

**ECONOMIC EMPOWERMENT CHALLENGES AND OPPORTUNITIES WOMEN
FACE: THE CASE OF ORANGE FARM, GAUTENG**

by

Dikeledi Mabel Tsekane

Student Number: 1995585948

**Submitted in partial fulfilment of the requirement for
Master's in development studies in the Centre for Development Support**



**in the
Faculty of Economic and Management Sciences**

**at the
University of the Free State
Bloemfontein**

Supervisor: Dr Deidre Van Rooyen

DECLARATION

“I, Dikeledi Mabel Tsekane, declare that the Masters Degree research dissertation or interrelated, publishable manuscripts/published articles, or coursework Masters Degree mini-dissertation that I herewith submit for the **Master’s Degree qualification in DEVELOPMENT STUDIES** at the University of the Free State is my independent work – except where otherwise indicated. This work has not previously been submitted for any qualification or examination at another institution of higher education.”

This dissertation does not contain other persons’ writing, unless specifically acknowledged, as has been sourced from other researchers. Where other written sources have been quoted, then:

- i. their words have been re-written, but the general information attributed to them has been referenced.
- ii. where their exact words have been used, their writing has been placed inside quotation marks, and referenced.

DEDICATION

This piece of work is dedicated to:

THABO JACOB MOSIA

(My father) this was my promise to you

19 May 1940 - 08 January 2018

and

My mother (Nomasonto Mosia), my beautiful kids (Bongani and Anele)

ACKNOWLEDGEMENTS

The accomplishment of this dissertation was as a result of sacrifice by my family. Without their unwavering support, constant inspiration, their encouragement and continuous believe in me, I would not have reached this far.

In particular, I would like to express my sincere gratitude to my supervisor, Dr. Deidre van Rooyen, for her guidance and patience throughout the duration of this study, her incessant patience and faith in my abilities, which enabled me to grow on this intellectual journey. Thank you for your insightful and constructive direction towards the study and for being the best supervisor one could ever ask for!

I extend my heartfelt thanks to all staff members at Centre for Development Studies for their invariable support, especially Anita Harmse for always being willing to listen, support and inspire, not only with the study, but with all life intricacies, thank you very much indeed.

My gratitude is extended to my parents (Nomasonto and the late Thabo Mosia) for the excellent foundation you gave me in life, teaching me independence, perseverance, and resilience. My earnest thanks is expressed to my two little brothers (Aupa, Boy) and their families for all the support and prayers ever since. To my best sister, Ntsoaki Mosia, thank you for words of encouragement and support, you are one in a million!

My love and sincere appreciation is extended to my beautiful children (Bongani and Anele Mosia) for supporting me, encouraging me, praying for me, and understanding when I neglected you throughout this journey.

To my niece, Manana Mollo, thank you for words of encouragement, continuous support and for not stopping believing in me; your prayers kept me going!

I am ever thankful to all respondents and persons who spend their time and effort for me during the time of fieldwork and data collection. There are also numerous friends and relatives who remain unnamed here to receive my heartfelt appreciations.

Above all, I give glory and honor to God, for allowing me this opportunity to study towards a Master degree. Not many people are blessed with such opportunity in life. Great is Your tender mercy and loving kindness towards me. You are forever faithful towards me and I am thankful for that.

ABSTRACT

Women empowerment and economic development are closely linked, and in a sense, development on its own can play an important role in pushing management of inequality between men and women; on the other hand, women empowerment may be helpful in development. Development approaches (policies) and programs are likely not to prioritize women as being fundamental to the economic development processes.

This is frequently mirrored within the higher ventures in women's reproductive lives, instead of their beneficial roles, primarily in population programs. However, women across the developing world participate in financially beneficial work and earn salaries, and they fundamentally work in agriculture and within the informal sectors and progressively in formal wage business. Their income, be that as it may, are for the most part too low.

Development agencies have reacted to the need for destitute women to earn income by making little income generation ventures through income generating projects, since 1950's. Most of the time such ventures fail, since they are propelled by welfare and not development concerns, provision of contracts and temporary jobs in traditionally associated abilities, for example sewing and knitting that have constrained markets. On contrary some non-governmental organizations have been quite successful in organizing workers in the formal economy. For example, Self –Employed Women Union (SEWU) in South Africa have been viable in making strides on improving women's economic status, because they have begun with the proposition that women are principal to the process of economic development.

Developmental approaches (policies) and programs are likely not to prioritize women as being fundamental to the economic development processes. It may be slightly different now. Nowadays the policies and strategies in place across sectors are pushing the women development agenda. As the author notes, this includes both local (EE, BEE) and more globally (Agenda 2063, SDGs etc). Thus, despite development efforts that are gender inclusive, there are contexts that suffer inequalities such as Orange Farm.

Case studies which focused on women's economic empowerment participation were carried out. The focused projects were women in Cooperatives, Stockvel and

Gardening. The study made use of a qualitative research approach using semi-structured interviews and observation. Findings of the study revealed that despite a development plan that is implemented, based on gender equality to give preference to women, women are still not ready for higher positions or they don't have the capacity to handle work. Women also still lack the knowledge and experience to excel, which shows that women's involvement and capacity are still a challenge.

Findings also indicated that participation in these projects has improved women's self-confidence and their potential to participate in decision-making processes that includes economic development within their societies.

Gardening projects have not only benefited the members but have also contributed positively to the local economy. Women within these projects revealed numerous challenges that they have faced in their projects, such as limited access to resources, namely water and land. Other challenges involved lack of financial support from financing institutes, including organisations that offer financial support. With cooperatives they have cited poor commitment from members and lack of recognition from the BIG businesses.

TABLE OF CONTENTS

DECLARATION.....	i
DEDICATION.....	ii
ACKNOWLEDGEMENTS.....	iii
ABSTRACT.....	iv
LIST OF TABLES.....	x
LIST OF FIGURES.....	xi
LIST OF ABBREVIATIONS.....	xii
CHAPTER 1 : INTRODUCTION AND BACKGROUND to THE STUDY.....	1
1.1 INTRODUCTION.....	1
1.2 GENDER EQUALITY AND EMPOWERMENT.....	3
1.3 PROBLEM STATEMENT AND STUDY RATIONALE.....	5
1.4 AIM AND OBJECTIVES.....	6
1.5 BACKGROUND on WOMEN’S Economic Empowerment.....	7
1.6 Conceptualising women empowerment.....	7
1.6.1 Empowerment.....	7
1.6.2 Economic empowerment of women.....	8
1.7 OPPORTUNITIES FOR ECONOMIC EMPOWERMENT OF WOMEN.....	9
1.8 A GLOBAL PERSPECTIVE OF WOMEN’S EMPOWERMENT INCLUDING WOMEN’S ECONOMIC EMPOWERMENT PERSPECTIVE.....	11
1.8.1 Women and entrepreneurship.....	13
1.8.2 Women’s economic empowerment and gender equality.....	14
1.8.3 Unequal access to economic opportunities.....	15
1.9 WOMEN IN DEVELOPING COUNTRIES.....	17
1.10 AFRICAN PERSPECTIVE REGARDING WOMEN’S ECONOMIC EMPOWERMENT OPPORTUNITIES.....	18
1.11 WOMEN AND ECONOMIC EMPOWERMENT IN A SOUTH AFRICAN CONTEXT..	18
1.11.1 Women as entrepreneurs.....	20
1.11.2 South African policy-related endeavours for the women economic empowerment.....	21
1.11.3 Policies on economic empowerment and women in South Africa.....	23
1.11.4 Economic empowerment of women in the City of Johannesburg.....	26
1.12 RESEARCH METHODOLOGY.....	27
1.12.1 Case study research design.....	28

1.13	DATA COLLECTION	29
1.14	STUDY POPULATION.....	30
1.14.1	Location of the Study	30
1.15	SAMPLING METHOD.....	31
1.16	GENERAL RESEARCH PROCESS.....	32
1.16.1	Introduction of research and the researcher to community leaders/ward counsellors.....	33
1.16.2	Key ethics to employ during the interview selection criterion.....	33
1.16.3	Key informants' interviews (qualitative semi-structured interviews)	34
1.17	DATA ANALYSIS AND INTERPRETATION.....	34
1.18	RESEARCH ETHICS.....	35
1.19	LIMITATIONS	36
1.20	MEASUREMENT MAP	37
1.21	FIELDWORK PROCESS FLOW	39
1.22	CONCLUSION.....	41
1.23	CHAPTER OUTLINE	42
CHAPTER 2 : LITERATURE REVIEW		43
2.1	INTRODUCTION	43
2.2	GLOBAL PERSPECTIVE.....	44
2.3	DEVELOPING COUNTRIES.....	45
2.4	AFRICAN PERSPECTIVE REGARDING Women economic OPPORTUNITIES... ..	46
2.5	WOMEN ECONOMIC EMPOWERMENT – THE SOUTH AFRICAN CONTEXT	47
2.5.1	Women entrepreneurship.....	48
2.5.1.1	Women's economic participation and empowerment	49
2.5.2	Economic empowerment and gender equality.....	50
2.5.3	Economic empowerment of women in the City of Johannesburg	53
2.5.4	Small farming on gardening project.....	55
2.5.4.1	Socio-economic advantage of gardening projects.....	56
2.5.5	Stokvels.....	56
2.5.5.1	Types of stokvels in South Africa	57
2.5.5.2	Economic and social benefits of stokvels	58
2.5.6	Cooperatives.....	59
2.5.6.1	Gender and cooperatives in Africa.....	62
2.5.6.2	Cooperatives in South Africa.....	62
2.6	CHALLENGES.....	64
2.6.1	Limitations resulting to poor women's participation in cooperatives.....	64
2.6.1.1	Lack of skills and coaching in cooperatives.....	64

2.6.1.2	Difficulties in owning land.....	65
2.6.1.3	Poor access to credit	65
2.6.1.4	Effects of climate change.....	65
2.6.1.5	Limitations of costs in exchange on farms.....	65
2.6.1.6	Lack of education.....	66
2.7	CONCLUSION.....	66
CHAPTER 3 : RESEARCH METHODOLOGY		68
3.1	INTRODUCTION	68
3.2	STUDY RESEACH APPROACH.....	68
3.3	DATA COLLECTION	69
3.3.1	Data collection tools.....	70
3.4	SAMPLE PROCEDURE.....	71
3.5	DATA ANALYSIS.....	73
3.5.1	Transcribing.....	74
3.5.2	Coding	74
3.5.3	Categorising themes.....	74
3.5.4	Checking and editing themes.....	74
3.5.5	Generalization.....	75
3.6	CREDIBILITY.....	75
3.7	ETHICAL CONSIDERATIONS.....	75
3.8	LIMITATION OF THE STUDY.....	76
3.9	CONCLUSION.....	77
CHAPTER 4 : DISCUSSION OF THE REPORTING AND FINDINGS.....		78
4.1	INTRODUCTION	78
4.2	DEMOGRAPHICS	79
4.3	COOPERATIVE PROJECTS	80
4.3.1	Significant challenges affecting women’s participation	81
4.4	FINANCIAL SUPPORT CHALLENGE.....	82
4.5	SKILLS DEVELOPMENT.....	83
4.6	CORRUPTION.....	84
4.7	POOR ACCESS TO LAND/AREA OF OPERATING	84
4.8	DISHONESTY FROM MEMBERS	85
4.9	BARRIERS THAT LIMIT THE CAPABILITIES OF WOMEN ENTREPRENEURS .	86
4.10	THE NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA).....	87
4.11	THE BASADI TSOHANG GARDENING PROJECT	87
4.12	SUCCESS STORIES.....	89
4.12.1	Malerato (Entrepreneur).....	89

4.12.2	Street burial stokvel	91
4.13	THE ROLE OF GOVERNMENT IN ENHANCING WOMEN'S PARTICIPATION IN THE PROJECTS	92
4.13.1	Organisational level policy and implementation.....	93
4.13.2	Rural development.....	94
4.13.3	Women in agriculture – challenge	95
4.13.4	LED general comments	96
4.14	CHALLENGES EXPERIENCED	96
4.14.1	Poor access to land	96
4.14.2	Poor fencing	98
4.14.3	Lack of community participation	98
4.14.4	Women's economic empowerment – Organisations (Tourism development) .	99
4.15	CONCLUSION AND RECOMMENDATIONS.....	100
	BIBLIOGRAPHY.....	102

LIST OF APPENDIXES

APPENDIX A:	Questionnaire
APPENDIX B:	Questionnaire
APPENDIX C:	Interview schedule
APPENDIX D:	List of key informant
APPENDIX E:	Informed consent

LIST OF TABLES

Table 1.1: Measurement map	38
Table 1.2: Fieldwork process	39
Table 3.1: Sample characteristics	73
Table 4.1: Demographics of participants	79

LIST OF FIGURES

Figure 1.1: A map of Orange Farm, South of Johannesburg (Source: Michelin, 2020: Online)	
.....	30
Figure 4.1: Sewing Projects Cooperatives.....	81
Figure 4.2: Basadi Tsohang Gardening Project.....	88
Figure 4.3: Street burial stokvel.....	92

LIST OF ABBREVIATIONS

AFDB	African Development Bank
AHD	Arab Human Development
APF	Africa Partnership Forum
ASGISA	Accelerated Strategy and Shared Growth Initiative
BDS	Business Development Services BDS
CGE	Commission for Gender Equality
COJ	City of Johannesburg
CoJ-DED	City of Johannesburg Department of Economic Development
COSATU	Congress of South Africa's Trade Unions
CSW	Commission on the Status of Women
DTI	Department of Trade and Industry
ECA	Economic Commission for Africa
ECA	Economic Commission for Africa
EDP's	Entrepreneurship Development programmes
EEW	Economic empowerment of women
GEAR	Growth Employment and Redistribution
GEM	Global Entrepreneurship Monitoring
GFP	Gender Focal Points
GNP	New Growth Path
ICF	International Children's Fund
ICRW	International Centre for Research on Women
IFC	International Finance Corporation
ILO	International Labour Organization

IPAP2	Industrial Policy Action Plan 2
IPU	Inter-Parliamentary Union
JIPSA	Joint Initiative for Priority Skills Acquisition
MDG's	Millennium Development Goals
MSME	Micro, Small and Medium Enterprise
NDP	National Development Plan
NGO's	None Government Organizations NGO's
NYDA	National Youth Development Agency
OECD	Organisation for Economic Co-operation and Development
OSW	Office on the Status of Women
PO's	Producer Organization's
RDP	Reconstruction Development Programme
SAWEN	South African women entrepreneurship network
SDG's	Sustainable Development Goals
SEDA	Small Enterprise Development Agency
SME	Small and Medium Enterprise
SSA	Sub-Saharan Africa
TEA	Total Entrepreneurial Activity
TWIB	Technology for Women in Business
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
WEF	Women Entrepreneurial Fund

CHAPTER 1 :

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 INTRODUCTION

Since the introduction of Millennium Development Goals (MDG's) 15 years ago, African governments, development partners and faith-based organisations, have geared much of their efforts towards health and education matters with a group of indicators supporting the pertinent Millennium Development Goals 3 (Promote gender equality and empower women).

These goals were revised to realize gender equality and empowerment of all women and girls in Sustainable Development Goals (SDG) 2030 agenda (Goal 5). Since the adoption of the Declaration of Human Rights by the United Nations General Assembly in 1948, the Millennium Development Goals adoption in 2000 and therefore the Sustainable Development Goals adopted in September 2015, focus remained on the promotion of human rights, also because the eradication of all sorts of discrimination and unjust practices among women, men, girls, and boys (United Nations Development Programme, 2016).

Africa and therefore the international community have since began to explore methods to stimulate women's empowerment, but this matter requires high priority (Points, 2007). Consistent with Food and Agriculture Organization (FAO, 2015) of the United Nations Rome, empowerment is that the process of enhancing the capacity of people or groups to form choices or alternatively to rework lives and people choices into desirable outcomes. The empowerment of women is about expanding women's assets and capabilities to participate in, negotiate with, influence, control and hold accountable the institution that affects their lives.

It is widely acknowledged that the supply of women's economic empowerment opportunities is a crucial think about improving sustainable economic process and development (United Nations Women, 2010). In recent years, the economic empowerment of girls has notably turned to be a serious subject globally, with emerging perceptions that address barriers to women's economic empowerment,

contributes to sustained real economic process, poverty elimination and therefore the promotion of gender equality (Malhotra & Schuler, 2005).

When economic empowerment is discussed, it always alludes to economic empowerment of categories that are vulnerable, like very poor women and therefore the marginalised communities. These are individuals who have had almost no control of their economic fates and are generally controlled by others. as an example, women in most developing countries fall under this classification (World Bank, 2012). Economic empowerment drives, normally incorporate endeavours to form such individuals independent. As an example, it can include an effort to offer microcredit to individuals with the goal that they will open their own business or can enhance their homesteads (eNotes, 2013).

This introductory chapter provides a quick background of the research topic, and it introduces the context of gender inequalities in South Africa, leading to continuous economic empowerment challenges, an unbalanced degree of disparities and discrimination faced by women. It reflects on Millennium Development Goals 3 (Promote gender equality and empower women), goals that were revised to realize gender equality and empowerment of all women and girls in Sustainable Development Goals (SDG) 2030 agenda (Goal 5). It briefly discusses the context of women's economic empowerment in City of Johannesburg, and it touches on the community's explored methods to stimulate women's economic empowerment. Moreover, it discusses the research problem statement, aims and objectives, area of study and research chapter outline.

The study happened in Orange Farm, the community, which is semi-rural, undeveloped and is 45 km on the southern fringe of Johannesburg. The township is one among the most important informal settlements in South Africa (Thale, 2002). The population is estimated at 76 767 living in 21 029 households. Almost 40% of the households are female-headed and 60% of Orange Farm population is unemployed (Statistics South Africa, 2011). Due to its marginal location including the history of separate development (apartheid), caused by policy systems, which were directed towards the separation of various racial groups, the world has gravel roads. Major parts of the population still sleep in informal settlements and knowledge a scarcity of access to basic services.

The community of Orange Farm is characterized by high rates of HIV/Aids and TB, poverty, child and ladies abuse, substance (alcohol related) abuse, high unemployment, and crime, and lots of other social ills (Maule, 2017).

1.2 GENDER EQUALITY AND EMPOWERMENT

South Africa, 20 years into majority ruling, has made incredible progress in transforming laws and policies that precludes women's full participation in the overall socio-economic and political sphere. The scope is from inception of Constitution, which articulates equality for everyone to the institution of Chapter 9. The Constitution preserves the right to equality, equal benefits, and protection under the steady gaze of the law, including non-discrimination.

South Africa is also an endorser to various global conventions, affirmations, regional charters, and protocols, which plan to address inequalities and accomplishments of gender equality, which the country is obliged to implement.

Despite the enactment of legislation, women have not developed as progressively towards socio-economic empowerment and gender equality. According to the National Development Plan (NDP, 2030), women are the most affected community by inequality, poverty, and unemployment. In 2014, the Department of Women (DOW) was formed with the directive for driving women to socio-economic empowerment and the promotion of gender equality through oversight, support, monitoring, and evaluation. In 2015, the DOW starter plan was finalised and support from all stakeholders for implementation was needed.

The Department of Trade and Industry (DTI), Gender and Women's Economic Empowerment Strategic Framework (Draft) (2006), does not provide a meaning of women's economic empowerment. Rather, it portrays various guiding propositions from current government efforts, as well as the Broad-Based Black Economic Empowerment (BBBEE) Act 53 of 2005 and the Constitution of the Republic of South Africa, No. 108 of 1996. The system was additionally defined in acknowledgment of different universal principles, understandings, and conventions. These embrace SADC's *Declaration for Gender and Development*, the *Convention for the Elimination of All Forms of Discrimination Against Women*, and the *Beijing Platform for Action*.

According to the South African Framework, women's empowerment and gender equality is explained as follows.

It is explained as the exercise of awareness, which manufactures analytic expertise for a person to increase self-assurance, to assume responsibility for her or his life. Empowerment of women is a fundamental exercise in the transformation of gender roles, since it tends to direct the basic reasons for subjection and discrimination (RSA, 2000). The Department of Women, Youth and People with Disabilities (DWYPD) recognizes the need to bring women into all divisions of the economy; to guarantee that they participate; contribute equally; completely be represented in their aspirations and benefit righteously in all socio-economic probabilities of this country, in a capitalistic way.

Despite the presence of laws passed since 1994 in addressing the disparities of the past, women in South Africa keep on bearing an unbalanced degree of disparity and discrimination. Endeavours made towards their socio-economic upliftment have not been sufficiently smoothed out strategically, to accelerate the socio-economic emancipation of women, especially their access to budget and non-monetary assets. Closing this gap would therefore improve women's capacity enormously to genuinely contribute and take part in the nation's economic activities.

Orange Farm in Gauteng is going to be used as a case study for instance these aspects. The Orange Farm community may be a semi-rural, undeveloped area 45 km on the southern fringe of Johannesburg. The township is one among the most important informal settlements in South Africa (Thale, 2002). The population is estimated at 76 767 living in 21 029 households. Almost 40% of the households are female-headed and 60% of Orange Farm population is unemployed (Stats SA, 2011). Due to its marginal location including the history of separate development (apartheid), caused by policy systems, which were directed towards the separation of various racial groups, the world has gravel roads. Major parts of the population still sleep in informal settlements and knowledge a scarcity of access to basic services. Orange Farm has limited social and economic development opportunities. Severe continual poverty and high levels of unemployment are exacerbated by its spatial, social, and economic dislocation from Johannesburg (al+hdc, 2007).

The proposed research seeks to look at challenges that hampers women from accessing economic empowerment. Furthermore, some explanatory variables research such as - economic empowerment, decision-making and violence against women is going to be looked at when conducting research on factors that affect or promote women's economic empowerment, specifically in Orange Farm, south of Johannesburg, South Africa. In short, it will display the varied gender-related obstacles to the expansion of women's abolishment as an example violence, financial discrimination, and other obstacles, which incorporates access to capital, land, business premises, information technology, capacity-building, and support from agencies.

1.3 PROBLEM STATEMENT AND STUDY RATIONALE

Despite policies and programme guidelines supporting women's economic empowerment, South Africa was found to be continuously faced with gender irregularities in achieving gender equity in economic transformation (Office on the Status of Women, 2002). In South Africa statistics reveal that only 38% of established businesses are owned by women. Most of these businesses are part of the informal economy (part of economy that is neither taxed, nor monitored by any form of government), for example farms, markets, garage sales, street vendors, open air markets and flea markets (Becker, 2004). This inhibits their ability to contribute to the economy in a sustainable way (First National Bank, 2011). A survey conducted by SME South Africa recently found that, in the past year (2019), only around 47% of South African SMEs are led by women – only a 6% increase from the previous year (Smith,2020)

Statistics reveal that in South Africa a high proportion of disadvantaged women live in rural areas. Statistics South Africa (2017) reported that there are significant inequalities in poverty levels between population groups and gender, in general, Black African women and young women living in rural areas and with no education they are the main victims in the ongoing struggle against inequalities. This confirms that women in rural areas find it more difficult to break out of gender imbalances, due to several reasons that are linked to limited access to basic resources necessary to maintain a normal standard of living.

This study is inspired by the researcher's belief that, to develop women's economic empowerment strategies and facilitate its viable implementation there is a necessity for research and communication of its findings with reference to economic empowerment strategies used by women in communities like Orange Farm. In the pursuit to eliminate communities' social ills, it is crucial to document people's real-life realities. This research will thus provide a set of knowledge about the real-life experiences of women's involvement in different income generation strategies by participating in economically or non-economically activities in the study area. The findings and the recommendations of this study possibly may be beneficial in facilitating multifaceted approaches to plan, as well as implement community development projects in response to women's economic empowerment by different entities such as Department of Agriculture, Department of Trade and Industry, entrepreneurs, private businesses, and other relevant bodies. Findings of this study may inform policy makers on scholarly research on the economic empowerment challenges women faced and the strategies employed by this community.

1.4 AIM AND OBJECTIVES

The aim of the research study is to explore economic empowerment challenges and opportunities for women in Orange Farm, south of Johannesburg. By exploring these challenges and opportunities, the researcher will be able to recommend economic initiatives that the government and other investors can assist women with.

The specific research objectives of this study are:

- To understand economic empowerment of women in developing countries, as well as the power and roles women can gain when economically empowered.
- To determine the South African policy-related endeavours for the economic empowerment of women.
- To explore existing economic empowerment opportunities of women in Orange Farm.
- To probe into the existing economic empowerment challenges women, face within Orange Farm.

- To recommend initiatives/actions to support women in Orange Farm and surrounding areas with their economic empowerment.

1.5 BACKGROUND ON WOMEN'S ECONOMIC EMPOWERMENT

This section of study helps to configure the study within the right context by identifying existing knowledge, gaps, and areas for future research. Babbie and Mouton (2008) state that a literature review acts sort of a compass that gives guidelines for the study to be within context. The section discusses economic issues at global, regional, and native level. It begins by defining the concept of empowerment, also because the economic empowerment concept.

1.6 CONCEPTUALISING WOMEN EMPOWERMENT

1.6.1 Empowerment

Empowerment involves challenging abuse and prejudice, which coerces an outsized number of citizenries to participate in their community activities, supported relations that are biased or during a manner that disapproves their human rights (Rowlands, 1995). Empowerment signifies the authority to settle on, and it also necessitates transformation within the societal structures that shape strong interactions and different wealth allocation in society (Kapitsa, 2008). The observation of terms, like authority, self-control, independence, one's value, the capacity to fight for individual rights, self-sustenance, individual decision-making, are rooted within societal principles and ethical structures of empowerment globally (The United Nations Children's Fund , 2012).The study adopt (UNCFs) concept on women empowerment as it view it as self-control, self-sustenance and individual decision making in its definition on women empowerment, with understanding that giving more power through education, information, coaching and counselling, and amplifying the possibilities to get or create a job or business, through micro-credits, access to ICT networks is the best way to achieve poverty eradication and self-sustenance for women . Self-control and personal decision making can be fully achieved through education. According to Cuberes & Teignier (2016), increasing women's educational

attainment contributes to women's economic empowerment and more inclusive economic growth.

1.6.2 Economic empowerment of women

Economic empowerment of women is increasingly being accepted as a necessity for economic growth and sustainable development (UN Women, 2010). Investing in women is not only the right thing to do, but also the wise move to undertake (Moon, 2008). Blumberg (2005) has explained women's economic empowerment as a "hoodoo concoction" that promotes gender equality, as well as the health and welfare of many countries.

Economic Empowerment of Women (EEW) is a transformation activity that allows women access and control over economic material and markets, more choice to power and the ability to enhance gains, such as improved welfare, dignity, increased economic advantages, as well as power to influence the broad policy, laws, and institutional domain (WIEGO, 2016).

Women, especially young women, still do not enjoy basic needs and are faced with real hindrances overcoming their challenges. Women remain deprived, within the community and therefore the socio-economic and political arena (United Nations, 2016). For the foremost part, women, particularly African women cannot overcome their dilemmas unless the potential that lies within them is opened and therefore the capacity to utilize available resources become unblocked (Points, 2007). There is a big difference within the space of girls and men regarding access to opportunities in their communities, also because the ability to exercise their control over the economic structures (UN, 1995). The poorest group of individuals globally, and particularly in Africa, are women, mainly thanks to social injustices and scarce opportunities they are faced with, on the idea of gender. a part of what contributes to their situation is social inequalities, which further contribute to their impoverishment (African Partnership Forum, 2007).

Economic empowerment of girls is recognised to be a fundamental aspect in establishing powerful sustained communities. Whilst the bulk of poor women in developing countries experience problems that hamper their development towards

economic equality, in Sub-Saharan Africa, women experience more difficulties to their economic freedom. This includes problems with the division of labour disproportion, access to and ownership of land and property, limited or no access to credit and financial resources, illiteracy and therefore the lack of capacity-building and inadequate infrastructure to strengthen entrepreneurial success (UN, 2013).

Women are more likely to be unemployed or are contributing family workers who provides for the household quite men worldwide. Therefore, access to financial earnings is restricted (UN, 2015). While women execute 66% of the work on the earth and yield 50% of the food, the income earned by women is simply 10%, including 1% ownership of property across the board (Clinton, 2009). Women utilize most of their time on domestic work, which restrains them from participating in socio-economic activities. Access to land and shelter is crucial to women's economic subsistence and self-sufficiency (Bose, Larson, Lastarria-Cornhiel, Radel, Schmink, Schmook & Vázquez-García, 2017). However, gender inequities in accessing land remain, mainly due to inheritance laws and cultural practices that are discriminating. For instance, when women, by law qualify for land, they typically surrender it to their male ancestry, due to traditional patrilineal lines (UN Women, 2014).

Prevailing inequities in gender allocation of paid and unpaid jobs, are perpetuated by macro-level policies to the disadvantage of girls. An outsized group of girls persist to require part within the informal sector (Khan, 2009). Round the world, Africa has extensive gender-based, related issues. Gender equality in Africa remains a dream and ladies empowerment remain a battle. The primary ever notion taken by the United Nations (UN) since its inception (2006-2015), at the top of states summit was to declare 2015 because the Year of Women's Empowerment and Development towards Africa's agenda 2063. Albeit women have made great strides in empowering themselves economically, applying for decent jobs, land ownership and legacy of property remain a challenge facing them (UNDP, 2011).

1.7 OPPORTUNITIES FOR ECONOMIC EMPOWERMENT OF WOMEN

It is often observed that women are better economic drivers when it comes to financial resources than men (Kende-robb,2019) And, even when researchers have shown that women's empowerment drives a growing economy, as well as boosts growth and

productivity, women world-wide are still facing numerous issues and obstacles that hampers their potential to take part in relevant societal roles. They are moving at a very slow pace behind their counterparts in most important social and economic indicators, and this has disadvantaged them for a very long time (Ambrish, 2014).

The land fundamentally is a mechanism to life for all human beings, as it improves the standard of living, brings economic independence, and empowers people's personal lives (Marazanye, 2016). It is a weapon that women can utilise to attain social status and for upholding their political voice (Lambrou, 2005).

The primary advantage of women's economic empowerment is to bring inclusive societal development with the women's income, not only assisting themselves and their families, but also contributing to the whole societal development. Women's economic empowerment improves women's lives and assists them to oversee economic issues that directly affect their well-being. They earn money, which also contributes to the country's economy. For women, the time of staying reception and performing only household chores are not any longer essential. Lately, most girls qualify in education and may go anywhere within the county to figure and earn a salary (Amartya, S. 2009). Empowering women economically, politically, and socially can influence policy decisions and institutions to be more representative for diverse voices.

In India, power distributed to women at the local level brought the massive distribution of public service delivery, like health clinic services, water, and sanitation, which are very crucial to women's health matters (Beaman, 2011). Women 's control over family amenities, like income or money transfers increases a country's growth and also benefits children through nutrients and education (World Bank, 2011).

If women in agriculture possess equal access to productive resources, like soil fertilizers and agriculture production as do men, such yield could increase in developing countries by 2.5 - 4% (FAO, 2011). Attempts to revamp land are often useful in broadening and assuring women's rights and gender sensitivity to land and registration exercises (UN Women, 2010). Eradication of obstacles preventing the penetration of sectors or professions could enlarge production by increasing women's involvement and labour output by 25% through proper distribution of ability and expertise (Cuberes & Teignier-Baqué, 2011). The bulk of Business Development Services (BDS) suppliers, like Small Enterprise Development Agency (SEDA) and

National Youth Development Agency (NYDA) recently seem to mainstream women through their strategies and support (Finnegan, 2003).

1.8 A GLOBAL PERSPECTIVE OF WOMEN'S EMPOWERMENT INCLUDING WOMEN'S ECONOMIC EMPOWERMENT PERSPECTIVE

The economic empowerment of women has been widely acknowledged as essential for equitable and sustainable economic growth and development in the development goals of national and international agencies (UN, 2010). Again, in recent years, economic dimensions have embraced the definition of women's empowerment, which has become progressively noticeable within international policy discussions. The Beijing Platform for Action (1995) speaks of the need to promote women's economic independence inclusive of employment, equal access to economic resources, including land, credit, science and technology, vocational training, information, communication and markets to productive resources and opportunities for all women (Kabeer, 2012).

Women's equal access to and control over economic and financial resources is said to be crucial for the achievement of gender equality and economic empowerment of women (Maholtra & Schuler, 2005). For example, if a woman can gather these key economic empowerment views before marriage, her capabilities to engage in local financial systems and to have an influence on household financial choices, even after marriage, can be enhanced (Pereznieto & Taylor, 2014; Yount, Van der Ende, Dodell & Cheong, 2016). This occurs especially in areas that were once male dominant, such as constructions; the industry which forever continues to be male controlled (Fielden, 2010). The concept of abolishing detrimental practices in childhood was put in SGD 5 as an essential requirement for economic empowerment of women (Struckmann, 2018). The economic empowerment of women can be strengthened through provision of quality women's health, such as access to valuable information, elimination of poverty and early marriages, including support of women in achieving better education (Gendernet, 2011).

In the Middle East and North Africa, the proportion of one in five women, 20- to 25-year-old was married before they reach the age of 18. This differs between regions and countries by 8% to 32% (ICF, 2015). The United Nations Children's Fund states

that child marriages reduce young women's economic empowerment by impeding accumulation of empowerment resources, useful to her before marriage (UNCF, 2014).

The likelihood of women having rights of admission to land, credit and respectable jobs is very low, even though recent research shows that the success of gender equality has great socio-economic consequences (UN Women, 2010). For example, there is a wide-spread perception that women experience serious problems in taking part and benefiting from Producer Organization's (PO's). Producer Organizations comprise of co-operative enterprises, associations, non-public restricted agencies, and a non-formal web of producers. The most PO's are agricultural but are available in other settings. Women in PO's are frequently marginalised, and they encounter discrimination from time to time. For example, most of the PO's demand that members be the owners of the land, which in most circumstances restrict quite number of women who are entitled. Cultural barriers also restrict women's involvement in PO's (Sahan & Fischer-Mackey, 2011). For instance, in some cultures it is not allowed for women to leave or depart their properties or homes without consent from their husbands. Assossa Farmer's multi-purpose corporate union, in Ethiopia, has a total number of 6,375 members, but just as few as 49 members represent women (King, Sintes & Alemu, 2012). The majority of women producers are uneducated with a lot of family responsibilities, and not many of them own assets, such as land or equipment, and institutional assistance, such as inadequate access to financing, and land rights for women is restricted. Women are considered not good enough to influence the affairs of co-operative levels (Ambrish, 2014). As a result of what the researcher have established earlier within the literature that, women experience more difficulties to their economic freedom, which incorporates access to and ownership of land and property, limited or no access to credit and financial resources, illiteracy and therefore the lack of capacity building and inadequate infrastructure to strengthen entrepreneurial success, the country is running a risk of missing the chance to inspire change and make a true impact and these barriers, if left unaddressed, will still hinder women in becoming entrepreneurs.

1.8.1 Women and entrepreneurship

As if that is not enough of a cause for concern, research by Bain & Company (2020) shows that the percentage of women engaged in early-stage entrepreneurial activity is also very low. According to Mastercard Index of Women Entrepreneurs (2019: Online), "...the number of women in early-stage entrepreneurial activity dropped by 15.7% in 2018" and this is because women are still poorly represented at senior levels in businesses. In South Africa only 18.8% of business owners are women. Mastercard Index of Women Entrepreneurs has been acknowledged as a vital source of financial growth (Ng-Lun, Shahbaz & Ozbay, 2013). Women entrepreneurs generate employment for themselves and others (OECD, 2004). Still, they signify a minority of all entrepreneurs. Women entrepreneurs frequently face gender obstacles for establishing and expanding their businesses, for example, discriminatory property, jointly owned and legacy regulations, societal values, poor access to formal credit systems, restricted mobility and getting rights to information and networks (Sen, 2018).

In India, the rise of women entrepreneurs and their participation to the country economy is pretty visible (Fazalbhoy, 2014). In India, in the four southern states and Maharashtra, women entrepreneurs account for over 50% of all women leading small scale industrial units (Jain, 2017). The Micro, Small and Medium Enterprise (MSME) organisational development, different Small Industries Development Corporations, the National banks including Non-Government Organizations (NGO, s) in India, run different programmes including Entrepreneurship Development programmes (EDPs) to make provision for capable women entrepreneurs, who are illiterate and with no skills (Ambrish, 2014).

The South African emancipation policy declaration and gender equality are crucial mechanisms instituted by government to eliminate poverty among entrepreneurs who are running small business. The Small Enterprise Development Agency was developed to assist with educational needs to small commercial enterprise drivers. Poor credit is a predominant obstacle to women entrepreneurs in realising their ability in South Africa. Financial collaterals are also a stumbling block for women working in SMME's (Chiloane-Tsoka, 2013).

1.8.2 Women's economic empowerment and gender equality

Gender equality, as an objective and a stewardship for sustainable development, is critical in achieving not solely Goal 5, but all the Sustainable Development Goals. Women empowerment is a human right, and it is the optimal way of attaining an equitable harmonious and thriving world. However, development has fallen behind ambitions as gender imbalances continue to be prevalent in each aspect of sustainable development.

New records on severe poverty in 89 nations suggest that globally there are 4.4 million extra women than men living on lower than \$1.90 a day. The gender gap is at an obstinate 23% globally. The financing gap ought to be closed. Without ample resources, most basic needs on which women and young girls rely on, will continue to be inaccessible or insufficient (UN Women & the World Bank, 2018).

Gender equality and women's economic empowerment are an economic and business imperative (UN, 2018). Not even one country has attained gender equality. What is worse even now, in nine out of 10 nations' regulations discriminate against women's capacity to be economically active. This is regardless of the dedication from 193 UN member's nations in 2015 to promote gender equality and empower women and girls. At the present pace of development, economic parity will take another 217 years to be attained. The G20 is striving to address this by organizing expert talks, such as the Women 20, to give advice to government departments and other policy developers (Dutkiewicz & Ellis, 2018).

Legal systems with no discriminatory acts are essential requirements to economic empowerment of women. Prohibition of women from definite employment and organisation by labour regulations, along with matters such as irregular inheritance rights and assets that also affect access to finances, curtail women's potential to fully take part in the formal economy.

Over 90% country wide, including 15 members of G20 – have at a minimum of one biased regulation, which impedes women's economic pursuit in the formal sector. These biased laws have influence not on women only, they also affect everyone. Restricting women's access to job opportunities costs the East Asian and Pacific area \$42- \$47 billion per annum. Fewer than 40% of women in G20 countries have access

to financial institution accounts, yet still no member's inclusive financing strategies properly take on gender problems (Dutkiewicz & Ellis, 2018).

The Middle East, compared to other world regions, is a leading country for women's lack of access to market work and low organisation in primary financial decisions, which are associated to confining gender roles and societal expectations for women to make domestic work their first priority after marriage (Ferrant, Maria Pesando & Nowacka, 2014). Enhancing women's labour force engagement has considerably been perceived as a solution to Women's Economic Empowerment (Kabeer, 2012). Nonetheless, the wide majority of the world's women, together with that of in the Indian Ocean region, encounter notable difficulties in getting into the labour market, and if they achieve in doing so, are probably working in less-paid jobs.

1.8.3 Unequal access to economic opportunities

Leaders, scholarly researchers, and compassionate institutions interchangeably have realized the importance of women's enterprise as how of societal empowerment (Hoare & Gel, 2009). International agencies, like the United Nations (UN), the International Finance Corporation (IFC) – a member of the planet Group Bank, the International Labour Organization (ILO), specialized agency of the United Nations, the Organisation for Economic Co-operation and Development (OECD), global policy forum and International Centre for Research on Women (ICRW), also because the Global Research Institute, have devoted their energy and inputs to collaborate with governments across the planet in thought-provoking women's economic opportunities (Plunkett & Swenson, 2014). Leaders, like Bunker Roy and Barefoot College, are facilitating the movement to empower women as agents of sustainable change in India, by helping them to become self-sufficient.

A wide span of institutions has paid attention to the actual issues experienced by Sub-Saharan Africa (SSA) women within the labour. For instance, the African Development Bank (AfDB) and therefore the Economic Commission for Africa (ECA) United Nation's, are involved within the process of understanding, establishing, and measuring women's economic empowerment in Africa. Notwithstanding such effort, in advancing economic opportunities, development has been moderate (Malhotra & Schuler, 2005).

Control in making decisions over economic approaches are specified as an important requirement for development in underdeveloped and developing countries where women possess only a few or none, of their own assets (Golla, Malhotra, Nanda & Mehra, 2011). Albeit more women are now involved in paid work, compared to the past, labour markets in underdeveloped and developing countries are likely to demonstrate the involvement of girls as poor quality, inconsistent and casual work (UN, 2014).

Women earn lower wages compared to their male counterparts and are working as family labourers without a salary. Women farmers plough smaller areas and harvest but men, because they function in smaller enterprises with less profit, thus they are inclined to earn but men (World Bank, 2012). Because women constitute over 40% of the worldwide labour force, 43% of the agrarian labour force and over half the university scholars, women's touch and expertise should be engaged in exercises which will utilize their capabilities to the fullest (World Bank, 2012). However, the case isn't always obvious. For instance, across Indonesia's vegetable oil producing regions, women add the plantations alongside men. Yet despite providing the toil and backbone to at least one of the nation's most successful industries, women often remain marginalized, for instance, high illiteracy rates, ongoing discrimination within the job market, widespread underage marriages (despite a ban) and protracted domestic violence; women's status in society remains far below that of men (UN, 2016).

Globally, women's income is 24% less than that of their counterparts and that they earn only half the salary their counterparts earn throughout their lifespan (UN Women, 2017). When women's labour is abused, due to prevailing prejudice they faced within markets and/or institutions, precluding them from finishing their education and advancing to occupations, which permit an equivalent income as men, the result is usually an economic deprivation. Women farmers have a scarcity of land in their own possession. The result's poor access to credit, resources, and ineffective use of land, which minimises returns. Unfairness in credit markets and other gender bias in access to fruitful inputs also put strain on women-headed companies to be effective and gainful as compared to their male counterparts within the similar situation (Bagues & Esteve-Volart, 2010). This is often in fact also the case in Africa.

1.9 WOMEN IN DEVELOPING COUNTRIES

In developing countries, the informal economy is the only means of occupation for women. One among the foremost types of informal duties is the provision of household work (UN Women, 2017). Although women are increasingly holding senior positions within the workplace, the representation of senior management positions and their earning levels are not any closer in achieving equality.

In most parts of Africa, women are not adequately represented in decision-making, policy development or other financial budgetary formulations, including systems that regulate pay and taxes (UN, 1995). For instance, only 12 common world countries currently meet the 30% women parliamentary representation targets (Watson, 2017). In the analysis that was conducted, of Fortune 500 companies, it was found that those companies with the greatest representation of women in management positions delivered a total return to shareholders that was 34% higher than for companies with the lowest representation (UN Women, 2015).

This suggests that women play a significant role in the advancement of economic growth of all nations.

Across British Isles and Mediterranean Region (BIMR) equality remains patchy, women disproportionately work in low paid and part time roles and notably absent from certain sectors such as engineering and manufacturing, and from leaders positions generally (CWP, 2017). In South Asia, women encounter huge gender pay gaps, with income 33% less than men (UN Report, 2015). An estimated 47.9% of women are employed with indirect pay in family businesses or in farms and perform duties, which are either informal or insecure, restricting them from access to social protection (Clark, 2016). Women's participation in business, the labour market, accessing finance and land ownership, is additionally slanting. In 2015, 72% of men were employed, compared to only 47% of girls. Women perform duties, like household cleaning, fetching of firewood and water, care of youngsters and family, which are unpaid or are just unrecognized in most developing countries. Women are 3 times more in charge of such activities (Clark, 2016). Therefore, in low developed countries, men enjoy 30% more leisure than women (UNDP, 2016).

1.10 AFRICAN PERSPECTIVE REGARDING WOMEN'S ECONOMIC EMPOWERMENT OPPORTUNITIES

Women in Southern Africa form one of the emerging rapid trading markets with substantial buying ability. As such, the organisational and institutional layout covered in supplying and trading goods and services should mirror this trading. Women reinvest money into a higher level of 90% of their earnings in their household and communities (FAO, 2016). Nevertheless, women continue to be segregated in acquiring opportunities for meaningful economic empowerment and persist to mainly live on marginal economic decision-making (Mallinson, 2011).

1.11 WOMEN AND ECONOMIC EMPOWERMENT IN A SOUTH AFRICAN CONTEXT

Women's economic empowerment is important for successful acceleration and the implementation of the 2030 Agenda and the Beijing platform for Action. Women's economic empowerment gains and realisation of women's human and labour rights comprise of sustainable development solutions for humans, and welfare that benefits both permanent and casual workers, including paid and non-paid workers (UN Women, 2017).

South Africa gained democracy in 1994. Equality, including gender equality and empowerment of girls became a commitment of the country. Gender equality principles harnessed the event of institutions, concerning economic development, like access to service delivery, water and sanitation, housing, land, health care services and structure projects. Programmes like Reconstruction Development Programme (RDP), Accelerated Strategy and Shared Growth Initiative (ASGISA), the Joint Initiative for Priority Skills Acquisition (JIPSA), Growth Employment and Redistribution (GEAR) specialise in re-addressing the inequities created by the previous regime, which were however supported race (PricewaterhouseCoopers, 2015).

The initiatives were meant to accelerate the country's development, however, because the initiatives put in little effort regarding women's issues, it resulted in ripple effects of unemployment, poverty, and severe inequality, persisting, and impacting on women specifically (PriceWaterHouseCoopers, 2015). South Africa has excellent regulations

to support the empowerment of women, promote gender equality and the South African Constitution, No. 108 (1996) forbids any form of discrimination. The Commission for Gender Equality, a Chapter 9 institution, promotes respect for gender equality and the protection, development, and attainment of gender equality (Maharaj, 2017). In South Africa women have fewer opportunities for economic participation than men, they are faced with poor access to basic and higher education, as well as poor political representation (Peace Corps, n.d.)

South African women's financial dependence on their husbands, partners or male relatives has increased their vulnerability to abuse. For this reason, women who find themselves in abusive situations are often silenced to maintain the financial support provided by the male abuser (Contemporary Issues, 2017).

Generally, South Africa's cultural groups have long lived beliefs concerns, with reference to gender roles, and many are built on the presumptions that women in South Africa are less considerable, or less worthy of power, than men (Mosimann-Barbier, 2014).

The South African government has produced a number of policies and legislation in pursuit of women's empowerment. For instance, the National Constitution (RSA, 1996) includes Section 9, which promotes equality for all persons and freedom from discrimination. The Employment Equity Act, No. 55 (1998) strives to achieve equality in the workplace by promoting fair treatment in employment. Yet there is still so much more which is still needed for more investments in programs to economically empower women and young women, to improve their status and economic opportunities (Status of Women in South Africa, 2015).

In South Africa, women business owners remain constrained by a lack of entrepreneurial intent, perceived business opportunities, and a shortage of support and resources from capital as well as capacity building (Mastercard Index of Women Entrepreneurs, 2018). Philips et al. (2014) observed that women still lack the necessary training and education in the field of entrepreneurship for them to be empowered. Women account for only 18.8% of business owners in South Africa (ranked 42), indicating that their progress in entrepreneurship has been disappointingly low compared to other countries measured. Women are affected by a decline in support for Small and Medium Enterprises, including availability of finance,

training, and development programmes for women (Thornton, 2018). Although almost one third (29%) of senior roles in South Africa are now filled by women, one in five local businesses (20%) still have no women at all in senior positions (BusinessTech, 2018). The South African government, via its ministry of the Department of Trade and Industry (DTI) initiated the South African women entrepreneurship network (SAWEN) as a driver to aspire to grant mentorship and generate greater chances for women to talk with one voice in South Africa. However, women are still subjected to undergo complications in gaining access to capital, due to discrimination regarding the collateral necessities of banks. According to a Department of Trade and Industry (DTI) report (2011), SAWEN lacked the full capacity to support women empowerment, as most of its members lacked information, adequate resources, training, and skills development such as entrepreneurship skills, technological empowerment and training, and credit securities. The report indicated further that obstacles such as poor financial literacy and insufficient financial services prohibit women from being fully empowered and expanding their businesses (DTI, 2011) The majority of affected people are African women, who were, until now, affected by discriminatory laws, which made them minors, without land that they could change into money (Mutume.2005).

1.11.1 Women as entrepreneurs

Entrepreneurial activity in South Africa, as recorded in Global Entrepreneurship Monitoring (GEM) Report of 2012, shows that South African Total Entrepreneurial Activity (TEA) is as little as 9.1%. Despite that, women are faced with credit obstacles, as banks are reluctant to make provision for capital to women entrepreneurs and this hinders their commercial enterprise success, in contrast with their male counterparts (Mass, 2006). Women are additionally at the disadvantage in their potential to manage funds. Guarantees needed for outside financing are above the stretch of many women's private belongings and credit score record (Botha, 2006).

1.11.2 South African policy-related endeavours for the women economic empowerment

In 1994, during South Africa's first ever democratic election, the African Reconstruction and Development Programme (RDP) became part of the election platform of the African National Congress (ANC) in South Africa. It was chosen as the foremost social and economic programme, to rebuild and radically change the financial system after years of apartheid regime's economic segregation and financial penalties, which had been imposed via the international politics (South African History Online, n.d.). The main objective of this socio-economic strategy was to build more equal communities via reconstruction and development and reinforce democracy for all South Africans (Corder, 1997). Briefly, the focus of the strategy was to convey and correct inherited blatant divergences of apartheid, spatially and socio-economically.

Even though the RDP was regarded as the basis of government improvement strategy, it failed to deliver as it was supposed to, mainly in areas of economic growth, which had negative influence on the strategy itself. It was indicated that the new government encountered some challenges in the implementation of the RDP. For instance, a) fiscal restrictions, because of inadequate fiscal and economic legacy which it acceded following fifty years of Apartheid and 20 years of the Total Strategy, b) organizational restrictions, because of poor and inefficient public service and a disturbing inability of the new government to shape the critical nation capacity; and c) the incompetency of the new government to put the RDP first and to merge it as a "leading concept" of its socio-economic strategies (South African History Online, 2017).

When these challenges became apparent in 1996, the Government proposed a macro-economic strategic framework known as the Growth, Employment and Redistribution (GEAR) plan to revitalize faster economic growth, which was needed to supply resources to meet social investment needs (South African History Online, 2017). Management of public funds was extremely boosted under GEAR and the only favourable results observed with respect to GDP, was that the terrible GDP growth rate of the early nineties was revoked (Harsch, 2001). This strategy was questioned by Congress of South Africa's Trade Unions (COSATU) for its neo-liberal approach.

However, despite these achievements, non-public investment, employment opportunities and GDP growth indicators were discouraging. Low ranges of economic growth and private funding were inadequate to contribute to curb unemployment; and the strategy accomplished small positive outcomes with the wealth distribution (Marais, 2001).

In 2005 the Shared Growth Initiative for South Africa, ASGISA, replaced GEAR as an addition to the first two developmental policies observed in 1994. Accepting difficulties of the extend of poverty drivers such as joblessness, and low salaries, and the nature of unemployment and economic growth, ASGISA was substituted with New Growth Path (GNP), which was announced in the State of the Nation Address (SONA) by His Excellency, then President Jacob Zuma, in 2010. GNP was predicted to speed up the South African economic growth in ways that can speedily minimize hunger, joblessness, and inequity. In assisting to conquer the structural barriers and contribute to economic recovery, the GNP was viewed as a crucial strategy (Visser, 2004). In early 2013 the government launched the National Development Plan (NDP) 2030 as South Africa's long-lived social and economic development guideline. This strategy was affected as the foundation and blueprint for succeeding economic and socio-economic development strategies for the country, as from 2012/13 at Mangaung in December 2012 (ANC, 2012).

NDP is seen as a strategy blueprint for getting rid of poverty and decreasing inequality in South Africa by 2030 (Mar ,2017). NDP is seen as a successful strategy, because it defines a desired destination and identifies the role different sectors of society need to play by ensuring how essential women's full participation is, if ideals of equity, prosperity and shared inclusive growth are to be achieved within the South African economy. As the researcher have shared in previous chapters, factors which contributes towards the poverty of women in SA, which are but not limited to a) the gendered division of labour in the household; and b) the low value accorded to women's work with the concomitant clustering of women in low-paid jobs and this contributes to female poverty, including past discriminatory civil and traditional laws that have denied women access to land, loans, and property. These factors have the potential in hindering women's ability to be self-sufficient.

The NDP delivers the need to decrease destitution and notes that, many South Africans, of which the vast majority are youths, are jobless. It calls for an 'upright pattern' of growth and development. The NDP had been derived from National Planning Commission Diagnostic Report 2011, which is a prudent strategy that votes to fortify and grow economic possibilities through investing in infrastructure, private venture, and business enterprise (Zarenda, 2013).

1.11.3 Policies on economic empowerment and women in South Africa

Since 1994, the post-apartheid Government has prioritized women's empowerment in South Africa. A variety of legislation, initiatives, programmes, and projects are implemented to enhance the lives of girls (International Women's Conference, 2017). Women's economic empowerment is important for the complete, effective, and accelerated implementation of the Beijing Platform for Action and therefore the 2030 Agenda for Sustainable Development. Without it, the country's economy will not yield inclusive growth that generates decent work for all, eliminates poverty, promotes equality, foremost gender equality and improves wellbeing and livelihoods. Achieving women's economic empowerment and realizing women's human and labour rights, constitute a sustainable development solution for people, planet and prosperity that equally benefits paid and unpaid, formal, and informal workers (UN Women, 2017). For instance, Technology for ladies in Business (TWIB) was introduced to accelerate women's economic empowerment and therefore the development of women-owned enterprises through the popularity of technology-based business applications and systems, and to unlock constraints to enterprise innovation and growth, also as global competitiveness (UNCTAD, 2013).

South Africa adopted legislation with specific regard to gender equality and therefore the economic empowerment of girls. However, the challenge lies in ensuring that ladies are well informed to require advantage of the rights accorded to them within the legislation which they will access opportunities to develop their knowledge and skills. The Department of Trade and Industry identified and adopted SAWEN to fast-track support provided to women in addressing challenges faced when establishing, strengthening, and sustaining their enterprises (DTI, 2012).

By economically strengthening women who account for quite half the national population, is not only a way by which to spur on economic process but is additionally a matter of advancing women's empowerment (UN Women, 2015). One among the impediments that influences women's participation to development opportunities, is disadvantageous economic structures, including restricted access to credit and financial assistance, traditions, also as overlooked women's unpaid care work. Women have restricted alternatives resulting from inconsistent economic opportunities and rights (Johnsson-Latham, 2007).

Achieving women's economic empowerment is not a "quick fix", it takes sound public policies, a holistic approach and long-term commitment from all development actors (OECD, 2012). After a decade and half democracy, into promoting equality for everybody, extreme poverty and inequality still exist in South Africa (IWF, 2015). The triple dispute of high destitution, high imbalance, and high joblessness continues (World Bank, 2018). The proportion of girls in South Africa living below the Lower-bound poverty level (LBPL) in 2011 was 38,1% (Stats SA, 2011). The engendered nature of poverty leads to women being continually subjugated to inequalities and vulnerability (Stats SA, 2011). In South Africa women form roughly 51% of the working age population (14 - 65 years), yet less than 45% of girls are employed within the labour force (UN Women, 2017). There is no simple solution to make sure that ladies are economically empowered. It requires a multi-faceted approach that deals with the barriers to enter the labour market, barriers to stay in secure employment, and addressing structural inequalities at grassroots and political level.

The Inter-Parliamentary Union (IPU) Report of the Ninth Meeting of girls Speakers of Parliament (2017, p.19) notes that "the objective is to enable women to possess viable incomes, decent work and be decisive actors who shape the terms and conditions of their participation in economic life".

Economic empowerment of girls is highlighted as a critical element of success for South Africa's efforts to realize its targets on economic process. Women's role within the private sector has grown slightly, which prevents South Africa from alleviating poverty and realizing its full economic potential (Xingwana, 2011). The Ministry of girls, Children, and other people with Disabilities developed the Gender Equality Bill to deal with this issue during a timelier manner and enforce gender parity in both the public

and personal sector. The bill addresses the necessity for equal representation across sectors, educational opportunity for women, equal pay for equal work, and empowerment of women and rural women with skills development and access to credit and opportunities within the public and personal sectors (Xingwana, 2011). The Ministry asserts that these measures are necessary to alleviate poverty and to propel South Africa's growth as a nation.

Women's participation in certain sectors, particularly within the non-traditional sectors, like manufacturing within the areas of chemicals, agro processing and automotive, to say a couple of, is marginally low (Thabethe, 2013). Microfinance is usually seen as a panacea for women's economic empowerment. However, despite the growing number of self-employed women in South Africa, only two real sustainable microfinance organizations exist namely, Marang Financial Services and therefore the Small Enterprise Foundation, which together serve about 90,000 micro entrepreneurs. Rural areas remain underserved, further disadvantaging those already neglected by the first-tier banks (CIBA, 2013).

The DTI believes that gender equity is an economic issue that is critical in fast-tracking South Africa's economic process. Gender inequality inhibits businesswomen from fully participating within the private sector development. Intensified focus by the govt to deal with inequality and poverty issues by increasing economic process and family earnings through substantial job creation, are prioritized within the New Growth Path (NGP), and therefore the Industrial Policy Action Plan (IPAP) (DTI, 2015).

Women's equality and socio-economic independence are important for domestic development and growth and are an important part of sustained development and democracy. Women's access to resources, both social and economic, has implications beyond women as individuals, "...women's access to education, skills development and economic resources will end in access to credit, information and technology and benefits society as a whole" (Moon, 2016). Economic empowerment for ladies isn't almost spending power – it's about more opportunities and may end in keeping children in class, accessing health care and even having the choice to go away unhealthy or violent relationships (Mallinson, 2011).

Appold (1998) argues that ladies offer valuable human resources which will be captured by national economies to realize macro-economic growth. Yet, despite the

benefits to be gained from employing women at their capacities, women still be underutilized. As mentioned earlier within the chapters generally, all racial and ethnic groups in South Africa have long-standing beliefs concerning gender roles, and most are supported the premise that ladies in South Africa are smaller, or less deserving of power, than men (Harrison, 2004).

1.11.4 Economic empowerment of women in the City of Johannesburg

The focus of the town of Johannesburg's Department of Economic Development (CoJ-DED) is to re-enforce and encourage private sector investment into the town, through business areas like Sustainable Employment Facilitation and support of small businesses (Growth & Development Strategy, 2040). But areas like Orange Farm are not adequately reached, due to its spatial segregation. For that reason, they are still left behind in terms of economic development. Small business is significant for areas like Orange Farm suffering from one among, the very best unemployment rates and poverty levels. In rural areas like Orange Farm, there exists the exclusion of girls from economic activities thanks to cultural norms and therefore the understanding that men do business better than women (Morin, 2016). As a result, women-owned businesses are small and have a minuscule effect on the local economy of the world. The business activities during which the bulk of black women participate in are mainly within the informal sector, and include sewing, selling fruits and vegetables as street vendors, catering, running shebeens, spaza shops and taverns (Marlow, 1992).

In Orange Farm, there are several challenges that women face, for instance unemployment, securing credit and lack of data on financial resources, lack of education and training, the tendency to channel women in certain occupations, the continual heavy burdens of unpaid domestic work, childbearing, and childcare, which restrict the time and energy available for income earning activities (De Beer, 2017).

In Orange Farm, some women manage to grow and trade vegetables to people within the community and provide the neighbouring supermarkets and restaurants and in one finding, a community member in Orange Farm, through a long-time magazine and radio shows, empowers women on how they will be more by having a career that is about themselves and not almost providing an additional income for his or her families.

There are other factors, like illiteracy, pregnancy, poverty, lack of autonomy and access that further hinders women from reaching their full potential (Jiyane, 2002).

Unemployment precludes people from meeting their basic needs. It is for this reason that the government adopted strategies to create employment. For instance, the government introduced the Extended Public Works Programme as one of its employment creation strategies.

However, despite these efforts, poverty persists, and the poor are forced to engage in self-help initiatives, in order to address poverty. Stokvels are an example of such self-help initiatives. In Orange Farm women formed informal self-help group, such as stokvels in order to make ends meet (Kaseke, 2010). Stokvels fall under the realm of informal social security and constitute an important form of social security. There is no confirmation as to when precisely did the stokvels emanate, but it is broadly received that the word stokvel emerged from settler farmers of the early 19th century in Eastern Cape, South Africa (Lukhele, 1990). The motive behind most black women's involvement in stokvels is merely because many of them are jobless and impoverished (Buijs, 2002). Those that are working in the informal economy are paid less, and as a result they need to augment their salaries by other means, such as stokvels (Matuku, 2014).

The next section will describe the research methodology used in this study.

1.12 RESEARCH METHODOLOGY

The rational and importance of carrying out the study has been discussed. According to Saunders, Lewis, and Thornhill (2009), research methodologies refer to the theory of how research should be carried out and describes the techniques and processes used to acquire and evaluate data.

There are two broad types of research approaches, namely quantitative and qualitative that the study can deploy to investigate answers to research questions, and in this case, a qualitative research method will be used mainly because of its ability to explore socio-economic interactions, systems and processes and also its provision of an in-depth understanding of the ways people come to understand, act and manage their day-to-day situations in particular circumstances (IWH, 2011).

Qualitative research is used to obtain knowledge of root cause factors, beliefs, and determinations. It is used to unmask tendencies in views and perceptions, and to explore deep into the issue (Wyse, 2011). The strengths of qualitative research methodology are the provision of freedom to researchers, as well as to examine an episode in a subject employing diverse data references (Maxwell, 2012). This explains that the problem is not examined through a single lens, but preferably through diverse compound lenses, which permit for various aspects of the situation to be comprehended (Baxter, 2008). Therefore, it is often said that qualitative research seeks to comprehend (Cresswell & Plano Clark, 2011), and that qualitative research is more complaisant than inflexible (Rosson, 2011). Some of the weaknesses in qualitative research is that the sample size is usually small and time consuming and its analysis depends on the skills of the researcher, particularly in the case of conducting interviews and focus groups (Burns, 2000).

1.12.1 Case study research design

Case study research design will be followed to explore existing economic empowerment of women. A case study is an in-depth, multifaceted investigation, using a qualitative research method, of a single social phenomenon. In case study research the nature of social phenomenon varies, it can either be an organisation, it can be a role or role occupants, it can be a city, or it can even be an entire group of people. The researcher will employ a qualitative research procedure, which will take the form of a case study, to examine the economic life history of women in Orange Farm by primarily the use of semi-structured interviews, which seeks to understand the nature of the role of women's economic empowerment in Orange Farm. In this case, the case study is properly suited, as it offers the opportunity to study social mysteries at a relatively small price, it requires one person, or at most a handful of people to perform the necessary observation and interpretation of data, as compared to massive organisational machinery usually required by random sample surveys and a population census (Feagen, Orum & Sjoberg, 1991). Besides this, the researcher will also probe into the existing challenges women face within Orange Farm. This will be done through observation of economic activities women are involved in, access to and support available for economic empowerment of women.

1.13 DATA COLLECTION

Semi-structured interviews will be employed in the research study. Interviews with women, both economically active and economically inactive will be held. The researcher will develop a list of questions. The questions will be open-ended, because the intent of the interview is to promote discussions. Interviews are a type of framework in which the practices and standards are not only recorded, but also achieved, challenged, as well as reinforced (Oakley, 2000). The purpose of the research interview is to explore the views, experiences, beliefs, or motivations of individuals on specific matters (e.g., factors that influence women's participation in economic empowerment activities) (Silverman, 2012). Primarily there are three types of research interviews: structured, semi-structured and unstructured. For this study, semi-structured interviews will be employed, because the method allows informants the freedom to express their views in their own terms. Again, questions will be prepared ahead of time. This allows the interviewer to be prepared and appear competent during the interview.

Face-to-face interviews will be conducted customarily on a face-to-face premise. Interviews are especially helpful for getting the story behind a member's encounters. The interviewer can track in-depth information around the subject. Interviews might be valuable as a follow-up to certain respondents' questions, for example to further explore their responses (McNamara, 1999).

A considerable number of participants (women) will be expected to contribute, time restrictions will be determined by how informative the participants are, which will further determine the number of participants. Semi-structured interviews will be chosen as an interview method for this purpose. These are interviews that use an interview protocol to help guide the researcher through the interview process. While this can incorporate conversational aspects, it is mostly a guided conversation between the researcher and participant. It does maintain some structure (hence the name semi-structured), but it also provides the researcher with the ability to probe the participant for additional details (Bernard, 1988).

The semi-structured interview guide provides a clear set of instructions for interviewers and can provide reliable, comparable qualitative data. Yet it likewise furnishes the researcher with the capacity to test the participants for more details (Statistics

Solutions, 2019). A semi-structured interview is often preceded by observation, informal and unstructured interviewing, in order to allow the researchers to develop a keen understanding of the topic of interest, necessary for developing relevant and meaningful semi-structured questions.

1.14 STUDY POPULATION

The target population for the study will be women older than 18 years of age that are both economically active and economically inactive in Orange Farm, Johannesburg. Semi-structured interviews for inactive economic women will include those women participating in stokvels, social gatherings, as well as in church activities. Semi-structured interviews with economically active women will be with those women who are economically involved in some way. The focus will be on what are they are busy with? When? Where? And how? The economically active women do not necessarily mean that the women must own a formal business, but can include backyard, as well as home-based and informal economic activities.

1.14.1 Location of the Study

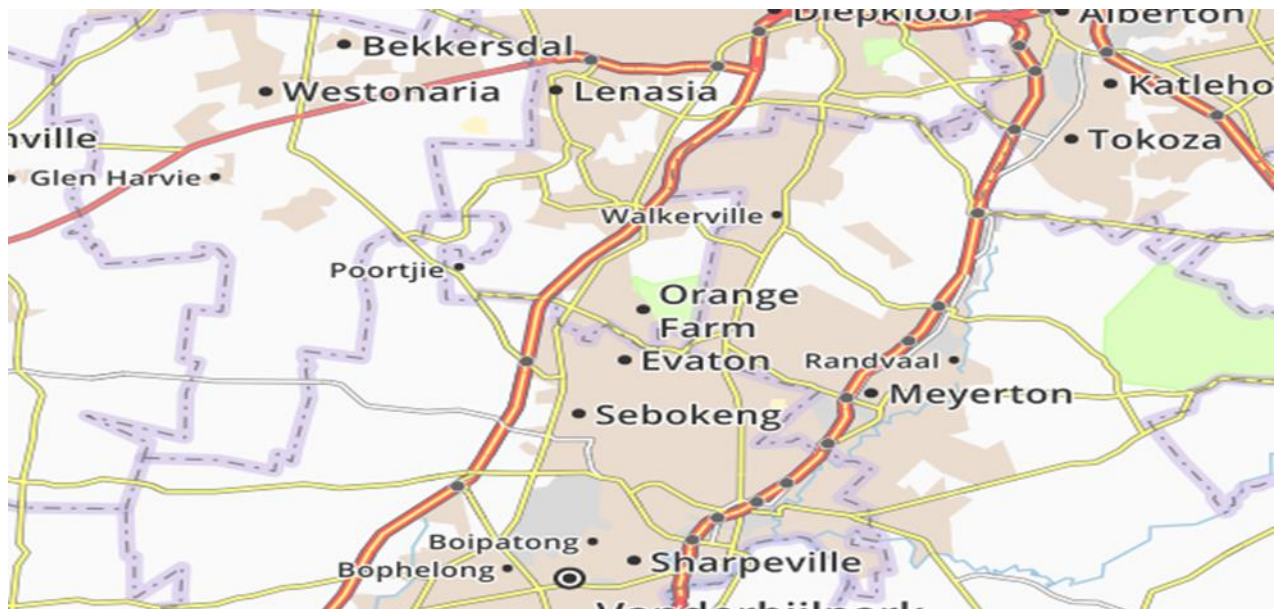


Figure 1.1: A map of Orange Farm, South of Johannesburg (Source: Michelin, 2020: Online)

1.15 SAMPLING METHOD

Orange Farm has 6 wards /sections. Purposive and snowball sampling will be used to compile the sample group. Purposive sampling will be utilized to select participants, as the researcher will identify participants with similar interests, which fit the purpose of the study (Palinkas, Horwitz, Green, Wisdom, Duan & Hoagwood, 2015). Again, also known as judgemental, selective, or subjective sampling, it is a type of non-probability sampling technique. Non-probability sampling is where the examined elements are built on the researcher's perception when it comes to the selection of the elements, such as population, instances, sectors, phenomenon, and statistics that are to be researched in the target population. Usually, the examined sample is relatively small (Crossman, 2017). The fundamental aim of a purposive sampling study is to concentrate on the specific community attributes that are of interest, which will optimally allow the researcher to answer the research questions. Alternatively, it may prove to be useful when restricted numbers of participants can only act as main statistical sources (Saunders *et al.*, 2012). The proposed research will employ purposive sampling because factors such as time, money, and workforce, put limitations to the research process and make it difficult to randomly sample the entire population (Cresswell & Plano Clark, 2011). However, purposive sampling has advantages, such as a broad range of sampling methods (Bernard, 2002). Interviews will be conducted with LED officials, municipal officials, social development, other sectors involved in Orange Farm, such as DTI, agriculture, including Johannesburg Development Agency (JDA), and thus six face-to-face interviews will be conducted. In qualitative research, interviews are customarily conducted on a face-to-face premise (Novick, 2008; Qu & Dumay, 2011), with verbal interchange where the interviewer endeavours to obtain or get articulation of opinions from other individuals (Pidgeon & Henwood, 1997). A meeting will be scheduled with the municipal LED coordinator for introduction of the researcher at local municipality and to the key informant interviewees. The researcher will then conduct an interview with municipal officials before reaching the community. Key municipal officials to be interviewed will be selected from the list provided by LED coordinator. The digital recorder for one-on-one interviews and stereo microphone for Focus Group Discussions (FGD's) will be used simultaneously with written notes. Key informants at a local municipal level may include Local Economic Development officers, South African Local Government

Association (SALGA) officers and officials directly involved in the implementation of the economic strategy. These interviews will be used to obtain Orange Farm (community) level data. Individual interviews will also be conducted with different key informants, such as community leaders, NGO's workers, elites, local politicians, religious leaders and development officials.

Telephone interviews will also be considered with municipal managers. Telephone interview provides the advantage of enabling an environment for a researcher to gather information rapidly. Like personal interviews, they allow for some personal contact between the interviewer and the respondent, and it can also be disadvantageous, because people often dislike the intrusion of a call to their home/private space. Telephone interviews need to be relatively short, or people feel imposed upon (Steinar, 1996).

Furthermore, snowball sampling will be used, as it has a way of selecting participants and gives opportunity for using other tools. Snowball sampling it is a process of discovering information rich key informants. Using this process, a few prospective respondents are approached and asked if they know of anybody with the characteristics that the researcher is looking for the study (DELWP, 2014). Women will be chosen according to criteria of being economically active, in different industries, and in Orange Farm. Two wards from 6 wards in Orange Farm will be chosen where women with different ages will be gathered for interview purposes. Semi-structured interviews of 15-20 economically active women in two Orange Farm community sections that are most active in economic activities, will be conducted.

1.16 GENERAL RESEARCH PROCESS

A different level of time is needed to understand background differences in the research area and community and the differences between interviewees and in-depth interviews (Greg & Emily, 2013). A process will be indicated with selected areas, where the researcher will meet with different participants for discussion. Several ethical considerations will be kept in mind while conducting the research. The participants will be guided about the overall context and background of the research study, including confidentiality protection, by ensuring that privacy and dignity are safeguarded, and all personal information remains strictly confidential. Written

informed consent will be collected before the research is completed. Digital recordings of the sessions will be made and kept locked away safely to ensure ethical acceptance. In this regard, a list of questions will be adapted, following a more detailed analysis of local context and discussion with Municipal officials and Local Economic Development officers. Post 1994, the government placed attention on ordinary people's participation in community initiatives. Municipalities had to play a primary role in view of Constitution and local Government (Local Government Municipal Systems Act, RSA, 2000). For this reason, Municipal officers will be part of key stakeholders in the research. Qualitative fieldwork is part of an inclusive purposive method to assess the impact of economic empowerment of in Orange Farm.

1.16.1 Introduction of research and the researcher to community leaders/ward counsellors

In the community, on the first day of the fieldwork, the first contact will be with the community leader/ward counsellor. After an introduction, the researcher will explain the purpose and process of the research to the leaders. The researcher will then request permission to explain the purpose of the research to community members (participants). This will provide an opportunity to find out more about the socio-economic context of the community and to start identifying a specific group of people with which to conduct semi-structured and key informant Interviews. It will also allow the researcher to comprehend the social composition of the community by identifying social features, social imbalances, and distribution of welfare between its societal members.

1.16.2 Key ethics to employ during the interview selection criterion.

Interviews will be conducted with approximately 15-20 participants. Telephone interviews will also be considered with the municipal manager of the municipal area. The target population for the study will be women older than 18 years of age that are both economically active and economically inactive in Orange Farm, Johannesburg. An interview for inactive economic women will include those women participating in stokvels, social gatherings, as well as in church activities. Ten interviews will be

conducted in two/three Orange Farm community sections that are most active in economic activities. Two wards from six wards in Orange Farm will be chosen where women with different ages will be gathered for interview purpose.

1.16.3 Key informants' interviews (qualitative semi-structured interviews)

The researcher will conduct individual interviews with different key informants, such as community leaders, NGO's workers, elites, local politicians, religious leaders, and development officials, as these are the people who know what is going on in the community. These community experts, with their knowledge and understanding, is believed to be able to provide insight into the nature of problems and give recommendations for solutions. Notwithstanding the interviews should cover multiple areas of discussions about the economic empowerment of women in the Orange Farm area.

1.17 DATA ANALYSIS AND INTERPRETATION

Data analysis is the exercise of guiding series, composition, and essence to the collection of data collected (Marshall & Rossman, 1999). Data analysis is also a lengthy and equivocal process, with a lot of time being wasted. On the other hand, it is innovative and interesting. Generally, it has been said that it makes sense in elucidating and hypothesizing data that shows exploration of common statements between different sets of data (Schwandt, 2007). Because qualitative analysis transforms data into findings (Patton, 2002), the researcher will first present results as an analysis of the qualitative data obtained from the semi-structured interviews, followed by an analysis of the data that was recorded by the semi-structured interviews with the women in Orange Farm.

Thematic analysis will be used for this purpose. One of the most common forms of analysis is qualitative research (Greg, 2012), which emphasizes pinpointing, examining, and recording patterns or themes within data (Virginia & Clarke, 2006). The researcher will start by sifting significant information from the volume of raw information with the aim of identifying significant patterns and constructing a

framework of themes for communicating the essence of what the data reveals (Henning, Van Rensburg & Smit, 2004).

The transcribed information of interviews will be investigated, and the researcher will construct interpretive narratives from the information to capture the problem case, using more of a personal, literary style, which includes the participant's own language (Leedy & Ormrod, 2010). Once the data have been organized, the researcher will proceed to the stage of analysing data, namely description. Data will then be analysed through content analysis, which involves coding and classification of data to make sense of data collected and key findings will be highlighted.

In essence, the researcher will interpret the data first by coding it into themes, which are based on findings obtained from remarks, interviews, and report analysis, for example, similar opinion or perceptions about a particular question asked will be grouped as one theme. The sequence will also follow actions classified below:

- 1) Attaching remarks and reviews for examples reflecting on notes and recordings,
- 2) Going through information as indicated above, trying to plot similar opinions amongst groups of themes,
- 3) Capture spotted methods and themes out of the field to guide focus of the next data collection,
- 4) Detailed step-by-step pieces of concepts that set the uniformity one observed during data collection, and
- 5) Connecting concepts to the method used.

Finally, the conclusion drawn from the information will contribute to the method and constitute new interpretation and understanding in the research study area. The researcher will use a hypothesis to ensure a final written report or presentation that includes the voices of participants.

1.18 RESEARCH ETHICS

Ethics is a cornerstone for conducting effective and meaningful research (Best & Kahn, 2006). Research ethics aim to tackle the question that impacts directly on the researcher's involvement and the results the researcher could bring about, concerning those the research is conducted with. It is also concerned with processes that are put

in place to safeguard research participants, if necessary (Schnell & Heinritz, 2006). Protection of participants through the informed consent favours formalized interaction between researcher and participant (Fritz, 2008). The research will employ the core ethical principles, which emphasize both beneficence and non-maleficence (Pipien, 2018). The principles will be adhered to, by:

- 1) Attaining informed consent from prospective participants that ensures that permission is sought,
- 2) Minimising activities that have the potential risk to participants that include ensuring the safety and protection of participants by guaranteeing that the environment is physically safe,
- 3) Ensuring that confidentiality and anonymity is guaranteed by adhering to the right to privacy standards, for example, confidentiality in record-keeping and report-writing, and making sure participants understand that what they do and say in the group session will remain anonymous,
- 4) Evade use of illusive practices; and
- 5) Allowing the participant to opt out from the study.

1.19 LIMITATIONS

A limitation of a study design or mechanism is the systematic bias that is beyond a researcher's control and which could unprofessionally influence the research outcome (Price & Murnan, 2013). A small sample size is one of the limitations of the study. In the case of Orange Farm, a sizeable number of participants (women) will be expected to contribute, but time restrictions and the level of research standards for sampling will be determined by how informative the participants are, which will further determine the number of participants. Secondly, case studies are assumed to provide a less generalized conclusion.

There are no all-around specifications for measuring women's empowerment, especially at the household level and it is not easy for writers to come up with an agreement. However, it has been evaluated using diverse aspects, such as socio-cultural, as well as political and economic context, which may cause flaws (Malhotra & Schuler, 2005).

1.20 MEASUREMENT MAP

Maps can be used in qualitative research as part of multistage data collection processes. Maps can help researchers to refine subsequent data collection strategies and appear to offer a unique means of grounding theory within data (Glaser & Strauss, 1967). Maps also serves as a useful mean of refining subsequent data collection strategies, as well as a mean of gathering data from research participants. In this paper Mind Maps have been utilized as a mean of gathering more unsolicited reflections, providing a visual snapshot of experience from which to ground theory within data, and thus can help researchers to refine subsequent data collection strategies.

Table 1.1: Measurement map

Objectives	Designs	Variable	Data source	Data questions	Data analysis
<p>Objective 1 To explore existing economic empowerment of women in Orange Farm</p>	Case study	Number of successful and failed SMME's	Desktop review, Semi-structured interviews with women in Orange Farm Interview- municipal officials, LED officials SMME in Orange farm	-What support is there for women's empowerment -Is there a support for women's empowerment	Thematic analysis
<p>Objective 2 To probe into the existing challenges women faced with in Orange Farm</p>	Case study	Support mechanism received and offered	Semi-structured interviews with women in Orange Farm Desktop review. Interviews with municipal officials	-What causes challenges in women's economic empowerment -How such challenges are dealt with	Thematic analysis
<p>Objective 3 To determine policy related endeavours for the economic empowerment of women</p>	Case study	Application volume rates, Selection criteria Names of funding institutions	Desktop review, Semi-structured interviews with women in Orange Farm Interview Discussions- municipal officials Documents and publications	-What are the objectives of municipal /government agencies on empowerment of women -What are the programmes available in supporting economic empowerment of women -How do women reach out to SMM's	Thematic analysis

Within the analysis, the construction of the maps was related to some of the concepts identified. In this study two different groups emerged. In one group, two of the completed maps were developed, using a computer word processor, and consisted of numerous boxes and connectors between the boxes. The physical construction of the maps was more formal and hierarchical, and provided a large breadth of information. Substantively, these maps focused on institutional considerations, including a specific focus on training outputs, developed tools, and project outcomes. The second group's maps were constructed quite differently. Physically, they were developed by hand, were less formal, and included fewer boxes, but provided more depth, including detailed and personalized accounts of their experiences in Latvia, and focused on the role of relationships and network building. Although many common themes emerged when the maps were compared together, the division between the groups related to the physical construction of the maps and substantive detail. This provided a justification for the design of subsequent interview questions.

1.21 FIELDWORK PROCESS FLOW

Table 1.2: Fieldwork process

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Day	Municipal level	
	Interviews with key informants	
Activity 1	<ul style="list-style-type: none"> - Introduction to municipal, led & Salga officers. - Semi-structured interviews with women in Orange Farm and opinion leaders, using community welfare analysis. - Discussions with community committee leaders (no tool used; start discussion with operations section) Plan fieldwork and /KII participants for next three days. <p>Brief session</p>	

Day		
Activity 2	<ul style="list-style-type: none"> - Semi-structured interviews with economically active women in Orange Farm - Semi-structured interviews with economically not active women in Orange Farm - Key informant session - Brie session - FGD with economically active women beneficiaries, using economic empowerment matrix - Key informant session - Brief session 	
Day		
Activity 3	<ul style="list-style-type: none"> - Semi-structured interviews with economically active women in Orange Farm - Semi-structured interviews with economically not active women in Orange Farm - using economic empowerment matrix - Key informant interview - Brief session 	
Day		
Day 4	<ul style="list-style-type: none"> - Semi-structured interviews with economically active women in Orange Farm - Semi-structured interviews with economically not active women in Orange Farm - Key informant interview - Community feedback session - Brief session 	
Day		
Activity 5	<p>Community comparison</p> <ul style="list-style-type: none"> - Semi-structured interviews with economically active women in Orange Farm 	

	- Semi-structured interviews with economically not active women in Orange Farm	
Day		
Activity 6	Information synthesis and merging	

1.22 CONCLUSION

It is confirmed in the literature that women are one category of individuals that had almost no control of their economic fates and have been generally controlled by others. Since Sustainable Development Goals, adopted in 2015, focus remains on human rights promotion, the eradication of all forms of discrimination and unjust practices among women and young women, and on that note, there is no doubt that the provision of equal access to education, decent work, and representation in economic decision-making processes by women will sustain economies and benefit societies and humanity at large (UN, 2002). Women’s capabilities and assets to participate in, negotiate with influence, control and be accountable for the institutions that affects their lives will only expand through women’s empowerment. Gender inequalities, which is said to stagnate social progress, still exist. For example, it has been noted that, in South Africa, despite policies and programme guidelines supporting women’s economic empowerment, the country continues to face gender irregularities in achieving gender equity in economic transformation (OSW, 2002). This barrier to women’s economic empowerment needs to be addressed, in order to achieve sustainable real economic growth, poverty elimination and promotion of gender equality.

The researcher used qualitative methods whereby semi structured interviews with key informants and women economically active and inactive, were conducted. These interviews used to obtain Orange Farm (community) level data. A few questions were designed for the researcher to administer during each of the interviews. The questions were open ended to promote discussions, to encourage people to talk to one another: asking questions, exchanging anecdotes, and commenting on each other’s experiences and points of view. The sample characteristics include women of 18 years of age and above who are economically active, as well as those who are economically inactive. Since a considerable number of participants (women) will be expected to

contribute, time restrictions and the level of research standards for sampling will be determined by how informative the participants are, which will further determine the number of participants.

1.23 CHAPTER OUTLINE

Chapter outline consists of 4 chapters, namely chapter 1, which gives the brief introduction, chapter 2, which covers literature review, chapter 3, which explains the methodology employed and lastly chapter 4, which present the study findings, the conclusions, and recommendations.

Chapter 1 comprises of an introduction that gives a short overview of the research topic, it provides the background of the study, the problem statement, and lastly the research study's aims and objectives.

Chapter 2 provides pertinent literature from different researchers featuring various subjects incorporating gender equality and empowerment in South Africa, which looks at relationships between women's economic empowerment and issues that fuels gender equality, and realities of women in business sectors. Again, the influence of restrictive cultural norms and beliefs in increasing women's vulnerability to inequality is addressed, as well as the factors constraining women's economic empowerment, such as access to and ownership of land and property, limited or no access to credit and financial resources, illiteracy and the lack of capacity building and inadequate infrastructure to reinforce entrepreneurial success. It continues to look at the importance of women's empowerment in the economic sector and the importance of economic self-reliance amongst women.

Chapter 3 refers to the methodology employed in this study, the study design is also outlined, as well as the sampling method, data collection process, key ethics and thematic analysis used to analyse data.

Chapter 4 presents the study findings, conclusions, and recommendations.

CHAPTER 2 : LITERATURE REVIEW

2.1 INTRODUCTION

This chapter is a review of relevant literature pertinent to the study and discusses parts of the literature. As indicated by Neuman (2002), an essential basic stride in conducting a study is to analyse the gathered information on the research question. This is fundamental, as it gives researchers a window of opportunity to acquaint themselves with skills or techniques for various researchers. This section also helps to configure the study within the correct context by identifying existing knowledge, gaps, and areas for future research. A high standard literature review must have the potential to evaluate what other researchers have discovered, and in addition it highlights gaps and proposes a speculation for replication (Neuman, 2002). Mouton (2008) states that literature review acts like a compass that provides guidelines for the study to be within context.

This chapter begins by exploring economic issues at global, regional, and local level. It defines general empowerment and further outlines the economic empowerment concept and will also explore economic empowerment challenges in relation to policies, programmes, and guidelines, supporting women's economic empowerment in South Africa. It examines some of the elements that arrest equal economic participation in grey economy, including formal labour sectors between men and women. It continues to look at the importance of women's empowerment in the economic sector and the importance of economic self-reliance amongst women. Lastly, it touches briefly on self-help strategies used by women in informal sectors, including sewing, selling of vegetables as street vendors, catering, stokvels, as well as fafee, spaza shops and taverns.

Empowerment signifies the authority to choose, it also necessitates transformation in the societal structures that shape strong interactions and different wealth allocation in society (Kapitsa, 2008). The observation of terms, such as authority, self-control, independence, one's value, capacity to battle for individual rights, self-sustenance,

individual decision-making, are rooted within societal principles and ethical structures of empowerment globally (UNICEF, 2012).

Economic empowerment of women is increasingly being accepted as a necessity for economic growth and sustainable development (UN Women, 2010). Investing in women is not only the right thing to do, but also the wise move to undertake (Moon, 2008). Economic Empowerment of Women (EEW) is a transformation activity that allows women access and control over economic material and markets, more choice to power and the ability to enhance gains, such as improved welfare, dignity, increased economic advantages, as well as the power to influence the broad policy, laws and institutional domain (WIEGO, 2016).

2.2 GLOBAL PERSPECTIVE

The economic empowerment of women has been widely acknowledged as essential for equitable and sustainable economic growth and development in the development goals of national and international agencies (UN, 2010). Recently economic dimensions have embraced the definition of women's empowerment, which has become progressively noticeable within international policy discussions. The Beijing Platform for Action (1995) alludes to the need to promote women's economic independence, inclusive of employment, equal access to economic resources, including land, credit, science and technology, vocational training, information, communication and markets to productive resources and opportunities for all women (Kabeer, 2012).

Women's income across the world was 24% lower than that of their counterparts and they earn only half of their counterpart's salary through their entire life (UN Women, 2017). In South Asia, statistics revealed that women have encountered huge gender pay gaps, with 33% income lower than that of men (UN Report, 2015). In sub-Saharan Africa and South Asia, the gender pay gap was 31% and 35% for women with children, as compared to 4% and 14% of women without children (UN, 2017).

An estimated 47.9% of women were employed with indirect pay, either in family businesses or in farms and performed duties which were either informal or insecure, restricting them from access to social protection (Clark, 2016).

Women's participation in business, labour markets, accessing finance and land ownership was also slanting. In 2015, 72% of working age men were employed, compared to 47% of working age women. Women perform household duties such as cleaning, fetching of firewood and water, including care of children and family, which are unpaid and unrecognized in most developing countries and women are three times accountable for such activities (Clark, 2016). In low development countries, men enjoy 30% more leisure time than women (HDR, 2016).

International agencies, such as the United Nations (UN), the International Finance Corporation (IFC), a member of the World group Bank, the International Labour Organization (ILO), a specialized agency of the United Nations, the Organisation for Economic Co-operation and Development (OECD), a global policy forum and International Centre for Research on Women (ICRW), a global research institute, have devoted their energy and inputs to collaborate with governments across the world in thought-provoking women's economic opportunities (Plunkett & Swenson, 2014). Leaders such as Bunker Roy and Barefoot College, have been facilitating the movement to empower women as agents of sustainable change in India, by helping them to become self-sufficient.

2.3 DEVELOPING COUNTRIES

The informal economy in developing countries, was the only means of occupation for women. One of the most exposed types of informal duties was the provision of household work (UN Women, 2017). Although women were increasingly holding senior positions in the workplace, they form only represent quarter of senior management positions and their earning levels are far from achieving equality.

Across the British Isles and Mediterranean Region (BIMR) equality remains patchy, as women disproportionately work in low paid and part time roles and are notably absent from certain sectors, such as engineering and manufacturing, and from leader positions, generally (CWP, 2017). In South Asia, women encounter huge gender pay gaps, with incomes 33% lower than men (UN Report, 2015). An estimated 47.9% of women are employed with indirect pay in family businesses or in farms and performed duties, which are either informal or insecure, restricting them from access to social protection (Clark, 2016). Women's participation in business, the labour market,

accessing finance and land ownership are also slanting. In 2015, 72% of men were employed compared to only 47% of women. Women perform duties, such as household cleaning, fetching of firewood and water, care of children and family, which are unpaid or are just unrecognized in most developing countries. Women are three times more accountable for such activities (Clark, 2016). Therefore, in low developed countries, men enjoy 30% more leisure time than women (UNDP, 2016).

2.4 AFRICAN PERSPECTIVE REGARDING WOMEN ECONOMIC OPPORTUNITIES

In most parts of Africa, women are not adequately represented in decision-making, economic policy development or other financial budgetary formulations, including systems that regulate pay and taxes (UN, 1995). For example, only 12 common world countries currently met the 30% women parliamentary representation targets (Watson, 2017). Analysis conducted of Fortune 500 companies, found out that companies with the greatest representation of women in management positions achieved 34% higher than that with the lowest representation of women (UN Women, 2015). This suggests that women played a significant role in boosting economic growth across all nations.

A widespan of institutions has given attention on the particular issues experienced by Sub-Saharan Africa (SSA) women's working class. For example, the African Development Bank (AfDB) and the Economic Commission for Africa (ECA) United Nation's, have been involved in the process of establishing, understanding, and measuring women's economic empowerment in Africa. Notwithstanding such effort, in advancing economic opportunities, development has been moderate (Malhotra & Schuler, 2005).

Control in making decisions over economic approaches are noticed as a crucial requirement for development in underdeveloped and developing countries where women possess little or none, of their own assets (Golla *et al.*, 2011). Even if more women are now involved in paid work, as compared to by history, labour markets in underdeveloped and developing countries are likely to demonstrate the involvement of women as more in poor quality, inconsistent and casual work (UN, 2014). Women earn lower wages as compared to their male counterparts and are working as family labourers without salary. Women farmers plough smaller areas and harvest less than

men, because they function in smaller enterprises with less profit, thus they are inclined to earn lower wages than men (World Development, 2012).

2.5 WOMEN ECONOMIC EMPOWERMENT – THE SOUTH AFRICAN CONTEXT

South Africa gained democracy in 1994. Equality, including gender equality and empowerment of women, became the core commitment. Gender equality principles harnessed the development of institutions relating to economic development, such as access to service delivery, water and sanitation, housing, land, health care services and public works projects. Programmes such as Reconstruction Development Programme (RDP), Accelerated Strategy and Shared Growth Initiative (ASGISA), the Joint Initiative for Priority Skills Acquisition (JIPSA), Growth Employment and Redistribution (GEAR), focus on re-addressing the inequities created by the previous regime (PricewaterhouseCooper, 2015). The initiatives were meant to accelerate the country's development, however, because the initiatives put in little effort regarding women's issues, it resulted in ripple effects of unemployment, poverty, and severe inequality, persisting, and impacting on women specifically (PricewaterhouseCooper, 2015).

Achieving women's economic empowerment was not a "quick fix", will take sound public policies, a holistic approach and long-term commitment from all development actors (OECD, 2012). The South African government has produced a number of policies and legislation in pursuit of women's empowerment, since democracy. For instance, the Constitution of the Republic of South Africa (Act 108 of 1996) includes Section 9, which promotes equality for all persons and freedom from discrimination. The Employment Equity Act, No. 55 (1998) strived to achieve equality in the workplace by promoting fair treatment in employment. Yet there were still more needed for more investments in programs to economically empower women and young women, to improve their status and economic opportunities (Status of Women in South Africa, 2015). Despite those policies and programme guidelines, supporting women's economic empowerment, South Africa continued to face gender irregularities in achieving gender equity in economic transformation (OSW, 2002).

Women, especially young women, still do not enjoy basic needs and are faced with real hindrances overcoming their challenges. Women remain deprived, within the community and the socio-economic and political sphere (UN, 2016).

In South Africa, women keep on bearing an unbalanced degree of disparity and discrimination, which prevents them not to progress as speedily regarding socio-economic empowerment and gender equality. The studies show that efforts made towards women's socio-economic upliftment have not been sufficiently smoothed out as strategically planned to accelerate the social economic emancipation of women, as a result, women's capacity to genuinely participate in country's economic activities were still bearing a huge challenge.

2.5.1 Women entrepreneurship

In South Africa, women business owners remain constrained by a lack of entrepreneurial intent, poor business opportunities, and a shortage of support and resources (Mastercard Index of Women Entrepreneurs,2018). According to Philips (2014) women business owners account for only 18.8% in South Africa (ranked 42), He observed that women progress in entrepreneurship has been disappointingly low, compared to other countries measured. Women were affected by a decline in support for Small and Medium Enterprises, including availability of finance, training, and development programmes (Thornton, 2018). Although almost one third (29%) of senior roles in South Africa were filled by women, one in five local businesses (20%) still had no women representation at all in senior positions (BusinessTech, 2018).

The South African women entrepreneurship network (SAWEN) was initiated to drive mentorship and generate greater chances for women to talk with one voice in South Africa. However, women were still subjected to complications in gaining access to capital, due to discrimination regarding the collateral necessities of banks. Many of those affected were African women, who were until now affected by discriminatory laws, which made them minors, without land that they could change into money (Mutume.2005). In the last chapter the researcher mentioned that although government has several funding incentives for women entrepreneurs, there is a concern that most women are unable to have access to them (Breiling, 2019).

The number of women in business or those that have intentions to start a business, are convinced that the existing institutional programme and systems for big business development is lacking. There are barely, if any, particular projects for women which are accessible to assist women to start and grow a business, and a number of agencies have inadequate information or a data base on the quantity of women they have assisted thus far. The statement is supported by the (GEM) Report of 2012, which showed that South African Total Entrepreneurial Activity (TEA) was as little as 9.1%. On top of that, women are faced with credit obstacles, as banks are reluctant to make provision for capital to women entrepreneurs which hinders their commercial enterprise success as oppose to their male counterparts (Mass, 2006).

2.5.1.1 *Women's economic participation and empowerment*

Based on the Gender and Women's Economic Empowerment Outline Status Report (2011, p.8), "...the phrase women's economic empowerment alludes to the potential of all women to completely engage in, contribute to, and benefit from financial boom and development (UN Women, 2015), it is a universal term including a scope of collective and integrated socio-economic strategies". This emphasises the significance of acknowledging different perspectives or agencies from deprived communities such as women, children, and disabled people by means of giving them equal possibilities in the formal and informal labour market, respectively (UN Women, 2016)

According to Global Entrepreneurship Monitor (GEM) (2012), women's participation in a broad field of entrepreneurial activities in most countries has recompensed in many different forms, as well as inclusive of newly established enterprises for employment opportunities and improved means of living and wealth. The preliminary objective of women-led organisations, such as agriculture (Farming), stokvels and cooperatives are to generate incomes however, they have long past as far as developing employment possibilities for younger people and some are working as training facilities for deprived communities and younger human beings, which contributes positively to the financial boom (Malomane, 2019).

The United Nations (2003) recognizes women's economic participation and entrepreneurship as an important indicator of economic growth. According to Mathapo

(2010), women have created employment opportunities for themselves and their communities, and they have provided a society with indigenous knowledge and skills, as well as the exploitation of entrepreneurial opportunities. International Labour Organisation (ILO) (2007, p.1) contends that, "...in recent years, Africa has observed the phenomenal growth of the informal and the micro, small and medium enterprise sectors, much of it driven by women". However, the equal rights of women and their equal participation in the social, cultural, economic, and political life have remained elusive.

2.5.2 Economic empowerment and gender equality

In SA, women live under poor conditions, especially women in rural areas. The systems and lack of infrastructures in these areas directly contributes to this living conditions, and act as a barrier for women to gain easy access to and control over basic resources such as welfare, credit, housing, education, etc. as compared to their male counterparts. Their access to national institutions, resources and facilities is grossly limited. Many live in isolated rural areas where there are few roads or transport services to facilitate communication, and where it is harder to organise a defence of their common practical needs and strategic interests.

Several factors contribute towards the poverty of women in SA namely, 1) the gendered division of labour in the household, and 2) the low value accorded to women's work with the concomitant clustering of women in low-paid jobs contributes to female poverty, including past discriminatory civil and traditional laws that have denied women access to land, loans and property have also hindered women's ability to be self-sufficient. Women constitute the poorest group in the country and are more likely to be unemployed or underemployed. Macro-economic strategies that promote economic growth and sufficiently addresses the differentiated impact of macro-economic policy on various group of people regardless of race, class, age and gender are still not satisfactory.

A focus on women's empowerment through the realisation of economic, civil, political, and social rights is justified within the context of high levels of inequities and inequalities impacting on women, which is inherited by the new democratic government. A major challenge in realising gender equality in SA lies in breaking the

cycle of dependency of women who continue to be marginalised and who remain vulnerable. In addition to race, discrimination based on gender, led to women becoming more vulnerable to chronic stressors such as unemployment, poor health and educational status, with generally poor standards of living. Until women and men have equality of opportunity with respect to access to control and decision-making in the economy to the provision of services, to the sharing of resources and employment and to fair treatment, policy and decision-makers will need to draw distinctions between gender issues and women's issues so that resources can be set aside to meet the specific needs of women.

Women's empowerment is thus a means to achieving gender equality rather than an end in itself. The Gender Policy Framework is premised on the view that gender equality cannot be attained without women's participation in all spheres of life, as well as the empowerment, in particular, of the most deprived women.

Again, women have multiple roles which among include the care and maintenance of the current workforce (husband and working children) as well as the future workforce (infants and school-going children) (Oláh,2018). The workload of women is often underestimated due to the tendency of considering only the salaried work to be 'real' work (Richter R. (2018). Despite the enactment of legislation, women have not developed as progressively towards socio-economic empowerment and gender equality. According to the National Development Plan (NDP, 2030), women are the most affected community by inequality, poverty, and unemployment. In terms of women's multiple roles, the welfare approach addresses women solely in their reproductive role as mothers and wives and ignores women's productive and community managing roles entirely. They argued that modernization was impacting women in an unfavourable manner and demanded as a solution the better integration of women into the economic system.

Gender equality and women's empowerment goals are emphasised in the SDG (5), adopted by the United Nations General Assembly in September 2015, as a Sustainable Development Goals (SDG) adopted by the United General Assembly in September 2015, which emphasise gender equality and women's empowerment (goal 5) as a comprehensive strategy to stop poverty and economic inequality (UN, 2015).

This objective reinforces the exclusion of all shapes and forms of prejudice against women. According to the UN (2016, p.5), it also reinforces "...equality to monetary assets including access to financial resources, control to property, as well as different types of property". This objective gives a hope in realizing gender equality and justice in our communities and to hopefully decrease the costs of poverty in countries, such as South Africa.

Access to economic assets will offer provision of a broader scope of opportunities for women in the economic domain without obligations to attend school to obtain a formal education, but by acknowledging and investing in their indigenous knowledge, capabilities, and skills to enhance their monetary status.

Achieving this objective will need great strength than simply enacting laws and policies, it will require dynamic efforts in challenging typical and discriminative systems that place women in vulnerable positions. When women and young children are empowered there will merely be no more limitation to impoverishment, and the cost of Gender Based Violence (GBV), HIV/AIDS and teenage pregnancy will be minimized.

The new elected South African government has put women's empowerment first as a vital step to eliminate structural disparities between both men and women.

Various regulations and programmes were enacted to deal with issues of structural gender inequality inside the labour market, to sell equal entry to monetary opportunities and to get rid of conventional and societal norms that restrict women's participation inside the labour marketplace and to also improve their capability to make possible solutions to improve their lives. However, evidence shows that these policy regulations and programmes have not completely and laboriously addressed imbalanced power relations and discrimination against women in villages.

A research conducted by Kongolo and Bamgose (2002) in SA, concluded that women in farms and villages continue to remain unthought-of within the economic development activities. The research shows that women face numerous challenges, including lack of government support, limited sources, education, and prejudice. Kongolo and Bamgose (2002, p.82) argued that... "...women bring a considerable contribution to the societal economic production and take primary responsibility of their families' wellbeing". Their dynamic support is remarkable in development goals.

This is so sincere as discussed earlier that women mostly utilize most of their time on domestic work, which restrains them from taking part in socio-economic activities, and another number of women persist to be more active in the informal sector. This indicates the crucial role played by women in their families and community at large, despite limited or no access to necessary economic resources, illiteracy, and lack of capacity building.

2.5.3 Economic empowerment of women in the City of Johannesburg

The focus of the City of Johannesburg Department of Economic Development (CoJ-DED) has always been to re-enforce and encourage private sector investment through business areas, such as Sustainable Employment, as well as to facilitate and support small businesses (Growth & Development Strategy, 2040). But areas such as Orange Farm were not adequately reached, because of their spatial segregation, they were still left behind in terms of economic development. In Orange Farm where women are excluded from economic activities due to cultural norms, as a result, women-owned businesses were small, their significant establishment of small businesses was key (Morin, 2016). Most black women participated in the informal sector activities, and including sewing, selling fruits and vegetables as street vendors, catering, running shebeens, spaza shops and taverns (Marlow, 1992).

Several challenges were faced by women in Orange Farm such as poor education and training including lack of information on financial resources, channel into certain occupations, unpaid domestic work, childbearing, and childcare, which restricted the time and energy available for income earning activities (De Beer, 2017).

Recently, Orange Farm became rapidly growing township with great infrastructural developments. The township has a large main clinic (Stretford Clinic) and several minor clinics. The township's main roads are now tarred, and several minor streets may be tarred but in questionable condition. Orange farm has a small official library, permanent housing for many residents (mainly government housing). Electricity is readily available to most places with only a few areas without electricity (including the Squatter camp in Drieziek 5). The town has now a large multi-purpose community center. However, these improvements come with financial costs, which most of the citizens living in Orange Farm cannot afford. The ongoing privatisation of Orange Farm

has also drawn much criticism from social justice and human rights (Gauteng Corporate Affairs n.d). They have pointed out that local small businesses keep dying. This can also be linked to the rising number of foreign owned shops in the area. A lot has been done to improve Orange Farm; it now has more than two parks and a two-floor mall (Eyethu Orange Farm Mall). However, nearly all areas still need improvement. In Orange Farm, some women managed to grow and trade vegetables to people in the community and supply the neighbouring supermarkets and restaurants.

In one finding, a community member in Orange Farm, through an established magazine and radio shows, empowered women on how they could be more self-sufficient by having a career that is about themselves and not just about providing an extra income for their families. There were other factors, such as illiteracy, pregnancy, poverty, lack of autonomy and access that further hindered women from reaching their full potential (Jiyane, 2002).

Unemployment precluded people from meeting their basic needs. Despite efforts made by government to create employment through Extended Public Works Programmes strategies, poverty persisted, which forced the poor to engage in self-help initiatives, to address poverty. Stokvels were an example of such self-help initiatives. In Orange Farm women formed informal self-help group, such as stokvels to make ends meet (Kaseke, 2010). Stokvels fall under the realm of informal social security and constitute an important form of social security.

The motive behind many black women involvements in stokvels was merely, because many of them were jobless and impoverished (Buijs, 2002). Those that were working in the informal economy were paid less, as a result they needed to augment their salaries by other means, such as stokvels (Matuku & Kaseke, 2014).

There is a necessity to make certain that strategies for empowerment extend to the intended recipients (Davies, 2013). The Gauteng Enterprise Propeller (GEP) through Provincial Department of Economic Development, also provides financial and non-financial assistance to Small, Medium, and Micro-Enterprises (SMMEs) and Co-operatives, covering different areas including construction, merchandising and agriculture. The City of Johannesburg (COJ) tries to reinforce local community businesses in Orange Farm and support business development programs, to boost

maintainable and thriving businesses within the communities and lessen bureaucracy and accessibility to finance (Kolisile, 2013). There is little empirical research that has been conducted, more research needs to be conducted.

2.5.4 Small farming on gardening project

In the past most people in rural areas were mainly known to be relying on farming subsistence strategies for living. Agricultural activities that include subsistence farming can be in a form of household gardens or communal gardens where most people are able to access or use a piece of land for the selling and harvesting of crops. According to Galhena, Freed & Maredia (2013), home gardens can be described as a mixed cropping system that encompasses vegetables, fruits, plantation crops, spices, herbs and ornamental crops for food consumption for all family members.

A community garden is a single piece of land gardened collectively by a group of people (Forge, 2011) Community gardens utilize either individual or shared plots on private or public land, while producing fruit, vegetables, and/or plants grown for their attractive appearance. Around the world, community gardens can fulfil a variety of purposes, such as aesthetic and community improvement, physical or mental well-being, or land conservation.

Both community and home gardening have contributed positively to the lives of destitute people by creating income opportunities and economic development, such as income generation earned from selling vegetables, job opportunities and food security. For lots of jobless people, especially women, farming has been an essential subsistence strategy.

It is significant on the other hand to record that; existing research points out that subsistence strategies in rural areas are turning to be more divergent and are no longer completely farming-based activities. Neves and Du Toit (2013) argued that rural subsistence is progressively made by means of state money transfers that cut across with present agrarian activities and subsistence.

Additionally, they are shaped by means of exchange networks, for example the practice of mutually and social reciprocity, whereby social subsistence strategies are people's capabilities to strengthen current assets. Access to and availability of land is

still in question with issues of rural livelihoods, where limited access to land has inhibited people's reliance on farming.

2.5.4.1 Socio-economic advantage of gardening projects

Communities have used gardening over the last decade as a tool to eliminate poverty. According to Fernandez and Burch (2003), farming has been a strategy to step away from destitution to a marginally better world for many poor and jobless people. Research conducted by Shisanya & Hendriks (2011) and Fernandez and Burch (2003) stresses that gardening projects are more than just earnings or food production, however they do play a classic role in forming community social networks. This argument is backed by a study conducted by Battersby and Marshak (2013), which showed that gardening unites people, allowing them to have a common sense of intent. Community gardening fosters community development via sharing of skills and knowledge.

2.5.5 Stokvels

Contemporary South Africa is characterised by extreme poverty, high levels of inequality and unemployment (Matuku & Kaseke, 2014). According to Lukhele (1990), stokvels is a landing institution where parties draw an agreement to subscribe to a specified amount of money for to a regular group on ongoing basis, for example, fortnightly, monthly, or weekly. Calvin & Coetzee (2010) describe the word "stokvel" as a "stock fair" a term used to describe auctions whereby white settlers would gather and pool money together back in the 19th century.

In South Africa, more so in Black societies, different terms are used to classify stokvels, of which the most common one is societies', 'umgalelo (motshellano)' and 'gooi-gooi' to mention few (Moodley, 1995). The primary objective beyond stokvels was for group members to make savings and make investments as a group to help one other during financial strains. Before, black people and women in particular, had limited access to credit from formal financial institutions, and because of that, Stokvels became their only way and means to generate income in a form of credit, for social and economic assistance that were previously not accessible to them (Verhoef, 2001).

Stokvels are among the key poverty-alleviation methodologies, which have been exercised by number of black South Africans a long time.

Stokvels are playing an important role in most societies and families, and many are fully dependent on them for making food provision, paying children's school fees, buying clothes and other valuable necessities. Despite the lack of official recognition, stokvels continue to function in post-apartheid South Africa as they provide tremendous socio-economic benefits to society and as a result if they are given much recognition and support, as they can play a significant role in eliminating poverty in rural communities.

Stokvels are a regular practice in South Africa presently and have been perceived as a way of income generation for individuals where formal means of income generations are short or not realised (Verhoef, 2001). Stokvels are casual financial schemes that expect parties to subscribe to required amounts of money. They are mostly informed with the aim of saving and credit rotations. The money generated is used for various activities, including groceries, funerals, birthday parties, traditional ceremonies and for school requirements (Hull & James, 2012; Shipton, 2010). The attributes that are key characteristics of a stockvel are trust, standards, and interpersonal relations. The civilized objective amongst members governs the running and functioning of the stokvels (Mashigo & Schoeman, 2012).

2.5.5.1 Types of stokvels in South Africa

There are different types of stokvels in South Africa as the following discussion shows.

According to Verhoef (2001), four types of types of stokvels are recognized as follows: club savings, funeral societies, financial investment, and budget stokvels. Savings stokvels are the most first forms of stockvel, where member parties meet regularly and contribute subscribed agreed amounts of money. The contributed money is shared during the end of the year and most use it for December grocery purchases, family gatherings and other household necessities (Verhoef, 2002).

Smallhorne (2013) observes that savings stokvels have the largest membership.

Burial/funeral societies are commonly defined as a strategy used by Africans in the event of death to support family members. They became popular with black worker's miners in the gold mines. Members make agreed contributions to cover funeral costs and ensure that families bury their loved ones in a dignified manner (Verhoef, 2002).

Group members of a burial society support the mourners with basic necessities like collection fees to buy food for the people who will attend funeral, money for the animal to be slaughtered as a way of observing rituals and for death arrangements. They also provide emotional support to the family (Lukhele, 1990). According to Verhoef (2002), interests are usually saved with a common objective of gaining large business assets for investment groups, buying expensive goods, or investing in high profile businesses. High budget stokvels operate as financial institutions and are established for the purpose of promoting savings and investments. According to Matuku and Kaseke (2014) by their nature, high budget stokvels are not meant for needy individuals which are impoverished. Members of high budget stokvels contribute a sizeable amount of money that will ensure members receive large payments that can be used to meet high individual needs (Matuku & Kaseke, 2014).

2.5.5.2 *Economic and social benefits of stokvels*

A study conducted by Matuku and Kaseke (2014) argued that stokvels are primary sources of income for people with little or no income for financial security.

The study also admits that members of the stokvel make use of their stokvel earnings to meet their day-to-day basic needs and improves the ability to make provision for their families. As alluded above, there are numerous types of stokvels that makes it possible for group members to invest and accumulate assets that will promote their means for survival and is another means of income (Mashigo & Schoeman, 2012).

Stokvels are in demand within the poor and uneducated societies because they mostly require minimal transactions, which are generally economically reasonable to every member. They require not so much record-keeping when compared to formal financial services, thus for this reason they are much more manageable to poor people. Mashigo and Schoeman (2011) argued that stokvels serve as a development strategy for socio-economic roles, such as making sure that individuals become accountable

and independent and again encourage income generation within poor families or individuals.

Building social support and social networks are paramount social benefits of stokvels, Matuku and Kaseke (2014) mentioned that stokvels allow group members to form solid friendships amongst members and they comprise mainly of people living within the same area. Stokvels such as burial societies and savings clubs help members to provide mutual support during unforeseen circumstances, like the death of a member or relatives. Mashigo & Schoeman (2010, p.5) support the idea by arguing that stokvels serve for... "...unforeseeable and costly situations, for example sickness and deaths". Another valuable socio-economic benefit of a stokvel is its contribution towards women's economic empowerment. Mashigo and Schoeman (2010) support that stokvels contribute to economic empowerment through social independence amongst its members. A study conducted by Matuku and Kaseke (2014) reveals that women felt that their participation in stokvels has brought enormous economic empowerment to the level that they do not depend on their husbands for means of income.

2.5.6 Cooperatives

According to the World Co-operative Monitor (2016), the biggest 300 co-operatives and mutual organisations have increased their spin by 7.20% to USD \$2.53tn (2,533.1bn). Analysis of Committee of European Cooperative of Production (2016) revealed that over 32% are mainly in agriculture, 19% in wholesale and retail sectors, 39% in security, and 6% in banking and financing facilities. According to Sifa (2016), leading 300 co-operatives are lively in the health and social sector by 1%, in the manufacturing sector and other business ventures by 2%.

The cooperative is an autonomous association of individuals collectively coming together at one's own accord to fulfil similar socio-economic and lifestyle needs and desires through mutually owned and representative-managed enterprises (ICA, 2016). Culti, Tenorio & Chaves and Tenorio (2002) define cooperative is a revolutionary enterprise with dissimilar standards from private sectors. The International Co-operative Alliance (ICA) (2016) further explains cooperatives as people-owned

oriented enterprises, which are driven and managed and by and for their teams to comprehend their similar socio-economic, lifestyle needs and desires.

Cooperatives include non-profit community organizations and businesses that are owned and managed by the individuals who use their services “consumer co-operatives” or by the individuals who work there as “worker co-operatives” and it takes different shapes, including approved registered cooperatives to broadly form individuals from close communities and extended family members. Green (2015) supports the statement that cooperatives are built on principles of self-help, equality, freedom, fairness, and unity.

These values, among other aspects of cooperatives, are particularly useful in empowering women through membership (Nippierd, 2002). Cooperatives are based on the values of self-help, self-reliance, self-responsibility, freedom, fairness, justice, and unity (ICA, 2015). In the custom of their patron, cooperative teams strongly rely in the ethical values of trust, morals, transparency, social responsibility, and thoughtfulness for others, despite equal freedom of strategies on equity for men and women, only then operation may vary (UN, 2016).

These principles and the rest of other characteristics of cooperatives, are specifically applicable in empowering women across membership (Nippierd, 2002). Cooperatives are built on the principles of self-actualisation, self-help, accountability, honest fairness (ICA, 2016).

The cooperatives must be the country’s aspiration during the country’s economic collapse when the economy is facing challenges. Brichall & Ketilson (2009) argued that cooperative enterprises are more effective during disasters, and able to support when there is economic disruption. Essentially the image of cooperatives has been adversely affected by leading numbers in different parts of socio-politics (Ridley-Duff, 2009). In the event of catastrophes, the cooperatives are powerful and assist in the economic affairs.

Develtere, Pollet & Wanyama (2008), argued that cooperatives are always available around the African continent and constitute a remarkable part of private entities in many African countries. According to Develtere *et al.* (2008), cooperatives in Africa have endured a lot of disturbances previously, but currently they demonstrate an outstanding figure of people who are mostly mainly poverty stricken. Oloruntoba and

Falola (2017), mentioned that Africa on its own will present 54% of the global population by 2050 and by 2100 Africa will make provision of 82% of the entire growth. Mueni (2018) stated that so far, Africa is leading with high fertility rates on average worldwide. He confirms that women in sub-Saharan Africa, over their reproductive lifespan have close to five children. Furthermore, the proportion of young people within African societies in general is high, with the statement that 41% of African communities are below the age of 156. These data have massive effects on dissemination of resources, retails, food production and markets and infrastructure developments.

African women have been forever working in agriculture, merchandising and consequently in other economic activities, yet most of them are in the informal labour force (UNU, 1989). The legal model together with the social sector, including the producer service, established by the independent African countries, have not treated women fairly (UNU, 1989).

The statistics worldwide reveal that women account for 60-80% of the global contribution and make up 50% of food production. Yet they experience poor economic and resource opportunities, even if their contribution is relevant (Lawless *et al.*, 1996; Mayoux & Hartl, 2009). Recognising women's economic empowerment requires that sustainable development and pro-poor growth be prioritized.

According to the blue print the most crucial environment for cooperative development is inventing economic opportunities for disempowered communities, especially women (ILO, 2015). Cooperatives give previously disempowered women, who used to work in isolation, to come together and form systems of wealth, including increasing their own ability to negotiate in the open retail (ILO, 2015). Cooperatives assist women with the steps to empowerment, socio political and emancipation, and not only budget management that helps women who have been excluded to step-up and be vocal to express their needs so that they are able to influence decision making, at all levels.

In Africa, cooperatives are highly recognised as a vital mean for poverty elimination (Develtere *et al.*, 2008). Women can get job opportunities and doors of employment can be opened both directly and indirectly through cooperatives (ILO, 2015). The cooperative is an answer to most of the social ills.

The cooperative strategy is relevant to the values of unity and closeness, observable in membership of women. MacHenry (2000) argues that, cooperatives have various

unexceptional characteristics that are very precise to women's benefits, as well as securing women's return to work, acceptable working conditions, accessible distribution and purchase of raw products, access to suitable markets and support systems to members.

2.5.6.1 Gender and cooperatives in Africa

The objective of the cooperative is to improve the socio-economic interest of the group by bringing productive services to the members, based on the prudent business standards and necessities of the market. For the disproportion to be rectified, it is important that gender issues are attended to, to guarantee cooperative sustainability (ILO, 2015).

Like anywhere else in the country, Africa continues to experience disparities between men and women, regarding access to and control over resources and opportunities (Rich, 2017). Women appear to be more concentrated in informal and unpaid work, with peculiar noticeable disparities in other organisations (ILO, 2002).

The same situation is apparent in the cooperative movement in Africa (ILO, 2002). For instance, although women's efforts in agriculture and world economy across, the percentage of women participating in agricultural cooperatives, as compared to their male counterparts, are extremely low (Kebede, 2011). Despite the advantages of the framework, the involvement of women in high-ranking positions and in cooperatives is by far low. Women represent less than 30% and their involvement diminishes for higher positions (Mendoza, 2016). The research from the ILO showed that there is a strong correlation between women's engagement in cooperatives versus poverty elimination.

2.5.6.2 Cooperatives in South Africa

South Africa needs long lasting cooperatives as well that will take care of the members' concerns and largely consider communities' interests (Thaba & Mbohwa, 2015). The South African government is helping the country to achieve economic development to

eradicate poverty and better rural resources by taking note of the significance of cooperatives (Zikode, 2013).

A cooperative has been exercised in South Africa since 1800s, so it is not by any means a new strategy (Shoeman, 2006). Lukhele (1990) affirms that lots of cooperatives were established by blacks in a form of stokvel and were informal cooperatives. Most South Africans for decades and currently are involved in stokvels. Closed community members get together and form a stokvel. The money is collected either on monthly basis based on the agreement and mostly used for burials, family gatherings and birthday parties (Matuku & Kaseke, 2014). Many stokvels were informal and failed to be registered as a cooperative, due to past apartheid systems (Lukhele, 1990).

In South Africa, a registered number of cooperatives is increasing rapidly (DTI, 2012) since 2009 till today. 22030 cooperatives have enrolled with Companies and Intellectual Property Commission (CIPC). The number has doubled 15 times higher, compared to those that were enrolled between 1922 and 1994. The significant problems were a degree of lack of success on cooperatives. According to the Department of Trade and Industry (DTI) (2012), only 2644 survived and running, out of 2030 that were enrolled. This shows that 88% of cooperatives did not survive (Thaba & Mbohwa, 2015), and the reason could be the plan or intentions to establish cooperatives did not emanate completely from the members.

Beesly & Ballard (2013) confirms that government and agencies did not enable cooperatives to rise normally and they came to conclusion that the members can be skilled and just accept the government proposition. According to Mbohwa (2015), informal cooperatives have been in existence and managed by black communities for quite some time through participating in stokvels. It is simply a question of time for members to understand Cooperative Knowledge (CK).

Culti *et al.* (2002), argue that it is imperative to educate cooperative members on the values and standards of a cooperative before they can start. This must be prioritised as cooperatives struggle to be sustained, due to insufficient knowledge, skills and the capability to run them.

Post 1994, the South African Democratic Government did not take careful thought of the Cooperatives Act, No. 14 of 2005, as an important driver of development of

cooperatives. The Co-operatives Act, No. 14 of 2005 was then developed, based on the international cooperative standards (Chibanda, Ortmann & Lyne, 2009). Nowadays, cooperatives are major break-ins in integrating 1st and 2nd South African economy through encouraging disadvantaged groups under the government of apartheid to form cooperative enterprises (DTI, 2004).

2.6 CHALLENGES

Lack of knowledge is one big challenge South African co-operatives are facing. Many members who collectively form the cooperative have no idea what cooperative enterprise means (Ballard, 2013), which justifies why members lack the values and principles of cooperative enterprises. Beesly and Ballard (2013) argued that cooperative values and principles enable the cooperative members to have power and decision-making over their invested resources.

According to the Cooperative Development Institute (CDI) (2010), cooperatives are very exhaustive and costly, as members need capital and a lot of time to support and educate members and respond to their basic issues. If members do not go the extra mile by putting more time in their enterprise, the cooperative will be costly. This will result in very little returns to be shared, due to low production.

2.6.1 Limitations resulting to poor women's participation in cooperatives.

Despite all the advantages, obstacles to women's engagement in cooperatives in Africa are still relevant and to the point (ICA, 2016). Limitations of challenges are but not limited to the following.

2.6.1.1 *Lack of skills and coaching in cooperatives.*

Many members of the cooperatives, especially rural farmers, still had no idea of the benefits of being in the cooperatives (Agrekon, 2007), because of lack of skills and workshops (Van der Walt's 2005). Cooperatives do not have the social position it deserves of eliminating poverty amongst the poorest within the societies.

2.6.1.2 *Difficulties in owning land.*

Rules that govern the operations of cooperatives, disallow women who contribute 80% of the work on the land what they deserve (CoopAfrica,2016). They only own 1% of the land utilized for farming (CoopAFRICA.2012), which is merely obtained through purchasing. Men have power over the majority of the land, and women receive less than what they deserve.

2.6.1.3 *Poor access to credit*

To this effect, few farmers has little or no access to credit. High interest rates prevent farmers from borrowing (Sifa, 2016). The conditions are far worse for women farmers, because often they do not have what is required, for example, not being members of cooperatives or simply not having physical assets. Again, the eligibility criteria are not in their favour.

2.6.1.4 *Effects of climate change*

The frequent droughts experienced in many forms and shapes, resulting from climate change, severely affect cattle breeding and harvesting time (Food and Agricultural Organisation of The United Nations Cairo, 2018). The situation was worsened because the small agriculturist production depends completely on the weather conditions. Because the rural farmers rely on the signs of weather conditions, change in weather patterns and insufficient weather forecasts mislead and makes it impossible for farmers to plant crops by the correct season.

2.6.1.5 *Limitations of costs in exchange on farms*

Most women farmers still struggle to trade what they have produced without value added, and thus this results in low income, received from trading (ILO, 2002).

2.6.1.6 Lack of education

Lack of skill and knowledge, as well as low confidence of women have caused poor participation among Savings and Credit Co-Operative Society (SACCOS). The media also displays a negative image of cooperatives, which affects participation of men and women (Agrekon, 2007).

2.7 CONCLUSION

This chapter considered and contextualized information, regarding economic empowerment of women globally, nationally, and locally, and outlined the objectives that it set out to achieve. The economic empowerment of women has been widely acknowledged as essential for equitable and sustainable economic growth and development in the development goals of national and international agencies. Nations widely have realized that women's economic empowerment is important for successful acceleration and the implementation of the 2030 Agenda and the Beijing platform for action. In South Africa, there are several policies and legislation produced by South African government in pursuit of women's empowerment, yet we acknowledge that there is still so much more which is still needed for more investments in programs to economically empower women, to improve their status and economic opportunities (Status of Women in South Africa, 2015).

Gender inequalities remain a challenge, which hampers women's economic empowerment efforts. In South Africa women have fewer opportunities for economic participation than men, they are faced with poor access to basic and higher education, as well as poor political representation. Women are subjected to undergo complications in gaining access to capital, due to discrimination regarding the collateral necessities of banks, even though the country has excellent regulations, such as "The Commission for Gender Equality", a Chapter 9 institution, which promotes: respect for gender equality and the protection, development, and attainment of gender equality (Maharaj, 2017), and the South African Constitution, No. 108 (1996), which forbids any form of discrimination. Women still have fewer opportunities for economic participation than men, they are faced with poor access to basic and higher education, as well as poor political representation.

Until women and men have equality of opportunity with respect to access to control and decision-making in the economy to the provision of services, to the sharing of resources and employment and to fair treatment, policy and decision-makers will need to draw distinctions between gender issues and women's issues, so that resources can be set aside to meet the specific needs of women. A major challenge in realising gender equality in SA lies in breaking the cycle of dependency of women who continue to be marginalised and who remain vulnerable. There is a need for the country to focus on women's empowerment through the realisation of economic, civil, political, and social rights and that these are justified within the context of high levels of inequities and inequalities impacting on women. The next chapter will elaborate on the research methodology employed in the study.

CHAPTER 3 :

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter explains the methods that were employed to collect and analyse data for the study research, it also explains the way the study was approached, the sampling method, data collection and finally the analysis of data collected. Furthermore, the chapter looks at the ethical considerations that were followed and adhered to during the process of conducting the study, including data collection.

3.2 STUDY RESEACH APPROACH

The preferred method for conducting the study was a qualitative approach. According to Wyse (2011), qualitative research is used to obtain knowledge of root cause factors, beliefs, and determinations. It is used to unmask tendencies in views and perceptions and exploring deep into the issue. Therefore, an advantage of using qualitative research is that it allows a more detailed investigation of events and answering of questions that are being investigated. Furthermore, qualitative research imparts deep and powerful facts and features around the circumstances under the research study.

Baxter (2008) argues that the approach also allows the researcher not to examine problems through a single lens, but preferably through diverse compound lenses which permits for the various aspects of the situation to be understood. For example, for the researcher to obtain the best perception of what women experience in women's economic empowerment projects and activities, the researcher had to be involved with the participants at the grassroots level, at their own settings and communities. That allowed the study researcher to understand the relationship between the physical environment of the participants, as well as their way of doing things.

3.3 DATA COLLECTION

The strengths of qualitative research methodology is the provision of freedom to researchers, to examine an episode in a subject, employing diverse data references (Maxwell, 2012).

According to Mack, Woodsong, Mac Queen, Guest & Namey (2005), one of the strengths of qualitative research is the capacity to administer complex observation, and the description of textual words, based on description of how people experience an identified research problem in a given research issue. This method is convenient and productive in interpreting what has been related as real-life situations by participants. Semi-structured interviews were used as in-depth information of the participants' understanding was needed, and to allow the researcher some degree of flexibility (Strydom & Fouche, 2002)

In the process of gaining an in-depth understanding of women's economic empowerment among women in Orange Farm, semi-structured interviews of 15-20 economically active women in two Orange Farm community sections would have been conducted, but the researcher eventually interviewed twenty-eight (28) participants.

The participants filled in the information questionnaire (see appendix A & B), which the researcher provided them with. The participants were requested to sign the consent form, stating that they understood what the study was about and understood that participation was voluntary (see Appendix E). The consent form was then presented to them, which asked for their permission for the interviews to be conducted (see Appendix A).

The researcher wished to be transparent in her work, and as a result, the participants were given the interview guide (see Appendix B). The interview guide was to help participants to better prepare for the interviews. And again, the interview guide assisted in providing information-rich answers, as the participants had time to prepare for the interviews.

The participants were interviewed at the participants' own comfort and space. The researcher allowed participants to choose their own venues in which to do the interviews to avoid time constraints and unnecessary traveling.

Out of the 28 interviews, the researcher conducted five interviews with cooperative leaders at their workplace, as they opted to use their workplace premises. Eight interviews were conducted at the projects' site and the remaining 15 participants were interviewed at the school classroom, which was arranged by the ward councillor. Most participants were reluctant to be recorded and only five out of 28 were recorded. The researcher was also taking notes and doing observation during the interviews. The duration of interviews was between 30-45 minutes. Oakley (2000) argues that interviews are a type of framework in which the practices and standards are not only recorded, but also achieved, challenged, as well as reinforced.

Face-to-face interviews were conducted with participants, guided by the interview guide, which had specific open-ended questions, drawn from the research objectives as a guide, although additional questions emerged during the interviews and were based on the responses from the participants. The researcher participated along with the respondents by asking questions and by giving thoughtful attention to the responses given by the respondents and asking follow-up questions, based on the responses.

Silverman (2012) asserted that the purpose of the research interview is to explore the views, experiences, beliefs or motivations of individuals on specific matters, e.g. factors that influence women's participation in economic empowerment activities. The respondents were given the opportunity to choose which language they are comfortable to use, as questionnaires were designed in two languages (Southern-Sotho and English). The interviews were conducted in both Southern-Sotho and English, based on the respondents' choices, but most were conducted in Sesotho, because it was the local language that participants were comfortable with.

3.3.1 Data collection tools

The tools that were used in this study were the semi structured interview guide, audio recording, and field notes.

Interview guide: the interview guide comprised of open-ended questions drawn from the research objectives as a guide. It was also informed by the literature review on similar studies conducted by other scholars. This guide allowed the researcher

to collect the wanted information on issues of loss, grief and bereavement in a non-directive way.

Audio recording: the interviews were audio recorded and transcribed word-by-word. Audio recordings offer a permanent record and one that is fairly complete of the speech that occurs; thus, they can be checked by other researchers.

Field notes: during the interviews and duration of study, the researcher compiled written notes on the observations of non-verbal cues, thoughts or reflections that directly link to the study, to augment gathered information.

Seven participants who owned vegetable gardens were interviewed at the site of their projects, although one participant only joined towards the end of the session, because she went home for lunch break, and the interview took approximately 50 minutes. One responded was interviewed at her home. Ten participants were members of a stokvel and were interviewed at the school's classroom and the interview took roughly 40-45 minutes and consisted of a total of 5 interviewees.

A few highlights from the interviews were that the respondents were very open and able to relate from their previous experiences, of what happened, why it happened and how they felt presently and what had assisted them to move forward. The researcher also applied observation strategy. According to Mc Kechnie (2008, p.573), observation is, "...one of the most fundamental research methods approaches that involves collecting data using one's senses, especially looking and listening in a systematic and meaningful way."

While observing the participants during the interviews the researcher was able to take note of non-verbal cues of the participants, thoughts and reflections that directly linked to the study, to augment gathered information and how their environment affected their living conditions. The researcher could also observe some of the challenges they face by looking at their surroundings.

3.4 SAMPLE PROCEDURE

This study used a purposive and snowball sampling technique for compilation and selection of participants. The selected participants had to meet certain criteria and they

had to be knowledgeable about the study area. “Purposive sampling involves concentrating on the specific community attributes that are of the same interest” (Saunders *et al.*, 2012, p.288). Cresswell & Plano-Clark (2011) argues that purposive sampling involves identifying and selecting individuals or groups of individuals that are knowledgeable about or experienced with a phenomenon of interest.

The nature of the study required women who were actively and inactively involved in economic empowerment, for inactive economic women, the study included those women participating in stokvels, social gatherings, as well as church activities.

Semi-structured interviews with economically active women were with those women who are economically involved in some way, mainly focusing on what they were busy with. When, where and how? Which is why the researcher chose to use this technique and to use her own knowledge and judgment to select the participants.

A semi-structured interview schedule was used to guide the face-to-face interviews that were conducted to collect data. Some interviews were audio recorded with the participants’ consent, to obtain a fuller record of the interview. Data were analysed using the thematic content analysis and various themes that emerged were identified, organised, and interpreted to establish meaning.

A sample of 28 participants, involved in both active and inactive economic projects in the study area were selected, using purposive sampling. The researcher directly approached all members with the assistance of Miss Ndlela, who is a ward councillor and lives in ward 2 in Orange Farm and is very familiar with the place and local people and assisted the researcher with gathering the participants. This made the sampling process very easy, because the participants were familiar with her and it made it possible for the researcher to build a rapport with them.

Before the collection of data began, the researcher firstly contacted the ward counsellor / community leaders. After the introduction, the researcher explained the purpose and process of the research to the leaders, and the leaders gave her permission to visit participants. The purpose of the study was explained to them and consent forms were also distributed amongst them. The researcher’s familiarity with the research area facilitated the sampling process, as she could relate to the environment and to the participants as well.

To supplement purposive sampling the researcher used snowball sampling and due to challenges of locating other participants, the researcher relied upon the assistance of current participants to help her to locate additional participants. This sampling strategy involved asking people who are already part of the study or who have been interviewed to locate other people they know and who could possibly fit the criteria of the study (Ritchie, Lewis, Nicholls & Ormston, 2013). Padgett (2008), argued that snowball sampling technique is used in circumstances where the study population is unknown, forcing the researcher to rely on referrals.

The researcher, therefore, asked the participants to identify other members of their projects and they were more than willing to assist. Ford & Anderson (2014) describe snowball sampling as a process of discovering rich information from key informants whereby few prospective respondents are approached and asked if they know anybody presenting the characteristics that one is looking for in the study.

Table 3.1: Sample characteristics

Project classification	Number of respondents	Area
Stokvel	10	Orange Farm
Cooperatives	5	Orange Farm
Gardening	8	Orange Farm
Organisational level	5	Orange Farm

3.5 DATA ANALYSIS

In this study, thematic data analysis was used. According to Braun and Clarke (2006, p.79), "...thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data". This method is generally known for its ability to organize, analyse and interpret raw data in richer detail. Braun and Clark (2006) claim this method provides insightful analysis that answers the research questions. This method was suitable for this study, because a small sample was used to get an in-depth analysis of the findings. The analysis process followed the steps proposed by Braun and Clark (2006) depicted below. The thematic content analysis was used to analyse the interview data. This analysis method comprised of five steps namely, transcription, checking and editing, analysis and interpretation, and verification (Karlsson, n.d.; Sarantakos, 1998).

3.5.1 Transcribing

The researcher transferred audio recorded data onto paper, reading from the transcripts, to get an idea of what the data were about. The researcher herself was engaged to gain a general sense of the data that were collected. This step was very important, because much time was spent going through the data ensuring it translate exactly the way the participants had said it.

3.5.2 Coding

According to Braun and Clark (2006) once you have immersed yourself in the data you begin to produce initial codes from the data. Clustered topics were organized together and were begun to create themes. As stated by Welman *et al.* (2005), codes are used to retrieve and organize chunks of text, to categorize it according to particular themes. This process involved identifying and highlighting interesting aspects of data. For example, shared experiences of the participants were highlighted with the same colour. This enabled the organisation of scattered data by comparing sections of transcripts that were similar and marking them with specific codes.

3.5.3 Categorising themes

According to Braun and Clarke (2006, p.57), "...this phase (inducing themes), which re-focuses the analysis at the broader level of themes, rather than codes, involves sorting the different categories into potential themes". Themes for this study were developed from emerging data, guided by the research aims and objectives. This step assisted with making deep analysis and interpretation of data.

3.5.4 Checking and editing themes

In this phase, collated extracts for each theme were read and reviewed and coherent patterns were formed. The data were divided into smaller related (meaningful) units. This was achieved by reading each paragraph and recording the themes that were in every paragraph. Similar themes were then grouped together to make related units.

All the themes fit together meaningfully and coherently and those that did not cohere with the already existing themes were reworked. This step assisted with forming a suitable thematic map as a way of interpreting the data collected. By the end of this stage, a fairly good idea was gained of what the themes were and how they cohere together and the overall story they tell about the data collected (Braun & Clarke, 2006).

The last step was to define and name themes, this was about defining themes in a way that captures the essence of what the theme is about. The content of each theme was described in paragraphs and formed sub-themes, where needed.

3.5.5 Generalization

The differences and similarities between the different interviews were identified, allowing typologies to develop. The researcher summarized the units in the order that suited her, by dividing them into related paragraphs. The differences were also grouped into individual paragraphs.

3.6 CREDIBILITY

According to Lincoln and Guba (1985), credibility entails that the findings of the research are accurate, and they represent the actual meanings made by the participants. To ensure credibility in this study, a rapport was built with the participants to ensure that they were comfortable, and they responded as honestly as possible. Another way to ensure credibility is triangulation, which involves the use of different data collection methods (Padgett, 2008). In this study three methods of data collection were used, namely semi-structured interviews, observation to ensure comprehensive data and to increase the validity of the study. When interpreting the data, it was ensured that meaning provided by the participants was not distorted.

3.7 ETHICAL CONSIDERATIONS

This research honoured the ethical standards set by the University of the Free State Research Ethics Committee. The researcher took it upon herself to meet with the participants to inform them about all the steps that were to be taken in this research.

The participants were more important than the study, and therefore always respected. The participants were informed that the study was completely voluntary and that they would not be coerced to conduct the interview if they were not comfortable with the manner in which the research is being conducted, and that they are free to withdraw at any time and without needing to provide a reason.

Confidentiality and privacy of the participants were ensured during the course of the study, the participants were informed as to how data collected would be used, processed, stored, and disposed of.

The informed consent and information sheet was read and explained in the language that everyone one understood (local language was used, namely Sesotho and English, according to participants' choice. Most respondents were more comfortable in responding in their own language, which facilitated the flow of the interviews and discussions.

3.8 LIMITATION OF THE STUDY

During the interviews, a few distractions were encountered, for example, some respondents were worried about load shedding, citing that they must go and cook early before load shedding occurs and that their focus will be disturbed. Another respondent was running a shebeen and she constantly had to go and attend to her clients. Others had to attend to their neighbours during interviews. This issue was addressed with the participants and they understood.

Another challenge was finding the participants, as appointments could not be honoured by NGO's workers, some local politicians, and other organisations, because of other commitments.

The third limitation was because of the global pandemic, the Corona Virus (Covid-19) outbreak. This affected the study timeframe, including interviews. Many participants pulled out due to lock-down regulations and fear and new participants had to be located, which consumed more time.

This resulted in the use of snowball sampling to locate other participants who may be interested to participate in the study and who were available. Luckily, the researcher

was able to find participants from referrals and they were comfortable in participating, because they were referred to by people whom they knew.

During the interviews, the researcher interviewed three participants who were doing catering, however the third participant was selling Tupperware, and not yet started with catering. The interview was conducted and most of the responses were in line with the study's inquiry.

3.9 CONCLUSION

This chapter has outlined the study's research approach, sampling, data collection and data analysis processes. It has also discussed research trustworthiness, study limitations and ethical considerations.

CHAPTER 4 :

DISCUSSION OF THE REPORTING AND FINDINGS

4.1 INTRODUCTION

This chapter presents the findings of the qualitative data obtained from the semi-structured interviews and focus groups during the research process, which focused on the economic empowerment challenges women face within Orange Farm (South of Johannesburg). Data are presented based on the key themes that support the issues covered by the study. The findings are interpreted according to the objectives of the study which are:

- 1) To understand economic empowerment of women in developing countries, as well as the power and roles women can gain when economically empowered.
- 2) To determine South African policy-related endeavours for the economic empowerment of women.
- 3) To explore existing economic empowerment opportunities of women in Orange Farm.
- 4) To probe into the existing economic empowerment challenges women, face within Orange Farm.
- 5) To recommend initiatives/actions to support women in Orange Farm and surrounding areas with their economic empowerment.

This chapter begins by providing an overview of the characteristics of the respondents such as age, marital status, literacy level and employment status, etc. There is also a representation of data in the form of pictures. Based on findings there is further a description of the nature of the projects under study and how they were formed. The following themes are discussed: factors influencing women's participation in projects, benefits of participating in projects, challenges that hindered project participation and the relevance of projects for the community.

4.2 DEMOGRAPHICS

Table 4.1: Demographics of participants

	<i>Cooperatives</i>	<i>Gardening</i>	<i>Stokvel</i>	<i>Total</i>
Age				
18- 30		2	4	
30- 40	2	4	2	
40- 50	1	1	4	
50- 60	2	1	5	
				28
Marital Status				
Single	3	6	8	
Married	1	2	4	
Widow	1		3	
				28
Literacy level				
None		2	3	
Primary	2	5	9	
High school	3	1	3	
Tertiary				
Employment status				
Employed			5	28
Unemployed	5	8	10	

Findings revealed that the majority of members that participated in economic empowerment projects were between the ages of 18 and 60; these are women who are primary providers in their house. The majority of the participants were single, those that were married were sole providers, and their husbands were unemployed. The table above indicates that the majority of the participants only had primary education, followed by high school education, and there were few with no formal education at all. This reflects the fact noted by Appleton (1996) that educational attainment appears to be the major source of economic disadvantage such women do face. And that, for there to be sustainable livelihoods and economic competitiveness in a society, there

is a need for better education to meet the developmental challenges that are due in part, to the rapid changes in technological innovation.

4.3 COOPERATIVE PROJECTS

The researcher interviewed five members from community cooperatives projects, three of them have been operating for more than six years and two just below five years. These women are members of Orange Farm community and established the cooperatives on their own. These women established cooperatives, because they were struggling to get jobs and this was affecting them financially, because they were unable to provide food and basic necessities for their families.

The cooperatives focus on sewing school uniforms. However, the cooperatives do not limit themselves to school uniforms only, they also take orders for church clothes, traditional garments, industrial and hospital clothing, including golf t-shirts, tracksuits, curtains, and aprons, but their main clientele are from Lorsons Retail, & SASSA clients.

The findings show that members of the project rely on orders from community members and grant recipients from SASSA. The Child Support Grants are provided to create an equal society through redistributing wealth (Patel 2005). However, Child Support Grant is only received until age of 18, what happens after the age of 18 when suddenly the child has exited the social security system still leaves women desperate as they are solely primary providers.



Figure 4.1: Sewing Projects Cooperatives

4.3.1 Significant challenges affecting women’s participation.

One of aspects what the objective of the study wanted to establish was to explore how organisations support women-owned cooperatives and provide funding for those women who come together and form a business as a cooperative.

For members (Group) to qualify as a cooperative they must be at least five. Their salary must be the same. One participant stated that they are expected to contribute equally even if a person comes late to join the project - they must get the same salary, according to cooperatives’ principles. She said even if a person is a slow pacer (poor performance) they get an equal salary. If the person is not up to the speed, you are not allowed to discipline / punish them, as they will report you or complain to social workers. You must contribute equally even if the efforts are unequally distributed. There is unfair distribution of allocation of equipment, because of favouritism from social assistance from SASSA. When there are no orders, there is no work and if that happens - no income.

4.4 FINANCIAL SUPPORT CHALLENGE

One of the cooperative member's lead saying that marketing is a challenge due to favouritism, she continued by adding,

Only those who knows people in high places get orders/business. Big businesses do not trust cooperatives, they say "basadi ba lekoisheneng" [township women] ... they like to fight, which is according to her, it is a myth.

One member mentioned that,

If we do not get orders it means, we do not get salaries.

The problem is that they only have equipment (sewing machines). They do not have financial support. Social development only gives them 30% to start businesses (cooperative), other than that they have their own capital for sustainability of the project/business...

When we try to apply for loans, we do not qualify as the banks do not take cooperatives as a proper business. Banks need paid-up cars, paid-up houses (guarantees for loan application) we stay in RDPs with no tittle deeds, so it is a struggle to receive a loan/financial assistance from banks.

Others reported that they were afraid to apply for loans, because of high interest rates charged by the banks...

When we try to approach big businesses for support in government and or in big tenders, some officials want sexual favours in exchange.

Nevertheless, they also received positive support when they knocked on some doors, such as equipment (sewing machines).

Access and support from government economic programmes through DTI, GEP are difficult to get. As it was mentioned in one of the chapters earlier, government has a number of funding incentives for women entrepreneurs, but there is a concern that most women are unable to have access to them (Breiling, 2019), the statement affirms.

The researcher had an interview with Local Economic Development (LED) manager during the interview and when asked about their support towards women-owned cooperatives and provision of funding for those women who come together and form a business as a cooperative, he responded by saying,

Given financial circumstances – we liaise and offer them to relevant agencies that provide such support and private sectors.

He said people need to change their mind-set and that they must NOT rely on HANDOUTS. He felt that if people must have a sense of ownership, he said,

Something you must fight for you have ownership for it.

4.5 SKILLS DEVELOPMENT

Most of them did not have business plans nor kept records for their projects. Where one has either, it was not updated.

Others mentioned that they have been workshoped in issues of tax and on how to brand their businesses but that they felt they needed more capacity on financial management and business plans development.

They mentioned that they were assisted with provision of certificates for coaching and on how to do sales and how to market their business by use of flyers and business cards.

One manager who was interviewed said

Cooperatives do not come to us for advice.

He said they did not understand the concept of *Supply and Demand* – they also did not have business plans (for who would buy, they could find out by doing environmental scanning). During the interview with LED officer, he mentioned that their office needed to do things differently. He said...

We are office-based; we are not visible.

They needed to make sure that they came up with procurement processes, came up with integrated support and raised awareness in terms of interpersonal opportunities, business development, by-laws and so forth, and support with an establishment of referral networks. Due to poor planning and lack of monitoring by the Department of Social Development, participants felt that their projects were unsustainable.

She said they needed to create structures for SMMEs and cooperatives that would inculcate in the minds of women the importance of regarding themselves as important.

4.6 CORRUPTION

Participants shared that the municipality want them to pay rent for using schools. This had exposed them to criminals as everyone who came there pretended to be municipal officials and demanded rental from them. It was difficult for them to differentiate if they were indeed municipal officials, however they refused to pay. Poor monitoring form government expose women to this criminal act. Most of the money allocated by government is not reaching small businesses and the criteria for getting that money is unreasonable.

One participant mentioned that,

One official was arrested who was corrupt – who used to gain 60% of their work and only give them 40%.

They were looking for a lawyer to assist them to get their 40% back.

4.7 POOR ACCESS TO LAND/AREA OF OPERATING

Participants stated that,

We do not have space where we can operate our business, we use schools that are not functional. We discovered that schools that are not operating are being vandalised, so we decided to occupy and use them for our business. Others use their own yards.

They further said that,

We need land for industrial manufacturing so that we can hire more women to improve our livelihoods and make changes to our lives.

Before they could use the schools that are not operating, they were housed at the development centre where the space was big enough and available for their business, but unfortunately it had problems for example social development officials will come and demand rental and Eskom was also harassing them with heavy bills which were not in an agreement for electricity.

This reaffirms what the researcher has established earlier in the literature that, women experience more difficulties to their economic freedom, which includes access to and ownership of land and property, limited or no access to credit and financial resources, illiteracy and the lack of capacity-building and an inadequate infrastructure to reinforce entrepreneurial success.

4.8 DISHONESTY FROM MEMBERS

Findings showed that the major factors that was affecting the cooperatives from achieving its objectives of economic empowerment of women, and fostering maintenance of their livelihoods, were lack of commitment and reliability.

Participants shared that some of members would not report regularly to work and they do not vigorously market the business and if they don't receive orders it's a challenge because that means no income for that particular month.

Green (2015) supports that cooperatives are built on principles of self-help, equality, freedom, fairness, and unity. If members are not honest, then the whole purpose is defeated.

The findings revealed that women are pushed by their economic difficulties into participating in income-generating projects. Lack of education and skills have left women in vulnerable positions. Education is said to be a potent tool in the emancipation and empowerment of women, and the greatest single factor which can incredibly improve the status of women in any society (Undiyaundeye 2013). The study also found that majority of participants depended on government assistance, such as (child) support grant and stipend. Again, traditional microfinance institutions view women as credit risks (Geneva,2009), and other factors influencing participation in the cooperatives involved income generation, saving, social mutuality and mutual support, as well as self-empowerment. But mostly they volunteer to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ILO COOPAFRICA, 2012).

4.9 BARRIERS THAT LIMIT THE CAPABILITIES OF WOMEN ENTREPRENEURS

Gauteng Enterprise Propeller promotes, fosters, and develops small enterprises, thereby implementing the policy of the Gauteng Provincial Government for small enterprise development. One other respondent (catering) shared some of the challenges they are faced with. She said GEP is not able to assist Small Businesses, because lots of people who have applied for assistance for their business to kick-start, have been waiting for a long time already.

During the interview with the tourism manager, she mentioned that her office normally encourages new business beginners to talk with businesspeople before they can look at starting their own business just to learn few things. She said,

“They put less emphasis on training by coming up with ‘let us work together’ mindset”.

The respondent indicated that if a person has applied for assistance with both organisations, they wait forever for the feedback to hear whether they will get approval for assistance or not. She further mentioned that GEP has a backlog of two years of people with outstanding/pending applications waiting for approval; this means that those who have applied for assistance this year will have to wait, because they will only be assisted after two years.

She stated that before an application can be approved or before one can get assistance, the following documents are required: Proof of residence, affidavit, three months' bank statement, lease agreement, as well as a letter of consent. The whole process frustrates them as most of them do not have bank accounts and lease agreements and thus they do not qualify. She also mentioned that GEP is not monitoring to see if businesses are growing after they have offered assistance.

The research reveals that policies and regulations that are in place are not in favour of women. The literature also reveals that over 90% of nations worldwide have at a minimum one biased regulation, which impedes women's economic pursuit in the formal sector.

4.10 THE NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)

NYDA is a South African-based agency, established primarily to tackle challenges that the nation's youth are faced with. In South Africa, much of the socio-economic challenges faced by the nation, include poverty, inequality, and joblessness, as well as poor health that is largely encountered by the youth.

NYDA acknowledges that the gravity of challenges South Africa is faced with, and it requires multi-pronged efforts that simultaneously promote the development of sustainable livelihoods, reduce poverty, inequality and prioritise the development of policies, which create an enabling environment for youth development. However, their policies are not very favourable to the beneficiaries. One of the respondents mentioned that NYDA has age restrictions (18-35 years), so if you are older than the prescribed maximum age, you do not qualify and this affects them a lot, because most of them are above 35 years. When someone is above 36 years NYDA offers a loan, which means that people who are above 18 years and 35 years must make loan application at a bank.

She said,

If you are only starting, how are you able to repay a bank loan when the business is not even doing well?

The study finds that government policy is not well targeted in assisting women's economical needs. On the face of it, policy seems to favour those that have more means than those with less means. However, it may be that government commitments enable fewer that are impoverished and unemployed to rise above the poverty line. It is apparent that transforming the world of work for women requires the elimination of structural barriers and discriminatory laws and social norms to create equal economic opportunities and outcomes (Commission on the Status of women,2016). This needs to be researched further.

4.11 THE BASADI TSOHANG GARDENING PROJECT

This project has been running for two and half years. It was initiated by unemployed women of Orange Farm, ward three community. The rationale behind the initiation of the project was for the community to provide food, buy clothes and pay school fees for

their children. The participants explained that their economic situation was not satisfactory at all, because of a lack of job opportunities. They started the project, hoping that it will eliminate poverty for them and also improve the lives of others around them.

One participant stated that many families around them can now afford to buy a bunch of spinach and make food for their families,

Nobody goes to bed with an empty stomach.

The project focuses on planting vegetables, such as spinach, cabbage, green peppers, and potatoes. Members sell their produce to the community and they have a stable clientele that comes every Wednesday to purchase vegetables. They also make deliveries to regular clients as per orders. Their future dream was to get into big markets and to approach big retailers like Pick n Pay to make an agreement to produce for them. According to the participants, the local community members love their produce and place orders every day.



Figure 4.2: Basadi Tsohang Gardening Project

4.12 SUCCESS STORIES

4.12.1 Malerato (Entrepreneur)

There was an interesting case from one participant. Malerato started at Heidelberg, mainly in hostels, selling bananas and avocado's in 1988. She said she started to sell in towns, selling 'meliemeel' (cornmeal). When the researcher asked what propelled her to sell meliemeel, she responded as follows:

I saw a potential... and working as a domestic worker, money was not just enough. I am used to making quick money.

She mentioned that she managed to educate her five children from meliemeel money and that she has a helper who cooks for her and who helped her raise her children. She also cooks for her customers and people living around the area.

She said she managed to buy herself a van and a car and also managed to employ five women who are paid on a daily basis as the business is doing well.

Much as her big business is selling of meliemieli, she also operates a shebeen where she sells beers and sorghum beer, and her wish is to see her business grow and she wants her own business place. Malerato, as a business owner, does her stock-taking every Monday.

She stocks up from farms in the following areas – Brits, Randfontein, Carletonville, Thembisa & Thabazimbi. She does not have a business account and thus Mama Malerato, as she is called, does not take her money to a bank, as she does not believe in banking, however, she knows that there is Nedbank, ABSA, and Standard bank.

This woman contributes a lot to economic empowerment for women. Some of her employees were interviewed and below are some of their responses.

Employee 1 (Respondent) mentioned that she started to work for Malerato in 2002. She has two boys, and both finished their matric with meliemieli money.

Employee 2 (Respondent) has three children and two grandchildren. She said,

The money I get paid assist me to buy clothes for my little one, to buy food, and pays rent. If the business is not doing well – Malerato (the owner) buys food for us, her employees.

Employee 3 (Respondent) said she started working with Malerato from 2016 after looking for a job for a long time. She said,

My children go to school with this money. One is at the University in Lesotho and is graduating, the other one is grade 11 because of Mielimeel money. I buy food, gas, and transport. It helps me buy food and potatoes. We regard Malerato as a "Mother of Nation, Ona le "pelo e bonolo leya tshwarelo.

[She has a soft and a forgiving heart]

Even if we leave her (been poached by others), when we come back, she welcomes us back. She looks after her employees. Even if someone can come offering us more money, we will not leave her because of her GOOD HEART.

The researcher asked the participant (Malerato) if she required any sort of training, and her response were as follows:

"Financial training would be highly appreciated because maybe I do not do things correctly especially in terms of saving for my business and that will be because I am afraid to use banks, because of limited knowledge I have".

The findings show that participants like Mama Malerato need a lot of capacity-building around business management, as she has employed more than 30 people and yet she does not have a clue on how to register a business, she does not keep records for her business, however, she does have a plan, which is not properly outlined.

The Department of Rural Development and Land Reform manager, during an interview, asserted that they make sure to support small businesses so that they move from small to big, and to aspire to move from informal to formal. He said their office has developed objectives of policy development continuum, including an integrated approach to service delivery. He further said they offer capacity-building to maximise training within communities. According to the Gem report (2010), the percentage of women who have become aware of good business opportunities was 11.1%, and the increase in the percentage of those that are actively pursuing their entrepreneurial ventures was 6%. This suggests that although lack of skill and knowledge remains a challenge, other factors are posing a significantly larger challenge for women entrepreneurs (Patricio & Mitchel, 2000). According to Andiswa Bata (2020), FNB business regional head for Gauteng South West, the case for uplifting women entrepreneurship is clear and women entrepreneurs can be assisted in numerous

ways, which include enhancing their business profile and introduce them to opportunities where possible, to share knowledge with them either on best practice cash flow management strategies or other ideas which I believe that Malerato need.

The researcher believes that people like Mama Malerato also needs this kind of support from the government department such as SEDA, SAWEN etc to assist for her business to be registered and thrive.

4.12.2 Street burial stokvel

This project was established in 2017. It started as a street contribution of 20 rand when a street member had passed on. The rationale behind it was just to support family members of the deceased with a little money to help in buying tea and cookies for people who came for support during the mourning period. It approximately started with seven members and now there are 10 members, and they are hoping to expand as soon as others become interested. The respondents stated that they do not have a fixed number of members, because some would refrain from contributing for a specific period, due to financial constraints and would come back and continue from where they left off. The money of the stokvel is for annual groceries where members contribute a fixed amount of money each month and distribute it during December.

According to the participants, the annual grocery fund has been very helpful to them, as the purpose is to ensure that members do not run out of food during the festive season, especially during December.

The second one is where they contribute towards funerals. This one is kind of like a burial society. If a member has a funeral, he / she will be given cash to buy basic necessities to assist during funeral preparations.

According to participants, only when a member of a family dies will there be a contribution, thus it is not for extended family members. Participants indicated that they have decided to put limitations to assist, namely only when an immediate family member has passed on, because they do not follow proper rules of stokvels, such as constitutions and terms of references. One participant stated that:

In our stokvel, there is an annual grocery stokvel and we also have stokvel when a member has an immediate family member who passed on, we make contributions of

20 rand (fixed figure), the money is given to the member in the family then the member will decide what to buy, we do not necessarily determine for the member what to buy.



Figure 4.3: Street burial stokvel

4.13 THE ROLE OF GOVERNMENT IN ENHANCING WOMEN'S PARTICIPATION IN THE PROJECTS

Another objective of the study was to explore the role of government in facilitating the effectiveness of income-generating projects. Findings from the study indicated that apart from receiving the support grant and stipend, most of the participants felt that they did not benefit from government economic empowerment assistance programmes. Initially, members were gathered by government and were provided with training workshops. Due to poor monitoring and corruption, the project did not benefit the community and it ended up falling apart. The issue here is that if the government tries to provide necessary funding and resources to people, they never monitor how these projects are run, thus women end up being exposed to corrupt people who take advantage of them, because they are not informed or illiterate, *"...like the case of cooperative members where one official was arrested who used to gain 60% of their work and only give them 40%."*

While the study cannot verify this claim, since no interview was done with anyone from the government, this conclusion is based only on the views of the participants.

4.13.1 Organisational level policy and implementation

The researcher made an appointment through the office of the Municipal Manager to secure an appointment for an interview with the Municipal Manager. Unfortunately, he was not available, however he instructed his Executive Director to assist.

The researcher interviewed four officials at management level. She interviewed the Department of Rural Development and Land Reform (DRDLR) manager, and he mentioned that their office has an all-inclusive policy that caters for all targeted groups.

In his words he said,

We have under office of the major, coordinators who deals with women, youth, and people with disability.

He mentioned that most women do not have the necessary skills required for farming and he also mentioned a programme (grant), which is named Comply Agriculture Support Programmes CASP (grant) and farmers are beneficiaries of such. The grant has the following objectives to mention few, namely 1) Project finance support for agricultural activities having the required level of institutional and technical support; and 2) Support projects that will generate employment opportunities, should be given priority.

Although the office offers support with boreholes, he made mention that farmers must have a land use plan (what they are intending to plant, how are they going to do it, do they know how to graze on 300 hectares for mielimeel, etc.).

He said,

People must have passion and experience for farming.

The office offers training courses and free courses that includes household food security, how to water and use of nets (Agriseta).

However, he acknowledged that there are still barriers that affects women's empowerment, such as access to finance,

Municipality does not offer assistance, they lack to provide enabling environment, fail to address access to finance to these sectors.

He said for the office to support farmers, farmers need to have a land, or they must have access to land and come up with a process plan for land application. Farmers must register an entity to get a property.

He strongly mentioned that they strictly do not give land to people. Interested farmers need to identify a property, and then they can be assisted with a lease or letter of occupancy and a permit. They only support with 50% for those that own private land. He also mentioned that a lease agreement is important, as well as a business plan. Lastly, he said that they also offer support on micro farms management. The land must be 1000 square meter (hectare). They support with vegetable and farming chickens, livestock, or herbs. The office also supports by assessing services such as electricity, water, and other services. They also support with biosecurity measures, for example outbreaks of flu.

The respondent's general comments were:

The only way for SA / Province and Municipalities is including boldly and different if we want to see change. It is given that formal sectors do not give employment for that reason people must create to alleviate poverty and unemployment.

There is a huge issue of duplicates, there are no systems in place to avoid double dipping... A person approach SEDA – we cannot see if a person was financed.

Again, someone is coming from Limpopo and come in Gauteng – You can't see if person was financed.

The other challenge is that GEP, National and Provincial serve the same stakeholders.

We must move with times (develop apps, boldly innovate, and invent). Decolonise our mind-set. Bridge the division between technology, science, engineering economies and indigenous knowledge system.

What is done by scientist is NOT informed by economics, undergoing knowledge system and vice versa.

4.13.2 Rural development

The researcher interviewed the manager under rural development, and he mentioned that the department follows the process of willing seller - willing buyer, where

government buys people's farms according to the land reform policy. He said if someone indicated that they were a farmer, they needed to show when they started and after a submission of application, they will receive an acknowledgement. There is also a beneficiary process (Ekurhuleni & Sedibeng, South East). People are interviewed after a selection process, using the scoring system. Those with low skills will be advised on what they lack and on how to advertise in local papers, signing of service level agreement, marketing their business, pricing, networking with people (other agriculture farmers).

He mentioned that applicants must be prepared to work with cooperatives, street vendors and supermarkets. He said there is supply and demand (demand is very high) for farmers.

Fresh market producers need to be sure when entering the formal market (for dynamics and implications). If production is very big, they will assist with training. They supply farmers with Maize, Sorghum, Sunflower, Fleet Grain, and veterinary services.

They use VUT – accreditation of Agriculture in 2017 (NQF level 5). In terms of all programmes, they host a farmer's day once a month, where they capacitate farmers on how to care for animals, on which good food to give so that they can produce. He said they also help them to benchmark.

4.13.3 Women in agriculture – challenge

- Poor access to land
- National and Parastatals – Eskom
- Gauteng DID- Department of Infrastructure Development
- Poor skills development
- Commercial farming
- Sub-division of land

The participant said they give five people 500 hectares to deal with the load of applications. They supply food security to school and churches, and also donate to schools (feeding scheme). They assist with seeds, water, spades, and forks to support with gardening.

There is a forum where communication on what are new challenges on the ground, for example soil and water challenges, including the best weather and the best soil, are discussed.

4.13.4 LED general comments

During the interview, the LED manager mentioned that LED strategy had all sectors and included empowerment of women to date but did mention that “Budget is a challenge”. He indicated that the current government is playing its part broadly, but that the private sector is not visible enough and for that reason the government is the biggest employer. He mentioned that there are legislations and funding available to lift up women entrepreneurs to participate in the labour market.

He also mentioned that the Services Sector Education and Training Authority (Services SETAs) provide a variety of business skills for women, for them to access markets. By creating a conducive environment and sustainable development, there are strategies that support women’s economic emancipation within all government departments. There are centres / buildings for such engagements. The government has been on the forefront to skill women in management positions as part of its quota system. There are financial Agencies of Government, investing in women’s businesses and helping by removing obstacles and providing financial training. Women in this country are still a priority when it comes to the procurement process.

4.14 CHALLENGES EXPERIENCED

4.14.1 Poor access to land

Past social structures have denied black people, especially women, access to land. To date, it is still known that land is a valuable asset for people, especially in rural areas. The majority of people residing in rural areas primarily depend on land for food security, farming, and livestock for their livelihood, but access to land has been a primary challenge. Participants revealed that if they want to access land they are obliged to consult with the municipalities, councils and undergo long procedures that they do not understand.

One respondent said,

The issue of land is a serious problem to us as women in farming, we do not have land that is officially in our names. We tried and even went to the municipality and our local council, but our efforts were in vain. We identified a small land that was used as a dumping site and went to speak to municipality involving our community councillor. We were given permission after a long tedious process that we could not understand. We cleaned the land ourselves and try to keep it clean, but community continues to use the area as a dumping site.

World Bank (2012) alluded that women farmers plough smaller areas and harvest less than men, because they function in smaller enterprises with less profit. The following reply by Respondent 6 of the Gardening Project confirms it by stating,

We do not have well-secured land, we make our gardens and naughty children from community will come and destroy our produce, you cannot even produce more crops because thieves come and steal in our garden.

Respondent 1 from the Gardening Project added,

The Department of Agriculture used to support us with pesticides, but now is a challenge as they no longer assist us and now the pests destroy our crops. We wish that we can get our own land not too close to the community so that we are able to expand our crops.

However, one of the agriculture officials during an interview said they assist farmers who start with their gardens with seeds, water, spades and forks and they support schools and churches with food security. They also donate to schools via a feeding scheme and that most of their grant is based on a budget.

This study shows that women in Gardening Project struggled to access land. Currently they do have a small land, but they are not sure for how long. They still fear that the dumping will eventually be everywhere and that their dream will be shattered, and they could lose their lovely garden at any time. This affirms that women's access to land in South Africa is still influenced by the relationship they have with a male, either by marriage or by family relations (Gray, 1999).

4.14.2 Poor fencing

Respondent 1 from the Gardening Project had this to say,

We also have pests that destroy our crops and we do not have pesticides to control them.

The study revealed that poor fencing affects the participants' gardens, and this has been a major hindrance to their project because, people gain access and steal the crops, also the community still come and throw their garbage there and also thieves stole part of their fencing. They stated that it is difficult to keep an eye on their gardens all the time as they are not staying closer.

4.14.3 Lack of community participation

Participants indicated that a challenge they normally face in these community projects is a lack of sustainability and members who come and go. According to the participants, members leave the project, because the grant is too little and as soon as a member gets a stable job, he / she leaves the project, so every now and then they receive new members, and some are not so keen.

The project is mostly dominated by young women. This was an interesting finding, because in many cases, young people from rural areas migrate to the big cities in search of better economic opportunities, and many have a mentality that community-based projects are not important, and one cannot keep up with it. It was interesting to see that most participants were young, dedicated women, and they were not shy to water their garden under the sun and make a living.

They mentioned that they get support from Agriculture, and that they only support them with seeds. Respondent 5 added,

Members of the project leave the project as they find other better jobs because here it is a stipend and is little. Our people they do not take business serious as there is no formal and stable salary. We want to grow big and approach markets to produce for them, but at the moment we are unable to approach them as the production is low. We market ourselves through word of mouth and also by going door to door, however we do have stable clientele that comes to buy from us every Wednesday.

We know our existing clients and those we deliver vegetables for them as needed/required.

One other participant who owns private land for farming stated that she has a stable market from TFET, Mtech, Tekkies and other firms. She said she consistently deliver when clients ask for products: she sells spinach, peppers, and also sells vegetables after church with her family members. She mentioned that this is their source of income, as both her husband and she are unemployed.

As a family we give grannies vegetables at church every Sunday for free.

She said business requires one to have patience and passion for business,

Business is a hobby for me, it does not generate a lot of money, what keeps me going is the love of what am doing.

She said people expect 100% which is wrong, people lose interest, and the passion is no longer there.

There is a need for support of machinery and irrigation of the entire yard.

4.14.4 Women's economic empowerment – Organisations (Tourism development)

The researcher had an interview with the Tourism development manager. She indicated that there is a National Strategy for Women's Economic Empowerment, Gender Policy Framework, and that the Seda Policy addresses challenges that are faced by women in business.

She also said,

At times you find that women are not ready for higher positions or they don't have the capacity to handle work. Women lack the knowledge and experience to excel, but the skill development plan is implemented, based on gender equality - it gives preference to women.

She said her department has women's finance policies in place and they ensure facilitation of women's equal access to resources, employment, markets and trade. By hosting workshops and awareness programmes for women in business, it ensures that information is written in at least three languages for rural and townships. She also said

her department ensures that women are exposed to market access, such as national exhibitions and international markets. Women cooperatives are sponsored from the initial stage projects, where they are given training and grants to become successful.

All the government departments have women centres and conference facilities for women to meet and share ideas that could not be qualified, unfortunately.

Women are guided step by step, are funded to enrol and learn, and they are also given grants to start small businesses.

She also confirmed that there is still a challenge when it comes to access to credit and capital at the banks and other lending institutions. Still women are urged to participate in the business forums and other business organisations and submit their plans for inclusion in the public investment programs.

4.15 CONCLUSION AND RECOMMENDATIONS

There is a necessity to make certain that strategies for economic empowerment extend to the intended recipients (Davies, 2013). Investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth (UN, 2012). Increased opportunities need to be created that enable women, especially young women, to meaningfully participate in the labour market by investing in financial literacy programmes, providing training opportunities, as well as the ability to unionize and to form cooperatives. Unbiased women's participation in business, the labour market, accessing finance and land ownership are required. To achieve the above recommendations, government needs to commit to the removal of structural barriers and harmful gender norms that limit women and young women's economic empowerment.

As mentioned in some chapters, women is one category of individuals that had almost no control of their economic fates and have been generally controlled by others. It is recommended that focus should remain on human rights promotion, the eradication of all forms of discrimination and unjust practices among women and young women, as stipulated in Sustainable Development Goals, adopted in 2015. The provision of equal access to education, decent work, and representation in the economic decision-

making process by women will without a doubt sustain economies and benefit societies and humanity at large.

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