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Overcoming Structural and Socioeconomic Barriers to Female Micro-Entrepreneurship in Township Economies: A Qualitative Study From South Africa

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Abstract:

This study investigates the structural and socio-economic barriers confronting female micro-entrepreneurs in South Africa's township economies, with a focus on their lived experiences and business sustainability. Adopting a qualitative research design, data were collected through semi-structured interviews, focus group discussions, and observations involving women entrepreneurs across selected townships in Gauteng. Thematic analysis, guided by economic inclusion and intersectionality frameworks, was employed to interpret the data. The findings reveal persistent challenges, including limited access to finance, inadequate financial literacy, restricted market opportunities, unreliable supply chains, gender-based discrimination, weak mentorship support, digital exclusion, and regulatory complexities. Despite these constraints, participants demonstrated resilience through informal networks and adaptive strategies. The study highlights the need for inclusive, gender-sensitive interventions that enhance financial access, entrepreneurial capacity, and infrastructure development. It contributes to policy and practice by advocating for multi-stakeholder collaboration to promote sustainable and equitable female entrepreneurship in marginalized economies.

Keywords:

Female Micro-Entrepreneurship, Township Economies, Socioeconomic Barriers, Economic Inclusion, Gender Inequality, South Africa

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Introduction

Women entrepreneurship is becoming an important factor for economic development, reduction of poverty and social development especially in the emerging economy (Noor & Isa, 2020). Women make up approximately 30% of all business owners worldwide but are still marginalized in both the formal and informal economy because of challenges that hinder their economic engagement (Olarewaju & Fernando, 2020). Micro-entrepreneurship which mostly entails small businesses that are owned and operated by individuals or families is a typical model that women in low income and other marginalized groups take to earn an income. Micro-entrepreneurship has been embraced globally as an important way through which women in developing economies can gain employment (Olarewaju & Fernando, 2020). Hussin and Aziz, (2021) agree with the fact that women in the developing countries are more involved in informal and micro- entrepreneurship ventures because of limited opportunities in the formal employment sector. For example, in sub-Saharan Africa women predominate in the informal employment, and many of them engage in own-account activities like selling, own-account production, and retail trade. These enterprises not only offer the women an income but also a form of independence and self-reliance that may not be afforded them in the more traditional employment markets (Van Daele, 2008).

Nevertheless, the women involved in entrepreneurship in such settings are faced with a number of barriers that limit their business development. Some of these obstacles include; inadequate access to credit, poor infrastructure, low literacy rates and lack of business experience, and cultural and gendered barriers that restrict women's economic opportunities. Townships are urban areas, most of which are in South Africa that was characterized by apartheid system during the earlier decades of the twentieth century (Maylam, 1995; Maziriri et al., 2019). They are densely populated, have weak physical infrastructures and often have a restricted access to the modern markets and services.

However, township economies are active centres of economic activity with most people in the townships involved in small business ventures. Women are particularly relevant in maintaining these economies as they run enterprises that meet local needs for products and services (Kogut & Mejri, 2022). However, township economies are also characterized by some challenges for the female entrepreneurs. The apartheid regime together with current social-economic factors has led to poor infrastructural development, restricted access to the conventional banking sector, and high unemployment rates (Christopher, 1990; Bickford-Smith, 1995; Maziriri et al., 2019).

In these contexts, the economic opportunities available to women entrepreneurs in townships are apparent, and the challenges they continue to experience are not well understood in the literature or policy debates. Most of the research investigates broad issues of entrepreneurship but does not

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consider the intersection of structural and socioeconomic factors that affect women only (Van der Wees and Romijn, 2021; Al-Qahtani et al., 2022; Anderson and Ojediran, 2022; Semkunde et al., 2022).

Research Aims and Objectives

The primary aim of this study is to assess the structural and socioeconomic challenges faced by female micro-entrepreneurs in township economies. Specifically, it seeks to:

- Identify the key barriers to female entrepreneurship in townships.
- Explore how these barriers limit economic growth and inclusion.
- Provide policy recommendations for enhancing the economic participation of female entrepreneurs in marginalized communities.

Literature Review

Theoretical Framework

The study of female micro-entrepreneurs in township economies necessitates a multi-faceted theoretical approach due to the complex and interrelated structural and socioeconomic challenges they face. This study draws on two primary frameworks which involve economic inclusion and intersectionality theory. Both frameworks are essential for understanding the unique barriers that female entrepreneurs encounter in marginalized settings and for proposing policy interventions that promote inclusivity and equality. In other words, the Economic Inclusion framework provides a broad, economic-focused lens that emphasizes the importance of equitable access to resources, opportunities, and markets. It considers how economic systems, policies, and structures can either facilitate or inhibit participation by marginalized groups, particularly women in low-income areas. Intersectionality Theory, on the other hand, introduces a sociological dimension, focusing on how overlapping systems of discrimination based on gender, race, class, and other social categories compound the challenges faced by marginalized individuals. When applied together, these frameworks enable a general understanding of the experiences of female micro-entrepreneurs in township economies.

Economic Inclusion: Historical Development of Economic Inclusion

Economic inclusion can be defined as the idea that originated from the debates on poverty alleviation, economic growth, and equity. It emerged in the second half of the 20th century as one of the sub-discipline of development studies, especially with the increased focus on micro finance for the poor. Economic integration is the process through which individuals especially those in the society's lower stratum are allowed to participate in the economic activities of a society, access economic resources and markets (Nandru et al., 2021). From a policy viewpoint, economic inclusion is associated with several undertakings, including microfinance, social entrepreneurship, and inclusive business models

(Zauro et al., 2020). However, the success of these initiatives depends on the extent to which they have been designed to overcome the barriers that women face including credit, education and markets.

Economic Inclusion and Female Micro-Entrepreneurs

For female micro-entrepreneurs in township economies, economic inclusion is critical for overcoming the barriers they face in accessing resources, markets, and support systems. Many women in these settings operate in the informal economy, where they are excluded from formal financial services and lack access to the infrastructure and networks that would enable them to grow their businesses (Nandru et al., 2021). One of the most significant barriers to economic inclusion for female micro-entrepreneurs in township economies is financial exclusion. Many women are unable to access credit and loans from formal financial institutions due to a lack of collateral, poor credit histories, or discriminatory lending practices (Zauro et al., 2020). As a result, they are often forced to rely on informal lending networks, which offer smaller loans at higher interest rates.

Female micro-entrepreneurs in township economies often struggle to access markets beyond their immediate communities (Ozili, 2021). This limits their ability to scale their businesses and compete with larger, more established businesses. Market access is further constrained by factors such as poor infrastructure, lack of transportation, and limited access to information about market opportunities (Kara, Zhou & Zhou, 2021). Economic inclusion also requires access to support systems that provide business training, mentorship, and networking opportunities (Van, Vo, Nguyen & Vo, 2021). For many women in township economies, these resources are either unavailable or inaccessible. This lack of support limits their ability to develop the skills and knowledge they need to grow their businesses and overcome challenges (Ozili, 2021).

Intersectionality Theory

In the context of female micro-entrepreneurs in township economies, Intersectionality Theory is crucial for understanding how different forms of social inequality such as gender, race, and class combine to create unique barriers to economic inclusion (Bešić, 2020). The core premise of Intersectionality Theory is that individuals experience discrimination and marginalization in multiple, intersecting ways (Dressel, Minkler & Yen, 2020). These intersections create unique experiences of oppression that cannot be fully understood by analyzing one form of discrimination in isolation. For example, a Black woman may experience sexism in ways that differ from the experiences of a white woman, because her gender and race intersect to create distinct forms of discrimination.

Intersectionality Theory emphasizes that individuals can be marginalized in multiple ways simultaneously (Ruiz, Luebke, Klein, Moore, Gonzalez, Dressel and Mkandawire-Valhmu, 2021). For female micro-entrepreneurs in township economies, these marginalizations may include gender-based

discrimination, racial or ethnic discrimination, and class-based exclusion. The theory highlights the interconnectedness of different forms of oppression, such as sexism, racism, classism, and ableism as systems work together to reinforce each other and create complex barriers for marginalized individuals (Grindstaff, 2022). Intersectionality Theory recognizes that the experiences of individuals who belong to multiple oppressed groups are qualitatively different from the experiences of individuals who face only one form of discrimination (Ruiz et al., 2021). For example, a low-income Black woman in a township may experience both gender-based and race-based discrimination in ways that differ from the experiences of middle-class women or Black men. For female micro-entrepreneurs in township economies, Intersectionality Theory provides a valuable framework for understanding how multiple forms of social inequality combine to create unique barriers to economic inclusion (Dressel et al., 2020). In these settings, women often face overlapping forms of discrimination based on their gender, race, and socioeconomic status, which limit their access

Barriers to Female Entrepreneurship in Township Economies

Female entrepreneurship in township economies is marked by resilience, innovation, and significant contributions to local economic development (Nieuwenhuizen, 2022). However, women entrepreneurs in these contexts face numerous barriers that impede the growth and sustainability of their businesses. These barriers range from limited access to finance and markets to sociocultural constraints, lack of business skills, and inadequate infrastructure (Makena, Kubaison & Njati, 2014) section critically examines the barriers to female entrepreneurship in township economies, drawing on contemporary research and theoretical frameworks to highlight the systemic challenges faced by women entrepreneurs.

Limited Access to Finance

Finance is one of the critical challenges that affect women in the township economy when undertaking their business ventures. Women entrepreneurs are usually considered as high risk by the conventional financial institutions hence they are locked out of loans, credit facilities and other financial services (Asah and Hove-Sibanda, 2024). A study shows that women entrepreneurs lack collateral or credit history, which in turn limits their chances of getting credit (Alemayehu, 2020). This access-to-finance challenge is compounded in the township economies where there are many informal sources of credit and savings but these provide little capital for business growth.

The first major issue that affects women in business is the issue of finance, which is a major barrier to the establishment and growth of businesses by women (Makena et al., 2014). To this end, the governments have put in place several financial inclusion policies targeting the improvement of women's credit access. For instance, the South African government through the DTI established the Isivande Women's Fund to support women entrepreneurs by offering them affordable finance. This fund aims at

women entrepreneurs who cannot provide security or credit history, hence filling the gap that hampers women from accessing credit facilities (Asah and Hove-Sibanda, 2024).

Socio-Cultural Constraints and Gender Norms

Socio-cultural factors are very influential in the entrepreneurship development of women in township economies. Patriarchal gender norms prescribe the rights and duties of women and restrict them from participating in business ventures and confine them to the retail and service sectors, which are low-growth businesses (Hussain et al., 2019). Women business owners often have the responsibility of being mothers and wives, which limits the amount of time they can spend on their businesses (Derera et al., 2020). Furthermore, socio-cultural factors restrain women from occupying leadership positions or engaging in large businesses, which leads to low business growth and scalability (Kapinga and Suero Montero 2017). It has also been established that women in township economies may also experience resistance from family members and community leaders who may doubt their capability to manage businesses or defy conventional cultural practices (Dzapasi, 2020). Most of the female-owned businesses are still limited to local markets, where competition is stiff, and profits are meager.

Lack of Business and Managerial Skills

The skills in business and management are very important for the success and survival of any business. Nonetheless, most of the women who engage in business in township economies are illiterate and have no business management, financial, and strategic training (Ghosh et al., 2017). These skill deficiencies lead to the poor business decisions, lack of capacity to expand operations and susceptibility to external conditions (Florence, 2020). The training programs aimed at women entrepreneurs are frequently very simple and do not cover the complex strategies that are necessary for sustainable business development and competition. In addition, the absence of mentoring and business development services imply that women entrepreneurs are unable to seek professional guidance and connect with other professionals (Karki et al., 2021). For instance, a lack of finance might be compounded by low business literacy, and cultural practices may affect women's chances of approaching an institution for assistance or participating in networking (Makiwa and Steyn, 2019).

Acquisition of skills by women entrepreneurs is another area of support that governments have developed, this includes entrepreneurship training, mentorship and business development services. These programs are intended to help women close the skill gaps and improve their business literacy to improve their chances of success (Minniti and Naudé, 2010). For example, in South Africa, a National Youth Development Agency (NYDA) provides training to young women entrepreneurs in business planning, financial management, and marketing among others (NYDA, 2021). In Kenya, the Women Enterprise Fund (WEF) offers business management and financial education, as well as credit. It is

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therefore important for governments to adopt policies that create an environment that is conducive for business by women.

Methodology

Research Design and Approach

This study adopts a qualitative research design to investigate the structural and socioeconomic barriers experienced by female micro-entrepreneurs in township economies. A qualitative approach enables an in-depth exploration of complex, context-specific experiences, offering rich insights into the lived realities of women in marginalized entrepreneurial settings. The study is grounded in an exploratory case study methodology, focusing on selected township locations as bounded systems. This approach facilitates a detailed examination of female micro-entrepreneurship within specific socio-economic contexts, allowing for a nuanced understanding of local dynamics. The design supports the generation of contextually grounded findings that can contribute to broader debates on economic inclusion and gender equity in under-resourced communities.

Data Collection Methods

Data for this study were collected using semi-structured interviews, focus group discussions, and observational fieldwork. Semi-structured interviews were conducted with individual female micro-entrepreneurs to explore their personal experiences, challenges, and strategies for navigating barriers within township economies. An interview guide provided structure while allowing for flexibility to probe emerging themes. Focus group discussions brought together small groups of women from diverse sectors, fostering peer interaction and collective reflection on shared structural constraints and possible solutions. These group settings encouraged dialogue and knowledge exchange among participants. Complementing these methods, observational fieldwork was undertaken to contextualize participants' lived realities by examining their business environments and day-to-day activities. This triangulated approach enabled a deeper understanding of the socioeconomic and structural factors influencing female micro-entrepreneurship in township settings.

Sampling Techniques

This study employed purposive sampling to select female micro-entrepreneurs with direct experience operating in township economies, ensuring the collection of rich and contextually relevant data. The target population included women engaged in various sectors such as informal trading, small-scale manufacturing, and service provision within four township locations in Gauteng, South Africa: Alexandra, Johannesburg Central Business District, Diepsloot, and Orange Farm. A sample of up to 30 participants was drawn based on specific criteria: (1) women who have operated their businesses for at least one

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year; (2) those managing micro-enterprises with no more than 10 employees; and (3) individuals active in either the formal or informal economy within township settings. The selected townships were chosen for their geographic diversity, economic activity, and accessibility, enabling the study to capture a broad range of entrepreneurial experiences and structural conditions.

Data Analysis Techniques

This study employed thematic analysis to identify and interpret patterns within qualitative data collected through interviews and focus group discussions. The analysis process began with transcription, followed by repeated readings to develop a comprehensive understanding of the content. A combination of *a priori* codes, derived from the research questions and theoretical framework, and *in vivo* codes, emerging directly from participants' responses, guided the systematic coding of the data. Codes reflecting key concepts such as structural barriers, resource limitations, and market competition were grouped into broader thematic categories. For example, the theme of *financial exclusion* encompassed codes such as lack of access to credit, discrimination, and reliance on informal lenders. These themes were subsequently interpreted in relation to the study's theoretical underpinnings, particularly frameworks on economic integration and intersectionality, to draw conclusions about the structural and socio-economic challenges confronting female micro-entrepreneurs in township economies.

Ethical Approval

The study received ethical clearance from the Ethics Committee of the Faculty of Business and Economic Sciences, Department of Business Management, University of Johannesburg. Prior to data collection, informed consent was obtained from all participants. The research adhered to established ethical standards, ensuring participant confidentiality, anonymity, and voluntary participation throughout the study.

Findings and Discussion

The theme of this transcription reveals several critical challenges and barriers experienced by female micro-entrepreneurs in township economies. These findings provide insights into the various obstacles hindering their business growth and economic inclusion. The question was asked to all the participants, "Have you faced any barriers to economic inclusion, such as access to credit, financial literacy, or market opportunities?" The key barriers as identified in Table 1 include, Access to Credit, Financial Literacy, Market Opportunities, Supplier Issues, Discrimination and Bias, Lack of Support and Mentorship, Digital Divide and Marketing, Regulatory Challenges, Networking and Collaboration.

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Theme	Description
Access to Credit	Limited access to formal financial institutions and credit facilities hampers business growth
Financial Literacy	Inadequate knowledge of budgeting, financial planning, and investment affects sustainability.
Market Opportunities	Restricted entryinto formal markets reduces potential for business expansion and visibility.
Supplier Issues	Unreliable or costly suppliers disrupt operations and reduce profitability.
Discrimination and Bias	Gender-based discrimination limits access to funding, resources, and business networks.
Lack of Support and Mentorship	Absence of experienced mentors and support structures hinders entrepreneurial development
Digital Divide and Marketing	Limited digital access and skills constrain online visibility and marketing effectiveness.
Regulatory Challenges	Complex or inaccessible regulatory processes create barriers to formalization and compliance.
Networking and Collaboration	Limited access to professional networks weakens knowledge exchange and business partnerships.

Table 1: Key Barriers to Female Micro-Entrepreneurship in Township Economies (Source: Authors Compilation)

The participants were indicated as follows: Alexandra (P-GA), Johannesburg Business Development (P-GJ), Diepsloot (P-GD), and Orange Farm (P-GO).

Access to Credit

Participant PGJ and PGA 1 highlighted how the inability to access credit limits their ability to purchase enough stock, which directly impacts business growth. This lack of access to financial support severely limits their ability to invest in inventory and expand their businesses.

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"One of the biggest barriers I've faced is accessing credit. Many banks are hesitant to lend to women entrepreneurs, especially those of us selling second-hand clothing. Without credit, it's challenging to buy enough inventory to meet customer demand." (P-GJ 1)

"I've faced significant barriers in accessing credit. Banks often require collateral that I don't have, which makes it difficult for me to secure loans to purchase inventory. Without that financial support, my ability to grow my second-hand clothing business is severely limited."(P-GA1)

Many participants mention difficulty in obtaining loans due to collateral requirements or discrimination against women, particularly in the informal sector. Many participants expressed frustration with the difficulty in securing loans due to the stringent collateral requirements imposed by banks.

Financial Literacy

Several participants admitted to struggling with financial literacy, which affects their ability to manage their business effectively. Participant PGJ and PGO shared that their lack of training in budgeting and managing business finances made it difficult to reinvest profits and track expenses.

Participant 2: "I struggled with financial literacy for a long time. I didn't know how to manage my profits or reinvest in my business. This lack of knowledge made it difficult for me to grow. I've since sought help, but it was a significant hurdle in the beginning."(P-GJ2)

"Financial literacy has been a major hurdle for me. I didn't have any formal training in managing money or budgeting, which made it difficult to reinvest in my business effectively. I'm now seeking help, but it took a while to realize this was holding me back."(P-GO2)

Many participants recognized this gap only after encountering problems in their business operations and are now seeking help to improve their financial skills. The absence of financial education hinders their potential for business growth. This knowledge gap prevents them from making informed decisions and reinvesting in their businesses, thereby limiting their capacity for sustainable growth. Some participants have sought assistance to improve their financial literacy, but this was a hurdle they had to overcome on their own.

Market Opportunities

Access to market opportunities was another major obstacle for the participants. Many reported difficulties in securing prime market locations, as established vendors dominate local markets, leaving newcomers with less visible and less favorable positions. High fees associated with securing good market spots were also mentioned as a prohibitive factor, limiting their ability to reach potential customers and grow their businesses.

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"Access to markets has been a challenge for me. I often find that local markets are dominated by established vendors. It's tough to compete when I can't secure a good location to sell my clothes. This limits my exposure and potential customer base."(P-GJ3)

"Access to market opportunities is another hurdle. I find it tough to compete with established vendors at local markets who have loyal customer bases. It's hard to secure a good spot, and even when I do, I struggle to attract customers who prefer well-known sellers." (P-GD)

Participant PGJ, PGO and PGA3 explained that local markets are often dominated by established vendors, making it hard for newcomers to secure desirable selling locations. This limitation reduces their visibility and prevents them from expanding their customer base. Participant 7 also mentioned that the high costs associated with renting market spaces can be prohibitive, further limiting their access to potential customers.

Supplier Issues

Participants faced challenges in maintaining a reliable supply of second-hand clothing, which is central to their businesses. They frequently rely on informal supplier networks that are inconsistent, leading to difficulties in maintaining steady inventory levels. This inconsistency not only affects their ability to meet customer demand but also impacts the quality of products they can offer, thereby affecting customer satisfaction and retention. Participants pointed out the challenges of maintaining a reliable supply of second-hand clothing, which is crucial for their businesses. Participant PGO5 noted that they often rely on informal supplier networks that are inconsistent, making it difficult to maintain a steady inventory of quality products. This inconsistency affects their ability to meet customer demand and maintain their sales.

"Finding reliable suppliers for second-hand clothing has been a barrier. I often have to rely on informal networks, which can be inconsistent. This unpredictability makes it hard to maintain a steady supply of quality products for my customers."(P-GO5)

Participant 4: "I've encountered discrimination when trying to access financial services. It feels like many institutions overlook women entrepreneurs, especially in informal businesses like mine. This bias limits my ability to secure the funds I need to grow my second-hand clothing sales."(P-GD4)

Discrimination and Bias

Gender-based discrimination emerged as a prominent theme, particularly in accessing financial services. Participants reported that financial institutions often overlook or undervalue women entrepreneurs, especially those in the informal economy. This bias exacerbates their struggles to secure loans or other forms of financial support, further entrenching their challenges in growing their businesses.

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"I faced discrimination when trying to access funding. Some financial institutions do not take women entrepreneurs seriously, especially in the informal sector. This bias has made it difficult to secure loans that could help my business grow."(P-GJ4)

"I've encountered discrimination when applying for loans. Financial institutions often overlook women entrepreneurs, especially in the informal sector. This bias has made it challenging to secure funding necessary for my business growth."(P-GO4).

"I've encountered discrimination when applying for funding. Many financial institutions seem reluctant to lend to women entrepreneurs, particularly in the informal sector. This bias makes it hard for me to get the financial backing I need to expand my business."(P-GA)

Several participants described experiencing gender-based discrimination when seeking financial services. Participant 4 explained that many financial institutions are reluctant to lend to women entrepreneurs, particularly in informal sectors. This bias creates an additional layer of difficulty for female entrepreneurs, who are already facing significant barriers to accessing the funds needed to grow their businesses.

Lack of Support and Mentorship

Participants highlighted the absence of adequate mentorship and support systems as a significant barrier to their success. While there are initiatives aimed at supporting women entrepreneurs, these are often oversubscribed or difficult to access. Without proper guidance and mentorship, many participants feel isolated in their entrepreneurial journey, unsure of how to navigate the complexities of running a business or accessing broader economic opportunities.

"I have encountered a lack of support and mentorship in my journey. While there are initiatives aimed at helping women entrepreneurs, they are often limited. Without guidance, it's challenging to navigate the complexities of running a business and accessing economic opportunities."(P-GJ)

"I've faced a lack of support and mentorship in my journey. Although there are initiatives to help women entrepreneurs, they are often oversubscribed or difficult to access. Without proper guidance, it's challenging to navigate the complexities of running a business and to find the opportunities I need."(P-GO)

"I faced a lack of mentorship and support. While there are programs aimed at helping women, they are often oversubscribed. Without guidance, I feel lost in navigating the complexities of running a business."(P-GA).

Many participants emphasized the lack of accessible mentorship and support programs for women entrepreneurs. Participant 6 shared feelings of isolation, explaining that while there are initiatives aimed

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at supporting women, these programs are often oversubscribed or difficult to access. Without mentorship and guidance, many participants feel lost in navigating the complexities of running a business, which hinders their ability to seize economic opportunities.

Digital Divide and Marketing

Several participants identified a lack of digital literacy and access to technology as a barrier to expanding their business. In an increasingly digital world, the inability to effectively market their products online limits their reach to potential customers and curtails their growth prospects. Participants acknowledged the importance of an online presence but expressed frustration with their limited skills and resources in this area.

"I struggle with marketing my business effectively. Without enough knowledge about digital marketing and promotion, it's difficult to reach a broader audience. This lack of skills has hindered my ability to grow."(P-GO)

"I've encountered challenges in accessing reliable information about market trends. Without understanding what products are in demand, it's hard to make informed decisions about what to sell."(P-GA)

Several participants reported struggling with digital literacy and marketing their businesses online. Participant 10 acknowledged the importance of an online presence but noted a lack of access to the necessary technology and skills to market their second-hand clothing effectively. This gap in digital knowledge prevents them from expanding their reach and tapping into new customer segments.

Networking and Collaboration

The lack of networking opportunities was another challenge that participants mentioned. Many female micro-entrepreneurs feel disconnected from other business owners and have limited opportunities for collaboration or support. This isolation makes it harder for them to access collective resources, share knowledge, and grow their businesses through partnerships.

"Networking is another barrier. I often feel isolated and disconnected from other entrepreneurs. Without a support network, it's harder to find opportunities for collaboration and growth" (P-GO)

"Finding reliable suppliers for second-hand clothing is a constant struggle. I often rely on informal networks, which can be inconsistent. This unpredictability affects my ability to maintain a steady supply of quality products, which is crucial for attracting and retaining customers."(P-GA)

Participants also expressed concerns about the lack of networking opportunities, which limits their ability to collaborate with other entrepreneurs. Participant 9 spoke about feeling disconnected from other

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business owners, which makes it difficult to find opportunities for collaboration and support. This lack of networking hinders potential business growth and innovation.

Regulatory Challenges

Participants found navigating complex business regulations overwhelming. Participant 10 explained how compliance with local business regulations is often challenging due to a lack of support in understanding the legal requirements. This regulatory burden adds another layer of difficulty to their entrepreneurial journey, especially for those who lack formal education or legal expertise.

"Regulatory challenges can also be overwhelming. Compliance with local business regulations can be complex, and the lack of support in understanding these requirements makes it hard for women like me to navigate the system successfully."(P-GD)

Participants also highlighted the difficulties in understanding and complying with business regulations. Many lack the support needed to navigate complex legal and regulatory environments, which adds another layer of difficulty in running their businesses. Regulatory burdens, coupled with their limited resources and lack of formal education, make it challenging for women to operate within the formal economy.

Overall, the findings indicate that female micro-entrepreneurs in township economies face multifaceted challenges that hinder their economic inclusion and business growth. These challenges span financial, market, and systemic barriers, including access to credit, financial literacy, market access, supply chain issues, gender discrimination, lack of mentorship, the digital divide, networking gaps, and regulatory burdens. Addressing these barriers is essential to fostering a more inclusive and supportive environment for female entrepreneurs in township economies.

Discussion

The difficulties and hindrances that hinder the female micro-entrepreneurs in the township economies are due to systematic cultural and structural factors, all of which point to the key difficulties outlined in this research. The exclusion of female micro-entrepreneurs from credit is due to the systematic exclusion of women from credit by financial institutions especially in the informal economy. Studies show that women business owners are more likely to be turned down for credit and when granted credit, they are given worse terms. These outcomes are not only the consequence of discrimination but also the manifestation of the culture that does not appreciate women's contribution to the economy. Insufficient collateral is also an added problem due to unfair distribution of inheritance and ownership of assets (Fletschner et al., 2021). This makes it a cycle of low investment and slow business development because the business people cannot access funds for expansion of inventory or infrastructure.

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The participants' poor financial literacy is an important factor that hinders proper management and sustainability of businesses. This issue can be traced to lack of basic education and vocational training especially among the disadvantaged groups. A large number of women entrepreneurs are in the informal economy where financial literacy initiatives are limited or nonexistent. This lack of knowledge in areas like budgeting, cash flow management, and reinvestment strategies limits their ability to optimize their profits and maintain long-term growth (Akhter et al., 2020). Some attempts to fill this gap include the financial literacy workshops or community-based training programs that have proven useful in helping women to run their businesses and make sound financial decisions.

Restricted market access may be explained by the fact that power relations within local markets are often well-established. Prime market spaces are usually controlled by established vendors who use their past experience and contacts to lock out new entrants. Exorbitant rental charges for better spaces also limit the accessibility, even more, as women business owners have limited capital. Moreover, the fact that many township markets are unstructured means that monopolistic practices are encouraged and barriers for new entrants are sustained (Moyo et al., 2022). Some of these challenges could be avoided by attempts to control market operations and ensure equal access to trading areas.

The use of informal supplier networks is indicative of other problems related to market informality and the absence of supply chain formalization. The informal networks are easy to access and hence are not reliable in terms of quality and quantity as compared to the formal networks. This impacts on the level of satisfaction of the customers and reduces the chances of them coming back for more business. The volatility of supply chains also points to the fact that cooperative associations or partnerships that could bargain for better terms with suppliers on behalf of female entrepreneurs are also lacking (Kabir et al., 2023). These challenges could be solved by investing in the processes that would help make the supply chains more formal and provide better conditions for quality and continuity.

The gender-based discrimination reported by participants is consistent with the literature on the barriers to women's economic opportunities. Women in informal economy are more vulnerable to structural discrimination that negates their aptitude to be entrepreneurs and their efforts. This discrimination takes various dimensions, including credit discrimination, and social exclusion of women in managing enterprises (Amankwah-Amoah et al., 2020). These biases can only be eliminated through policy changes, gender mainstreaming, and sensitization of the society to change the perception of women in the economy.

Lack of structured support and mentorship programs for female entrepreneurs is therefore a major void in the creation of sustainable business environments. The guidance does not only include how to handle these issues but also encouragement and reassurance, which are essential for boosting confidence. However, existing programs are often oversubscribed or fail to reach grassroots entrepreneurs because

of logistical and resource constraints (Bosma et al., 2022). It is possible to eliminate this gap by providing more opportunities for mentorship either through online services or community programs which would help women entrepreneurs to be equipped with the necessary tools to succeed.

The digital divide is still an issue, which hinders the majority of female micro-entrepreneurs from fully capitalizing on online marketing and e-commerce. Lack of technology and inadequate digital skills are more difficult where internet connectivity and other digital enablers are usually poor (Nwosu & Ibeh, 2021). Closing this gap involves affordable access to the internet, digital literacy, and easy-to-use interfaces that are relevant to the informal traders. Digital inclusion may help them revolutionize their businesses by extending their markets and minimizing the reliance on physical markets.

This absence of networking is indicative of other problems of social isolation and fragmentation in township economies. The collaborative networks are important for sharing of knowledge, for sharing of resources and for sharing of bargaining power with a need for professional bodies (Tadesse et al., 2023). Formation of women business networks and cooperation platforms may help to develop cooperation, improve access to resources, and build a positive business environment for women.

Last and most importantly, the regulatory barriers that the female micro-entrepreneurs face include inadequate and irregular policy enforcement and lack of legal recognition of their businesses. The informal traders are usually not protected by the law or have any institutional support, which makes them easy targets for extortion and intimidation. The government could ease the regulatory requirements and provide incentives for the compliance, for instance, lower fees or tax exemptions, to help these entrepreneurs to get the legal shield and assistance they need to grow (Kabeer, 2022).

Recommendations

As per the research, the very basic recommendations are made to curb the structural and socio-economic challenges of female micro-entrepreneurs in township economies. There should be a partnership between the government and financial institutions with a platform with financial literacy program instilling life skills to female business persons on credit, saving, and investment management for complete utilization of such financial resources, Also, the improvement of general physical infrastructure in townships, such as dependable transport, utilities (electricity, water), and now digital connectivity, should be prioritized by all governments. Enhanced operational capability would be realized by micro-enterprises as a result, National and local governments must ensure that the entrepreneurship policies are gender-sensitive and take care of the structural gender barriers such as discriminatory practices, and limited market entry, with the trade-off between business and household responsibilities, The government should also provide systems that can track and monitor an evaluation of how much impact policies have been made with respect to female entrepreneurship, and Public-private partnerships shall be put in place whereby the two of them can jointly invest in township economies

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through business incubation, cheap microfinance, and infrastructure. This might be a way of opening up resources that government might produce or invest in but is insufficient without the private sector effort.

Specific recommendations on infrastructure, market access, and financial inclusion all lead to the improvement of sustainable economic development and decent employment for women in townships. Promote women's leadership and ensure their involvement in decision making especially in local development planning and business development (SDG 5). The contribution to SDG 10 is related to the economic inequality and the absence of structural discrimination helps to minimize inequalities within and between societies. Last, the promotion of female entrepreneurship in township economies leads to poverty reduction through the enhancement of income generation and local economy (SDG 10).

Contribution of the Study

This study contributes to entrepreneurship field of knowledge by deepening the understanding of how structural and socioeconomic barriers shape female micro-entrepreneurship within South Africa's township economies. Theoretically, it advances gendered entrepreneurship discourse by integrating concepts of economic inclusion, social capital, and institutional constraints to explain the intersectional challenges faced by women entrepreneurs in marginalised urban contexts. The study extends existing frameworks by situating women's entrepreneurial agency within the realities of informality, policy instability, and community dynamics that characterize township economies in the Global South. Empirically, the study offers qualitative evidence that captures the lived experiences, resilience strategies, and coping mechanisms of female micro-entrepreneurs who navigate systemic exclusion. By generating rich, context-sensitive data, it contributes new insights into how women mobilize social networks, informal credit systems, and local resources to sustain their ventures despite persistent barriers. Practically, the study informs policymakers, development agencies, and entrepreneurship educators by providing actionable strategies to promote inclusive economic participation. It highlights the need for gender-sensitive financing mechanisms, accessible entrepreneurial training, and community-based support structures that can enhance women's business sustainability. Methodologically, the study demonstrates the value of qualitative inquiry particularly interpretivist and phenomenological approaches in uncovering the socio-cultural dimensions of entrepreneurship often obscured in quantitative analyses. Therefore, this research contributes to a more inclusive and contextually grounded understanding of entrepreneurship, offering a framework for designing interventions that promote gender equity, social empowerment, and sustainable micro-enterprise growth in township settings.

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Conclusion

The research contributes to the existing literature on female entrepreneurship, township economies, and the overall literature on economic integration. In this study, intersectionality theory is used to explain how gender, class, and socio-economic status influence the lives of female micro-entrepreneurs in township economies. It builds on current theories by offering data on how these multiple oppressions work to create multiple penalties, which enriches the understanding of marginalized female entrepreneurship in a more contextually informed manner. This approach expands the discussion of gender discrimination and offers a better understanding of how social injustice hinders economic opportunities. One of the major findings of the study is the investigation on how informal social and financial relationships influence the survival and growth of female owned businesses in township environments. The study contributes to the understanding of how micro-entrepreneurial women use informal saving schemes, role models and community support when there are no structures in place. In doing so, the study extends the literature on non-traditional forms of capital and support structures that are not captured in entrepreneurship literature that is dominated by a formal market system perspective.

The study makes clear that this emphasis needs to be based on the township economies' linkages to the wider economy, thereby enhancing the debate on inclusive growth approaches. This study also makes practical suggestions and best practices for increasing the economic integration of women in township economies. It places high premium on infrastructure development, regulations of the informal sector, and the provision of funding and business training. These recommendations offer practical suggestions for decision makers, and development workers, and agencies seeking to foster female entrepreneurship, and forms part of the emerging literature geared towards the support of micro-enterprises and micro-financing in poorer cultures. While a lot of the literature concerning female entrepreneurship appears to focus on urban or developed markets, this document contributes towards understanding other areas that are specifically relevant to informal township setting.

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Appendix

Theme	Sub-theme
Challenges and barriers faced by female micro-entrepreneurs in township economies.	1. Access to Credit 2. Financial Literacy 3. Market Opportunities 4. Supplier Issues 5. Discrimination and Bias 6. Lack of Support and Mentorship 7. Digital Divide and Marketing 8. Networking and Collaboration

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	9. Regulatory Challenges

Table 1: Challenges and barriers faced by female micro-entrepreneurs in township economies

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