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Unveiling power in the shadows: A South African lens on women's empowerment in the precarious economic activities

Simangele Mkhize[1]

[1] Graduate School of Business Leadership, University of South Africa, Johannesburg, South Africa.

ABSTRACT

In South Africa, women's empowerment in the informal economy is an approach to poverty reduction and a catalyst for economic development. The existing literature highlights persistent systemic barriers to economic development across different geographical contexts, as well as the challenges entrepreneurs, particularly women, face in accessing infrastructure, education, and finance. Such barriers are a limitation to the economic participation of women-owned businesses, regardless of the important role these businesses play in supporting communities and families. Therefore, the study sought to examine the effects of responding to these barriers and how appropriate responses can improve economic outcomes and empower women in the informal economy in South Africa. The methodology for this study was quantitative and used closed-ended questionnaires, where a 95% response rate was obtained. The results indicate that increased institutional support, improved access to education, and greater access to finance are associated with better economic outcomes and women's empowerment among the women in the study sample who participate in the informal economy in Johannesburg, Gauteng, South Africa. These aspects minimise the barriers and enhance business success and financial independence. The study recommends that responding to such barriers entails adjusting socio-cultural attitudes and implementing interventions that are gender sensitive to realise the capabilities of women in the informal economy. Future studies might examine regional differences in empowerment. This study contributes to scholarship by providing empirical evidence on women's economic empowerment in the informal economy within a South African urban township context.

Keywords: Women Empowerment, Digitalisation, Informal Economy, Business Success

INTRODUCTION

In South Africa's informal economy, women's empowerment is an important driver of social transformation and economic development. However, women continue to face persistent inequalities and complex challenges that hinder their empowerment.[1] Across South Africa's rural, township, urban, and peri-urban contexts, women play a significant role in the informal economy, engaging in a wide

[1] International Labour Organization, "Women and the Economy: 30 Years after the Beijing Declaration (ILO Brief)" (ILO, Geneva, 2025); Statistics South Africa, "Advancing Gender Equality through Financial Inclusion," 2025, https://www.statssa.gov.za/?p=18726&utm..

CORRESPONDENCE – Simangele Mkhize **Email:** Mkhizsl@unisa.ac.za
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range of survivalist and entrepreneurial activities.[2] This study was conducted in Johannesburg, Gauteng Province, South Africa, with participants recruited through an organisation based in Midrand. Consequently, the findings are geographically limited and may not be generalisable to the broader informal economy across South Africa. Women's participation in the informal economy is particularly important in contexts where employment opportunities in the formal sector are limited, prompting many to engage in informal economic activities as a source of livelihood.[3] Women working in the informal sector encounter significant obstacles, including gender-based discrimination, restrictive socio-cultural norms, and restricted access to infrastructure, education, and finance. These obstacles are still prevalent even though women have a significant impact on community well-being, poverty alleviation, and household income.[4] Limited access to resources and insufficient social protection for women involved in the informal economy, particularly those in disadvantaged populations, are evident.[5] Institutional support and government policies often do not succeed in recognising the needs of these women.

Despite impediments and perhaps even due to them, women engaged in the informal economy in South Africa show strength in the face of adversity and demonstrate agency. In the face of ongoing precarious employment conditions and persistent gender inequalities, women use informal work to actively contribute to their communities and families.[6]

Scholars such as Brink et al. argue that empowerment of women can be achieved through targeted training, digital inclusion, and the establishment of supportive infrastructure and networks, including telecentres that offer information and ICT skills.[7] Addressing these obstacles through legal reforms, education, and financing models has the potential to encourage innovators, enhance their well-being and their communities' quality of life, as well as promote inclusive economic development across diverse geographical contexts.[8]

In short, a lack of awareness about how accessible resources, inconsistent employment, and continuous gender inequalities remain barriers to women participating entirely in the informal economy and require redress.[9] Resolving these challenges requires inclusive strategies that are sensitive to gender, and a transition in cultural and societal beliefs must be implemented to harness the full capabilities of women participating in the informal economy in South Africa. The objective of the study is to examine how responding to barriers can improve economic outcomes and empower women who participate in the informal economy in South Africa. The hypothesis to be tested is as follows:

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[2] Phineas K Chauke, "An Assessment of Survivalist Enterprises in the Capricorn District Municipality," *Development Southern Africa* 32, no. 5 (2015): 613–22; Commission for Gender Equality, *Women in the South African Economy* (Commission for Gender Equality, 2024)..

[3] Rebecca Majola, "Analysis of Women Entrepreneurship in Township and Rural Areas in South Africa," *Journal of the International Council for Small Business* 6, no. 3 (July 3, 2025): 383–91, https://doi.org/10.1080/26437015.2024.2412280; Kansilembo Freddy Aliamutu and Msizi Vitalis Mkhize, "The Obstacles of Women Entrepreneurship on Empowerment in Rural Communities KwaZulu Natal, South Africa," *Indonesian Journal of Innovation and Applied Sciences (IJIAS)* 4, no. 1 (April 27, 2024): 88–96, https://doi.org/10.47540/ijias.v4i1.1259; Mary-Ann Nokulunga Nhleko, Thabiso Sthembiso Msomi, and Sijuwade Adedayo Ogunsola, "Challenges of Women Entrepreneurship and Empowerment in South Africa: Evidence from Rural Areas," *International Journal of Environmental, Sustainability, and Social Science* 4, no. 5 (September 30, 2023): 1398–1407, https://doi.org/10.38142/ijesss.v4i5.796.

[4] Vito Bobek, Andrea Schachl, and Tatjana Horvat, "The Impact of Womens Economic Empowerment on the Rise of Female Entrepreneurship and Human Capital in South Africa," *International Journal of Diplomacy and Economy* 1, no. 1 (2022): 1, https://doi.org/10.1504/IJDIPE.2022.10051340; K. Kandolo, "The Impact of Financial Knowledge on the Economic Empowerment of Women Entrepreneurs in KwaZulu-Natal, South Africa" (Durban University of Technology, 2023).

[5] André Gama, "World Social Protection Report 2024-26: Universal Social Protection for Climate Action and a Just Transition," 2024; International Labour Organization, "Women and the Economy: 30 Years after the Beijing Declaration (ILO Brief)."

[6] Hameda Deedat, "Growing Informality and Women's Work in South Africa," in *Informal Women Workers in the Global South* (Routledge, 2021), 68–87; Tanusha Raniga, "Experiences of Women in Precarious Employment in South Africa's Economy," *Southern African Journal of Social Work and Social Development* 34, no. 1 (March 15, 2022), https://doi.org/10.25159/2708-9355/8847.

[7] Abiodun Alao, Wallace Chigona, and Roelien Brink, "Telecentres' Contribution to Women's Empowerment in Rural Areas of South Africa," *Information Technology for Development* 28, no. 4 (October 2, 2022): 747–76, https://doi.org/10.1080/02681102.2021.1991871.

[8] Aliamutu and Mkhize, "The Obstacles of Women Entrepreneurship on Empowerment in Rural Communities KwaZulu Natal, South Africa"; Jayne M. Rogerson and Christian M. Rogerson, "Women Informal Business Tourists in Urban Southern Africa," *Tourism* 73, no. 1 (January 29, 2025): 113–25, https://doi.org/10.37741/t.73.1.8.

[9] Alao, Chigona, and Brink, "Telecentres' Contribution to Women's Empowerment in Rural Areas of South Africa."

H_a: There is a statistically significant positive relationship between access to institutional support, education, and financial resources and the levels of economic success and empowerment among women participating in the informal sector.
H_0: There is no statistically significant relationship between access to institutional support, education, and financial resources and the levels of economic success and empowerment among women participating in the informal sector.

LITERATURE REVIEW

The participation of women in the informal economy in South Africa is imperative and offers a chance for social transformation, poverty reduction, and economic growth. Despite the economic input of women, there are still challenges that reduce their opportunities for economic advancement and empowerment. The discussion below draws on published policy and research and is focused on the barriers, opportunities and challenges that women in the informal economy in South Africa face.

Opportunities for women's empowerment

The informal economy provides an important medium for community development, income generation, and entrepreneurship.[10] Businesses owned by women play a role in local economies and welfare. The empowerment of such businesses is associated with national economic growth and the development of human capital.[11] The availability of ICTs, including telecentres, through digital inclusion has proven to be a viable pathway to improve social networks, access to markets and skills for women.[12] Such measures can promote information, social and economic empowerment, helping women to overcome barriers related to infrastructure and geographic location.[13] Moreover, measures to promote economic growth and unlock women's entrepreneurial potential in communities that are underprivileged include supportive networks, alternative financing models, and targeted education and training programs.[14]

Barriers and challenges

Despite the opportunities, there are significant impediments that women involved in the informal economy encounter. The main impediments to the growth of businesses owned by women, mainly in rural areas, include inadequate infrastructure, lack of education, and financial constraints.[15] Lack of financial knowledge, insufficient collateral, and gender discrimination hinder access to productive assets and credit. Access to resources, the power of decision-making, and the mobility of women are further

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[10] C. M. Adendorff, Harvey Keown, and Ric Amansure, "The Development of a Socio-Economic Model to Promote Women's Empowerment Initiatives in the Renewable Energy Sector of South Africa," *Journal of Energy in Southern Africa* 31, no. 2 (2020): 34–47; Celia Karp et al., "'I Am the Master Key That Opens and Locks': Presentation and Application of a Conceptual Framework for Women's and Girls' Empowerment in Reproductive Health," *Social Science & Medicine* 258 (August 2020): 113086, https://doi.org/10.1016/j.socscimed.2020.113086.

[11] Romy Listo, "Energy for Empowerment: The Role of Energy in Women's Organising and Empowerment in Urban and Peri-Urban South Africa," 2020; Obianuju E Okeke-Uzodike and Mogie Subban, "Cluster Initiative Management: A Potential for African Women Entrepreneurs in the Informal Sector," *Local Economy: The Journal of the Local Economy Policy Unit* 34, no. 5 (August 8, 2019): 421–38, https://doi.org/10.1177/0269094219864082.

[12] Eunice Williams, Heini Vaisanen, and Sabu S. Padmadas, "Women's Economic Empowerment in Sub-Saharan Africa: Evidence from Cross-National Population Data," *Demographic Research* 47 (September 15, 2022): 415–52, https://doi.org/10.4054/DemRes.2022.47.15.

[13] Adendorff, Keown, and Amansure, "The Development of a Socio-Economic Model to Promote Women's Empowerment Initiatives in the Renewable Energy Sector of South Africa."

[14] Rachel Moussié and Laura Alfers, "Women Informal Workers Demand Child Care: Shifting Narratives on Women's Economic Empowerment in Africa," *Agenda* 32, no. 1 (2018): 119–31; S. Ngubane, " The Implication of Women Entrepreneurs' Empowerment Projects on Poverty Alleviation in South Africa: A Case Study of the Department of Small Business Development." (Durban University of Technology, 2024); Michael Rogan and Laura Alfers, "Gendered Inequalities in the South African Informal Economy," *Agenda* 33, no. 4 (October 2, 2019): 91–102, https://doi.org/10.1080/10130950.2019.1676163.

[15] Nhleko, Msomi, and Ogunsola, "Challenges of Women Entrepreneurship and Empowerment in South Africa: Evidence from Rural Areas"; Vivagum Govender and Bongani R. Qwabe, "Local Economic Development And Rural Women In A Development Paradigm: A Perspective Of Vulindlela In Kwazulu-Natal, South Africa," *Journal of Southwest Jiaotong University* 57, no. 5 (October 30, 2022): 53–69, https://doi.org/10.35741/issn.0258-2724.57.5.5; Meghna Ranganathan et al., "Associations Between Women's Economic and Social Empowerment and Intimate Partner Violence: Findings From a Microfinance Plus Program in Rural North West Province, South Africa," *Journal of Interpersonal Violence* 36, no. 15–16 (August 27, 2021): 7747–75, https://doi.org/10.1177/0886260519836952.

hindered by unequal treatment based on gender and socio-cultural norms.[16] There is also a further challenge of unpaid care work, which limits women's energy and time that could be used for business ventures.[17] Limited availability and use of business services and scarce social protection are also apparent due to a lack of institutional support and government policies that are often inaccessible to underrepresented or underserved women, mainly those individuals engaged in subsistence-level activities in the informal economy.[18] Gender inequalities may be inadvertently perpetuated by the regulatory and legal frameworks because they overlook the particular needs of women in the informal economy.[19]

The role of institutional support and policy

The South African government has taken measures in the form of policies that have sought to support small businesses and regulate informal economic activities. Such strategies often place greater importance on formal businesses and ignore the distinct obstacles that women in the informal economy face.[20] To protect the rights of women and encourage their establishment of businesses, it is suggested to enforce gender-sensitive laws, legal frameworks, and labor market interventions that do not disadvantage women participating in the informal economic sector.[21] The failure to adequately focus on women in underserved populations, lack of coordination, and weak implementation are what prevent these policies from being effective.[22] It is necessary to have context-specific and inclusive policy interventions that address the overlapping challenges that women face and effectively meet the challenges related to geography, class, and race.[23]

ICTs and digital inclusion

ICT efforts, including telecentres and access to digital technologies, have demonstrated the ability to support women by promoting market opportunities, skills training, and access to information. Nevertheless, there are barriers to the ability of women to take full advantage of such resources due to a lack of awareness, language issues, limited education, and an absence of basic computer skills.[24] Decision-makers are advised to put effort into ICT infrastructure and digital literacy programs that are available and pertinent to the needs of women in underserved and rural communities.[25]

Resilience and agency of women

Women in informal employment show considerable resilience and agency regardless of the structural barriers they face. They engage in different ways of making a living, such as cross-border business tourism, informal trade, and self-employment, to sustain their communities and families.[26] Such efforts

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[16] Aliamutu and Mkhize, "The Obstacles of Women Entrepreneurship on Empowerment in Rural Communities KwaZulu Natal, South Africa."

[17] Malesela Jim Masenya, "Empowerment and Access to Opportunities in South Africa: Can Gender Equality Be Achieved?," *International Journal of Research in Business and Social Science (2147- 4478)* 12, no. 7 (October 28, 2023): 405–12, https://doi.org/10.20525/ijrbs.v12i7.2797; Williams, Vaisanen, and Padmadas, "Women's Economic Empowerment in Sub-Saharan Africa: Evidence from Cross-National Population Data."

[18] Mthunzi Khonjelwayo and Sandile Zondi, "National Framework for Women Empowerment and Gender Equality Policy as a Strategy for South African Local Government," *International Journal of Business Ecosystem & Strategy (2687-2293)* 7, no. 2 (May 2, 2025): 394–402, https://doi.org/10.36096/ijbes.v7i2.748; S. Sharaunga, M. Mudhara, and A. Bogale, "Conceptualisation and Measurement of Women's Empowerment Revisited," *Journal of Human Development and Capabilities* 20, no. 1 (January 2, 2019): 1–25, https://doi.org/10.1080/19452829.2018.1546280.

[19] Listo, "Energy for Empowerment: The Role of Energy in Women's Organising and Empowerment in Urban and Peri-Urban South Africa"; Imraan Valodia, "Economic Policy and Women's Informal Work in South Africa," *Development and Change* 32, no. 5 (November 16, 2001): 871–92, https://doi.org/10.1111/1467-7660.00230.

[20] Deedat, "Growing Informality and Women's Work in South Africa."

[21] Bobek, Schachl, and Horvat, "The Impact of Womens Economic Empowerment on the Rise of Female Entrepreneurship and Human Capital in South Africa."

[22] Valodia, "Economic Policy and Women's Informal Work in South Africa."

[23] Bobek, Schachl, and Horvat, "The Impact of Womens Economic Empowerment on the Rise of Female Entrepreneurship and Human Capital in South Africa."

[24] Alao, Chigona, and Brink, "Telecentres' Contribution to Women's Empowerment in Rural Areas of South Africa."

[25] Alao, Chigona, and Brink, "Telecentres' Contribution to Women's Empowerment in Rural Areas of South Africa."

[26] Aliamutu and Mkhize, "The Obstacles of Women Entrepreneurship on Empowerment in Rural Communities KwaZulu Natal, South Africa."

are crucial to the economy and complement the formal economy in a multifaceted manner, contradicting the view that work that is not formal is separated from normal economic development. The realities faced by women demonstrate the fundamental role of acknowledging and promoting women's participation rather than considering them merely as those affected by marginalisation and poverty.[27]

Several previous studies relate to the informal empowerment of women in the South African economy. A study conducted by Bobek et al. (2023) examined the manner in which the economic empowerment of women impacts female human capital and entrepreneurship.[28] The study highlighted barriers, including low levels of digital inclusion, policies that are not gender inclusive, low levels of education, and limited access to resources. The results obtained from the study indicated that the challenges that female entrepreneurs in the informal sector encounter are extensive and a product of the lack of social protection, resources, and education, and limiting socio-cultural norms.

Raniga investigated the layered circumstances of women who are involved in informal employment with a focus on mothers' parenting alone.[29] The study investigated the manner in which the livelihood approaches of such women can complement the formal economy by addressing entrenched gender disparities. The findings of the study indicated that South African labor markets have generated precarious conditions shaped by gender for women involved in the informal economy, which influences their reproductive and productive roles.

A study conducted by Majola examined the barriers that women in entrepreneurship encounter in the township and rural areas.[30] These barriers include policy gaps, inadequate infrastructure, and limited access to finance. The study also addresses the support required to realise their potential. A study by Nhleko et al. focused on rural communities. In this study, inadequate infrastructure, lack of education, and financial constraints were recognised as significant challenges in the empowerment and growth of women in business.[31] Alao et al. also examined the manner in which ICT skills and telecentres can support women's empowerment in rural areas in South Africa.[32] The study recognised challenges, including a scarcity of awareness, poor education, and a lack of computer skills. Based on the existing literature, the barriers to empowering women in the informal economy to participate meaningfully in the South African economy are the following: inadequate infrastructure, lack of education, and financial constraints.

THEORETICAL FRAMEWORKS

Feminist Theory

Feminist theory offers an essential perspective to understand the empowerment of women in the informal economy by investigating the manner in which structural inequalities, social norms, and gendered power relations influence the economic opportunities and agency of women. Such an approach emphasises the methods within which, symbolically and materially, the work of women is overlooked. This approach also emphasises the way in which empowerment can be promoted through access to resources, community practices, and collective organising.[33] Feminist theory, moreover, highlights the significance of intersectionality, recognising that interconnected factors such as geography, class, and race shape women's experiences in the informal economy and that empowerment is a dynamic, context-dependent process.[34]

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[27] Rogerson and Rogerson, "Women Informal Business Tourists in Urban Southern Africa."
[28] Bobek, Schachl, and Horvat, "The Impact of Womens Economic Empowerment on the Rise of Female Entrepreneurship and Human Capital in South Africa."
[29] Raniga, "Experiences of Women in Precarious Employment in South Africa's Economy."
[30] Majola, "Analysis of Women Entrepreneurship in Township and Rural Areas in South Africa."
[31] Nhleko, Msomi, and Ogunsola, "Challenges of Women Entrepreneurship and Empowerment in South Africa: Evidence from Rural Areas."
[32] Alao, Chigona, and Brink, "Telecentres' Contribution to Women's Empowerment in Rural Areas of South Africa."
[33] Listo, "Energy for Empowerment: The Role of Energy in Women's Organising and Empowerment in Urban and Peri-Urban South Africa."
[34] Karp et al., "'I Am the Master Key That Opens and Locks': Presentation and Application of a Conceptual Framework for Women's and Girls' Empowerment in Reproductive Health"; Listo, "Energy for Empowerment: The Role of Energy in Women's Organising and Empowerment in Urban and Peri-Urban South Africa."

Social transformation theory

Social transformation theory considers the broader scope of social transformation that is needed to attain women's empowerment and gender equality, mainly in settings characterised by structural and historical disparities. Within the framework of South Africa, the theory is used to examine the manner in which legal, economic, and political adjustments can respond to deep-rooted racial and gender inequalities in informal work and entrepreneurship.[35] The theory maintains that substantive empowerment goes beyond personal growth, calling for structural transformation in cultural attitudes, policies, and institutions to foster supportive conditions in the informal economy for women.[36]

Cluster initiative management theory

Cluster initiative management theory examines the manner in which the formation of business clusters and collective action in relation to women entrepreneurs can improve the sustainability of the informal economy, resource sharing, and competitiveness.[37] This perspective suggests that by creating cooperative groups, women can navigate challenges, including the scarce availability of information, finance, and markets, as well as enjoy the advantages of advocacy and mutual support. The theory emphasises the significance of global, national, and local associations in promoting self-employment and entrepreneurial development among female individuals in the informal economy.[38]

The aforementioned theories provide additional perspectives on the empowerment of women in the informal economy in South Africa. Feminist theory emphasises the significance of questioning gender-based hierarchies of authority and respecting collective action and agency of women.[39] Social transformation theory positions empowerment amid the need for comprehensive reform, bringing into focus the role of institutional support, legal reform, and policy in tackling systemic disparities.[40] Cluster initiative management theory presents an actionable approach with respect to the manner in which women can make use of collective organisation and networking to tackle challenges and achieve economic sustainability in the informal sector.

Table 1: Summary of Literature Review

Author	Subject	Variables	Methods	Findings
Bobek et al.,[41]	Women's economic empowerment in South Africa	Women's economic empowerment, female entrepreneurship, and human capital.	Qualitative study	Challenges that female entrepreneurs encounter include an extensive and unprotected informal sector, a lack of social protection, socio-cultural norms, and access to resources and education.

[35] Bobek, Schachl, and Horvat, "The Impact of Womens Economic Empowerment on the Rise of Female Entrepreneurship and Human Capital in South Africa."
[36] Bobek, Schachl, and Horvat, "The Impact of Womens Economic Empowerment on the Rise of Female Entrepreneurship and Human Capital in South Africa."
[37] Okeke-Uzodike and Subban, "Cluster Initiative Management: A Potential for African Women Entrepreneurs in the Informal Sector."
[38] Okeke-Uzodike and Subban, "Cluster Initiative Management: A Potential for African Women Entrepreneurs in the Informal Sector."
[39] Karp et al., "'I Am the Master Key That Opens and Locks': Presentation and Application of a Conceptual Framework for Women's and Girls' Empowerment in Reproductive Health"; Listo, "Energy for Empowerment: The Role of Energy in Women's Organising and Empowerment in Urban and Peri-Urban South Africa."
[40] Tidings P. Ndhlovu and Anita Spring, "South African Women in Business and Management: Transformation in Progress," *Journal of African Business* 10, no. 1 (March 10, 2009): 31–49, https://doi.org/10.1080/15228910802701338.
[41] Bobek, Schachl, and Horvat, "The Impact of Womens Economic Empowerment on the Rise of Female Entrepreneurship and Human Capital in South Africa."

Raniga[42]	Women in precarious employment in South Africa	Precarious employment and women's experiences.	Qualitative study	South African labor markets have generated precarious conditions shaped by gender for women involved in the informal economy, which influences their reproductive and productive roles.
Majola[43]	Women entrepreneurship in township and rural areas in South Africa	Geographic location, women's entrepreneurship, and access to resources.	Mixed-methods approach	In township and rural areas, the barriers that women in entrepreneurship encounter include policy gaps, infrastructure, and finance.
Nhleko et al.[44]	Challenges of women entrepreneurship and empowerment in rural South Africa	Challenges faced by women, women's entrepreneurship and empowerment, and the rural context.	Qualitative study	Inadequate infrastructure, lack of education, and financial constraints were recognised as significant challenges to the empowerment and growth of women in business.
Alao et al.[45]	Telecentres' contribution to women's empowerment in rural South Africa	Access to telecentres, women's empowerment, and digital literacy.	Qualitative study	The study recognised challenges, including a scarcity of awareness, education, and computer skills.

Note: Author's creation

METHODOLOGY

This study adopted a quantitative research design to answer the research question. The questionnaire aimed to explore the main challenges identified in the literature, then evaluate their perceived impact, relevance, and presence for the target population. A comprehensive analysis of previous research indicated numerous persistent obstacles, such as lack of financial knowledge, insufficient collateral, and gender discrimination, that hinder the ability to access productive assets and credit. Women's access to resources, decision-making power, and freedom of movement are further constrained by gender-based discrimination, while restrictive socio-cultural norms present additional challenges to their empowerment. These themes informed the development of the content and structure of the questionnaire.

The structured data collection used a closed-ended questionnaire developed to elicit responses from the participants, which was used to maintain consistency among responses and allow data analysis that guaranteed that findings would be interpreted with focus and clarity. The closed-ended questionnaire consisted of Likert-type scales and multiple-choice items to collect quantifiable data about behaviors, perceptions, and attitudes to examine how responding to barriers can improve the economic outcomes and empower women participating in the informal economy in South Africa, which was the objective of the study. For example, to assess opportunities for empowerment and economic participation, respondents were asked to respond to statements such as "I feel that women in my community have access to entrepreneurial opportunities in the informal economy" and "Government or local programs have provided opportunities for skills development in my community." To assess barriers and challenges in the informal economy, statements such as "Access to financial resources is a major barrier to expanding my business in the informal economy" and "Gender-based discrimination in the workplace or business environment limits my opportunities for growth and success" were included.

[42] Raniga, "Experiences of Women in Precarious Employment in South Africa's Economy."
[43] Majola, "Analysis of Women Entrepreneurship in Township and Rural Areas in South Africa."
[44] Nhleko, Msomi, and Ogunsola, "Challenges of Women Entrepreneurship and Empowerment in South Africa: Evidence from Rural Areas."
[45] Alao, Chigona, and Brink, "Telecentres' Contribution to Women's Empowerment in Rural Areas of South Africa."

Convenience sampling was used to recruit readily available respondents who were willing to participate in the study using a digital survey platform in the form of Google Forms, allowing respondents to complete the questionnaire in their own time. Participants were recruited through a non-governmental organisation (NGO) based in Midrand, which works with women engaged in informal economic activities within the Johannesburg area. A non-probability sampling technique was selected because of its efficiency and practicality. Respondents selected indicated demonstrable eagerness to participate in the study, resulting in timely data collection. The method ensured that the data collected was from a population that was both approachable and driven, thus contributing to the overall viability of the study.

The nature of the instrument made it easier to quantify the barriers tested and conduct the analysis that minimised bias. The online form of the questionnaire helped to access the participants without being subject to geographical limitations. The study obtained a 95% response rate, with 38 respondents who volunteered to participate in the study out of 40 women in the informal economy. Given the small sample size (n =38), the study is exploratory in nature, and the findings should be interpreted as context-specific rather than generalisable to the wider population. The study used convenience sampling for participants who were easily reachable.

PRESENTATION OF FINDINGS AND DISCUSSION

The results of the study are presented using descriptive statistics, the Spearman correlation matrix, and regression analysis. A discussion of the results follows.

Descriptive statistics

The results of the descriptive statistical analysis are tabulated in Table 2.

Table 2: Descriptive statistics

Variables	Mean	Std. dev	Min	Max
Empowerment	3.52	0.68	2.10	4.80
Access to opportunity	2.75	1.12	1.00	5.00
Institutional support	2.49	0.97	1.00	5.00
Barriers	3.18	0.81	1.60	4.60
Digital inclusion	4.21	0.59	3.00	5.00

*Source***:** Author's field survey (2025).

Digital inclusion has the highest mean score (M = 4.21), indicating that respondents in the study sample view access to digital tools to improve informal economic activity among respondents in the study sample, access to digital tools is important. Access to opportunity and institutional support have lower scores, indicating that these areas are challenging.

Correlation analysis

A Spearman correlation matrix analysis was conducted to evaluate the magnitude of the relationship between empowerment and the potential predictors (see Table 3).

Table 3: Correlation Analysis

Variables	Empowerment	Access to opportunity	Institutional support	Barriers	Digital inclusion
Empowerment	1.00	0.63	0.47	-0.22	0.54
Access to opportunity		1.00	0.69	-0.19	0.41
Institutional support			1.00	0.16	0.48
Barriers				1.00	0.29
Digital inclusion					1.00

Note: Author's field survey (2025).

There is a moderate positive relationship between empowerment and access to opportunity (p = 0.63). Institutional support and access to opportunity show a strong correlation (p = 0.69). Additional variables, including digital inclusion and barriers, show weaker correlations with empowerment.

Regression analysis

To determine whether digital inclusion, institutional support, and opportunity significantly predict empowerment, a multiple linear regression was performed and showed the following results.

R^2 = 0.516, Adjusted R^2 = 0.403

$F(4,33) = 4.58$, $p = 0.004$

The regression model is statistically significant (p = 0.004), indicating associations between the predictors and empowerment within the study sample. Access to opportunity, however, showed the strongest positive effect (β = 0.33). This indicates a positive association between access to opportunity and empowerment among respondents in the study sample. The model explains 51.6% of the variation in empowerment within the study sample, indicating associations between the variables and empowerment among respondents, with the value R^2 at 0.516.

The findings highlight the relationship between women's empowerment and the economic, institutional, and digital conditions shaping participation in South Africa's informal economy. Digital inclusion recorded the highest mean score (M = 4.21), suggesting that respondents viewed digital access favourably. In contrast, access to opportunity (M = 2.75) and institutional support (M = 2.49) recorded comparatively lower mean scores. This difference is noteworthy because it suggests that the perceived importance of digital inclusion does not necessarily correspond with equally favourable experiences of economic opportunity and institutional assistance. Although digital tools may facilitate communication, access to information, and engagement with potential customers, their benefits may be constrained when women lack access to complementary resources and support structures. The findings therefore point to the importance of considering digital inclusion alongside the broader economic conditions within which informal businesses operate.

The correlation analysis provides further insight into these relationships. Access to opportunity demonstrated a positive association with empowerment (p = 0.63), while digital inclusion (p = 0.54) and institutional support (p = 0.47) were also positively correlated with empowerment. These results suggest that respondents reporting greater access to opportunities, digital resources, and institutional support also tended to report higher levels of empowerment. Access to opportunity is particularly important because participation in economic activities does not automatically translate into greater autonomy or improved economic circumstances. The availability of viable markets, business resources, and opportunities to develop income-generating activities may influence the extent to which women can exercise economic agency. Similarly, institutional support may help women navigate practical challenges and access resources that would otherwise be difficult to obtain. Nevertheless, these relationships are correlational and do not establish causal effects.

An additional consideration is the extent to which these dimensions may interact in shaping women's economic experiences. Digital inclusion, for example, may be more beneficial when accompanied by accessible institutional support and opportunities to reach viable markets. Similarly, access to opportunities may be difficult to translate into sustainable economic gains when financial and administrative constraints remain unresolved. This suggests that economic resources, institutional arrangements, and technological access may be complementary rather than independent dimensions of women's economic participation. Although the present study does not directly test these interactions, the observed relationships provide a basis for investigating how complementary forms of support may contribute to women's empowerment.

Conversely, barriers demonstrated a weak negative association with empowerment (p = -0.22). The direction of this relationship is consistent with the possibility that economic and structural constraints may restrict women's ability to pursue opportunities and exercise agency. However, the

relatively weak association indicates that barriers and empowerment do not necessarily move in a closely corresponding manner within the study sample. Women may continue participating in informal economic activities despite financial, institutional, or social constraints. Such participation may reflect efforts to maintain livelihoods and support households, although the present analysis does not directly measure resilience or establish the strategies women use to manage these constraints. The finding should therefore not be interpreted as evidence that barriers are unimportant. Rather, it highlights the need to understand empowerment in relation to both the constraints women experience and the resources available to them.

The regression analysis complements these findings by examining the combined predictive contribution of the variables included in the model. The reported model was statistically significant, $F(4, 33) = 4.58$, $p = 0.004$, with $R^2 = 0.516$ and adjusted $R^2 = 0.403$. This indicates that the model accounted for 51.6% of the observed variation in empowerment before adjustment and 40.3% after accounting for the number of predictors. Access to opportunity recorded the strongest positive standardised regression coefficient ($\beta = 0.33$), suggesting that it made an important positive contribution to the model's prediction of empowerment. The difference between R^2 and adjusted R^2 warrants caution when interpreting the model, particularly given the relatively small sample. Overall, the results suggest that empowerment is associated with a combination of factors rather than a single dimension of women's economic participation.

Taken together, the findings suggest that women's empowerment in the informal economy is associated with a combination of economic opportunities, institutional support, and digital inclusion. The positive relationships between empowerment and these variables highlight the importance of examining women's economic participation within its broader social and institutional context. Although digital inclusion recorded the highest mean score, access to opportunity demonstrated the strongest positive correlation with empowerment and the largest reported standardised regression coefficient. This distinction suggests that favourable perceptions of digital inclusion should be considered alongside the opportunities available to women to translate their participation into meaningful economic outcomes. Nevertheless, the findings represent associations within the study sample and should not be interpreted as evidence of causation or generalised uncritically to the broader South African informal economy.

IMPLEMENTATION STRATEGIES

A comprehensive method that considers both practical and structural barriers is essential for the successful execution of initiatives in the informal South African economy as it relates to women's empowerment. A primary approach includes the advancement of the management of collaborative initiatives that support women entrepreneurs in creating cooperatives or clusters. These methods encourage collective bargaining power, market access, and resource sharing, which smooths the process for women to participate and survive in business environments that are forever changing.

An approach that is also crucial is the creation of a collaboration among projects led by women and government agencies, including the Department of Small Business Development, to provide the opportunity to access business support services, training, and finance. Local economic development programmes should be tailored to the specific needs of women across diverse geographical contexts, including townships, rural areas, and urban communities. These programmes should prioritise gender-responsive budgeting, infrastructure investment, and skills development. Furthermore, the execution of evaluation and monitoring systems is important to adapt programs to growing obstacles, ensure accountability, and monitor progress. Successful implementation also requires that information pertaining to the resources available is broadly distributed. Transparency in government operations is also critical.

RECOMMENDATIONS

Numerous suggestions have arisen to improve the empowerment of women in the informal economy. First, development and government agencies must focus on gender-responsive budgeting and invest in skills development and infrastructure aimed at women in marginalised and rural communities.

Second, government programs and financial institutions need to highlight what they offer to women entrepreneurs in terms of training in financial literacy and improve accessibility to grants and loans. In addition, promoting cluster and cooperative programs needs to be broadened because such models have demonstrated success in building economic and social capital among female individuals.

Third, the frameworks need to be improved to deal with gender biases and ensure fair opportunities for participation in initiatives for local economic development for women. Additionally, women should have ongoing networking opportunities, mentoring, and training to assist them in adapting to market changes and building sustainable businesses. Finally, change management processes, ongoing evaluation, and comprehensive monitoring should be performed to guarantee the successful execution and ongoing enhancement of empowerment programs for women participating in the informal economy in South Africa.

CONCLUSION

In the study context of the informal economy, women's empowerment is simultaneously an important opportunity for poverty alleviation and a significant challenge to economic growth. Although women continue to face institutional barriers, limited access to resources, and gender inequalities, they continue to exhibit notable agency and resilience in the study context. Operational approaches that focus on targeted local development, government partnerships, and cluster initiatives have the potential to increase the supportive environment for female entrepreneurs. Nevertheless, success relies on addressing underlying issues, including gender biases and lack of information. Through promoting collective action, investing in infrastructure and skills, and implementing gender-sensitive approaches, the full potential of women in the informal sector within the study context can be supported. The findings of this study are limited by the sample size and should therefore be interpreted as context-specific and not generalisable to the broader population of women in the South African informal economy. If women participating in the informal economic sector could harness their potential, it would serve to boost individual living standards and support wider economic and social change. The main limitation of the study is the sample size, which is small and affects the statistical power of the regression and significance tests. The trends, even though noticeable, cannot be generalised to the broader population without additional investigation. To deepen understanding of these insights, a larger sample should be used in future studies to allow more rigorous statistical testing. Future studies can also examine regional differences in empowerment, perhaps by comparing rural and urban informal economies.

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ABOUT AUTHOR

Dr. Mkhize is a Postdoctoral Fellow affiliated with the University of South Africa (UNISA) Graduate School of Business Leadership. She holds a Doctor of Philosophy in Leadership Studies and is a researcher whose work focuses on leadership, digitalisation, technological transformation, organisational communication, organisational behaviour, and women's empowerment. Dr. Mkhize has extensive experience in higher education, having held academic and administrative roles. Her professional background also includes experience in project controls and procurement within the energy and infrastructure sector, involving contract administration, procurement processes, supplier coordination, and project documentation management. She employs both quantitative and qualitative research approaches and is committed to interdisciplinary scholarship examining leadership and organisational responses to technological and societal transformation.