2021) argued that entrepreneurship education in South Africa must equip individuals with the proficiency to participate in entrepreneurial activities effectively. They also highlighted the importance of experiential learning in the success of medium-sized enterprises which then contributes to entrepreneurs' development and prosperity. Katongole et al. (2015) identified a restricted association between formal education and entrepreneurial ability. Their findings indicated that more than just business training is required to ensure entrepreneurial success. It is worth noting that female entrepreneurs who embark on business ventures without possessing adequate business knowledge may need help overseeing their enterprises effectively. These challenges can be attributed to limited access to opportunities, insufficient professional experience, and difficulties adapting to rapidly evolving technologies (Neri et al., 2019).

Panda (2018) suggested that female entrepreneurs who have a university education in applied disciplines have difficulty when it comes to efficiently using their skills in

entrepreneurial endeavours. Irene (2017) offered a deeper analysis of Panda's (2018) perspective, suggesting that women entrepreneurs with advanced educational backgrounds prioritise financial success. Conversely, those with minimal formal education find fulfilment in non-financial achievements. Hence, female entrepreneurs' proficiency and individual experiences are crucial to achieving favourable outcomes in business ventures (Mashapure et al., 2022). Successful entrepreneurs often have elevated levels of self-confidence, which can be attributed to their experiences dealing with the challenges and uncertainties that arise during the initial phases of a business venture (Khyareh, 2018).

Government entities in various national, provincial, and local sectors support training and development initiatives based on the recognition that entrepreneurship training is crucial for fostering entrepreneurial skills among female entrepreneurs in South Africa (Ntshangase and Ezeuduji, 2020). Researchers have recommended that training programmes for female entrepreneurs should be prioritised, thereby empowering women to achieve sufficient work-life balance and improve their time management skills. Furthermore, helping in various domains, including negotiation skills, marketing strategies, problem-solving techniques, financial literacy, interpersonal communication, technological proficiency, and essential business competencies, will benefit female entrepreneurs within informal settlements.

Public authorities should actively promote programmes that support female entrepreneurs in the digital economy. These programmes should focus on sharing experiences and exchanging advice to assist current entrepreneurs who are interested in participating in the exchange of views. These programmes could include collaborating with scholars and specialists in their respective areas, thus providing specialised opportunities for learning and training. Engaging in these activities can lead to a temporary boost in enthusiasm among women participating in entrepreneurship training programmes, primarily because of enhanced entrepreneurial self-confidence.

The present study explores the difficulties encountered by women entrepreneurs residing in informal settlements, explicitly emphasising the South African environment. It seeks to broaden comprehension of the barriers faced by female entrepreneurs in informal settlements. The academic literature extensively examines the obstacles facing entrepreneurs' in developed and developing countries, and this analysis offers fresh insights into female entrepreneurship within informal settlements.

2.5 Women Empowerment Theory

Empowerment refers to collecting emotions, understanding, and abilities that enable individuals to engage in their social surroundings and influence the prevailing political system. This ability comprises four dimensions: (1) the cognitive dimension, which refers to the understanding of one's social reality and the mechanisms that govern it; (2) the economic dimension, which requires access to resources that enable individuals to make independent decisions; (3) the political dimension, which encompasses the skills necessary to engage in and influence the institutions and policies of a community or nation; and (4) the psychological dimension, which pertains to individuals' feelings of competence, self-worth, and agency in improving their situations (Cornwall, 2016).

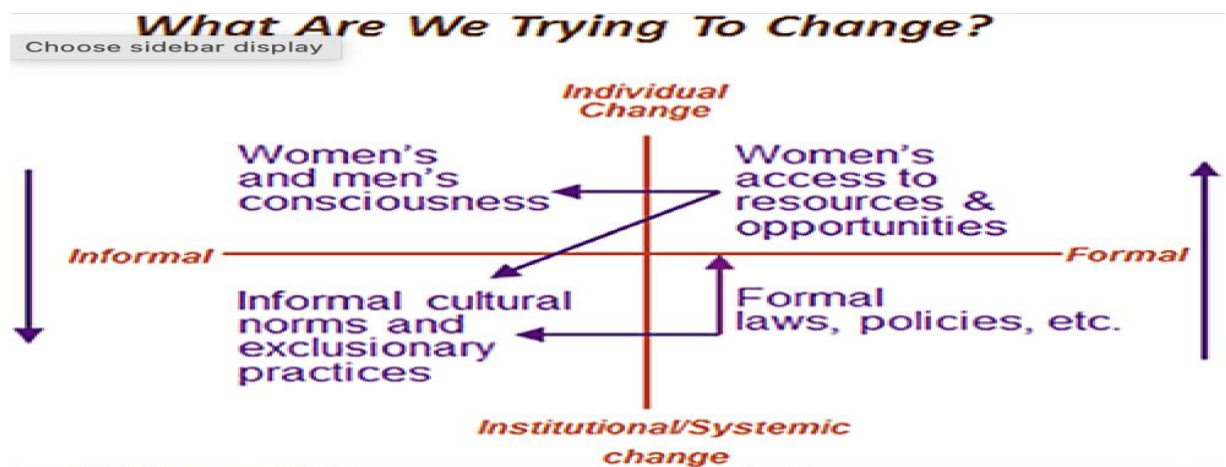


Figure 2.3: Dimensions of change and the interrelationship between them

(Source: Cornwall, 2016)

Empowering women aims to challenge and dismantle structural inequalities, gender norms, power dynamics, economic disparities, and political participation barriers that hold women back. It seeks to create a more equitable society by addressing discriminatory practices, thus promoting gender equity, increasing women's agency and autonomy, ensuring women's economic opportunities and financial literacy, and fostering a greater representation in leadership positions. Women's empowerment is a transformative movement that seeks to empower women to realise their full potential and contribute meaningfully to society (Cornwall, 2016). Empowerment can be broadly conceptualised as the deliberate and structured process of augmenting an individual's or group's capacity to exercise independence and enact transformative initiatives that align with a shared objective. The objective of empowerment as a community-building process comprises enhancing community and personal freedom, increasing political efficiency, promoting a better quality of life, and cultivating social equity. These

objectives facilitate the active involvement of individuals, organisations, and communities. Empowering women is highly significant as it supports women in achieving economic independence, self-reliance, and a positive self-perception of their worth. Women are given increased capacity to overcome challenges and actively contribute to various development initiatives by offering empowerment opportunities. However, there are still persistent challenges to gender equality in South Africa, which necessitates an examination of the effectiveness of the existing policies and initiatives aimed at empowering women to address this issue (Kapila et al., 2016). Empowering women is a theoretical framework aimed at comprehending and examining the diverse elements that contribute to women's empowerment across different social, economic, and political settings. It is a dynamic process in which women actively enhance their ability to exert influence, exercise independence in decision-making, exercise freedom of choice and take proactive actions (Mukorera, 2020). Ani et al. (2018) asserted that considerable focus was devoted to exploring the dynamic relationship between power and empowerment. Power skills are interconnected with individual, organisational, and community empowerment, thereby achieving empowerment at various levels.

Cummings et al. (2018) emphasised the global effort to achieve gender equality, particularly by pursuing the Sustainable Development Goals 2015. These goals aim to empower, promote development, reduce poverty, and enhance development initiatives for women. Doepke and Tertilt (2019) highlighted the importance of addressing women's vulnerability to social injustice by improving their political decision-making skills. Gender inequality can lead to adverse economic and social outcomes for women, emphasising the need for resources in life choices. Traditional development theories suggest that making economic growth a catalyst for women's empowerment while promoting entrepreneurship, can enhance female participation in the economy (Khursheed et al., 2021; Mukorera, 2020). Bonnet et al. (2019) observed an essential correlation between gender, social class, and occupational choices in the labour market and noted a higher prevalence of women in informal employment within households with lower income than men in similar occupations. Job scarcity is prevalent, causing impoverished individuals to increasingly turn to self-employment to address their limited employment opportunities (Fields, 2019). It is crucial to examine entrepreneurship training from a gender perspective to determine the most efficient approaches for empowering women. It is necessary to recognise and confront the diverse and complex challenges female entrepreneurs face in informal settlements in

South Africa. Entrepreneurial education enhances the financial prosperity of entrepreneurs by improving their cognitive capacities, such as knowledge acquisition and problem-solving skills. Education is recognised as an investment in human capital, potentially yielding favourable outcomes regarding women's survival, growth, and return on investment.

2.6 Mentorship

Lall et al. (2023) asserted that mentorship is widely acknowledged as a valuable resource for entrepreneurs. Numerous studies have provided evidence indicating that mentorship heightens the likelihood of individuals participating in entrepreneurial pursuits, fosters the advancement of entrepreneurial education, alleviates concerns surrounding failure, bolsters self-assurance, and encourages a widely held belief that entrepreneurial networking mainly occurs through in-person interactions, and often revolves around local environments (Kuhn et al., 2017). The literature suggests a tendency among female entrepreneurs to display a reduced inclination to seek assistance from individuals they do not know. This phenomenon can be linked to several factors, including the influence of social networks (Neumeyer et al., 2019). Individuals with friends and relatives frequently assign significant importance to interpersonal interactions, as they attempt to seek aid and reinforcement.

It is widely recognised in the entrepreneurial community that mentors are crucial for success. Entrepreneurs should carefully evaluate and select guidance sources that align with their objectives and business circumstances. This will enable them to derive significant benefits from personalised coaching by a supportive mentor. The rise of online platforms and social media has improved entrepreneurs' access to mentors, thus helping historically excluded entrepreneurs to overcome challenges. Nevertheless, rural female entrepreneurs may encounter obstacles in accessing mentors through online platforms, due to fiscal constraints and a deficiency in their technological aptitude (Kuhn et al., 2017). Acknowledging the undeniable significance of personal networks and mentorship, it is crucial to consider some additional factors. When recognising the importance of private networks and mentorship in attaining novel enterprises, business efficacy, and the growth of pre-existing ventures, it is crucial to recognise the calibre and scope of network interactions. Social networking websites and internet-based communication platforms allow entrepreneurs to interact with a broad range of advisers possessing relevant skills. This technology can benefit individuals in remote or rural areas and those involved in specialist industries (Elliott et

al., 2020). Despite the limited amount of empirical research available on the importance of entrepreneurship programmes in rural areas and their potential impact on the development of these regions, public entities continue to implement initiatives that provide support to female entrepreneurs during the early stages of the establishment of their businesses, and mentoring is one of the crucial elements of such programmes.

Table 2.1: The classification of mentorship outputs

The Classification of Mentorship Outputs	Mentorship Outcomes	Description
The positive effects of skills transfer.	<ul style="list-style-type: none"> • Is the process of identifying and evaluating opportunities. • A more focused and well-defined company view. • The capacity to oversee a business. • Goal attainment. • Developing and sustaining professional relationships with individuals and organisations. 	<ul style="list-style-type: none"> • To identify potential opportunities and to assess their viability for implementation. • Recognising the value of introspecting on previous experiences, comprehending the actions taken, and leveraging this knowledge to shape a favourable future for their organisation. • Effectively leading business operations and ensuring that team members contribute to its success is a crucial responsibility. • Ensuring the successful completion of planned tasks. • To establish connections with individuals who possess the potential to enhance the value of the business.
Effects of transferring expertise.	<ul style="list-style-type: none"> • Financial reporting knowledge. • Operations management. • The managing of human resources. 	<ul style="list-style-type: none"> • Analysing and comprehending financial statements. • Oversee commercial operations, including producing, distributing, and customer service. • Staff management involves various aspects, including hiring, selecting, and advancement.
Successfully adapting to challenging entrepreneurial experiences.	<ul style="list-style-type: none"> • Affirming entrepreneurial self-perception. • Improved self-assurance and belief. • Stimulating business habits. 	<ul style="list-style-type: none"> • Be determined and not give up easily on being an entrepreneur. • Personal confidence in accomplishing definite functions.

	<ul style="list-style-type: none"> • Raising the level of morale to promote individual growth. 	<ul style="list-style-type: none"> • Feel like an authentic entrepreneur. • Be cognizant of one's strengths and weaknesses.
Company outputs.	<ul style="list-style-type: none"> • Productivity levels have increased. • Enhanced post-purchase customer support. • Expanded product line. • Rise in revenue. • Boosted profits. • Decreased spending. • Increased business longevity. 	<ul style="list-style-type: none"> • Increase productivity by maximising efficiency. • Contacting or reaching out to a client after a sale. • Making sure that a wide variety of products are available. • Higher sales revenue. • Improved sales intake. • The company becomes more profitable. • Reduced expenses. • Mentoring is crucial in supporting management teams striving to achieve sustainability goals.

(Source: Kunaka and Moos (2019:1-11)).

Another aspect to consider for female entrepreneurs is collaboration. Collaboration can provide numerous benefits, such as mutual learning and innovation, knowledge sharing, increased business activity, and community development. Olsson and Bernhard (2021) stated that collaboration rather than competition in empowering women in the business sector cannot be overstated as it fosters an uplifting and encouraging atmosphere that promotes the exchange of expertise, insight, and resources. Collaboration can lead to integrating unique strengths, thus promoting collective empowerment, facilitating growth, fostering innovation, and challenging societal stereotypes by sharing ideas, experiences, and perspectives. Collaboration has the potential to overcome barriers to progress and enhance a cohesive and influential presence.

2.7 Entities Promoting Female Empowerment Within the Local Government of the Western Cape Province

The City of Cape Town's overall strategic approach is to actively support females who participate in entrepreneurial ventures within the informal sector. Female business owners from Masiphumelele informal settlement can also avail themselves of support services. The local government of the Western Cape emphasises the value of micro-enterprises in the regional economic landscape by offering various programmes to

assist entrepreneurs with starting and growing their businesses and provide strategies and resources to assist entrepreneurs in their endeavours. The researcher identified several programmes that could be useful for the participants. Acknowledging that not all these programmes will be appropriate for everyone is imperative. Nevertheless, compiling a comprehensive inventory of these channels is important for future growth purposes, as it enables prospective entrepreneurs to employ them effectively in their businesses. The programmes are as follows:

2.7.1 Western Cape Government Initiatives Promoting Entrepreneurship

i) Provision of Financial Assistance

Government authorities have implemented specialised funding programmes explicitly geared towards meeting the unique needs of female entrepreneurs. These financial initiatives aid businesses owned by women by facilitating access to low-interest loans, grants, and opportunities to receive venture capital assistance. These initiatives aim to augment the capabilities of female entrepreneurs in Cape Town, encompassing both novice and accomplished individuals, in transforming their business concepts into tangible ventures and expanding their enterprises by improving the availability of financial resources.

ii) Business Incubators

The government has established business incubators to promote the growth and progression of female business owners. The incubators provide a variety of resources and support services to female owned businesses. They offer diverse advantages, such as mentorship initiatives, educational workshops, networking opportunities, innovative resources, and communal work environments. These services are offered at a discounted rate or without any cost for a specified period. Incubator groups create a conducive environment for fostering collaboration among women-owned businesses, thereby offering the necessary support and guidance for these businesses to achieve financial and professional success.

iii) Training and Capacity Development

Acknowledging the significance of knowledge in attaining entrepreneurial success, deliberate endeavours have been made to develop specialised training programmes that cater to the needs of women aspiring to engage in entrepreneurship. These programmes have been created in response to endeavours to recognise the

significance of knowledge in attaining success as an entrepreneur. The programmes encompass a diverse range of subjects, including, but not limited to, business planning, financial management, marketing strategies, legal compliance matters, leadership development, and digital skills training (City of Cape Town, 2022).

2.7.2 Township and Rural Entrepreneurship Programme (TREP)

The TREP is a provincial government initiative that assists SMEs in rural communities and townships. The primary objective of this programme is to alleviate economic marginalisation by fostering an enabling environment for entrepreneurship by offering specific forms of assistance including facilitating access to financial resources. TREP has exhibited notable efficacy in providing comprehensive business assistance to many enterprises operating within township areas. However, the TREP programme has several disadvantages that warrant careful consideration. Improvement can be achieved by implementing targeted outreach strategies for newly established businesses, enhancing monitoring and evaluation mechanisms, and acquiring supplementary financial resources (Department of Small Business Development, 2023).

2.7.3 The Cape Agency for Sustainable Integrated Development in Rural Areas (CASIDRA)

CASIDRA is a provincial government enterprise of the Western Cape Government devoted to enhancing rural inhabitants' social and economic welfare. CASIDRA is crucial when it comes to promoting and supporting entrepreneurial initiatives in Cape Town. The principal aim of community development initiatives is to alleviate poverty and foster economic self-sufficiency and sustainability. It is obligated to offer support and promote the empowerment of female entrepreneurs. CASIDRA acknowledges female owned businesses' significant potential and role in promoting economic growth, driving social advancement, and facilitating sustainable development. The primary goal of this initiative is to encourage the establishment of independent communities. CASIDRA has developed specialised programmes to assist and empower women venturing into the entrepreneurial sphere while acknowledging the substantial obstacles (CASIDRA, 2023).

2.7.4 The Department of Economic Development and Tourism

The Department of Economic Development and Tourism (DEDT) in the Western Cape provides numerous services and activities to support the expansion of small businesses. The department offers a variety of support programmes specifically tailored to aid small businesses, with finance, business, and marketing. It also offers tailored marketing strategy workshops specifically designed for female entrepreneurs.

These courses have been specifically tailored to cater to the requirements of women-owned businesses. These programmes offer guidance on digital, social, and branding strategies tailored to female entrepreneurs and to help female business owners to surmount financial barriers. Women entrepreneurs can leverage DEDT funds for website development, the recruitment of marketing professionals, and implementing advertising campaigns to augment their visibility and broaden their customer reach. The DEDT collaborates with other stakeholders to encourage female entrepreneurs through mentorship activities. Experienced mentors possessing extensive knowledge of the obstacles encountered by women-owned enterprises offer guidance to aspiring entrepreneurs by imparting industry-specific marketing strategies to aid and direct individuals within business communities to enhance their entrepreneurial skills. The department catalyses knowledge enhancement, professional growth, and skill acquisition by facilitating connections between aspiring entrepreneurs and experienced mentors.

Small enterprises frequently encounter difficulties in obtaining sufficient financial resources. The DEDT collaborates with public and private financial institutions to enhance small business lending. Low-interest loans and grants have become crucial for supporting the financial progress associated with such programmes, thus enabling them to overcome economic obstacles and attain sustainable growth. The agency supports entrepreneurs to develop comprehensive business plans, hence increasing their likelihood of obtaining financial support from banks or investors. Financial forecast templates and the specialised knowledge financial professionals offer are invaluable assets that aid nascent businesses in getting financial support (DTIC, 2023).

2.7.5 The Agri-processing Supplier Development Programme

The South African Agri-processing Supplier Development Programme promotes reform and inclusivity and supports small suppliers by enhancing their business skills,

production capacities, market access, and create financial stability that aligns with a national framework designed to stimulate economic growth.

- i) The Business Skills Development Programme assists female entrepreneurs with training in various areas such as financial management, marketing strategies, quality control, and supply chain management. The acquisition of these skills is essential for women to manage enterprises and drive their entrepreneurial endeavours towards success.
- ii) Market Accessibility: This programme enhances the market reach of women entrepreneurs by establishing connections with well-established Agri-processing firms. It facilitates supplier-buyer partnerships to participate in trade fairs and business forums. Exposure to specific elements may lead to increased market share and profitability.
- iii) Gender biases prevent female entrepreneurs from accessing formal finance, thus threatening their financial stability. To address the issue, the Agri-processing Supplier Development Programme funds women-owned businesses (Greenagri, 2023).

2.7.6 The Small Enterprise Finance Agency (SEFA)

SEFA was established in Cape Town, South Africa, to aid female entrepreneurs. Recently, there has been a notable increase in the number of women who have taken the initiative to establish their enterprises. This trend is indicative of the growing prevalence of female entrepreneurship. Nevertheless, a considerable proportion of these enterprises are characterised by their limited scale, and therefore, they encounter challenges in acquiring adequate financial resources and credit. Female entrepreneurs in Cape Town can now secure financial support from SEFA, thereby facilitating the expansion of their businesses and fostering sustainable economic stability. SEFA offers a range of services to female entrepreneurs, including counselling and assistance tailored to their businesses' needs. Consequently, they can broaden their business ventures and prosper in the increasingly competitive global economy.

2.8 The Small Enterprise Development Agency (SEDA)

SEDA has aided Cape Town, South Africa entrepreneurs for over ten years. The agency has collaborated with diverse entrepreneurial cohorts, encompassing women

entrepreneurs, minority entrepreneurs, and young entrepreneurs. The SEDA Technology Programme (STP) was established in April 2006 through the merger of the GODISA Trust and the National Technology Transfer Centre, operating under SEDA's parent organisation. In 2008, the South African Quality Institute merged its small enterprise support function with the technological initiatives offered by Technology with Women in Business and led to the creation of STP. SEDA has impacted the growth of entrepreneurial activities in Cape Town and has facilitated the establishment of a conducive environment for entrepreneurs by offering a diverse range of resources and assistance. In addition, SEDA has proactively promoted and occasionally pressured entrepreneurs within the business sector to address market demands, but they face a significant challenge due to insufficient infrastructure being provided in the Cape Town area. This obstacle hinders entrepreneurs' ability to grow their businesses and obtain support from SEDA.

To overcome this challenge, SEDA needs to establish more linkages with local governmental bodies and financial institutions. Moreover, SEDA must develop stronger partnerships with other support organisations with a common objective of fostering the growth of entrepreneurship (SEDA, 2023). Numerous initiatives targeting women's empowerment were implemented by governmental and private entities, operating within the parameters of SEDA that were strategically developed to offer comprehensive support and assistance to women working in South Africa's business sector. Many of these programmes have stringent eligibility criteria that may not adequately address the needs of female business owners living in informal settlements. This phenomenon can be attributed to these women engaging in business activities without formalised business plans or fixed capital.

2.8.1 The Following is an Illustration of the Programmes that Possess Rigorous Eligibility Criteria

2.8.1.1 The Gender and Women Empowerment Unit within the Department of Trade and Industry

Department's Aim: To enhance science and technology accessibility for women in all enterprises, supporting women-owned businesses through capacity building, market access, policy advocacy, and networking opportunities.

Core Focus Area: The department offers skills training to businesses, emphasising the importance of integrating technology and science into their operations, regardless of their geographical location, whether rural or urban.

Prerequisite: Company registration is a compulsory requirement.

- The business requires a minimum operational history of three years.
- As evidence of the company's existence applicants must provide bank or other financial statements.

2.8.1.2 Business Partners Women's Fund

Department's Aim: To advance gender equality and support women in their entrepreneurial endeavours by offering business initiation, expansion, or acquisition advice and financial assistance.

Core Focus Area: The services provided include business plans, start-up guidance, coaching, and financing for both start-ups and expansion efforts.

Prerequisites: Enterprises must have at least 50% female ownership.

- Female owned businesses should always aim towards initiating, expanding, or acquiring an additional established business.
- Businesses must have a female individual or individuals who has occupied business operations and management positions.
- The fund offers financing from R500,000 to R50 million with a repayment period of five years. It provides exclusive support to women-owned businesses with a minimum of 50% active female ownership.
- Female entrepreneurs who are granted funding from the Women in Business Fund will have access to additional services such as industry-specific mentors and a technical assistance grant of up to R25,000. These resources are aimed at facilitating the development and progression of businesses. If required, a supplementary interest-free loan of R35,000 may be provided for technical assistance.

The Women's Economic Empowerment Project (WEEP), administered by the Cape Flats Development Association, is a highly effective initiative to empower women entrepreneurs in informal settlements in Cape Town, South Africa. WEEP provides a comprehensive approach to assisting women entrepreneurs, by offering vital elements

such as education, guidance, financial resources, and market connections. WEEP has successfully provided focused assistance in places such as Masiphumelele informal settlement, thus enabling women to develop and grow their businesses. This has resulted in greater economic autonomy and an improved quality of life for the women and their families. Conversely, the Women's Entrepreneurship Development Programme (WEDP), initiated by a local non-governmental organisation (NGO) with limited and unsustainable resources and inadequate community backing, was an unsuccessful initiative to develop women entrepreneurs in informal settlements.

Although WEDP provided early training opportunities, it did not provide essential elements such as ongoing support, assistance with financial access, and linkages into the market, which are important for long-term business growth. As a result, many participants faced difficulties sustaining their businesses after completing the programme as they had insufficient resources and support systems. Some empowerment projects in informal settlements in Cape Town showed that programmes should include comprehensive and long-term support mechanisms to ensure that positive effects are generated to improve economic empowerment of women entrepreneurs (CAFDA, 2018).

2.9 Chapter Summary

This chapter focused on the obstacles encountered by women entrepreneurs, the concept of empowerment, and the empowerment initiatives provided by the national government, the Western Cape Government, and private entities. The government actively advocates for female entrepreneurship in the informal sector. However, business owners often remain unaware of the empowerment initiatives that are available to them. Cooperation between government entities, NGOs, and the private sector is essential for maximising the capabilities of female entrepreneurs in informal settlements. There is a wide range of resources, support networks, and opportunities available to female entrepreneurs that facilitate achievement. Below are some of the things that government entities, NGOs, and the private sector can do to make their initiative known to business owners especially female entrepreneurs from informal settlements:

a) Collaborate:

Businesses and individuals must collaborate with local NGOs or community-based organisations (CBOs) to target women in informal settlements. Using established networks and resources already available in the region has a broader effect and impact

because the more participants use these programmes to help their businesses and the communities around them, the more it will benefit the government and citizens by alleviating the burden of unemployment. It is necessary to directly engage the target population in designing and implementing assistance programmes to cater to female entrepreneurs' specific needs and to address their challenges.

b) Community Outreach:

Community outreach actively engages with local community leaders and organisations collaborating closely with women residing in informal settlements who can distribute information about government programmes and support using local channels, such as community meetings, workshops, and door-to-door visits. Community leaders are well-known in their communities, thus making it easier to distribute information to community members. It is important to have communication materials that are printed in the native languages spoken within informal settlements, as this will facilitate overcoming language barriers and improve the accessibility of information for a broader spectrum of female entrepreneurs.

c) Local Media Partnerships:

Local media partnerships are a vital part of our collaborative efforts. They facilitate cooperative ventures between local media outlets and organisations or entities. These partnerships enhance regional media's scope, influence, and efficiency in disseminating news and information. Women entrepreneurs, including those in informal settlements, should collaborate with local media organisations, such as radio stations and community newspapers, to highlight the accomplishments of women entrepreneurs who have benefitted from government programmes. This collective effort will enhance consciousness and function as a wellspring of motivation for individuals encountering difficult circumstances.

d) Peer Mentoring Networks:

Entrepreneurs should establish peer mentoring networks that connect successful female entrepreneurs living in informal settlements with aspiring entrepreneurs. These networks are practical and effective, as mentors have direct experience in accessing government programmes and can provide valuable insights and assistance in navigating application processes. By implementing these strategies, awareness around government programmes can increase, together with assistance that is

available to women entrepreneurs living in informal settlements in Cape Town. This will allow them to take advantage of these opportunities and to gain more power for themselves. The next chapter outlines the research methodology and will be used to answer the study's primary research questions to achieve its objectives. The researcher will outline the processes underlying the chosen research design and provide details on the qualitative research approach and the methods used. The chapter will also address the data collection instruments, data analysis and coding processes, ethical considerations, and the study's limitations.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents an overview of the study's theories and approaches, and the methodology used to accomplish the study's objectives. Firstly, the researcher presents the theory behind the study and positions it within the extant body of literature. The researcher collected data using semi-structured interviews with 17 female entrepreneurs in Masiphumelele informal settlement in the Western Cape, South Africa. The researcher transcribed the interview audio into words using Microsoft Word and qualitatively evaluated it using inductive and deductive methods with QSR NVivo 12 Pro software for identifying recurring patterns and themes. The analysis results are presented in Chapter Four.

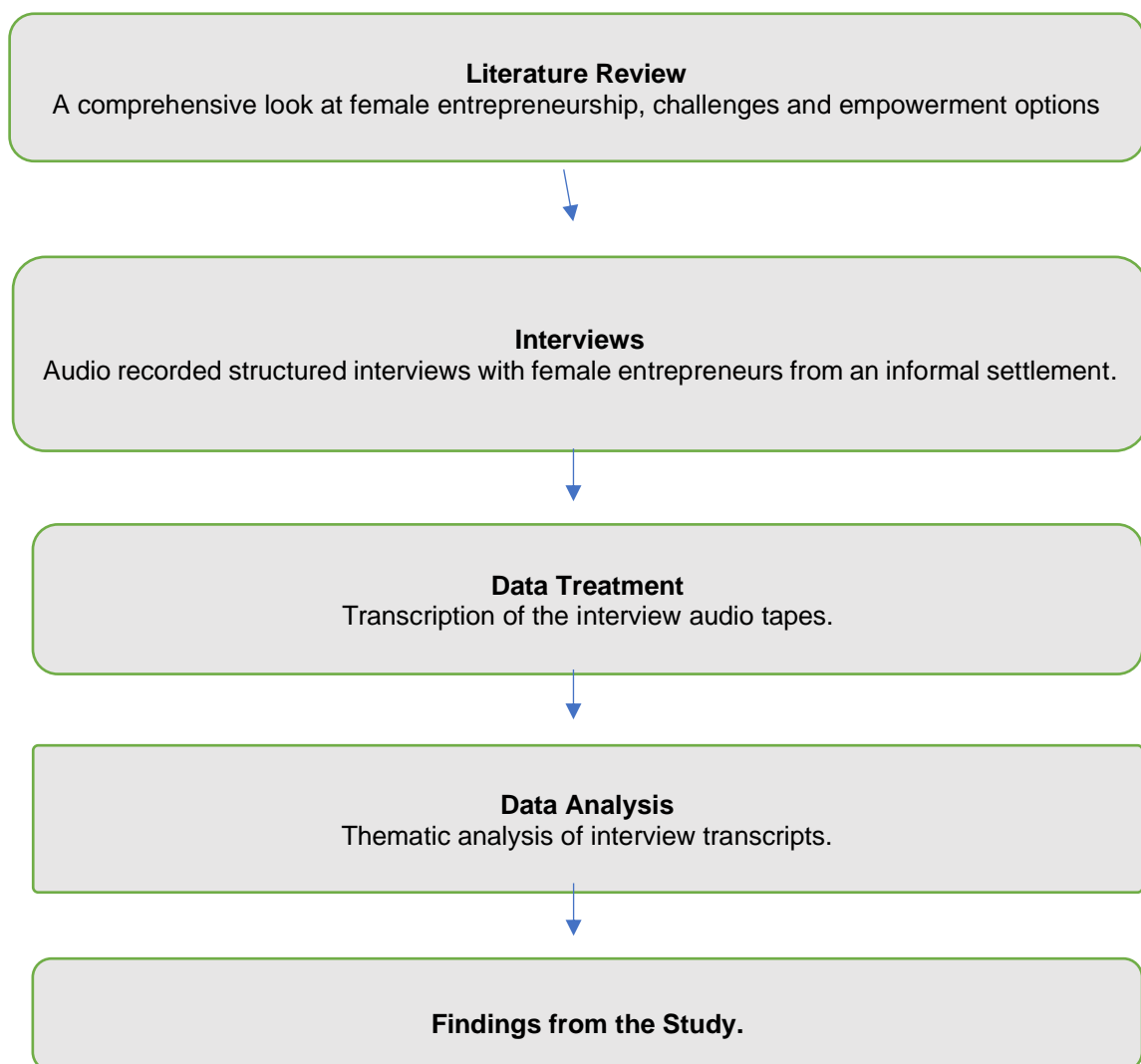


Figure 3.1: An illustration of the methodology approach used for the study

(Source: Drawn by Researcher)

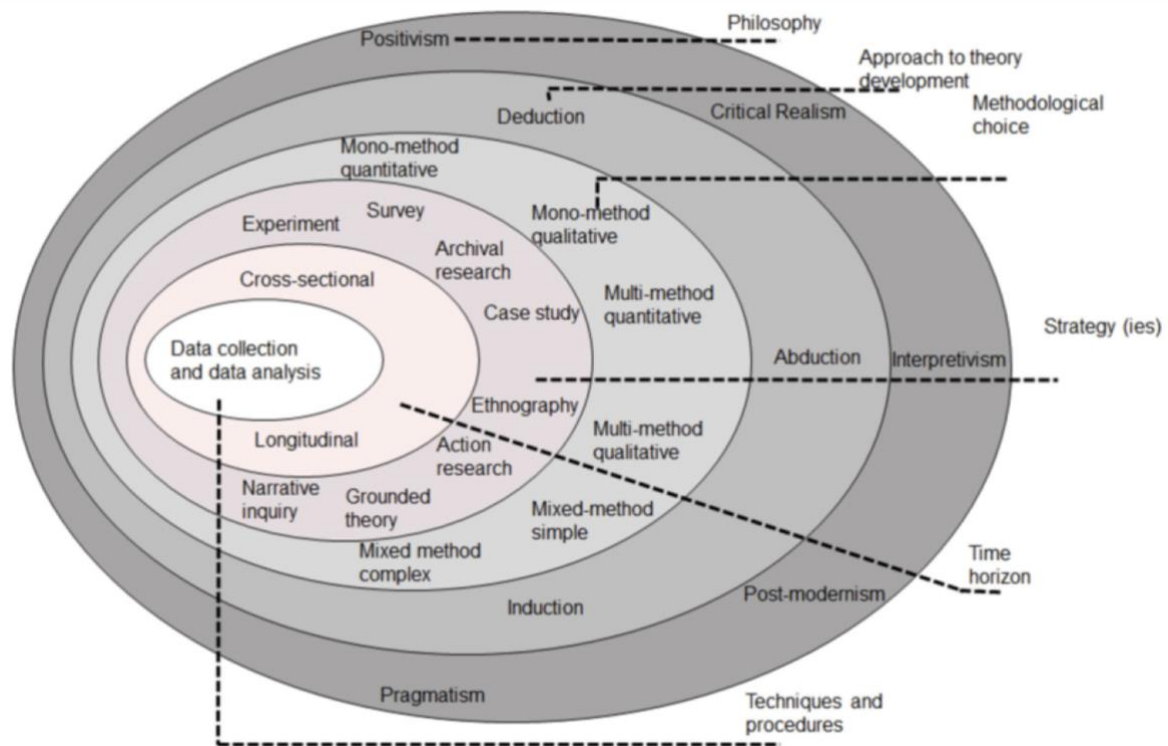


Figure 3.2: The research onion

(Source: Saunders et al. (2016)).

The evolution of research processes can be addressed through a theoretical framework known as the "research onion" (see Figure 3.2), as described by Saunders et al. (2016). To establish a practical research, approach this model offers a detailed breakdown of the essential layers and steps (Melnikovas, 2018). The research methodology starts with defining the core concept, selecting appropriate methods, methodologies, and tactics and establishing specific timelines. These components collectively shape the design of the study, including the primary techniques and procedures for data collection and analysis.

The research onion offers a structured framework that systematically directs research design using its various layers (Saunders et al., 2016). Furthermore, the research onion is grounded in specific ontological and epistemological assumptions that influence various strategies, techniques, and methods, distinguishing them from those typically employed in business studies.

The research onion model is essential for guiding and structuring the study on female entrepreneurs residing in the Masiphumelele informal settlement and their challenges. The research onion's fundamental component is the researcher's philosophical assumptions, which can influence her understanding of these women's systemic

challenges in pursuing business in informal settlement environments. Expanding on this, the layer of research methods encourages the researcher to contemplate how a qualitative approach, particularly semi-structured interviews, might offer a comprehensive and profound understanding of these women's experiences, viewpoints, and difficulties. By opting for this approach, the researcher provided the flexibility to explore different facets of their business path according to their experiences.

Implementing data collecting methods such as semi-structured interviews guarantee the acquisition of detailed accounts from these women as they traverse intricate socio-economic contexts and overcome challenges which are specific to informal settlements. In summary, the research onion model provides a thorough framework for creating a study that explores the experiences of female entrepreneurs in informal settlements and highlights the various obstacles women face in their entrepreneurial pursuits.

3.2 Research Paradigm

A research paradigm comprises the collective beliefs scientists hold regarding the nature of the world and how that can be comprehended. They influence what can be known, the way it can be studied or investigated, and how problems are explored and understood. Paradigms inform the framing of the issues and the epistemological assumptions seen by the world in social science parlance (Rahi, 2017). The study employed an interpretivism paradigm because it provides insight into occurrences by interpreting the meanings attributed to those phenomena by individuals (Van Zyl, 2018). Furthermore, the interpretivist paradigm allowed the researcher to analyse the specific context of the research conducted in Masiphumelele informal settlement, considering the various scenarios and the female participants who participated.

3.3 Research Design

The research design relates to the framework adopted by the researcher for data collection and analysis after carefully considering the type of questions to be answered. It describes how to answer them (Bryman, 2016). This study's chosen design is exploratory. Exploratory research is crucial to rigorous research, seeking to uncover fresh and captivating insights (Swedberg, 2020). Qualitative research methods are suitable for conducting exploratory studies requiring further investigation

to understand a particular subject comprehensively. Reiter (2017) stated that experimental and inductive research primarily investigates the underlying causal mechanisms that contribute to social events rather than the resulting consequences or outcomes of human behaviour.

The researcher opted for exploratory research to obtain reliable and insightful findings. The study was conducted with transparency and introspection. The researcher sought to achieve high validity and propose innovative methodologies for exploring reality through exploratory research. Female entrepreneurs have diverse yet similar experiences in their capacities as business proprietors. The researcher, therefore, conducted individual interviews with participants to observe their attitudes and behaviours, confirming the observed phenomenon's contextual aspects.

3.4 Research Strategy

A research strategy is a pre-established procedure or approach that guides a researcher throughout the research process, encompassing activities such as planning, monitoring, and conducting the study. Formulating a research strategy is crucial for achieving success in conducting research. Implementing a meticulously planned research strategy can effectively mitigate the likelihood of errors and enhance the prospects of achieving the desired outcomes.

Qualitative research usually employs three primary research methods: focus groups, case studies, and interviews (Gray et al., 2020). To effectively address research questions, developing a research strategy is essential. Careful planning and strategic design are critical for enhancing the research process. The researcher's previous interactions with local female microentrepreneurs and knowledge of their struggles informed her study strategy and prompted her examination of the literature to determine the study's main goals and research questions. The questions for the interviews were curated from research questions and applicable literature. The interview responses were subjected to qualitative analysis to identify predominant trends and patterns. Special attention was also paid to emergent issues. All these served as the basis for the discussions from which conclusions were drawn. Although the primary data could not be triangulated with any form of secondary archival data, one of the objectives was to compare an aspect of the findings with the espoused support programmes published by various arms of government.

3.4.1 A Qualitative Research Strategy

Burrell and Gross (2018) asserted that qualitative research should employ open-ended inquiries to explore the effects of issues on participants' lived experiences. The aim is to acquire a thorough comprehension of these impacts. Within qualitative methodologies, evaluating sentiments within a limited population sample frequently requires the employment of interviews or direct elucidations offered by the participants, which the researcher subsequently interprets. The researcher opted to employ a methodology centred around acquiring data pertaining exclusively to women entrepreneurs within the confines of Masiphumelele informal settlement.

Any generalisations made based on the data should be regarded as well-informed assertions. The qualitative approach was deemed appropriate for this study due to its exploratory nature and the adoption of a phenomenology paradigm; allowing the inclusion of perspectives from individuals experiencing a situation or issue, leading to a comprehensive understanding or conclusion (Vaismoradi et al., 2013).

3.5 Population

A research population consists of the collection of individuals or elements that serve as the main focal point of a study, from which researchers select their sample of participants (Bryman, 2016). The elements might include various entities, including individuals, organisations, documents, countries, cities, etc. The sample of participants for a study is based on its relevance to the research problem or question (Strauss and Corbin, 1998). Sampling is choosing a subset of individuals or a sample from a larger population. The research population comprised female business owners in Masiphumelele informal settlement in the Western Cape. These individuals were identified as emerging entrepreneurs who met the predetermined criteria that represented the target population. Emails were dispatched to stakeholders to elucidate the research's objective. Upon their expressing interest, a meeting was scheduled with potential stakeholders to convene potential participants, provide a more comprehensive explanation of the research's purposes, and to arrange interviews.

3.6 Sampling Strategy

Various sampling techniques are employed based on the research context and methodology. Figure 3.3 below shows the two main sampling techniques: probability and non-probability sampling.

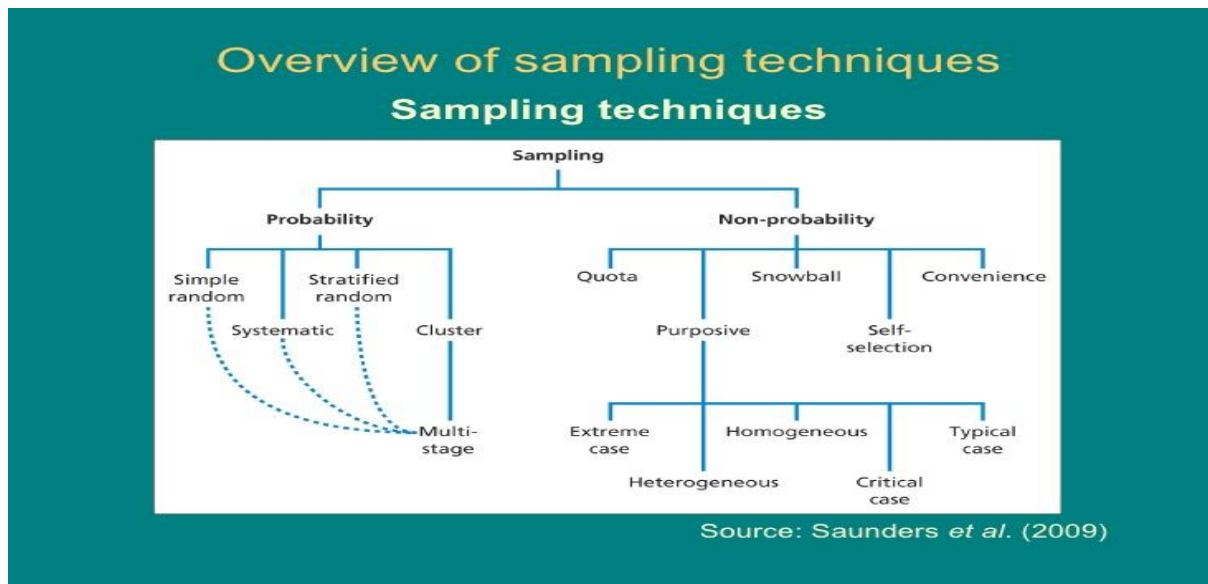


Figure 3.3: Sampling techniques

(Source: Saunders et al. (2009))

3.6.1 Probability Sampling

Probability sampling ensures that each element in a population has an equal chance of being chosen for participation in a study (Sekaran and Bougie, 2016; Etikan and Bala, 2017). The number and size of a sample are vital factors that determine the accuracy of a representative sample of the population being sampled. Common probability sampling techniques include random, cluster, and systematic sampling.

3.6.2 Non-probability Sampling

Non-randomised sampling methods are used when the objective is not to make generalisations based on the findings. In such cases, the importance of representativeness is insignificant, and there is no predetermined probability of including individuals in the sample (Sekaran and Bougie, 2016). Standard sampling methods include judgemental, quota, and convenience sampling. This study employed a combined approach of both purposive and convenience sampling, as these methods are often used in combination. The researcher used selective sampling to determine which participants met specific inclusion criteria that aligned with the study's objectives, thereby ensuring the inclusion of the most appropriate individuals from the population (Bryman, 2016). Inclusion criteria guaranteed the quality and objectivity of information received (Creswell, 2014). Convenience sampling was used to recruit participants to take part in the study. This approach decreased costs and time constraints while facilitating the free flow of information through the voluntary involvement of participants (Etikan et al., 2016).

3.7 Sample Size

Qualitative sampling is a deliberate and intentional process of selecting participants with the most relevant insights and perspectives to shed light on the phenomenon under investigation (Creswell, 2015). Yin (2016) stated that there is no specific formula for deriving a relevant sample size for a qualitative study. Seventeen female individuals were purposefully chosen from the Masiphumelele informal settlement in the Western Cape, South Africa; based on their entrepreneurial status and adherence to specified criteria. These individuals served as a representative sample of the target population. The interviews were discontinued after confirmation of information saturation.

3.8 Data Collection and the Instrument Used

Many different tools are used for qualitative data collection. The suitability of a research approach is usually determined according to the researcher's objectives or the study's purpose. The researcher used semi-structured interviews as the method for gathering qualitative data. The researcher asked a set of pre-planned open-ended questions. Unlike with unstructured interviews, structured interviews offer researchers more control over selecting and organising interview points.

Unlike categorised questionnaires or interviews that use closed questions, there are no predetermined response options for the questions (Wishkoski, 2020). Due to its inherent advantages in focus and control, the researcher opted to use a semi-structured interview method. This methodology employs pre-established inquiries and subsequent follow-up questions, particularly when sampling targeted subjects. Interviewers should practise accommodation during the interview procedure, thus allowing participants to offer additional elaboration on their initial responses. The researcher used interviews to establish a secure and conducive atmosphere that enabled the participants to communicate their thoughts and emotions thoroughly and unrestrictedly. This allowed the researcher to comprehend the perspectives held by the participants and then provide underlying justifications for these perspectives.

Comprehensive interviews, which have the potential to reveal unique perspectives and dimensions, can help researchers to arrive at a thorough understanding (Easterby-Smith et al., 2018). The participants were notified via telephone about the scheduled interviews on separate days. The interviews were conducted at their residences or workplaces. The interviews explored the underlying motivations that prompted the

participants to initiate their entrepreneurial endeavours, and describe the obstacles they encountered in the process.

3.9 Data Analysis

Nkwan (2017) asserted that qualitative data analysis required coding interview transcripts or additional pertinent documentation. The researcher transcribed the interview data into Microsoft Word and used theme analysis to analyse it. The final data analysis was done with the help of QSR NVivo 12 Pro software. Ensuring proper data protection practices and ethical considerations are crucial to adhere to legal requirements and meet the expectations of the individuals involved in a research process. Hence, storing all unprocessed data in a secure storage facility, including physical notes and any materials associated with the original data, is imperative. Interview guides and written notes were electronically scanned and stored securely in an encrypted computer with anti-virus software. Researchers seeking to audit the data were allowed to formally request authorisation from the author. Chapter Four will outline the results of the data analysis.

3.10 Ensuring Trustworthiness of the Research

Evaluating qualitative research's trustworthiness is essential and can be assessed using confirmability, credibility, dependability and transferability. These components equate to external validity, internal validity, reliability, and objectivity in quantitative research, respectively (Pratt et al., 2020; Bryman, 2016).

3.10.1 Credibility

Credibility alludes to the intensity of truthfulness and solidity of a study's results. Noble and Smith (2015) highlighted the importance of integrating strategies that enhance a study's credibility within the research design and implementation phases for qualitative researchers. Consequently, the credibility and reliability of the results are significantly essential in a qualitative research investigation. Data credibility was attained by carefully selecting reliable participants who were genuinely willing to share their experiences. The researcher was required to employ inquisitive inquiries to ascertain the participants' reliability when managing the data they provided, even though these probing measures led to lengthy interview sessions. This approach effectively addressed the credibility of the participants and, thus, the findings.

3.10.2 Transferability

Unlike quantitative epistemology, transferability does not imply generalisability. It argues that knowledge from one setting can be helpful in similar contexts (Lincoln, 2017; Smith and McGannon, 2018; Smith, 2018). Qualitative researchers employ extensive descriptions of real-life contexts and participant viewpoints, to achieve transferability and connect practitioners and researchers (Ospina et al., 2018). The researcher demonstrated transferability by explaining the research background and critical assumptions. The researcher also added participants' verbatim statements to the dataset, thereby enabling readers to evaluate the possibility of transferability. Furthermore, the researcher ensured transferability by refraining from making claims that went beyond what the specific case could support.

3.10.3 Dependability

Moon et al. (2016) comprehensively explained dependability, which assesses the reliability and consistency of research findings and the adequacy of documentation for research procedures. This documentation aids external entities in comprehending, analysing, and evaluating the research process. The researcher diligently documented the observations made during the interviews to mitigate the potential significant data loss. The interview guide and notes were securely preserved using a laptop with encryption and password protection, thus allowing for digital scanning.

3.10.4 Confirmability

Researchers must provide evidence showing a transparent and traceable connection between the results and the conclusion, to establish confirmability. This connection should be understandable and replicable, ensuring that others can repeat the research process. The relevance of confirmability in research studies, particularly those that offer policy recommendations, is comparable to that of credibility (Moon et al., 2016).

3.11 Pilot Study

Pilot studies are described as preliminary investigations conducted on a smaller scale to assess the feasibility of more extensive studies and to aid researchers in enhancing the design and implementation of the main study (Williams-McBean 2019). Pilot studies are a valuable tool for researchers to refine their methods and procedures and thus enhance the study's credibility and dependability. Polit and Beck (2017)

emphasised how this process strengthened the methodology and the interview guide. The careful planning and execution of a pilot study can be valuable for researchers, as they can use it to uncover unidentified confounding variables and evaluate the strength of relationships between the essential variables (Pratt and Yezierski, 2018). The pilot study used face-to-face interviews with two female participants intentionally selected from the Masiphumelele Women Project. The objective was to analyse the interview guide, identify potential challenges related to the comprehension of questions, and evaluate any additional obstacles that might be encountered during the interview process. Furthermore, the pilot study assessed the duration of each interview.

Where obstacles are encountered, individuals can be excluded from the sample. After analysing the data collected from the participants, it can be ascertained whether the questions failed to address the research query adequately. In this study, the questions on the novel research instrument were altered to assist the researcher with effectively managing the research questions.

3.12 Ethical Consideration

All essential ethical standards were met. The Cape Peninsula University of Technology (CPUT) approved the topic, signifying the organisation's consent for the study. A formal written request for permission to conduct the research in Masiphumelele informal settlement was submitted and transmitted electronically to the local council via email. Subsequently, the council issued a letter of approval, commonly called a 'Gatekeeper letter.' The participants were given a cover letter that explicitly stated their voluntary participation in the study and assured them of anonymity and confidentiality. Manti and Licari (2018) highlighted that the informed consent form should be formulated using language readily understandable to the participants. The primary objective should be to reduce the likelihood of coercion or undue influence. It is imperative to allocate adequate time for participants to decide whether or not to participate. The researcher thoroughly explained the purpose, nature, data collection methods, and scope of the research to the participants before the study began. The participants were given ample time to decide whether they wanted to take part. Appendix B contains the informed consent documentation from each participant.

Unlike when a researcher uses categorised questionnaires or interviews using closed questions, in a semi-structured interview, there are no predetermined response options for the questions (Wishkoski, 2020). The researcher opted to use a semi-structured

interview method due to its inherent advantages in focus and control. This methodology employs pre-established inquiries and subsequent follow-up questions, particularly on targeted subjects. Interviewers should practise accommodation during the interview procedure, thereby allowing participants to offer additional elaboration on their initial responses.

The researcher used the interview method to create a safe and conducive environment for the participants. This method facilitated the researcher's acquisition of a thorough comprehension of the participants' perspectives and provided an underlying justification for them. Comprehensive interviews can be implemented to achieve a thorough understanding, and they have the potential to reveal unique perspectives and dimensions (Easterby-Smith et al., 2018). The semi-structured interviews facilitated an exploration of the underlying motivations that prompted the participants to initiate their entrepreneurial endeavours and the obstacles they encountered in the process.

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter analyses the data collected and presents the interpretation and discussion of the results. The researcher interviewed 17 female entrepreneurs in the Masiphumelele informal settlement. The researcher transcribed the audio interview and conducted a qualitative analysis using both inductive and deductive approaches, utilising QSR NVivo 12 Pro software. The researcher generated the interview questions to gather participant data to satisfy the study's objectives.

The objectives included:

- 1) the challenges that female entrepreneurs encountered when they engaged in entrepreneurial activities,
- 2) the opportunities available to ensure that there is sustainable business for female entrepreneurs in Masiphumelele informal settlement, and
- 3) the strategies and options that are available for overcoming challenges and harnessing opportunities in the Masiphumelele informal settlement.

Furthermore, the researcher chose thematic analysis through QSR NVivo. The rationale for thematic analysis is that it is adaptable and systematic and can transform data into convenient classifications and sub-classifications. Effort was made to examine each participant's scripts meticulously to accurately actualise the study's objectives.

4.2 Procedure and Reporting

To ensure anonymity and facilitate identification, the female entrepreneurs from the Masiphumelele informal settlement who participated in this study were assigned alphabetical codes instead of using their names. An audio recording device was used to record the participants' responses. To ensure data integrity, credibility, and ease of analysis, the data was transcribed into a text document using MS Word. The transcribed documents were then imported into QSR NVivo 12 software. NVivo organises coded data into parent nodes and children's nodes, grouping data into manageable categories and sub-categories. The researcher then compared the data, considering the study's objectives objectively.

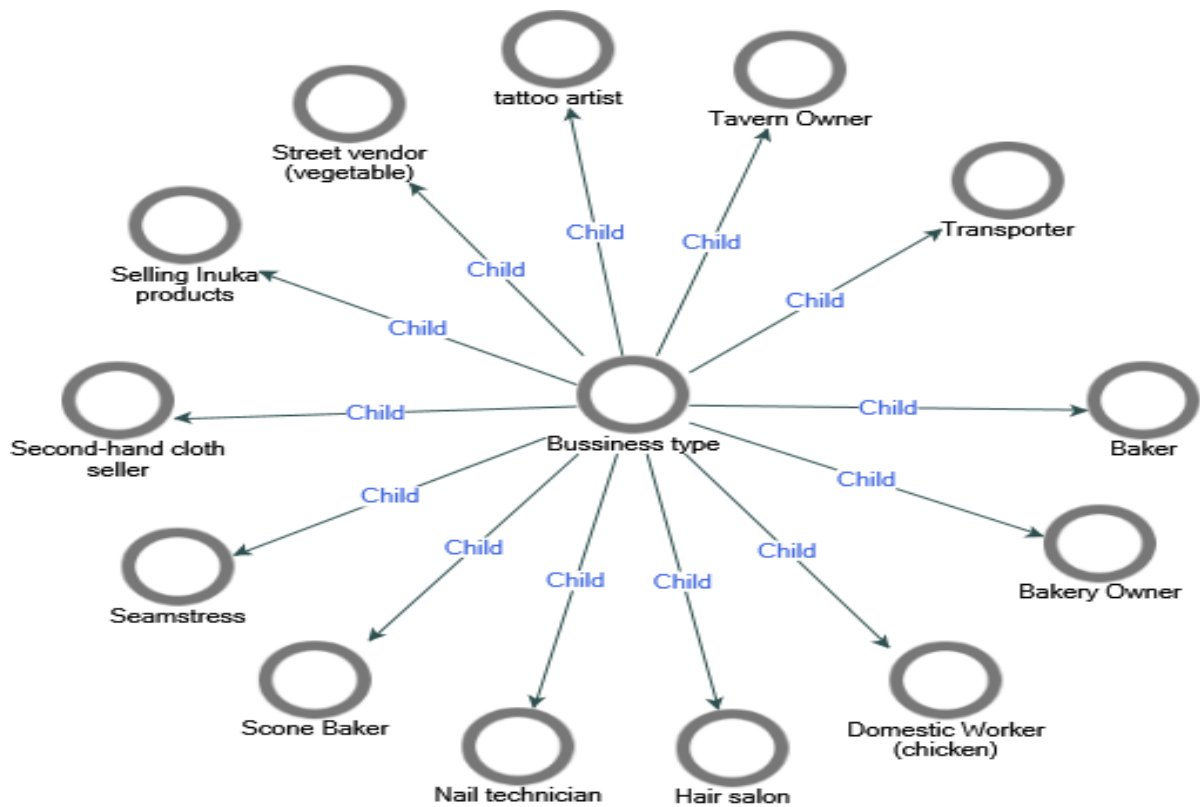


Figure 4.1: Female entrepreneurs engage in various types of businesses. Socio-demographic information of the participants

(Source: Drawn by researcher)

Figure 4.1 above shows the various types of businesses which the female entrepreneurs engaged in and the demographic information of the participants. Thirteen different businesses were identified, comprising a baker, a bakery owner, a domestic worker (chicken), a hair salon, a nail technician, a scone baker, a seamstress, a second-hand fabric seller selling Inuka products, a street vendor (vegetables), a tattoo artist, a tavern owner, and a transporter. The female entrepreneurs included two nail technicians, two second-hand clothing sellers, two sellers of Inuka products, and two tavern owners. Furthermore, all the participants expressed their happiness with their entrepreneurial activities.

One of the participants said, *Starting a business is something I have always loved. I just love beauty; I just love working on different people's glowing and changing people's lives, and...* Participant J.

One of the participants expressed a different opinion, saying she was unhappy with the business. *I'm doing it because of the circumstances. It is not what I would like to do, but it is something that I could afford to do at the moment.* Participant K.

Theme 1: Challenges Faced by Female Entrepreneurs in Entrepreneurship

The first objective represented theme 1 of this study and explored the challenges that female entrepreneurs face when engaging in entrepreneurial activities. The table and figure below divided theme 1 into three sub-themes.

Table 4.1: Challenges encountered by female entrepreneurs

Theme	Sub-theme	Factors
The challenges that female entrepreneurs encounter when engaging in entrepreneurial activities	Challenges faced by female entrepreneurs in Masiphumelele informal settlement in the Western Cape, South Africa	<ol style="list-style-type: none"> 1) Wastage 2) Transportation 3) Time constraints 4) Social media illiteracy 5) Relatives do not want to pay 6) Price instability 7) Overwhelming credit buyers (Debtors) 8) Not coming to pick up an order 9) Marketing 10) Load-shedding 11) Limited patronage 12) Lack of liquor licence 13) Lack of central space 14) Lack of bigger space 15) Inflation 16) Incorrect orders from customers 17) High crime rate 18) Funding 19) Family Responsibility 20) Delayed payment 21) Competition
	Primary motivation for the business	<p>External Motivator</p> <ol style="list-style-type: none"> i) Cater for family needs ii) Community needs iii) Sustaining parents' business iv) To augment income v) To generate income vi) Job scarcity a) Unemployment b) Husband's unemployment c) Retrenchment <p>Internal Motivators</p> <ol style="list-style-type: none"> i) Being Independent ii) Doing something different iii) Helping people iv) Love for children v) Love to draw vi) Passion for beauty vii) To reduce hardship

Table 4.1 above shows the participants' responses to theme 1 or the objective in the study. Theme 1 seeks to provide information about female entrepreneurs' challenges when engaging in entrepreneurial activities in Masiphumelele informal settlement in the Western Cape, South Africa. Sub-theme 1 identified the challenges facing female entrepreneurs in their entrepreneurial endeavours.

The participants identified twenty-one challenges, which included wastage, transportation, time constraints, social media illiteracy, relatives not wanting to pay, price instability, overwhelming credit, buyers (debtors), not coming to pick up an order, marketing, load-shedding, and limited patronage.

A participant complained that *my only problem is the clientele, like having no clients in a certain week because people have done their hair. People look pretty and then don't require my services anymore, so people only come to me when they need them. It's not a basic need or anything like that.* Participant C.

Additional challenges are the lack of a liquor licence, central space, bigger space, inflation, incorrect customer orders, the high crime rate, a lack of funding, family responsibility, delayed payment, and competition.

Participant A also shared her experiences: *I would say there are currently challenges. When I started, there were not many seamstresses in this area, but currently, there are a lot of people coming in and doing the same business. So, there is not much business coming in; however, there is a little that we live by.*

On the high crime rate as a challenge to female entrepreneurs in South Africa, an interviewee said: *Sometimes because you know that not everyone is comfortable here at home when different people come around now and again. Because we stay in the township and crime here is high, sometimes there are those negative thoughts of thinking: What if a person is not here to buy but to commit a crime?* Participant H.

Sub-theme 2 explored the primary motivation for female entrepreneurs in their business pursuits. Sub-theme 2 was divided into external and internal motivators. Six external motivators were identified: catering for family needs and community needs, sustaining parents' businesses, augmenting income, generating income, cleanliness and neatness of people, and job scarcity. Meanwhile, job scarcity was further divided into unemployment, husband's unemployment, and retrenchment.

Seven internal motivators were identified: independence, innovation, altruism, affinity for children, artistic inclination, aesthetic appreciation, and the desire to alleviate adversity.

Participant B, on the internal motivating factors account, said *I started this as a side hustle to generate more income for the house so that I could provide utilities and groceries and buy electricity whenever I could because I didn't want her to feel a burden while we lived together.*

Sub-theme 1:

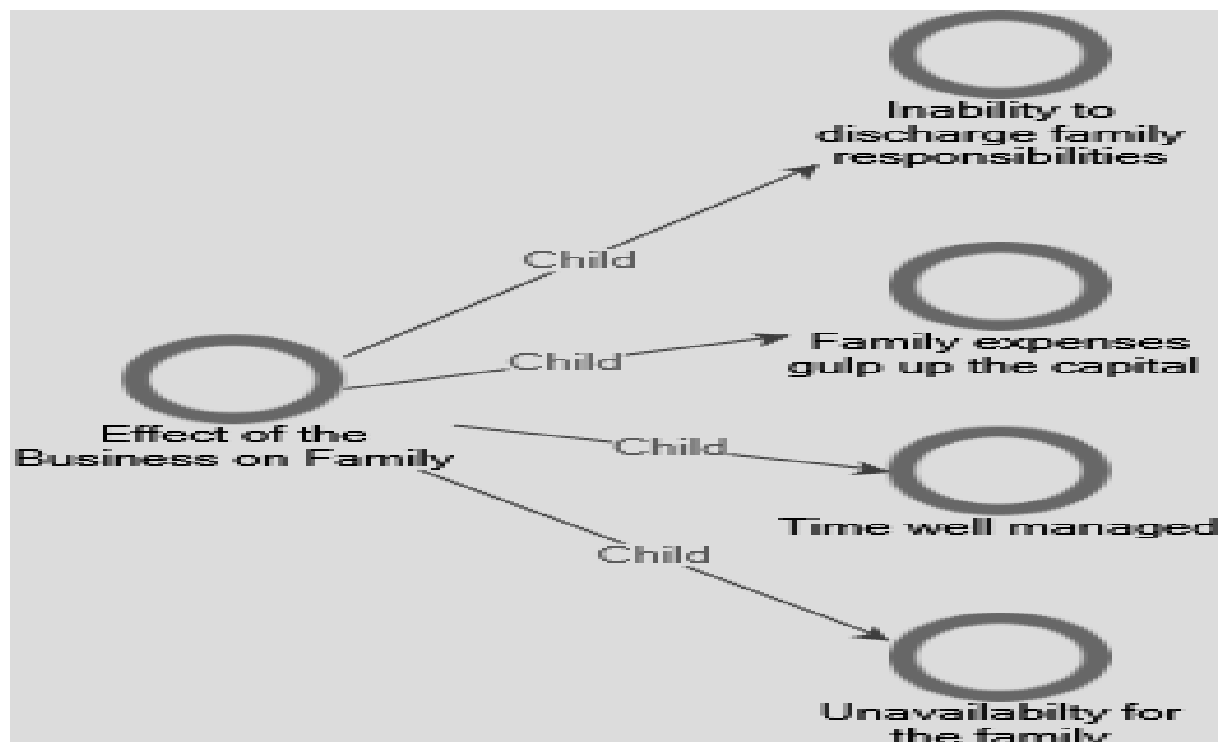


Figure 4.2: Effect entrepreneurship has on families

(Source: Drawn by researcher)

Sub-theme 1 examined the impact of women's involvement in entrepreneurship on families. Four effects were identified. Poor time management and unavailability contributed to their inability to fulfil family obligations.

I'm the only one living with the kids. I have to drop them off and pick them up from school, so sometimes it's difficult to get to school on time after work. I can even say it's part of the challenge. Participant F.

Similarly, Participant M, a tavern owner, reported that *it's a big problem because I sell but don't allow people to drink from here. So, people come anytime, even around*

22H00 at night, to buy alcohol. Around that time, I want to take my child to bed, so that is a challenge that I have.

Another participant in the study said: *It affects them a lot because my kids are still at school. Whatever money I have or get, I must make sure that I look for or get school transport for them. So, it is very difficult for me financially.* Participant Q.

Theme 2: The Opportunities Available to Ensure Sustainable Business for Female Entrepreneurs in Masiphumelele

Theme 2 explores the opportunities to ensure sustainable business for female entrepreneurs in Masiphumelele.

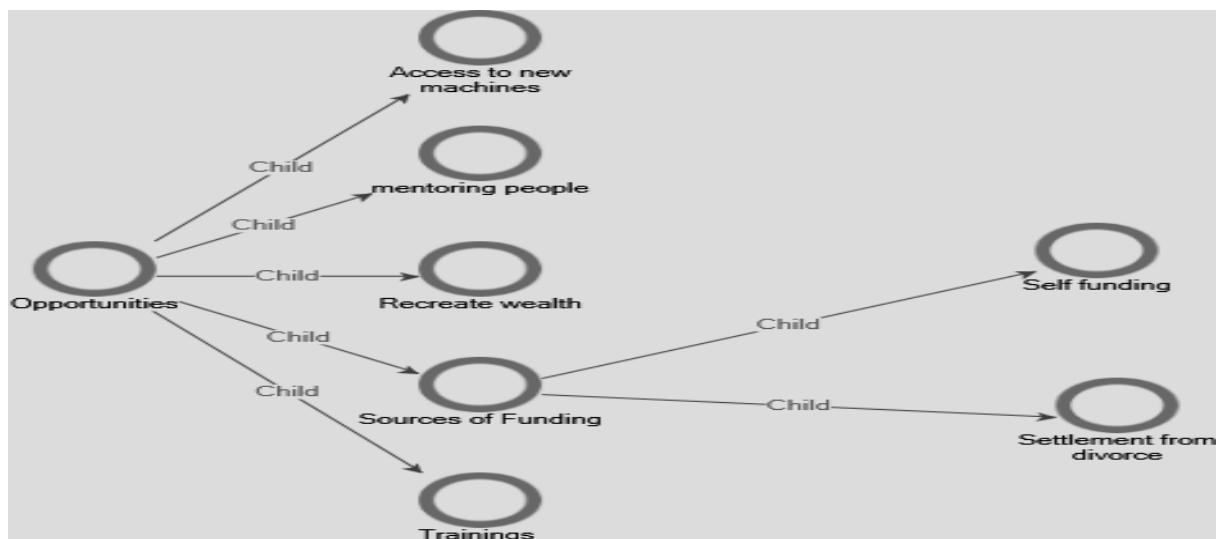


Figure 4.1: Opportunities in entrepreneurship

(Source: Drawn by researcher)

Theme 2 presents the outcome of the interviews conducted to determine the opportunities available to female entrepreneurs. As shown in Figure 4.3 above, the participants identified five opportunities. They were access to a new machine, mentoring people, a recreation of wealth, sources of funding, and training. Meanwhile, the funds source was divided into two categories: settlement from divorce and self-funding. One participant shared a personal account of how her divorce settlement positively transformed her life:

I have a new machine, so you can see my sister's this one. I just recently bought this one. It's very new! Mmmmmm, it's helping to bring new business because the people around do not have this kind of machine; the overlocker, now they do not have this one. Participant A.

Theme 3: Strategies and Options for Overcoming Challenges and Harnessing the Opportunities in Masiphumelele Informal Settlement, South Africa

Theme 3, which has three sub-themes, concerns strategies and options for overcoming challenges and harnessing opportunities in Masiphumelele informal settlement in the Western Cape, South Africa.

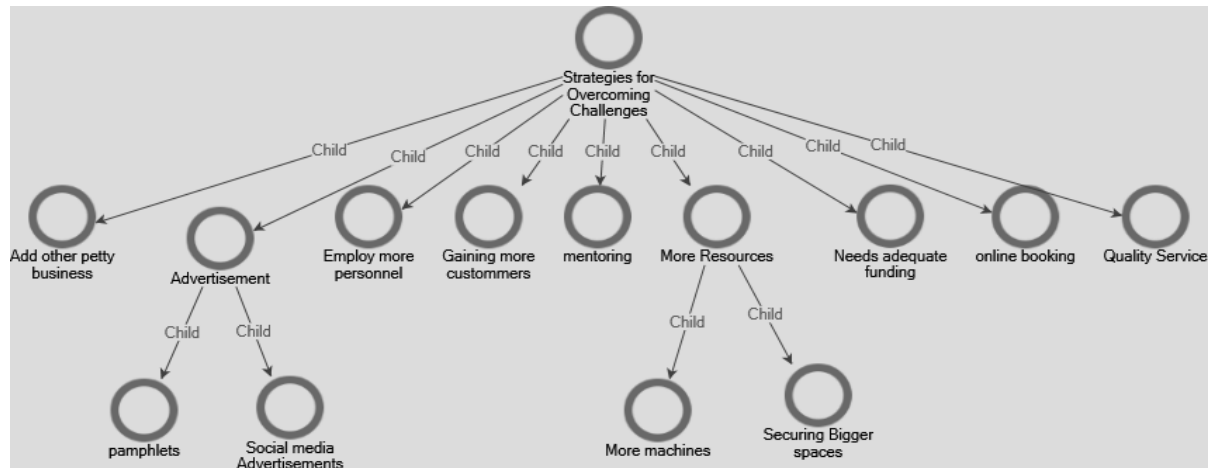


Figure 4.2: Strategies for overcoming entrepreneurial challenges

(Source: Drawn by researcher)

Based on the transcripts, the researcher identified nine major strategies for business growth. These strategies included diversifying into other small businesses, advertising, hiring additional staff, expanding the customer base through networking, seeking mentorship, increasing resources, sufficient financial resources, implementing online reservation systems, and delivering high-quality services. The advertisement was divided into pamphlet distribution and social media platform usage. The participants asserted that Facebook, WhatsApp, TikTok, and Instagram were the dominating social media platforms for advertising their products. The requirement for additional resources was divided into two components: acquiring other machinery and obtaining larger exhibition spaces for product display. Several participants emphasised the significance of advertising as a strategic approach for their entrepreneurial pursuits as follows:

On some days, I give out pamphlets; on other days, I promote my business on social media. Participant Q

Marketing, I think I'm doing fine because there are a lot of WhatsApp groups and Facebook or maybe eeeeh Instagram pages. I think social media is helping a lot for now.

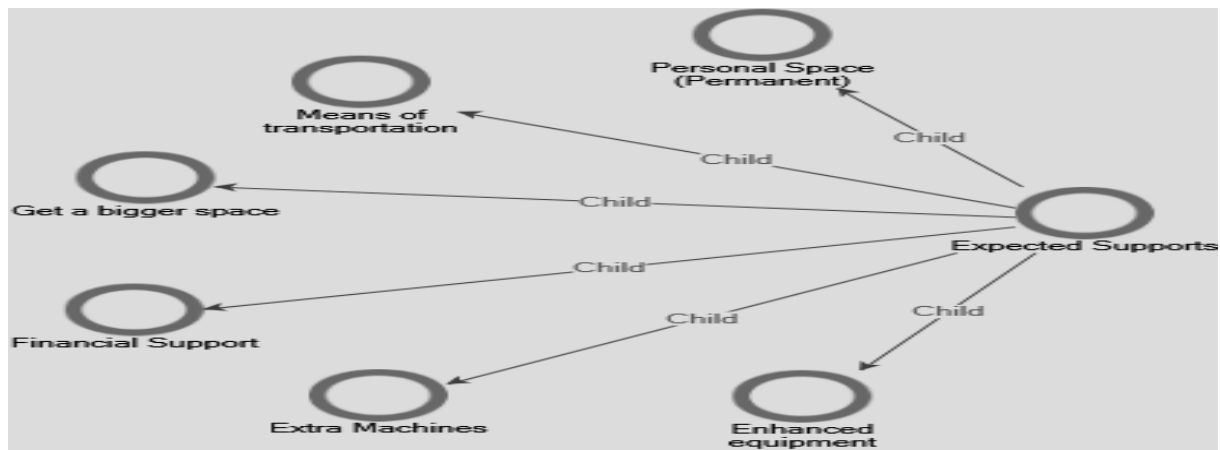


Figure 4.3: Expected support by female entrepreneurs

(Source: Drawn by researcher)

Sub-theme 2 explores the perspectives of female entrepreneurs regarding the support they anticipate when they foster their businesses' growth. The interviews revealed six support expectations: improved equipment, additional machines for production, financial assistance, a larger shop or office space, acquisition of a permanent site, and transportation options.

Participant B stated, *I do see it growing, but if I could get more money (laughs), I would be able to get a bigger space. I'm using this container that we are in now, and it's quite small. It tends to be very small when I have a lot of customers, so if I can get bigger space and more machines, I will be able to get more people to help when it's really busy.*

Table 4.2: Strategy options for overcoming entrepreneurial challenges

Theme	Sub-theme	Needs
Strategies and options for overcoming challenges and harnessing the opportunities in Masiphumelele informal settlement in the Western Cape, South Africa	Improvement Needs	1) Availability of the products 2) Big space 3) Run 4) A good tavern 5) Establish branches 6) Giving discounts 7) Hiring personnel 8) Maintaining quality 9) Money 10) More advertisements 11) Obtain a liquor licence 12) Shop to display the products 13) Special treatment for customers 14) Sponsorship

Table 4.2 above presents sub-theme 3: the interviewees' perceptions of areas where improvement is needed to grow their businesses. Thirteen key factors were identified, including product availability, spacious facilities, a well-run tavern, branch establishment, discount offerings, personnel recruitment, quality maintenance, financial considerations, increased advertising efforts, acquisition of a liquor licence, provision of a dedicated product display area, special customer treatment and sponsorship opportunities.

Participant J shared what could improve her business thus: *I think I would need to get money, get the liquor license I want, and open a good tavern. At least maybe things will be better because now I am really struggling a lot, especially when the alcohol is confiscated, and I'm left with nothing, and then I struggle to buy again. I really struggle a lot.*

4.3 Chapter Summary

This chapter presented an overview of the challenges encountered by female entrepreneurs and the opportunities for them to promote sustainable business in Masiphumelele informal settlement. It also discussed the strategies and options available for overcoming these challenges and capitalising on the opportunities in the region. Female entrepreneurs encounter numerous challenges, including marketing obstacles, inadequate customer support, power interruptions, time limitations, limited social media expertise, and various other barriers associated with infrastructure, financial constraints, crime, familial obligations, and competition. The findings will be analysed in conjunction with the literature and study objectives in the next chapter.

CHAPTER FIVE: DISCUSSION OF RESULTS

5.1 Introduction

This chapter reviews and discusses the study objectives considering the findings from the empirical work and the literature reviewed. As previously noted, the researcher conducted and acquired data for the study through semi-structured interviews. The study's results are derived from a thematic analysis of data collected via interviews with female entrepreneurs. The discussion below is consistent with the research objectives and engages the literature review and the data analysis.

5.1.1 Objective One: To Understand Female Entrepreneurs' Challenges when Engaging in Entrepreneurial Activities

The extant literature provides several noteworthy observations about female entrepreneurs' difficulties during their pursuits. The literature review suggested that female entrepreneurs face both internal and external obstacles that impede their entrepreneurial endeavours. Among these challenges, a significant one is the absence of financial resources and restricted access to funding from financial institutions, which heightens the probability of business insolvency. A vast number of the female entrepreneurs conduct their businesses from their home due to the restricted buying power of their customers; and running a business from home can affect its size, which consequently affects the business's output. The underlying reason is that a large grouping of potential customers close to one another can identify an ideal site. Female entrepreneurs encounter a notable obstacle in the inadequate availability of modern information and technology. This consists of the ability to use mobile devices for social media platforms to create brand awareness, and networking which is important for the business's expansion.

Prior research shows that a sizeable number of female entrepreneurs set up their business with limited resources and therefore, assigning funds to advertising may not be practical for them. It is important for female entrepreneurs to be informed about diverse markets and sources of social and intellectual capital, which can assist as a key to their capital and social networking strategies. The potential utilisation of digital technology among female entrepreneurs could improve the balance between their professional and personal lives, by allowing them to manage communication-related to work and family matters efficiently.

The study included seventeen female participants who identified a collective total of twenty-one challenges. The challenges comprised various issues such as wastage, transportation, time constraints, social media illiteracy, uncooperative relatives, price instability, overwhelming credit, unresponsive buyers, marketing difficulties, power outages, limited patronage, lack of liquor licences, inadequate central space, insufficient space, inflation, incorrect customer orders, high crime rates, funding, family responsibilities, delayed payments, and competition. Many of those challenges resonate with those in the literature. Significant areas of intersection between the empirical work and the literature are shown in Figure 5.1 below and then discussed.

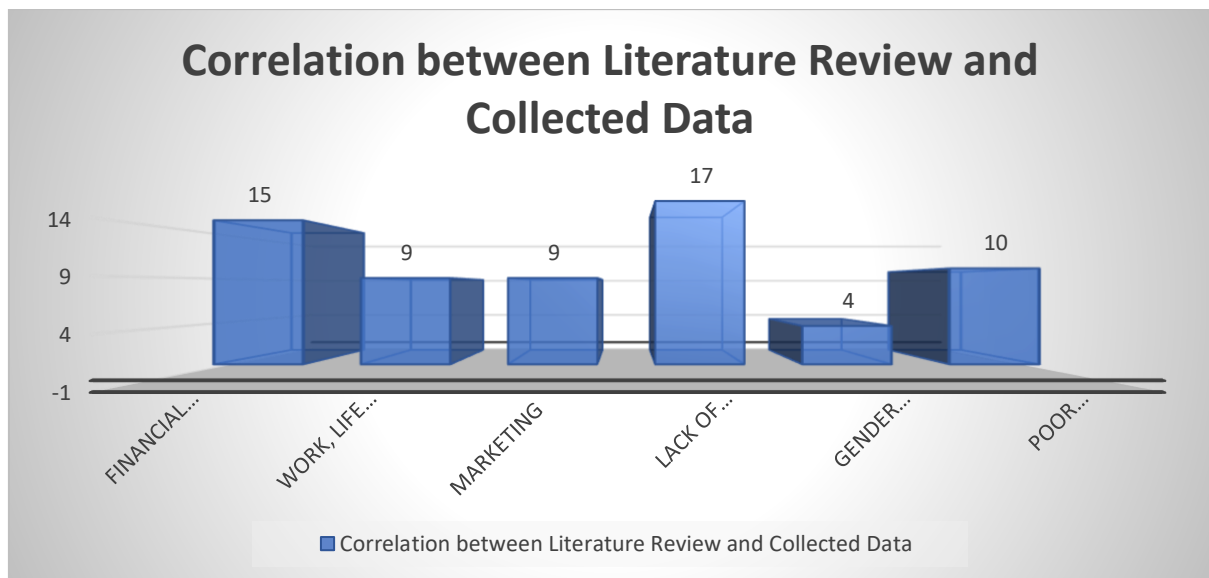


Figure 5.1: Challenges between literature review and collected data

(Source: Drawn by researcher)

Fifteen female participants cited financial constraints as significant among the twenty-one identified challenges. This is consistent with prior research highlighting finance as a prevalent obstacle female entrepreneurs encounter worldwide. Ten respondents referred to inadequate business space as a potential obstacle to the expansion and prominence of their respective enterprises. Nine female participants alluded to a lack of or no knowledge of marketing and family responsibilities as a constraint on them expanding and marketing their business and that they need to acquire knowledge on how to use social media as a means of marketing for their businesses. Some of these participants explored the benefits of social media marketing strategies to promote their businesses. Most of the participants balanced entrepreneurship with childcare responsibilities. The notion of family responsibility entailed either commencing work early, extending work hours into the late evening, or being absent from family to fulfil work duties.

5.1.2 Objective 2: To Identify Opportunities to Ensure Sustainable Business for Female Entrepreneurs in Masiphumelele

Throughout the interviews, the participants mentioned a great concern about the high crime rate in the surrounding area. Participants further required a better understanding concerning the different opportunities for small businesses within their local government. The tourism industry in the Cape Town region focuses on the urban areas and this restricts opportunities which are offered by the informal sector.

The main customer demographic in Masiphumelele consists of individuals within the immediate surroundings. There is also some proof that tourists are interested in local culture, especially that of informal economic activities, and this increases visibility and sales for businesses operating in informal sectors by enhancing customer traffic and visibility for entrepreneurs operating in these sectors. Due to limited business visibility and the myriad challenges that female entrepreneurs in the Masiphumelele informal settlement face; they need more help to assist them with promoting and marketing their products or services to tourists.

The Western Cape Government should prioritise utilising technology more, for entrepreneurs to adapt to changing consumer preferences and for addressing safety and security issues in informal settlements and townships. This effort will encourage more tourism in informal settlements. Encouraging collaboration among tourism authorities, cultivating public-private partnerships, and supporting community-based tourism programmes could also present opportunities for female entrepreneurs in Masiphumelele informal settlement, which in turn, could help strengthen their businesses. This methodology emphasises inclusivity, particularly in non-conventional tourism areas such as informal settlements and townships.

5.1.3 Objective 3: To Develop Strategies and Options for Overcoming Challenges and Harnessing Opportunities

This section examines strategies that apply to female entrepreneurs in Masiphumelele informal settlement. These strategies may be suitable and effective for some participants but might not be suitable for others. A comprehensive approach that addresses critical dimensions is essential to supporting female entrepreneurs effectively. The use of qualitative methodology and convenience sampling in this study may restrict the generalisability of its findings, compared to other studies. The

researcher observed the adverse working conditions of the participants and averred that the study participants need to be safely guarded against harassment and intimidation to allow them to run their businesses better.

Making broad generalisations about informal settlements is challenging due to each settlement's diverse demographics and economic conditions. Female entrepreneurs within Masiphumelele informal settlement can start their businesses without the help from government programmes. However, it is not realistic to present a generalised opinion that includes all informal settlements. Implementing this procedure may be more complex than was initially anticipated, and these businesses may need help with acquiring essential resources, such as financial capital.

5.2 The Recommended Empowerment Strategies for Female Entrepreneurs in the Masiphumelele Informal Settlement in the Western Cape, South Africa

An effective empowerment strategy will establish a more conducive environment for female entrepreneurs in the Masiphumelele informal settlement, thus facilitating their success in entrepreneurial endeavours. This can be accomplished by identifying and resolving key challenges and using specific assistance.

5.2.1 Advocacy for Female Entrepreneurs

Advocacy for female entrepreneurship means promoting and implementing initiatives, policies, and programmes to increase women's participation and success in entrepreneurial endeavours. Advocacy involves an extensive range of activities, which includes being involved in positive dialogue with government entities and working on grassroots campaigns at local level. Advocates should engage with all stakeholders including governments, businesses and organisations, encouraging them to encourage the representation of women entrepreneurs in certain geographic areas and industries.

Developing communal business programmes for women staying within Masiphumelele informal settlement and neighbouring areas can help foster community resilience and the overall wellbeing of residents. Key strategies for female entrepreneurs should include networking with fellow women, creating a comprehensive business plan, and seeking expert guidance on financial affairs. Female entrepreneurs can enhance their businesses by familiarising themselves with existing business or

empowerment programmes, accessing financial and business support from local government entities, and leveraging digital platforms to broaden their customer base.

Furthermore, entrepreneurs can benefit from training and mentorship programmes run by local non-profit organisations and government agencies. Germann et al. (2024) conducted a research study which substantiated a 32% increase in sales or productivity among female entrepreneurs with mentors. This finding underscores the valuable impact of mentorship on the success and growth of women-led businesses. Moreover, entrepreneurship training programmes have been identified as crucial for enhancing the capabilities of both existing and aspiring entrepreneurs, particularly by fostering improved business practices.

Entrepreneurship training initiatives comprise different interventions over and above skills development, including providing microfinance opportunities, grants, internships, and mentorship programmes. Programmes integrating training with financial support could demonstrate heightened efficacy in promoting self-employment through establishing new ventures, while elevating overall business performance and management practices.

Acquiring entrepreneurial knowledge through structured training has been beneficial for female entrepreneurs as it gives them the opportunity to improve their enterprises' strategies and set clear objectives for their businesses. Strategic utilisation of business planning tools has empowered women to navigate challenges effectively and drive sustainable growth within their respective ventures.

Entrepreneurship training programmes are extensively implemented across both developed and developing nations to equate individuals with the necessary skills to establish and successfully operate their businesses (Whitlock et al., 2023; Ismail, 2018). This approach underscores the global significance of entrepreneurship education as a catalyst for enabling self-employment opportunities and fostering economic empowerment among diverse entrepreneurial populations. Further measures are required to promote female entrepreneurship in the Masiphumelele informal settlement by increasing awareness and publicising the benefits of venturing into entrepreneurship and providing supportive resources like business start-up centres. Additionally, establishing collective networks which can provide combined support and solidarity for women in informal settlements can be a beneficial asset for them in their entrepreneurship journey.

5.2.2 Improving the Accessibility of Financial Services

Insufficient access to financial resources presents a significant barrier for female entrepreneurs. For instance, attempts that bring together NGO's, financial institutions, microfinance initiatives and the forming of partnerships between communities has resulted in facilitating accessible credit and the promotion of financial literacy trainings. The aim of these initiatives is to contribute to one of the empowering tools needed by female entrepreneurs by giving them the required knowledge and skills which will help them make well-educated and diligent decisions concerning their financial matters. Stokvels, savings groups and grants customised for women can provide financial resources and education for establishing or growing businesses.

Female entrepreneurship in Cape Town's informal settlements has positively impacted women's empowerment and therefore, providing affordable financial services should be one of the mandatory provisions that should be given to females who wish to venture into or grow their businesses as this is beneficial for economic growth in South Africa. Women who start and manage their businesses efficiently can be seen to be liberated, to have financial independence and power to make their own decisions. Establishing and efficiently managing their enterprises can help these women to achieve elevated self-governance, economic self-sufficiency, and decision-making power. Entrepreneurship provides individuals with a platform to transcend traditional gender norms and societal constraints, thereby fostering self-confidence and enabling personal growth.

The provision of accessible and affordable financial services is important for female entrepreneurs who want to start or expand their businesses. This strategy should include but not be limited to:

- i) Accessibility to financial education programmes that will educate female entrepreneurs about opening and managing a savings account and how to apply for business loans; these partnerships should be facilitated by microfinance institutions. A study by Evelyn and Osifo (2018) shed light on the critical role microfinance institutions play in empowering women through their income-generating activities, consequently leading to their social and economic empowerment by facilitating the establishment of new businesses. The core mission of microfinance organisations is to provide small loans to individuals who are facing economic challenges, while also offering essential non-financial

services, such as training programmes, to those excluded from traditional banking services.

The financial education programmes should also include basic bookkeeping. Female entrepreneurs should learn how to balance their books so they can see whether there are making profit or a loss. It has been seen in developing nations that the allocation of financial resources through microfinance programmes has positively impacted women's empowerment. By contributing to women's empowerment and poverty reduction, microfinance institutions significantly benefit gender equality and development agendas.

The integration of millions of women worldwide into previously inaccessible commercial and economic opportunities highlights the transformative effect of microfinance programmes on enhancing women's participation in economic activities and improving their livelihood prospects (Khursheed, 2022).

Microfinance plays a key role on a global scale due to the influence it has on promoting gender equality and socio-economic growth for women entrepreneurs (Abebe and Kegne, 2023). This highlights the underscores the seriousness of continued research and advocacy for leveraging microfinance to achieve gender empowerment and sustainable development.

- ii) The aim must be to support the formation of savings and credit groups among women living in informal settlements, thus allowing them to pool financial resources, manage risks, and secure capital for entrepreneurial activities. The setups of NGOs, financial institutions and cooperatives can help increase the level of accessibility of inexpensive credit and thereby help women to make informed financial decisions. Accessibility to affordable credit should go hand in hand with financial education, which can educate women, on how to manage their credit status, by making monthly payments and on the benefits of paying back the loans on time.

5.2.3 Facilitating the Expansion of Educational Opportunities and Skills Development

The need for sufficient educational opportunities and skills training presents a substantial barrier for female entrepreneurs who operate within informal settlements. Acquiring and applying entrepreneurial skills and business knowledge are imperative for attaining and sustaining enduring success. Training programmes covering essential

aspects such as business strategy, advertising, financial management, and digital literacy empower women to obtain the necessary skills and expertise for effective business management. The augmentation of entrepreneurial capabilities can be further accomplished by introducing skills development workshops, networking opportunities, and mentorship programmes. Female entrepreneurs operating in informal settlements face a substantial barrier in the form of restricted opportunities for education and skills training. To successfully address this issue, the methods should be focused on accomplishing effective and measurable outcomes.

5.2.3.1 The strategy must be focused on the following fundamental areas

- a) An essential aspect of effective women's economic development programmes extends beyond financial resources and business expertise. Establishing community-based educational centres within informal settlements must be prioritised to enhance the success of such initiatives. The centres would have to offer essential literacy and numeracy programmes, vocational training, and specialised entrepreneurial skills enhancement, tailored to the unique needs of the target population.
- b) Although there is a need for literature focused on female entrepreneurs from informal settlements, one must recognise the myriad barriers such women face. Financial limitations are a huge hindrance for business growth for female entrepreneurs. Therefore, the success of women-led businesses hinges not only on their individual characteristics and business acumen but also on how effectively supportive institutions and stakeholders address or navigate these substantial obstacles (Nambiar et al., 2020).
- c) There is scarce support from financial institutions for female business owners from townships and informal settlements, which poses a problem for these business enthusiasts as they try to access crucial resources (Ojong et al. 2021). This inability to access essential institutions further compounds the difficulties faced by these women. It is important to address these difficulties to foster sustainable entrepreneurship within informal settlement communities.
- d) The effective implementation of mentorship and coaching initiatives hinges on the active involvement of skilled female entrepreneurs from diverse sectors, both informal and formal. Mentors serve as crucial guides, providing aspiring entrepreneurs with invaluable support, guidance, and specialised insights into their respective industries.

- e) An impactful programme by The World Bank's Gender Innovation Lab in Togo focused on instilling the mindset needed to take the initiative among male and female business owners. This programme offered participants training in psychology to enhance soft skills such as self-starting abilities, creativity, opportunity identification and utilisation, goal setting, strategic planning, feedback mechanisms, and problem-solving skills. Notably, the positive impact on women's soft skills post-training remained consistent across various educational backgrounds. Such initiatives have the potential to significantly empower women entrepreneurs in Masiphumelele informal settlement (Siba, 2019).

5.2.4 Enhancing Market Connections and Relationships

Facilitating the linkage between female entrepreneurs and formal markets and supply chains is crucial for expanding their customer base and improving their financial performance. Building relationships and partnerships with NGOs, government agencies and local businesses has an enormous potential to build market connections that can help women to market and advertise their products or services.

The support of product development and quality control can benefit female entrepreneurs as it will enable them to meet market standards and fulfil their obligations better. There should be a focus on strategy to enable the integration of female entrepreneurs into broader markets, as it is a pivotal element for promoting the growth of their businesses and to encourages access to broader markets and business networks.

This is a pivotal determinant in cultivating the expansion of their enterprises by focusing on the following areas:

- i) Trade fairs and exhibitions can give business owners valuable opportunities to achieve economic gains, display their products, and expand their professional network. Fitriani et al. 2021) emphasised that business owners who engage in trade fairs can experience increased turnover during the event. These gatherings serve various business objectives, such as generating sales and leads, enhancing stakeholder relationships, motivating employees and partners, promoting a brand, and gathering industry-specific information.

- ii) The authors highlighted that trade fairs, exhibitions, or similar events designed to promote products across all business sizes from micro-enterprises to large corporations who offer significant advantages. For example, these platforms can enhance revenue streams, introduce new products, and connect with potential buyers, creating marketplaces and trade fairs for female entrepreneurs to exhibit and sell their products.
- iii) By utilising e-commerce platforms, social media marketing, and online networking, female entrepreneurs can expand their reach beyond geographical limitations, thereby promoting digital platform growth. Social media and e-commerce use have witnessed significant expansion as more individuals now choose to conduct their transactions on these platforms. Integrating social media and e-commerce into a company's marketing budget is essential, providing a potent means to develop connections with one's intended audience (Bloomenthal, 2024). Brahma and Dutta (2020) highlighted the pervasive impact of e-commerce on various facets of corporate functions, ranging from customer service to product innovation. E-commerce enables the adoption of advanced information-centric business practices for customer engagement and interaction, including online marketing, order fulfilment, and customer support.

5.2.5 Promoting Policy Reforms and Creating a Legal Framework That Supports the Desired Changes

To empower women entrepreneurs, it is crucial to eliminate policy barriers and establish a supportive legal environment. The plan of action should consist of the following:

- i) **Policy making:** This involves the encouragement of policies that are gender responsive which will facilitate business registration, property rights protection and access to public service programmes. This initiative establishes a conducive environment for active involvement by women entrepreneurs.
- ii) **Enhancing Legal Safeguards:** The objective is to establish resilient legal frameworks that protect women's rights. These structures will comprise a wide selection of procedures that are aimed at addressing gender-based violence, discrimination, and workplace harassment.

5.3 Recommendations

The participants were in a context with limited financial resources and physical infrastructure. Despite the challenges that the participants face, some of them demonstrated a strong preference for entrepreneurship and believed that it offers more benefits than challenges. Offering extra resources to study participants could improve the recognition of entrepreneurship as a feasible career path for those who are looking for full-time employment. Implementing different empowerment strategies could improve the existing infrastructure, eliminate some of the common challenges that the participants face and elevate the quality of life for the local community. The improvement of the quality of life of the local community and bettering the lives female entrepreneurs can in turn promote economic growth which will alleviate poverty and advance the possibility of gender equality within these societies. The goal for these different strategies should be to address and help the women to overcome the challenges they face in their entrepreneurial activities. Moreover, these empowerment strategies should offer targeted support and assistance to facilitate creating favourable circumstances for women to succeed.

5.4 Limitations of the Study

The data gathered suggests that many of the respondents' enterprises are susceptible to stagnation or potential closure, due to financial constraints they are facing and the lack of knowledge they have regarding the programmes that the Western Cape Government is offering, specifically for female entrepreneurs. The financial crisis has negatively affected women entrepreneurs in Masiphumelele informal settlement. While some of the participants rely on the monthly government grant which can be a challenge to get, they are also faced with the challenge of the high unemployment rate in their area that means that there are less customers as there is no money to purchase their products or pay for the service they offer. Because of the lack of funds and a lack of progress there is decline in the number of businesses run by women. The data for the study was obtained using a targeted sampling approach to the population residing in the Masiphumelele informal settlement. Thus, the outcomes obtained from this group of subjects depict a restricted and geographically confined perspective. The study's results may have limited generalisability due to the use of qualitative methodology and convenience sampling, which may not accurately represent the broader population. Integrating qualitative and quantitative approaches would have yielded a more comprehensive and robust study.

5.5 Suggestions for Further Study

Further research should examine the distinctions between women who have received entrepreneurial education and those who have not and therefore experienced financial difficulties. Based on the study's findings stakeholders can develop initiatives that support the upliftment of female entrepreneurs within informal settlements. These initiatives should be ongoing and should adapt to the times we live in so the informal traders are not left behind in the ever-changing business world with its new processes and procedures. Thus, the study's findings may have limited generalisability to other informal settlements in the broader Western Cape Province. Future research should explore incorporating other informal settlements within the Western Cape region. The researcher recommends using a mixed methodology approach that integrates surveys and interviews, thus increasing the sample size.

5.6 Conclusion

The research highlighted that female entrepreneurs in Masiphumelele informal settlement encountered a range of obstacles, including restricted financial access, inadequate resources and infrastructure, cultural norms and gender prejudices, and an ongoing risk of violence and crime. Recognising and acknowledging female entrepreneurs' challenges is crucial for addressing them effectively.

Female entrepreneurs' lack of awareness about business empowerment programmes in their regions limits their ability to effectively use resources and opportunities to improve their business prospects. Despite obstacles and limited access to business programmes, the female participants in this study showed great determination and resourcefulness.

It is possible that the implementation of neoliberal thought could have negative repercussions for female entrepreneurs, potentially putting small-scale enterprises that are run by women at a major disadvantage from the beginning. Neoliberal policies may be inadequate for tackling the systemic obstacles encountered by women in business, thereby perpetuating gender disparities.

The pursuit of cost-effectiveness and profit maximisation might impede the capacity of female entrepreneurs to compete with more prominent companies. Addressing their specific challenges that fall under neoliberal policies is crucial to benefit female entrepreneurs sustainably. Support such as training programmes, mentorship, access

to finance, and networking platforms, as well as constructive collaboration between government, NGOs, and the business sector, should be increased as this is essential to harness the untapped potential of female entrepreneurs.

REFERENCES

- Abebe, A. and Kegne, M., 2023. The role of microfinance institutions on women's entrepreneurship development. *Journal of Innovation and Entrepreneurship*, 12(1), p. 17.
- Adom, K., Asare-Yeboah, I.T., Quaye, D.M. and Ampomah, A.O., 2018. A critical assessment of work and family life of female entrepreneurs in Sub-Saharan Africa: Some fresh evidence from Ghana. *Journal of Small Business and Enterprise Development*, 25(3), pp. 405-427.
- Adom, K. and Anambane, G., 2020. Understanding the role of culture and gender stereotypes in women's entrepreneurship through the lens of the stereotype threat theory. *Journal of Entrepreneurship in Emerging Economies*, 12(1), pp. 100-124.
- Aggarwal, M., and Johal, R.K., 2021. Rural women entrepreneurship: A systematic Literature review and beyond. *World Journal of Science, Technology, and Sustainable Development*, 18(4), pp. 373-392.
- Ahmed, J., Saleem, N. and Fatima, K., 2019. Factors influencing work-life balance of women entrepreneurs: A case of Quetta (Pakistan). *Dialogue*, 14(3), pp. 93–103.
- Al-Ababneh, M., 2020. Linking ontology, epistemology and research methodology. *Science & Philosophy*, 8(1), pp. 75-91.
- Alharahsheh, H.H. and Pius, A., 2020. A review of key paradigms: Positivism VS interpretivism. *Global Academic Journal of Humanities and Social Sciences*, 2(3), pp. 39-43.
- Ali, M.A and Salisu, Y., 2019. Women entrepreneurship and empowerment strategy for national development. *Journal of Economics, Management and Trade*, 22(3), 1-13.
- Ali, J., Shabir, S. and Shaikh, A., 2021. Exploring antecedents of entrepreneurial intentions among females in an emerging economy. *International Journal of Social Economics*, 48(7), pp. 1044–1059.
- Al Khayyal, A.O., Alshurideh, M., Al Kurdi, B. and Salloum, S.A., 2020, October. Women empowerment in UAE: A systematic review. In *International Conference on Advanced Intelligent Systems and Informatics* (pp. 742-755). Springer, Cham.

Ani, F., Ramlan, N., Suhaimy, K.A.M., Jaes, L., Damin, Z.A., Halim, H., Bakar, S.K.S.A. and Ahmad, S., 2018. January. Applying empowerment approach in community development. In *Proceedings of The International Conference on Social Sciences (ICSS)* (Vol. 1, No. 1).

Bell, E., Bryman, A. and Harley, B., 2022. *Business research methods*. Oxford University Press.

Bloomenthal, A., March 29, 2024. E-commerce Defined: Types, History, and Examples. [Online]. Available at:
<https://www.investopedia.com/terms/e/ecommerce.asp>. [Accessed April 2024].

Bodley, D.C., 2020. *Rural Enterprise Development as A Means to Poverty Alleviation*. Submitted in fulfilment of the requirement for the degree of Ph.D. Business Management from the Faculty of Business and Economic Sciences at the Nelson Mandela University.

Bonnet, F., Vanek, J. and Chen, M., 2019. Women and men in the informal economy: A statistical brief. *International Labour Office, Geneva*, 20.

Brahma, A. and Dutta, R., 2020. Role of social media and e-commerce for business entrepreneurship. *International Journal of Scientific Research in Computer Science, Engineering and Information Technology*, pp. 01-18.

Brixiová, Z. and Kangoye, T., 2018. Skills as a barrier to women's start-ups: A model with evidence from Eswatini. *ERSA Working Paper 768*.

Brown, A. and Mackie, P., 2018. Politics and street trading in Africa: Developing a comparative frame. *Articulo-Journal of Urban Research*, (17-18).

Brush, C., Edelman, L.F., Manolova, T. and Welter, F., 2019. A gendered look at entrepreneurship ecosystems. *Small Business Economics*, 53, pp. 393-408.

Bruwer, J.P. and Smith, J., 2018. The role of basic business skills development and their influence on South African small, medium, and micro-enterprise sustainability. *Journal of Economics and Behavioral Studies*, 10(2 (J)), pp. 48-62.

Buheji, M., 2018. Understanding Necessity Entrepreneurship. *Issues in Social Science*, 6(1).

Burns, P. and Dewhurst, J. eds., 2016. *Small business and entrepreneurship*. Macmillan International Higher Education.

Burrell, N. and Gross, C., 2018. Quantitative Research, Purpose of: In: M. Allen, ed. *The SAGE Encyclopaedia of Communication research methods*. Thousand Oaks: SAGE Publication Inc., pp. 1378-1380.

Bryman, A., 2016. *Social research methods*. Oxford University Press.

Cabrera, E.M. and Mauricio, D., 2017. Factors affecting the success of women's entrepreneurship: A review of literature. *International Journal of Gender and Entrepreneurship*.

Cambridge Dictionary, 2024. Challenges. [Online]. Available at: <https://dictionary.cambridge.org>. [Accessed on 11 January 2024].

Cape Agency for Sustainable Integrated Development in Rural Areas. [Online]. Available at: <https://casidra.co.za>. [Accessed on 08 July 2023].

Carayannis, E.G., Campbell, D.F. and Efthymiopoulos, M.P., 2018. *Handbook of cyber-development, cyber-democracy, and cyber-defence*. Springer.

Carayannis, E.G. and Meissner, D., 2017. Glocal targeted open innovation: Challenges, opportunities and implications for theory, policy and practice. *The Journal of Technology Transfer*, 42(2), pp. 236-252.

Chetty, K., Aneja, U., Mishra, V., Gcora, N. and Josie, J., 2018. Bridging the digital divide in the G20: Skills for the new age. *Economics*, 12(1).

Chung, H. and Van der Lippe, T., 2020. Flexible working, work–life balance, and gender equality: Introduction. *Social indicators research*, 151(2), pp. 365-381.

Chowdhury, T.Y., Yeasmin, A. and Ahmed, Z., 2018. Perception of women entrepreneurs to accessing bank credit. *Journal of Global Entrepreneurship Research*, 8, pp.1-16.

Cichello, P. and Rogan, M., 2017. Informal sector employment and poverty in South Africa: Identifying the contribution of 'informal' sources of income on aggregate poverty measures. Southern Africa Labour and Development Research Unit (SALDRU), University of Cape Town, Cape Town, South Africa.

Ciplet, D., 2022. Transition coalitions: Toward a theory of transformative just transitions. *Environmental Sociology*, 8(3), pp. 315–330.

[City of Cape Town Link. City of Cape Town. \[Online\]. Available at: www.capetown.gov.za/work%20and%20business/doing-business-in-the-city/business-support-and-guidance/smmes. \[Accessed 01 July 2023\].](https://www.capetown.gov.za/work%20and%20business/doing-business-in-the-city/business-support-and-guidance/smmes)

- Cornwall, A., 2016. Women's empowerment: What works? *Journal of International Development*, 28(3), pp. 342–359.
- Creswell, J.W., 2014. *A concise introduction to mixed methods research*. SAGE Publications, Inc.
- Creswell, J.W., 2015. *A Concise Introduction to Mixed Methods Research*. Thousand Oaks, California: SAGE Publications, Inc.
- Cummings, S., Regeer, B., De Haan, L., Zweekhorst, M. and Bunders, J., 2018. Critical discourse analysis of perspectives on knowledge and the knowledge society within the Sustainable Development Goals. *Development Policy Review*, 36(6), pp. 727-742.
- Dencker, J.C., Bacq, S., Gruber, M. and Haas, M., 2021. Reconceptualizing necessity entrepreneurship: A contextualized framework of entrepreneurial processes under the condition of basic needs. *Academy of Management Review*, 46(1), pp.60-79.
- Deng, W., Liang, Q., Li, J. and Wang, W., 2020. Science mapping: A bibliometric analysis of female entrepreneurship studies. *Gender in Management: An International Journal*, 36(1), pp. 61-86.
- Department of Economic Development & Tourism, 2023. *Small Business Incentive Schemes*. City: Department of Economic Development & Tourism.
- Department of Small Business Development, 2023: Township and Rural Entrepreneurship Programme: Pretoria Government Printer.
- Department of Trade, Industry and Competition , 2023. *Government reiterates support to township and rural economy*. Pretoria: DTIC.
- Despotović, A., Joksimović, M., Jovanović, M. and Maletić, R., 2018. Female entrepreneurship in Montenegro: Motives and barriers. *Poljoprivreda i Sumarstvo*, 64(4), p. 195.
- Doepke, M. and Tertilt, M., 2019. Does female empowerment promote economic development? *Journal of Economic Growth*, 24, pp. 309-343.
- dos Santos, V.F., Morais, G.M., de Araújo Ribeiro, F.F. and Jardim, D., 2019. Female entrepreneurship: Evolution, current challenges, and future prospects. *International Journal of Business Administration*, 10(5).
- Easterby-Smith, M., Thorpe, R., Jackson, P.R., and Jaspersen, L.J., 2018. *Management and Business Research*, 5th ed, [e-book] SAGE Publications, Inc.

- Elliott, C., Mavriplis, C. and Anis, H., 2020. An entrepreneurship education and peer mentoring program for women in STEM: Mentors' experiences and perceptions of entrepreneurial self-efficacy and intent. *International Entrepreneurship and Management Journal*, 16, pp. 43-67.
- Etikan, I. and Bala, K., 2017. Sampling and sampling methods. *Biometrics & Biostatistics International Journal*, 5(6), p.00149.
- Etikan, I., Musa, S.A. and Alkassim, R.S., 2016. Comparison of convenience sampling and purposive sampling. *American Journal of Theoretical and Applied Statistics*, 5(1), pp. 1-4.
- Etim, E. and Daramola, O., 2020. The informal sector and economic growth of South Africa and Nigeria: A comparative systematic review. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(4), p. 134.
- Etim, E. and Iwu, C.G., 2019. A descriptive literature review of the continued marginalisation of female entrepreneurs in sub-Saharan Africa. *International Journal of Gender Studies in Developing Societies*, 3(1), pp.1-19.
- Evelyn, U., and Osifo, S.J., 2018. Microfinance and female entrepreneurship in Nigeria. *DBA Africa Management Review*, 8(1).
- Fairlie, R.W. and Fossen, F.M., 2018. Opportunity versus necessity entrepreneurship: Two components of business creation.
- Fatoki, O., 2016. The obstacles to the use of information and communication technologies by female informal traders in South Africa. *Journal of Social Sciences*, 49(3), 303–306.
- Fields, G.S., 2019. Self-employment and poverty in developing countries. *IZA World of Labor*.
- Fitriani, S., Wahjusaputri, S. and Diponegoro, A., 2021. The collaborated trade shows and community entrepreneurs: How they benefit small, medium-sized enterprises. *Jurnal Manajemen Dan Kewirausahaan*, 23(1), pp. 84-93.
- Fuentelsaz, L., González, C. and Maicas, J.P., 2019. Formal institutions and opportunity entrepreneurship. The contingent role of informal institutions. *BRQ Business Research Quarterly*, 22(1), pp. 5-24.
- Garg, S. and Agarwal, P., 2017. Problems and prospects of woman entrepreneurship—a review of literature. *IOSR Journal of Business and Management*, 19(1), pp. 55–60.

Ge, T., Abbas, J., Ullah, R., Abbas, A., Sadiq, I. and Zhang, R., 2022. Women's entrepreneurial contribution to family income: Innovative technologies promote females' entrepreneurship amid COVID-19 crisis—*Frontiers in Psychology*, 13, p. 828040.

Germann, F., Anderson, S.J., Chintagunta, P.K. and Vilcassim, N., 2024. Frontiers: Breaking the glass ceiling: Empowering female entrepreneurs through female mentors. *Marketing Science*, 43(2), pp. 244-253.

Gimenez, F.A.P., Ferreira, J.M. and Ramos, S.C., 2017. Empreendedorismo Feminino no Brasil: Gênese e Formação de um Campo de Pesquisa. *Revista de Empreendedorismo e Gestão de Pequenas Empresas*, 6(1), 40-74.

<https://doi.org/10.14211/regepe.v6i1.450>

Gopinath, R. and Chitra, A., 2020. Business-Family Interface and the Capacity of Managing Challenges Faced by the Women Entrepreneurs of Informal Sector-A Relationship Study. *TEST Engineering and Management*, 83, pp. 24905–24911.

Gray, L.M., Wong-Wyllie, G., Rempel, G.R. and Cook, K., 2020. Expanding qualitative research interviewing strategies: Zoom video communications. *The qualitative report*, 25(5), pp. 1292-1301.

GreenAgri. [Online]. Available at: <https://www.greenagri.org.za/blog/agri-processing-supplier>. [Accessed 13 July 2023].

Grönlund, A., and Öun, I., 2018. In Search of Family-Friendly Careers? Professional Strategies, Work Conditions and Gender Differences in Work-Family Conflict. *Community, Work & Family*, 21(1): 87–105.

Hartnack, A., 2017. Factors contributing to the demise of informal enterprises: Evidence from a Cape township. [Online]. Available at: <https://www.econ3x3.org/article/factors-contributing-demise-informal-enterprises-evidence-cape-township> [Accessed 22 January 2022].

Hussain, J., Mahmood, S. and Scott, J., 2019. Gender, microcredit and poverty alleviation in a developing country: The case of women entrepreneurs in Pakistan. *Journal of International Development*, 31(3), pp. 247-270.

Idris, N. and Tan, J. (2017). Review of literature on women entrepreneurs. *Journal of Global Business and Social Entrepreneurship (GBSE)*, 1(3), 1-11.

- International Labour Organization. 2018. Women and men in the informal economy: A statistical picture (3rd ed.). Geneva: ISBN 978-92-2-131581-0. [Online]. Available at: https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf. [Accessed 26 January 2022].
- Irene, B., 2017. Women entrepreneurship in South Africa: Understanding the role of competencies in business success. *The Southern African Journal of Entrepreneurship and Small Business Management*, 9(1), pp. 1–9.
- Irshad, M. and Ahmad, M.S., 2019b. 'Investigating the Determinants of Consumers' Attitude towards Social Media Marketing: Moderating Role of Gender,' *Online Journal of Communication and Media Technologies*, 9(4). <https://doi.org/10.29333/ojcm/5865>.
- Isaga, N., 2018. Start-Up Motives and Challenges Facing Female Entrepreneurs in Tanzania. *International Journal of Gender and Entrepreneurship*, 11(2), 102–119.
- Ismail, Z., 2018. The impact of entrepreneurship training programmes. *Knowledge, Evidence and Learning for Development Report*.
- Johnson, J., Whittington, R., Regnér, P., Angwin, D., Johnson, G. and Scholes, K., 2020. *Exploring strategy*. Pearson UK.
- Kamberidou, I., 2020. Distinguished women entrepreneurs in the digital economy and the multitasking whirlpool. *Journal of Innovation and Entrepreneurship*, 9(1), pp.1 -26.
- Kapila, M., Singla, A. and Gupta, M., 2016. Impact of Microcredit on Women Empowerment in India: An Empirical Study of Punjab State. Paper presented at the Proceedings of the World Congress on Engineering.
- Katongole, C., Munene, J., Ngoma, M., Dawa, S. and Sserwanga, A., 2015. Entrepreneur's Intrapersonal Resources and Enterprise Success among Micro and Small-Scale Women Entrepreneurs. *Journal of Enterprising Culture* 23(4), 405–447.
- Khursheed, A., Khan, A.A. and Mustafa, F., 2021. Women's social empowerment and microfinance: A brief review of the literature. *Journal of International Women's Studies*, 22(5), pp. 249–265.
- Khursheed, A., 2022. Exploring the role of microfinance in women's empowerment and entrepreneurial development: a qualitative study. *Future Business Journal*, 8(1), p. 57.
- Khyareh, M.M., 2018. Determinants of female entrepreneurship in Iran: An institutional approach. *Economic Annals*, 63(216), pp. 111–129.

- Knox, A.J., Bressers, H., Mohlakoana, N. and De Groot, J., 2019. Aspirations to grow when micro and informal enterprises in the street food sector speak for themselves. *Journal of Global Entrepreneurship Research*, 9(1), pp. 1-24.
- Kozleski, E.B. and Proffitt, W.A., 2020. A journey towards equity and diversity in the educator workforce. *Teacher Education and Special Education*, 43(1), pp. 63–84.
- Kuhn, K.M., Galloway, T.L. and Collins-Williams, M., 2017. Simply the best: An exploration of advice that small business owners value. *Journal of Business Venturing Insights*, 8, pp. 33–40.
- Kumalasari, R.D., Lukiyanto, K. and Purnomo, A., 2021. External factors motivating successful women entrepreneurs: A study of women entrepreneur's community in a rural area. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(1), pp. 518-526.
- Kunaka, C. and Moos, M.N., 2019. Evaluating mentoring outcomes from the perspective of entrepreneurs and small business owners. *The Southern African Journal of Entrepreneurship and Small Business Management*, 11(1), pp. 1-11.
- Lall, S.A., Chen, L.W. and Mason, D.P., 2023. Digital platforms and entrepreneurial support: A field experiment in online mentoring. *Small Business Economics*, 61(2), pp. 631-654.
- Langevang, T., Hansen, M.W. and Rutashobya, L.K., 2018. Navigating Institutional Complexities: The Response Strategies of Tanzanian Female Entrepreneurs. *International Journal of Gender and Entrepreneurship*, 10(3), 224-242.
- Lincoln, G.S.C.Y.S., 2017. Deploying qualitative methods for critical social purposes. In *Qualitative inquiry and social justice* (pp. 53-72). Routledge.
- Manti, S. and Licari, A., 2018. How to obtain informed consent for research. *Breathe*, 14(2), pp. 145-152.
- Mashapure, R., Nyagadza, B., Chikazhe, L., Msipa, N., Ngorora, G.K.P. and Gwiza, A., 2022. Challenges hindering women entrepreneurship sustainability in rural livelihoods: Case of Manicaland province. *Cogent Social Sciences*, 8(1), p. 2132675.
- McAdam, M., Crowley, C., and Harrison, R.T., 2020. Digital Girl: Cyberfeminism and the emancipatory potential of digital entrepreneurship in emerging economies. *Small Business Economics*, 55, pp. 349–362.
- Meyer, N., 2018. Research on female entrepreneurship: Are we doing enough? *Polish Journal of Management Studies*, 17(2), 158–169.

- Melnikovas, A., 2018. Towards an Explicit Research Methodology: Adapting Research Onion Model for Futures Studies. *Journal of Futures Studies*, 23(2).
- Meyer, N. and Keyser, E., 2019. Does having children really make a difference? This is the case for South African female entrepreneurs. *International Journal of Economics and Finance Studies*, 11(1), pp. 64-79.
- Meyer, N. and Hamilton, L., 2020. Female entrepreneurs' business training and its effect on various entrepreneurial factors: Evidence from a developing country. *International Journal of Economics and Finance Studies*, 12(1), pp. 135–151.
- Meyer, N. and Mostert, C., 2016. Perceived barriers and success factors of female entrepreneurs enrolled in an entrepreneurial programme. *International Journal of Social Sciences and Humanity Studies*, 8(1), pp. 48-66.
- Molina-López, M.M., Koller, M.R.T., Rubio-Andrés, M. and González-Pérez, S., 2021. Never too late to learn: How education helps female entrepreneurs at overcoming barriers in the digital economy. *Sustainability*, 13(19), p. 11037.
- Moon, K., Brewer, T.D., Januchowski-Hartley, S.R., Adams, V.M. and Blackman, D.A., 2016. A guideline to improve qualitative social science publishing in ecology and conservation journals. *Ecology and Society*, 21(3).
- Mukorera, S.Z., 2020. Is entrepreneurship the solution for female empowerment in South Africa? *Journal of Developmental Entrepreneurship*, 25(01), p. 2050003.
- Mozumdar, L., Hagelaar, G., van der Velde, G. and Omta, S.W.F., 2020. Determinants of the business performance of women entrepreneurs in the developing world context. *J*, 3(2), p. 17.
- Naidu, S. and Chand, A., 2017. National Culture, gender inequality and Women's success in micro, small and medium enterprises. *Social Indicators Research*, 130(2), 647–664.
- Nambiar, Y., Sutherland, M. and Scheepers, C.B., 2020. The stakeholder ecosystem of women entrepreneurs in South African townships. *Development Southern Africa*, 37(1), pp. 70–86.
- Nassar, D.M. and Elsayed, H.G., 2018. From informal settlements to sustainable communities. *Alexandria Engineering Journal*, 57(4), 2367–2376. [Online]. Available at: <https://www.sciencedirect.com/science/article/pii/S111001681730279X> [Accessed 31 August 2022].

- Neri, P., Abboud, E.B., Abd Elaziz, M., Abd Elhakim, Y., Abdallah, A., Razek, A.A. and Abrishami, M., 2019. Acknowledgement to our reviewers 2018. *International Ophthalmology*, 39, 507–511.
- Neumeyer, X., Santos, S.C., Caetano, A. and Kalbfleisch, P., 2019. Entrepreneurship ecosystems and women entrepreneurs: A social capital and network approach. *Small Business Economics*, 53, pp. 475-489.
- Ngono, J.F.L., 2021. Financing women's entrepreneurship in Sub-Saharan Africa: Bank, microfinance and mobile money. *Labor History*, 62(1), pp. 59–73.
- Nikiforou, A., Dencker, J.C. and Gruber, M., 2019. Necessity entrepreneurship and industry choice in new firm creation. *Strategic Management Journal*, 40(13), pp. 2165-2190.
- Nkwana, M.A., 2017. Application of Risk Management processes in Small and Micro Retail Enterprises within the city of Tshwane Metropolitan Municipality, Gauteng: a case study. A dissertation submitted in partial fulfilment of the requirements for the degree Master's Degree in Business Administration. Graduate School of Business Leadership University of South Africa.
- Noble, H. and Smith, J., 2015. Issues of validity and reliability in qualitative research. *Evidence-Based Nursing*, 18(2), pp. 34–35. [Online]. Available at: <https://ebn.bmj.com/content/18/2/34> [Accessed 20 July 2023].
- Noor, S., Isa, F.M. and Nor, L.M., 2021. Women empowerment through women entrepreneurship: A comparison between women entrepreneurs and fulltime housewife in Pakistan. *Iranian Journal of Management Studies*, 14(2), pp. 347-363.
- Nsengimana, S., Tengeh, R.K. and Iwu, C.G., 2017. The sustainability of businesses in Kigali, Rwanda: An analysis of the barriers faced by women entrepreneurs. *Sustainability*, 9(8), 1372. doi:10.3390/su9081372.
- Ntshangase, S.D. and Ezeuduji, I.O., 2020. Profiling entrepreneurial attributes based on the level of formal education: The case of Mtubatuba Local Municipality in South Africa. *GeoJournal of Tourism and Geosites*, 31(3), pp. 944-950.
- Nyashanu, M., Simbanegavi, P. and Gibson, L., 2020. Exploring the impact of COVID-19 pandemic lockdown on informal settlements in Tshwane Gauteng Province, South Africa. *Global Public Health*, 15(10), pp. 1443–1453.

- Nziku, D.M. and Struthers, J.J., 2018. Female entrepreneurship in Africa: Strength of weak ties in mitigating principal-agent problems. *Journal of Small Business and Enterprise Development*.
- Ojong, N., Simba, A. and Dana, L.P., 2021. Female entrepreneurship in Africa: A review, trends, and future research directions. *Journal of Business Research*, 132, pp. 233-248.
- Olsson, A.K. and Bernhard, I., 2021. Keeping up the pace of digitalization in small businesses—Women entrepreneurs' knowledge and use of social media. *International Journal of Entrepreneurial Behavior & Research*, 27(2), pp. 378-396.
- Ospina, S.M., Esteve, M. and Lee, S., 2018. Assessing qualitative studies in public administration research. *Public Administration Review*, 78(4), pp. 593-605.
- Panda, S., 2018. Constraints faced by women entrepreneurs in developing countries: Review and ranking. *Gender in Management: An International Journal*.
- Pappas, M. A., Papagerasimou, Y., Drigas, A., Raftopoulos, D., and Nikolaidis, P., 2017. ICT-based Innovation and Employability for Women. *International Journal of Engineering Pedagogy (IJEP)*, 7(2): 36–47.
- Pareek, P. and Bagrecha, C., 2017. A thematic analysis of the challenges and work-life balance of women entrepreneurs working in small-scale industries. *Vision*, 21(4), pp. 461-472.
- Parker, S.C., 2018. The economics of entrepreneurship. Cambridge University Press.
- Polit, D.F. and Beck, C.T., 2017. Nursing research: Generating and assessing evidence for nursing practice (10th ed.). Philadelphia, PA: Wolters Kluwer/Lippincott Williams & Wilkins.
- Pratt, J.M., and Yezierski, E.J., 2018. A novel qualitative method to improve access, elicitation, and sample diversification for enhanced transferability applied to studying chemistry outreach. *Chemistry Education Research and Practice*, 19, 410–430. doi:10.1039/c7rp00200a.
- Pratt, M.G., Kaplan, S. and Whittington, R., 2020. Editorial essay: The tumult over transparency: Decoupling transparency from replication in establishing trustworthy qualitative research. *Administrative Science Quarterly*, 65(1), pp. 1–19.

Rahi, S., 2017. Research design and methods: A systematic review of research paradigms, sampling issues and instruments development. *International Journal of Economics & Management Sciences*, 6(2), pp. 1–5.

Rashid, L., 2019. Entrepreneurship education and sustainable development goals: A literature review and a closer look at fragile states and technology-enabled approaches. *Sustainability*, 11(19), p. 5343.

Ratten, V. and Usmanij, P., 2021. Entrepreneurship education: Time for a change in research direction? *The International Journal of Management Education*, 19(1), p. 100367.

Reiter, B., 2017. Theory and methodology of exploratory social science research.

Rudhumbu, N., Du Plessis, E.C. and Maphosa, C., 2020. Challenges and opportunities for women entrepreneurs in Botswana: Revisiting the role of entrepreneurship education. *Journal of International Education in Business*, 13(2), pp. 183-201.

Sangolagi, K. and Alagawadi, M., 2016. Women entrepreneurs. *International Journal of Advancement in Engineering Technology, Management and Applied Science*, 3(1), pp. 216-222.

Saunders, M., Lewis, P. and Thornhill, A., 2009. *Research methods for business students*. 5th ed. Harlow: Pearson Education

Saunders, M., Lewis, P. and Thornhill, A., 2012. *Research Methods for Business Students*. 6th edition, Pearson Education Limited.

Saunders, M., Lewis, P. and Thornhill, A., 2016. *Research Methods for Business Students*. England: Pearson Education Limited.

Schwab, K., Samans, R., Zahidi, S., Leopold, T.A., Ratcheva, V., Hausmann, R. and Tyson, L.D., 2017, November. The Global Gender Gap Report 2017. World Economic Forum.

Sekaran, U. and Bougie, R., 2016. *Research methods for business: A skill building approach*. John Wiley & sons.

Setini, M., Yasa, N.N.K., Supartha, I.W.G., Giantari, I.G.A.K. and Rajiani, I., 2020. The passway of women entrepreneurship: Starting from social capital with open innovation to knowledge sharing and innovative performance. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(2), p. 25.

Shepherd, D.A. and Zacharakis, A., 2018. Conjoint analysis: A window of opportunity for entrepreneurship research. Reflections and extensions on key papers of the first twenty-five years of advances. Emerald Publishing Limited.

Siba, E., 2019. Empowering women entrepreneurs in developing countries: Why current programs fall short.

Small Enterprise Development Agency. [Online]. Available at: <http://www.seda.org.za/ContactUs/Pages/Western-Cape.aspx>. [Accessed on 7 July 2023].

Small Enterprise Finance Agency (SEFA). [Online]. Available at: <https://www.sefa.org.za>. [Accessed 11 July 2023].

Smith, B., 2018. Generalizability in qualitative research: Misunderstandings, opportunities and recommendations for the sport and exercise sciences. *Qualitative research in sport, exercise and health*, 10(1), pp. 137–149.

Smith, B. and McGannon, K.R., 2018. Developing rigor in qualitative research: Problems and opportunities within sport and exercise psychology. *International Review of Sport and Exercise Psychology*, 11(1), pp. 101–121.

Statista: 2023. <https://www.statista.com/statistics/259379/social-media-platforms-used-by-marketers-worldwide/> 9 [Accessed on 23rd October 2023].

Statistics South Africa (2022). Census 2022 Statistical Release. Statical release: PO301.4. Pretoria: Stats SA.

Statistics South Africa, 2023. *Population*. Pretoria: Statistics South Africa.

Strauss, A. and Corbin, J., 1998. Basics of qualitative research techniques.

Swartz, E.M., Scheepers, C.B. and Toefy, T., 2022. Women entrepreneurs' opportunity identification of digital platform start-ups: emerging evidence from South Africa. *International Journal of Gender and Entrepreneurship*, 14(3), pp. 352-374.

Swedberg, R., 2020. Exploratory Research. *The Production of Knowledge: Enhancing Progress in Social Science*, p. 17.

The Western Cape Government. [Online]. Available at: <https://www.westerncape.gov.za/directories/services/1002>. [Accessed on 06 July 2023].

Tur-Porcar, A., Mas-Tur, A. and Belso, J.A., 2017. Barriers to women entrepreneurship. Different methods, different results? *Quality & Quantity*, 51, pp. 2019-2034.

UN WOMEN., 2018. *Turning promises into action: Gender equality in the 2030 Agenda for Sustainable Development* (2018). [Online]. Available at: <https://www.unwomen.org/en/digital-library/publications/2018/2/gender-equality-in-the-2030-agenda-for-sustainable-development-2018> (Accessed on 10 January 2023).

Van Alstyne, M.W., Parker, G.G. and Choudary, S.P., 2016. "Pipelines, platforms and the new rules of strategy," *Harvard Business Review*, Vol. 94 No. 4, pp. 54-62.

Vaismoradi, M., Turunen, H. and Bondas, T., 2013. Content analysis and thematic analysis: Implications for conducting a qualitative descriptive study. *Nursing & health sciences*, 15(3), pp. 398-405.

Van Zyl, M.E., 2018. *The role of the family in the development of a healthy lifestyle in urban adolescents* (Doctoral dissertation, University of Pretoria).

Venkataraman, S., 2019. The distinctive domain of entrepreneurship research. In *Seminal ideas for the next twenty-five years of advances*. Emerald Publishing Limited.

Walls, R., Kahanji, C., Cicione, A. and van Vuuren, M.J., 2020. Fire dynamics in informal settlement "shacks": Lessons learnt, and appraisal of fire behavior based on full-scale testing. In *The Proceedings of 11th Asia-Oceania Symposium on Fire Science and Technology 11th* (pp. 15–27). Springer Singapore.

Whitlock, D.W., Hampton, A.J. and Campbell, K., 2023. Mentoring Women Entrepreneurs: Perceived Needs and Benefits. *Journal of Business & Entrepreneurship*, 33(1), p. 3.

Williams, D.S., Manez Costa, M., Sutherland, C., Celliers, L. and Scheffran, J., 2019. Vulnerability of informal settlements in the context of rapid urbanization and climate change. *Environment and Urbanization*, 31(1), pp. 157–176.

Williams-McBean, C.T., 2019. The value of a qualitative pilot study in multi-phase mixed methods research. *The Qualitative Report*, 24(5), pp. 1055–1064.

Wijaya, L. and Layman, C.V., 2018. How do mompreneurs achieve work-life balance? (evidence from a small business in Tangerang, Indonesia). *Journal of Business and Entrepreneurship*, 6(2), pp. 1-12.

Wishkoski, R., 2020. Semi-structured interviews: A team-based approach to design, implementation, and analysis.

Yin, R.K., 2016. Qualitative Research from Start to Finish.

APPENDICES

APPENDIX A: Gatekeeper Letter



CITY OF CAPE TOWN
ISIXEKO SASEKAPA
STAD KAAPSTAD

WARD 69

Alderman Felicity Purchase

T: +27 21 400 1287
E: felicity.purchase@capetown.gov.za

Date: 24 August 2021

To whom it may concern

THE DEVELOPING AN EMPOWERMENT STRATEGY FOR FEMALE ENTREPRENEURS IN INFORMAL SETTLEMENTS: A CASE OF MASIPHUMELELE INFORMAL SETTLEMENT RESEARCH STUDY

As the Ward Councillor of Ward 69, of which **Masiphumelele** informal settlement forms a part of, I fully support the **Developing an empowerment strategy for female entrepreneurs in informal settlements: A case of Masiphumelele informal settlement** research study.

The aim of the abovementioned study is to develop an empowerment strategy for female entrepreneurs in informal settlements and I believe that this is a great initiative to empower female entrepreneurs, especially in informal settlements across South Africa, and I therefore support this research study and wish Ms Zintle Dambuza Well in her endeavours with this project.

Kind Regards

ALD FELICITY PURCHASE
COUNCILLOR: WARD 69



CITY OF CAPE TOWN
ISIXEKO SASEKAPA
STAD KAAPSTAD

Water and sewerage services

CIVIC CENTRE IZIKO LEENKONZO ZOLUNGU BURGERSENTRUM
12 HERTZOG BOULEVARD, CAPE TOWN 8001, P.O. BOX 295, CAPE TOWN 8000
www.capetown.gov.za

Making progress possible. Together.

APPENDIX B: Participant Consent Form

Research Title: Developing an empowerment strategy for female entrepreneurs in informal settlements: A case of Masiphumelele informal settlement.

Consent to take part in research

I.....voluntarily agree to participate in this research study.

I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.

I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.

I understand that all information I provide for this study will be treated confidentially.

I understand that in any report on the results of this research my identity will remain anonymous.

I understand that signed consent forms and completed questionnaires will be retained by the researcher until they are no longer needed.

Signature of participant

Date

APPENDIX C: Interview Schedule

The Interview Schedule

1. Can you briefly tell me about yourself?
2. Tell me about the nature of your business?
3. Why are you in business, what is your primary motivation?
4. How do you feel about the state of your business? (Is this business where you want it to be?)
5. What challenges are you facing in running your business?
6. Do you feel you can run a bigger and better business on your own? (i.e making more money and employing people)
7. Do you think your roles as a woman in the house can affect your business? how?
8. Do cultural factors affect your business in any way? (How?)
9. Have you received any support in the last 1 to 5 years? YES/NO
10. If yes, from who, what form of support and was it adequate?
11. If no, what kind of (additional) support would you require?
12. What are the things you do to grow the business?
13. What do you think you need to improve the business?
14. Are you aware of any government support for female business owners or businesses generally around here? (if answer to Q9 is NO ask why she has not sought or obtained government support where available)

NB: These questions will be translated into the local language as some of the participants may not be comfortable

APPENDIX D: Editors Certificate



Hugo Chandler - BA Psychology and Drama (UCT)

Brenda van Rensburg

19 Kabeljou Street, Struisbaai, Western Cape, South Africa, 7285

Tel: +27 (0)72 244 4363

Email: info@busybeediting.co.za / brendavanrensburg2@gmail.com / Website: www.busybeediting.co.za

PROOFREADING AND EDITING CERTIFICATE

With an unwavering commitment to precision, Busy Bee Editing has diligently completed the proofreading and editing tasks. This comprehensive process, which includes ensuring consistency in spelling, hyphenation, numerals, fonts, and capitalisation; maintaining internal consistency; correcting spelling, grammar, punctuation, and syntax; altering sentence structure; creating a cohesive flow; ensuring appropriate paraphrasing; and verifying that formatting and layout are correct and checking existing references to the best of their ability, has been applied to the Dissertation titled: **AN EMPOWERMENT STRATEGY FOR FEMALE ENTREPRENEURS IN MASIPHUMELELE INFORMAL SETTLEMENT, CAPE TOWN** by **ZINTLE NOMONDE JOHANSSON**, submitted as part of the requirements for the degree of **Master of Technology: Public Administration** in the Faculty of Public Administration & Governance at the Cape Peninsula University of Technology.

It is important to note that Busy Bee Editing's role concludes upon delivering this Dissertation to **ZINTLE NOMONDE JOHANSSON** or his/her Supervisor, **Prof. Tengeh** and Co-supervisor, **Dr. Bode**. Any spelling and grammar mistakes, amendments, or alterations made after the delivery of this Dissertation are not the responsibility of Busy Bee Editing. This proofreading and editing certificate does not cover these errors, spelling and grammar mistakes, amendments, or alterations. As the author, **ZINTLE NOMONDE JOHANSSON** holds the sole discretion to accept or decline any amendments made by Busy Bee Editing. This empowers **ZINTLE NOMONDE JOHANSSON** to be responsible for thoroughly reviewing the proposed changes and their potential impact on the Dissertation, thereby maintaining complete control over the final version of the Dissertation. **ZINTLE NOMONDE JOHANSSON** is responsible for always confirming the accuracy and originality of the completed Dissertation to his/her Supervisor, **Prof. Tengeh** and Co-supervisor, **Dr. Bode**.

Hugo Chandler – BA Psychology and Drama (UCT)
Proofreader and Editor at Busy Bee Editing

Brenda van Rensburg
Proofreader and Editor at Busy Bee Editing

Date of Completion: 29 October 2024, which marks the finality and closure of Busy Bee Editing's involvement in the proofreading and editing process of the Dissertation. This date also provides reassurance of the thoroughness and completion of our work, ensuring that the document is of the highest quality and ready for submission.

Zintle MPA

ORIGINALITY REPORT

2%

SIMILARITY INDEX

1%

INTERNET SOURCES

1%

PUBLICATIONS

0%

STUDENT PAPERS

PRIMARY SOURCES

1

researchspace.ukzn.ac.za

Internet Source

<1%

2

Samuel Adomako, Michael Asiedu Gyensare, Mujtaba Ahsan. "Stakeholder Management and Entrepreneurship in Africa", Routledge, 2024

Publication

<1%

3

Matlebjane, Dineo Adolphina. "Adoption of Blockchain to Enhance Patients' Health Information Management", University of Johannesburg (South Africa), 2023

Publication

<1%

4

Mofokeng, Simon Abram. "Internal Drivers of Innovation and Sustainability in South African Manufacturing Small and Medium Enterprises", Vaal University of Technology (South Africa), 2024

Publication

<1%


5

pmg.org.za

Internet Source

<1%

vital.seals.ac.za:8080


[AI Detector](#)
[Pricing](#)
[Contact](#)
[Features](#)
[English](#)
[Account](#)

AI Detector

Paste your text below to check for AI-generated content.


when one considers global transformation and advancements (Hartnack, 2017).There is a pressing demand for implementation of efficacious empowerment strategies for female entrepreneurs to reduce economic inequality.Female business owners have the ability to contribute to the local economy by creating employment opportunities, thereby reducing poverty which can be achieved by minimising the difficulties they face when venturing into business, by encouraging the growth and progress of small businesses and promoting their progress and expansion within all structures (Sangolagi and Alagawadi, 2016).A study of female entrepreneurs in informal settlements in South Africa is important as it has the capability of illuminating obstacles and prospects for economic advancement within such marginalised communities.Due to job scarcity within the formal sector, most women venture into entrepreneurial activity because of the many benefits that it provides such as a possibility of increased autonomy over their financial future and the flexible working hours which contribute to their work-life balance.

Highlighted text are likely AI generated..

147617 / 160,000 Characters

Check Plagiarism

Detect AI



26.0%


This text was likely written by **Human**

There is a 26.0% probability this text was entirely written by **AI**

Humanize AI Text


Leading AI Detection Capabilities

Discover unparalleled accuracy and ease with our ai checker, trusted by experts for superior AI content identification.




AI Detection Highlighting

Highlights each AI-written sentence, showing the percentage of AI used in the text visually.



High Detection Accuracy

Engineered for unmatched precision, our ai checker accurately identifies AI-generated content efficiently.



Intuitive User Interface

Designed for ease of use, our intuitive interface ensures a smooth, straightforward user experience.

Instant Detection, No Sign-Up Needed

Begin identifying AI-generated content right away without any account setup.

Guaranteed Privacy

Your submissions stay confidential. We never store or share your data.

