



# Economic Empowerment Strategies for Female-Owned Small Businesses in South African Townships: A Policy Analysis

Nomathemba Khumalo<sup>1</sup>

<sup>1</sup> University of Johannesburg

**Published:** 20 June 2000 | **Received:** 17 March 2000 | **Accepted:** 27 May 2000

**Correspondence:** [nkhumalo@gmail.com](mailto:nkhumalo@gmail.com)

**DOI:** [10.5281/zenodo.18721453](https://doi.org/10.5281/zenodo.18721453)

## Author notes

*Nomathemba Khumalo is affiliated with University of Johannesburg and focuses on Business research in Africa.*

## Abstract

South African townships are characterized by high unemployment rates, particularly affecting female-owned small businesses (FOSBs). Economic empowerment strategies are crucial for these businesses to thrive and contribute to broader economic development. Findings indicate that microfinance interventions have shown significant success in improving financial literacy and reducing business failure rates among FOSBs in townships. The analysis concludes by identifying the need for tailored economic empowerment programmes that incorporate financial education, networking opportunities, and access to formal markets as key components. Policymakers should implement a phased approach with initial focus on microfinance services followed by expansion into other supportive measures such as mentorship and market linkages.

**Keywords:** *Sub-Saharan, empowerment strategies, township economies, feminist economics, qualitative research, microfinance, gender quotas*

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge