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DECLARATION

I, Nokuphiwa Charity Hlongwa hereby confirm that the information presented in this dissertation is my own work and has not been submitted previously to the School of Built Environment and Development Studies or any other body. The work used in this dissertation that has been adopted from other authors and sources has been rightfully acknowledged. This dissertation has not been submitted for any degree or examination in any other university. This dissertation does not contain text or graphics that have been copied and pasted directly from the internet unless specifically acknowledged and the source detailed in the reference section of the dissertation.

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This dissertation has been submitted for examination with my approval as supervisor.

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Date:

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Mavundla, Bhembe, Mwelase, Wena KaSnakanaka KaNtendeni, Owagedl' umhlanga wawushiyelela, Nzima, Nhlanganiso, Mthimude, Wena wakwaGezamhlanga, Thabekhulu!

ABSTRACT

Dwellings can provide shelter, amenities and an income through spaces used to create wealth, and act as collateral for borrowing. Therefore, housing is an asset that can unlock wealth if the owner utilizes it thus. In South Africa, historically, black women in townships were placed at the back of acquiring homeownership. However, this has changed, and black women in townships are now also homeowners and can explore different avenues of generating income through their housing. For women who were previously disadvantaged, the inclusion into urban policies for housing tenure, such as through the Extend Discount Benefit Scheme (EDBS), have opened the opportunity to potentially realise economic prosperity for themselves through home-based enterprises (HBEs).

Women experience myriad barriers when it comes to income generation, beyond those faced by men. The belief that women's work is not part of the monetary mainstream prevails. The study aimed to assess black women-owned HBEs from the beginning of their entrepreneurship, the challenges they have faced and continue to be impacted by, and the extent to which they are achieving income generation and poverty alleviation. It employed a qualitative methodology, where a sample of women who run HBEs was sourced through purposive and snowball sampling, to select the participants to partake in the study. This type of sampling allowed for the researcher's discretion to be used to choose variables or set out the criteria based on the study's aim and objectives. The researcher used semi-structured interviews to conduct interviews with women identified in this way, as well as two other key informants, in order to explore the extent to which HBEs were fulfilling the policy objective of poverty alleviation and wealth creation.

A covert observation was also used to gather discernible information required to understand women owned HBEs in the study area better. Data was analysed and interpreted in a thematic manner, with themes predetermined from an understanding of the issues pertinent to women owned HBEs, as well as sub-themes that emerged from the data. The researcher found that women owners of HBEs' perception was that their poverty has reduced through the operation HBEs, because they are able to feed their families and meet some basic needs. Nevertheless, the absence of business data on the women's operations and the generalised terms with which they discuss their businesses with no real detailing means it cannot be established whether the businesses have alleviated poverty. Indeed, the size of the businesses and informality of the operations suggest a survivalist character rather than a wealth creating one. To this extent, it was concluded, the policy goal of poverty alleviation and income generation may not have been

achieved, despite these women becoming homeowners. However, the results of the research have also identified gaps and room for improvement for the government's role in supporting women owned HBEs, which are used as a basis for recommendations.

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LIST OF ABBREVIATIONS/ACRONYMNS

BNG – Breaking New Ground

CBD – Central Business District

DBS – Discount Benefit Scheme

DOH – Department of Human Settlement

EDBS – Extended Discount Benefit Scheme

GAD – Gender and Development Approach

GDP – Gross Domestic Product

HBEs – Home Based Enterprise

HWP – Housing White Paper

KZN – KwaZulu Natal

MUT – Mangosuthu University of Technology

NOW – National Organisation for Women

NUZ – Umlazi KwaZulu Natal

SAHO- South African History Online

SGDs – Sustainable Development Goals

STATS SA- Statistics South Africa

SME- Small Medium Enterprise

UN - United Nations

USAID - United States Agency for International Development

US - United States

WHO – World Health Organization

WID – Women in Development

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Chapter One: Introduction

Housing provides shelter from the elements of the weather, a place to eat, sleep, relax and raise a family, and can be utilized as an outlet for income generation (SAHRC, n.d). Housing is a fundamental human right, and everyone deserves a roof over their heads (JHC, 2021). In South Africa, the economy plays a significant role in the housing crisis in that some cannot afford housing, and those who can afford to obtain housing find it difficult to maintain it due to the increasing living costs within the country (JHC, 2021). The cost of living in South Africa is a growing issue, due to the recent pandemic that impacted economies across the globe.

Women's economic engagement in South Africa is still an area that has to be developed; in the same light, little progress has occurred regarding gender equality and women's empowerment from the 1970s onwards (Ndinda and Ndhlovu, 2018:1). During apartheid, women of colour were excluded from many forms of society by policies and legislation, as well as within their families and communities. A woman's voice was silenced and only heard through the man or the colonial oppressor. The democratic transition from apartheid South Africa has not been smooth concerning women and poverty reduction. However, it can be said that through facilitated housing policies and programmes, women are now placed within the municipal jurisdiction of urban areas (Ndinda & Adebayo, 2021:307).

To have a holistic understanding of the stance of current housing programmes, it is vital to take a step back and consider the history of past housing policies and their impact on women of colour. For women in townships who were previously disadvantaged, the inclusion into urban policies, particularly those related to housing tenure, has opened the opportunity to see economic prosperity for themselves through home-based enterprises (HBEs). HBEs are considered sources of employment that are a tremendous income-generating strategy. Smit & Donaldson (2011) indicate that an HBE is either a formal structure such as a house or a shack that provides some form of security for these businesses.

HBEs merely reflect the greater urban economic and spatial processes are taking place in cities across South Africa, leading to a dual natured trade where the house is an economic hub and a family living space (Smit & Donaldson, 2011). Home-based enterprises' role, impact and contribution to urban economies, particularly in township areas, and the spatial relationships with the formal economy and urban expansion have received little attention from policymakers in South Africa. The democratic South Africa promised people freedom from all oppressive systems and employment opportunities (Harsch, 2004). Nevertheless, the unemployment rates

are increasing, with underdevelopment and poverty affecting mostly disadvantaged Africans, particularly women (Ndinda et.al, 2022).

Women in low-income homes are vulnerable to poverty, both in Africa and worldwide (Mkhize, 2012 cited in Ntuli, 2020). Poverty forces impoverished women to be the backbone of most African families who migrate to the cities in search of a better life for their family and children by selling as street vendors (Siqwana-Ndulo, 2013). In the case of townships, black women are fairly at a distance to the city and are challenged with the issue of poverty. Women in townships are forced to develop creative means of providing for themselves and their families if they cannot find formal employment due to educational constraints (Ntuli, 2020). For many women, informal trading is the first and most common form of income generation.

Using the house as a space to run one's business gives a sense of security and protection. It is no secret that South Africa has unprecedented levels of violence and crime, particularly against women and children. Some of the most common forms of violence faced are sexual assault and murder (Sibanda-Moyo et al., 2017). Therefore, operating a business from their households may secure women from being victims of crime. It was imperative to have a study focusing on the experiences of women who own and are running HBEs. The study is conceptualised on Women in Development (WID), Women and Development (WAD) and Gender and Development (GAD) approaches, and patriarchy, gender, and housing concepts, and uses the theories on Feminism theoretical thinking (Liberal and Black feminism thought), and Intersectionality.

Using such conceptual and theoretical framework, the qualitative research study examines the experiences of black African women who own HBEs within Umlazi B township. This chapter introduces the motivation behind the study. It does that by providing the background and significance of the study and outlining the problem statement. It also outlines the study aim, objectives, research questions, justification of study, the location of study, ethical considerations, anticipated problems and the research methodology.

1.1 Brief Motivation/Background

During the apartheid era in South Africa, it was a constant struggle for survival for black people against the ruthless regime and system (South African History Online, 2021). Each day, they were faced with new challenges and promises of further humiliation and suffering, being stripped of rights, and facing constant harassment (Williams, 2018). Black women often bore the brunt of apartheid brutality regarding racial, social, economic, and sexual oppression (South African History Online, 2019). They faced abuse, manipulation, and oppression from the political regimes' organized whiteness and cultural patriarchy. For women, the effects of previous racially based policies of the apartheid era have left the distribution of income substantially skewed, prompting powerful arguments in favour of economic redistribution. Therefore, this has prompted policies and legislation to promote fair and just wealth distribution in South Africa. In such respect, the study aims to discover whether such redistributionist aims have impacted women in respect of home ownership, and how ownership has benefitted women from an ownership of HBEs perspective.

Through the South African post-apartheid housing policy, the government assists low-income households with a housing subsidy. The Housing White Paper (HWP) (Department of Housing, 1994: 22) indicated that the intention of policy was to allow a “development process to take place within the community, allowing people to exercise economic power, develop their physical surroundings and achieve basic needs”. The HWP is inclusive of all genders in addressing injustices faced by those marginalized and oppressed in the past. The government, therefore, undertook to vigorously promote an effective right to housing for all (Department of Housing, n.d:21). The historical challenges African women faced they have sought social justice to amend the current social problems.

The Affirmative action policy required the representation of women and individuals of colour who were previously underprivileged in every area of the economy due to apartheid (Republic of South Africa, 1998/ 2003 cited in Ssekibuule, 2012). Women's empowerment has been a critical focus of the post-apartheid state, as is evident in several policy documents in South Africa (Ndinda, 2009). In 1998, when a Women's Reference Group was set up to advise the Ministry of Housing on gender issues, concern about women in the housing industry came into focus. (Ssekibuule, 2012). According to Moser (1989), the empowerment of black women would mean the capacity to increase their own self-reliance and internal strength. It is identified as the right to determine choices in life and to impact the direction of change as a result of being able to take command of both tangible and non-material resources.

There are several reasons why improving opportunities for women entrepreneurs in townships is essential. An important one is that women's contributions to economic activities have an instrumental value to a country's development since women can unleash the potential of other members of society and share knowledge and money with others (Driemeier, 2013).

The HWP (Department of Housing, 1994:22) detailed that “housing should be a process that It represents not only a simple economic activity, but also an essential foundation for building continuously improving public and private environments in which robust and productive communities can grow and prosper”. The occupation of land within the jurisdiction of municipalities in South Africa is expressed through access to the city for people experiencing poverty, including women (Ndinda and Ndhlovu, 2016 cited in Adebayo and Ndinda, 2021). This, in turn, has resulted in access being granted to women for subsidized housing in urban areas. The National Department of Housing (1994:22) states that "government housing policies and strategies are enabling and supporting communities to mobilize the economic empowerment of members of the community”. The government emphasised that both men and women could utilize their housing in a manner that would benefit them.

For black women-owned HBEs, the above policy outlines a form of empowerment, giving black women, particularly in township spaces, the courage to become entrepreneurs. The frameworks that the Department of Housing has previously employed in the HWP have allowed for the facilitation of housing specific to an individual's needs. Therefore, different individuals perceive and utilize housing differently, and many roles and opportunities can come from housing (Nnaggenda-Musana, 2021). For this study, housing is looked at from a gender and economic lens. This research study aims to understand whether women-owned HBEs in townships (Umlazi B) are alleviating poverty and whether this has aided in income generation taking place in these enterprises. The focus is on the reduction of income poverty, through the generation of income from the home. Using the Umlazi B township as a case study, the researcher has sought to assess this through secondary and empirical findings.

1.2 Problem Statement

In many developing countries, HBEs continue to be a common phenomenon in the urban landscape. (Guha-Khasnobis, Kanbur & Ostrom, 2006). This is illustrated by an increase in the number of households living in developing world cities which use their own space to generate income (Waiswa, 2020). In that those individuals who own HBEs engage in income generating activities within the same environment, including indoors and outdoors areas of the dwelling in question (Kachenje, 2005). The operation of HBEs involves using different parts of the home for income generation purposes. In the case of apartheid housing in townships, choice was not an option, and housing access was decided by the state only. Therefore, women's access to adequate housing in South African townships during apartheid was informed by the historical, social, economic and, importantly, racial context. Discriminatory laws and practices have always limited African women's access to housing and other socio-economic rights.

It is essential to know that housing is not exclusively a 'women's issue', yet it should be noted that the realities of women's lives must be addressed in housing policies, programmes, and budgets. For decades during apartheid, influx control gave African men access to urban areas as their labour was required in the mines and the industries (Pillay et al, 2002). In contrast, women's labour in urban areas was primarily limited to domestic work. The transition to prioritizing women in housing is informed by the centuries-long restrictions and disproportion in access to urban areas, particularly to housing. Providing adequate housing for women resulted in, among other methods, transferring ownership to them within municipal areas. They included ownership of new housing and the privatization of township rental housing. Such home ownership schemes in the city for the previously disadvantaged communities and women have given them a share of housing in the city (Ndinda & Adebayo, 2021).

The Discount Benefit Scheme (DBS), which was later known as the Extended Discount Benefit Scheme (EDBS), is a housing subsidy program that has transferred the tenure of apartheid rental housing stock to beneficiaries. When the registered tenant cannot be found, and the individual occupying the housing unit is not the registered beneficiary, yet they can prove that they have attained occupation by peaceful means and have taken on the responsibility of a tenant and acted accordingly, they may be considered for regularization (Gordon, Bertoldi & Nell, 2011). Each case is considered on its merit. Many women in former apartheid townships have acquired ownership of housing through the assistance of DBS, allowing them the opportunity to have the power to decide the nature in which their house takes shape without

any restrictions. The introduction of HBEs in such housing has allowed women to be part of the economy.

In view of the characteristics of HBEs, there is a possibility for businesses to be established in houses, yards, verandas and streets near them (Sinai, 1998). Usually, households in developing countries, including South Africa, use their home as an incubator location for their businesses, but for most of these households, the house becomes a permanent location for their business (Septanti, 2015). In developing countries, HBEs as a form of income generation are dominated mainly by women in peripheral areas of the city. The main problem that the study sought to understand is how women-owned HBEs in former apartheid townships have transformed their owners' lives and whether they have alleviated owners' poverty. This investigation aligns with the policy objective of owners benefitting from homeownership beyond just shelter, to using it for household economic advancement.

It also sought to establish the challenges women-owned HBEs have faced and continue to be impacted by. After reviewing published data on the topic at hand, it can be argued that there is a gap in South African literature, as there is limited numbers of authors and scholars who have written on women owned HBEs. The gaps that have been identified in the literature have motivated the research study. This study focused on black women-owned HBEs operating from the Umlazi B section township. It concentrated on whether such HBEs have contributed to alleviation of poverty and income generation, how these women-owned HBEs have negotiated the challenges of meeting livelihoods, and how apartheid spatial planning and the social environment of the area have affected the business operations of HBEs.

1.3 Objectives

The key aim of the research was to assess black women-owned HBEs from the beginning of their entrepreneurship, the challenges they have faced and continue to be impacted by, and the extent to which they are achieving income generation and poverty alleviation for their owners. Such aim was unpacked using the following study objectives:

1.3.1 To determine the factors that motivated women to start and run HBEs and the challenges women owners of such businesses face.

1.3.2 To establish where funding was obtained from to run the HBEs and the difficulties faced in accessing and affording capital.

1.3.3 To determine how characteristics of location, community behaviour and security within the township impact women owned HBEs.

1.3.4 To assess whether the presence of bigger businesses in the proximity of Umlazi B township have an impact on the profitability of the HBEs.

1.3.5 To assess the factors that may hinder black women-owned HBEs from being successful in business development and growth.

1.3.6 To make policy and other recommendations for how women-owned HBEs could thrive in the township environment.

1.4 Research Questions

The research looks into the following: whether the women who own these HBEs in previously rental apartheid housing are making a difference in reducing their poverty. Specifically, it examines if these HBEs are helping these women's alleviation of poverty and generate income. This study aims at addressing the following research questions:

1.4.1 Sub-Questions

1.4.1.1 What were the motivating factors for starting and running HBEs, and the challenges faced the women owners of HBEs?

1.4.1.2 Where was funding obtained from to start and run the HBEs and the difficulties faced in accessing and affording capital?

1.4.1.3 Do the characteristics of location, community behaviour and security within the township impact women owned HBEs?

1.4.1.4 How does the presence of bigger businesses in the proximity of Umlazi B township have an impact on the profitability of the HBEs?

1.4.1.5 What factors hinder black women-owned HBE from being successful in business development and growth, and how can these be addressed?

1.4.1.6 How can women-owned HBEs in townships overcome challenges and improve women's livelihoods?

1.5 Hypothesis

The challenges faced by black women running HBEs in Umlazi B township could potentially impact the capacity of such HBEs to alleviate poverty and generate sizeable income.

1.6 Justification of the Study

In terms of income generation, women have a multitude of obstacles compared to their male counterparts. In terms of income generation, women have a multitude of obstacles compared to their male counterparts. These obstacles are often psychological in nature and are the result of previous social economic systems (Ntuli, 2021). The belief that women's work is not part of the monetary mainstream prevails. In the residential development field, for example, women are frequently excluded from making decisions regarding building design and usage of home space is more pronounced in male homes because of their inherent role as caretakers in homes and because the house is also an economic resource for them (Musana, 2021).

The issue of exclusion for women can be traced back to the colonial and apartheid era, where African women in particular were systematically excluded from the cities based on class, race and gender. Therefore, when the DBS/EDBS in post-apartheid housing policy transformed these women from tenants to housing owners, it allowed previously marginalized women to have an asset that could be an economic asset for them. Although this was not housing of one's choice, such as is desirable under post-apartheid HWP programs, it is still housing that can contribute to women's economic well-being.

The study aimed to assess black women-owned HBEs from the beginning of their entrepreneurship, the challenges they have faced and continue to be impacted by, and the extent to which they are achieving income generation and poverty alleviation.

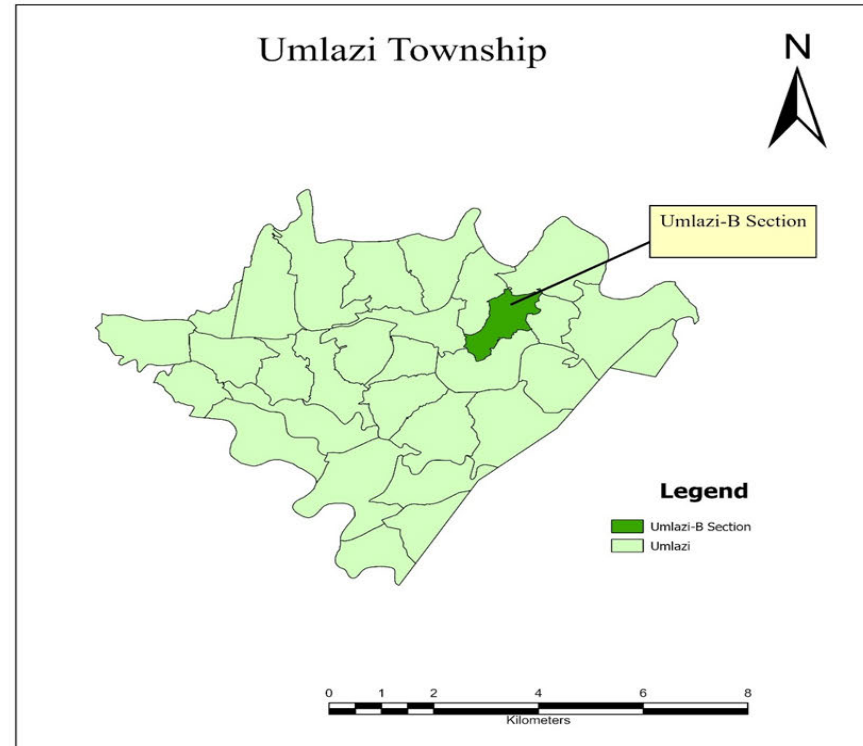
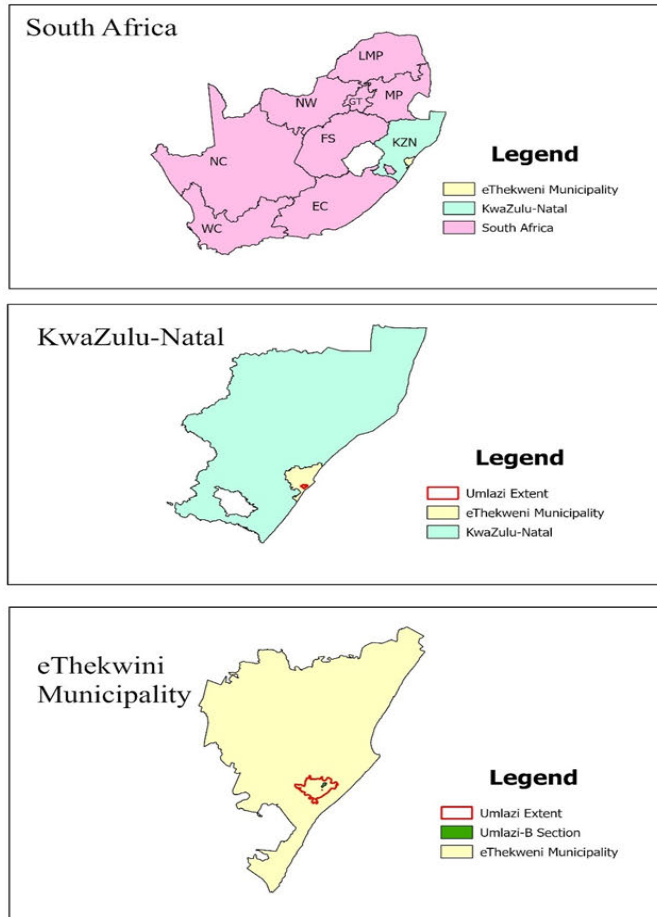
1.7 Location of the Study

Umlazi Township is an urban area in south-eastern KwaZulu-Natal province, 17km south-west of central Durban. It is located at the south bank of the Mlazi River, which borders on the town of Durban in the South West (Mqadi, 2019). Umlazi township is the outcome of the 1845 British occupation of what was renamed Natal after the land was forcibly taken from the indigenous populace of the Zulus (Mahomed, 2002). Church of England set up the Umlazi Reserve in 1862, to provide for a progressive rural life for "natives" in pursuit of pastoral and agricultural occupation (Lewsi, 2011). It was proclaimed a township in 1962 to house residents of Cato Manor, who were moved under the slums law. Some estimates indicated that the area's population can be up to 1 million. There are shack settlements surrounding Umlazi and backyard shacks in the township (Mahomed, 2002).

The research focused on just one part of Umlazi township, the section known as Umlazi B township. Umlazi B is one of the many sections that make up the township and is located at - 29.95209 S and 30.93953 E of the township (Census, 2011). This section of Umlazi has a

population of 14 553 people within a 1.09km squared area, with 3465 households. The housing comprises apartheid rental housing and informal settlements (Census, 2011). In Umlazi B, there are about 1767 houses that are owned by women, as there are 46% of housing units are female headed (Municipal Elections, 2016). Thus, from the census statistics these are the amounts of houses owned by women in the area and the researcher will utilize them to locate participants that fit the study criteria. The population of Umlazi B township was made up of low economic class, as some households are in extreme poverty and others are just able to meet basic living needs. The map 1 below discloses the location of the study area within South Africa.

Map 1: Layout of Study Area



Layout of Study area: Umlazi B Section

Source: Researcher (2023)

1.8 Research Methodology

The research methodology outlines how information was obtained to evaluate how women-owned HBEs in townships are going about poverty alleviation and income generation, and whether this policy objective has been achieved. A qualitative research approach has been adopted by the researcher in this study, to understand individuals' and stakeholders' views and assessments of such HBEs' experience in the area of Umlazi B. Moreover, the quantitative research approach provided an opportunity for interaction between researchers and participants within their natural environment, to make sense of the HBE phenomena regarding the meaning both owners and users gave it.

Qualitative research is a strategy for systematically collecting, organizing and interpreting textual information (Faryadi, 2019). It emphasises on creating meaning and understanding through description. Furthermore, qualitative research explores the meaning of peoples' experiences of a particular issue or phenomenon (Daher et.al, 2017). Fieldwork, in which the researcher goes to the participant, is a typical part of quantitative research, to observe their behaviour in their natural environment and interrogate their experience through questioning key informants (Silverman, 2013).

1.8.1 Primary Sources of Data

Primary data is data that is collected for the first time and therefore regarded as original information (Tran, & Khuc, 2021). According to Taherdoost (2022:14), primary data collection is based on the processes by which the researcher gathers data for the purpose of study, and no one has access to use this data until it is published and both qualitative and quantitative approaches use this data source. Primary data helps to gain high-quality data which can improve results of the study. There are different instruments that can be used for the collection of primary data such as experiments, surveys, interviews, and questionnaires (Kabir, 2016). The methods used for the collection of primary data in the study were semi-structured interviews and on-site observation. Each of the methods that were used is further discussed below.

1.8.1.1 Semi-structured Interviews

According to Kvale (1996) cited in Kheswa (2019), a qualitative research interview tries to determine the meaning of central themes in the participant's life. A semi-structured interview is a non-standardized and are frequently used in qualitative research, here no particular theory is tested by the interviewer's investigation (assumptions), rather it is for the purpose of achieving the questions or objectives of the study (Monday, 2020:19). The benefit of applying

a semi-structured interviews to a study is that the researcher could ask questions and delve further into the scenario at hand. There were four different interview schedules written up for the study. One schedule was used for the women participants of Umlazi B township, who own HBEs within the area. Key informants from two institutions were also interviewed; firstly, the KwaZulu Natal Human Settlement department manager located in the division of policy, research, and product development. The manager had knowledge of Umlazi B Township housing from a policy perspective and was able to give the researcher a good policy outlook regarding the envisaged role of HBEs in household economies.

Secondly, the municipal housing manager from the eThekweni municipality was interviewed to give the researcher a holistic understanding of HBEs in the municipality generally, and in Umlazi township, their envisaged role in the economic upliftment of women, whether there are women-targeted specific supports for such HBEs, given low-income women's economic marginality, among other things. Regarding when HBEs started in the area and how they have evolved over the years, the councillor of Ward 88 was interviewed for this purpose. He also provided information on the kinds of assistance that women-owned HBEs have received from his office and elsewhere, his views and observations on women-owned HBEs, as well as the community's views of HBEs within the area, the challenges faced by women owners and the extent to which he considered them to have contributed to the women's income generation and poverty alleviation.

1.8.1.2 Observation

The observation method was used to gather discernible information required to understand HBEs in the study area better. Kothari (2019) states that this method only sometimes depends on respondents' participation, making it less demanding on the active cooperation of the participants. The researcher made note of the following aspects: whether the businesses have sufficient space for their operation, the way the business operations are conducted in terms of hygiene, the storage of items, and whether any mechanical and technological equipment was being used. A covert observation was used as the researcher wanted the participants to feel comfortable in continuing to perform daily routines without feeling the pressure of being watched by the researcher. Therefore, the participants of Umlazi B township were not made aware of the observation that the researcher was conducting. However, women owners of HBEs' permission were sought to take photographs of their enterprises and activities, and to record some of the HBE tasks, space and operations.

1.8.2 Sampling of study participants

Sampling is a method of identifying who the study's participants will be (Kothari, 2019). This study utilized purposive and snowball methods of sampling, which both fall under non-probability sampling. Purposive sampling involves “identifying and choosing individuals or groups of persons who are particularly well informed about or experienced in phenomena of interest” (Cresswell & Plano Clark, 2011 cited in Palinkas et.al, 2015:534). According to Goli, Ghaljaei & Naderifar (2017:2) snowball sampling is a “convenience sampling method, it applies in cases where it is difficult to reach subjects with the objective characteristics” for the study. The key informants, viz the provincial and municipal respondents and the councillor, were purposively targeted based on their knowledge and involvement in HBE-related matters. The women participants comprised black women who own HBEs in Umlazi B township. To select participants, purposive and snowball samples were used, to seek out who will participate in the study. This type of sampling allowed for the researcher's discretion to be used to choose variables or set out the criteria based on the study's aim and objectives. The criteria that were used when identifying the participants were as follows.

The participants needed to reside within Umlazi B township, be a woman over 18, and own an HBE. The women needed to own their homes, having become owners through the DBS/EDBS. The researcher directly approached women who met this criterion and, after interviewing them, requested them to refer her to other women they knew of who met said criteria. Such process was repeated until the researcher interacted with a satisfactory range of HBE types operated within the study area and exhausted the enquiry on all matters considered important for understanding the extent to which such HBEs had contributed to their owners' income generation and poverty alleviation. In the end, only ten women were located to be interviewed. Below is a table that outlines the selected sample of the study:

Table 1- Selected Sample

- ☐ Target population of the study is women in Umlazi B.
- ☐ These women's demographic was African.
- ☐ They were the age of 18 years and over, owned former apartheid housing in Umlazi B, transferred to them through the Extended Discount Benefit Scheme.
- ☐ Could have been unemployed or employed.
- ☐ Were operating an HBE, within the perimeters of their house.

- The adequate sample size could have ranged from 5 to 25 possible participants; however, the researcher was able to gain access to 10 women who owned HBEs.

1.8.3 Secondary Data

Secondary data consist of information gathered by a different person, and has passed through the analysis process and may be either published or unpublished data (Wagh, 2023). The study used secondary data sources such as peer-reviewed articles, books, archives, journals, and sound recordings in the form of online videos and, blogs, reports, and newspaper and other media articles. These data sources assisted in understanding patriarchy, poverty, housing as an asset, feminism and issues and challenges of running HBEs by low-income women in South Africa and internationally, particularly in developing countries. Such data aided in supporting the results obtained from the primary data sources of the study.

1.8.4 Data Analysis

According to Calzon (2023), data analysis is a process to examine, clean, transform, and model data to highlight useful information, suggest conclusions, and support decision-making. This is done so that the data collected can be precise, understood and presented as information that responds to the research questions posed for the study. In the study, the qualitative data obtained from the interviews and observations was analyzed using thematic data analysis, in which themes were identified in the data collected.

Thematic analysis is a qualitative method for conducting research, the systematic organisation and analysis of complex data sets is used by researchers to search for themes that can capture the narrative available in the context of data sets. (Dawadi, 2020:62). This involves carefully reading and rereading transcribed data to identify themes (Braun, Clarke & Weate ,2016). According to Lochmiller (2021:2029) thematic analysis is a type of "constructionist method, which looks at how various discourses that are present in society have an impact on events, realities, meanings, experiences, and so forth." The themes already embedded in the study's objectives, including sources of finance for HBEs, locational/spatial issues, and challenges of running HBEs, proximity of bigger business, and a policy perspective on HBEs and homeownership were also used for analysis. Such analysis interpreted the information that emanated from conversations with the various study participants in line with the study

objectives and explained the study's findings about how women-owned HBEs contribute to poverty alleviation and income generation.

1.9 Ethical Considerations

1.9.1 Informed Consent

The research entailed direct interaction with the beneficiaries and stakeholders of the housing development. The participants were advised verbally and in the informed consent letter that their contribution to this study was not compulsory. The consent letter was explained to each participant and signed by potential participants to signify their willingness to participate in the empirical enquiry. They were further enlightened that they were at liberty to discontinue their involvement at any point throughout or before the end of the enquiry process. Participants were informed that the research would hold no benefits in favour of their participation.

Moreover, the participants were informed of the research objectives and that the empirical enquiry was required to fulfil the researcher's university studies. This was done to prevent false expectations from being created in the participants' minds. In regard to electronic communication, permission was obtained from the participants to use audio and visual materials before conducting the study. In the event where participants sought to remain anonymous, their right to do so was respected. The participants' right to remain anonymous was guaranteed by allowing them to contribute to the study without stating their names or personal details. The study did not discriminate against participants, but rather, a criterion was set out by the research as a guide to identify and engage with only the required individuals.

1.9.2 Validity, Reliability and Rigour

A qualitative approach was used; the researcher ensured validity by giving a fair, credible, and honest representation of all data that was collected during the study and sought to reflect accurate results from all the data that was collected in all forms and to uphold the highest ethical standards applicable in the research field and elsewhere. Such standards were achieved by ensuring that participants' submissions were neither prejudicial nor offensive. The researcher ensured that rigour was upheld by demonstrating integrity and competence within the study. All the clearance required by the university with respect to ethical considerations was obtained before the commencement of data collection.

The questions used were in line with the research topic and were adhered to, and no inappropriate or personal questions were asked. Interviews with participants were conducted personally by the researcher, ensuring the accuracy of recording the information and reportage during data analysis.

The researcher was respectful and professional. When the interview sessions ended, the researcher allowed the participants to reflect on the information they had given to the researcher. This allowed participants to check on whether anything was missed and let them have peace of mind knowing that they had been represented accurately. It further ensured that the data gathered by the researcher was correct and reflected the participants appropriately.

1.10 Anticipated Problems

Smith (1985) indicated that research methods, purposes, personal motives, and consequences ought to be regulated by the following ethical requirements: obtain content, ensure privacy, collect data from participants, deal with sensitive information appropriately, provide incentives, and avoid deception. In research, experience has proven that not all potential participants may want to participate in the study, and if they do, they may choose not to be identified. Babbie (2001) argues that this is a standard expectation, and in line with the principles of ethical considerations, participants' confidentiality will be guaranteed. These anticipated limitations were not experienced; all the participants were willing to participate and give out the required information.

1.11 Structure of Dissertation

The dissertation is structured as follows:

Chapter 1 introduces the study, followed by the problem statement, objectives and research questions underpinning the study hypothesis. It discusses the location of the study area and outlines the study's methodology and ethical considerations.

Chapter 2 consists of the conceptual and theoretical framework. It also reviews local and international experiences regarding HBEs that are women-owned and run, poverty in township spaces and the policy perspective of housing in South Africa, and how it links to the use of the dwelling for entrepreneurship. The chapter concludes with a discussion of the literature review in respect of its main findings with regard to low-income women and HBEs.

Chapter 3 provides a detailed history of the study area, when the changes in tenure from renting to home ownership by the women occurred, as well as a sense of how many bigger businesses surround the study area to apprise the reader of the businesses operating potentially in competition with women-owned HBEs in the study area.

Chapter 4 presents and analyses the study's findings thematically.

Chapter 5 summarizes the study's findings, draws the study's conclusions, and makes recommendations on the basis of the main findings.

1.12 Chapter Summary

The background of the dissertation and the research introduction are given in Chapter 1. This chapter presents the backdrop of the subject region, the research topic, and the rationale for the research investigation. The goals and objectives of the research are delineated. In order to clarify the significance of gathering data to fulfil the study's objectives and provide an answer to the research question, the research technique and data sources primary and secondary are outlined. The chapter also explains the data analysis process and how rigor, validity, and reliability of the research process and data were attained. Lastly, this chapter provides the dissertation's chapter outline.

Chapter Two - Theoretical and Conceptual Framework, and Literature Review

Chapter two firstly consists of the conceptual and theoretical framework for the study. The theories that the researcher has chosen to frame the study are the Feminism theory, Liberal feminism theory and Black feminism thought, and Intersectionality theory aided by the approaches on Women in Development (WID), Women and Development (WAD), Gender and Development (GAD). These theories and approaches guided the understanding of whether and how women-owned HBEs, particularly in apartheid township housing may have contributed to women's economic growth and alleviated poverty. Secondly, the literature review discusses the history of HBEs, access to housing for women, experiences of obtaining start-up capital, the use of space in housing, poverty in township spaces and the policy perspective of housing in South Africa in respect of gender as well as the use of the house for economic purpose.

2.1 Feminism Theory

The research study is rooted in feminist theories under the different schools of feminism, these being liberal feminism and black feminism. Both these schools of thought are focused on understanding the nature of gender inequality within society. Mutuku and Odhiambo (2022) define feminism as a belief in the political, economic, and cultural equality of women, that has roots in the earliest eras of human civilization. It is important to note that feminism was one of the oldest movements in global history that deals with women rights. Feminism does not have any singular definition, but it focuses on ending gender discrimination and improving women's rights (Mutuku and Odhiambo, 2022).

To understand any form of feminism including liberal feminism, one needs to start at the very beginning and understand the background of feminist ideologies. According to Delmar (2018), a feminist is a person who believes that women experience discrimination due to their gender, that they have needs that are not met, and that a significant overhaul of the social, political, and economic structures is necessary to address these demands. Feminism is the result of feminists that came together over time and formed a social movement that is referred to as feminism to (Delmar, 2018).

There are three waves or movements in the history of feminism (Laughlin, Gallagher, Cobble, Boris, Nadasen, Gilmore & Zarnow, 2010). The first wave came forth in the nineteenth and early twentieth centuries, that referred to the movements of suffrage from the 19th and early 20th centuries, which focused mainly on women's right to vote (Haradhan, 2022). The second wave started in the 1960s and 1970s, and involved the ideas and actions of the women's liberation movement, which started in the 1960s

(Nelson et al, 2002). This wave campaigned for legal and social rights for women. The third wave was a continuation of, and a reaction to the perceived failures of the second wave. Though there were no widespread uses of the term's "feminism" and "feminist" until the 1970s. (Fernandes, 2017). The constructions of gender and sexuality have changed and evolved with changing historical situations (Rosenfelt & Newton, 2013).

In a range of fields in society, Feminism has changed the prevailing opinion, ranging from culture to law (Haradhan, 2022). Feminist activists have campaigned for women's legal rights including property and voting rights. The leaders of most feminist movements and theories were predominantly white, middle-class women in Western Europe and North America. They then filtered down to the global south, hence their adjustments, for example through black and African feminisms, to reflect a different context from the West.

Powerful men entirely dominated political engagement and business affairs; these men did not consider women's capabilities enough to be a threat to them (Mutuku & Odhiambo, 2022:2). Therefore, women were confined to their households and had no control there as well. Women who were not married were considered the "property" of their fathers, and married women were the husband's property (Anand, 2018). Women during this era could not file for divorce and would not have been granted custody of their children. Liberal feminists believe that female subordination lies rooted in a set of traditional and statutory constraints that have blocked women's entrance to success in the public world (Ella, 2017).

2.2 Liberal Feminism

Liberal feminism cannot be understood without firstly understanding its liberalism underpinning. With the early development of capitalism, liberalism emerged in the West with a particular strength since the beginning of the 17th century when the industrial middle class began to develop (Harrison & Boyd, 2018). Liberalism was a way to control violence and allow different groups to coexist peacefully, the ability of everyone to make choices (Fukuyama, 2022.) Liberalism promotes economic growth and all the good things that come from advancement, by protecting property rights and the freedom to transact (Fukuyama, 2022). Therefore, it is important to take note that liberal feminism can only be understood once liberalism is understood. Liberal feminists argue that society harbours the mistaken belief that women are inherently inadequately intellectually and physically capable than men, and tends to discriminate against women in academia, forums, and the marketplace (Ngubane, 2021).

Therefore, the operation of a HBEs can possibly be looked at as emphasising the economic freedom that women have strived for over the years, because of seeking to alleviate poverty and generate an income. The combination of liberalism, economic growth, and modernization has allowed people to buy, sell, and invest freely in a market economy. Property rights were central to liberal policy, promoted by institutional enforcement of contracts that reduced the risks of trade and investment with (Fukuyama, 2022).

Liberal feminists came from a long tradition that began with classical liberal thought. The tradition regarded human beings as rational, independent, and self-interested individuals. The goal for liberal feminists in the late 1800s and early 1900s was to gain women's suffrage under the idea that they would gain individual liberty (Purwarno et.al, 2021). They were concerned with gaining freedom through equality, ending men's cruelty to women, and gaining the freedom to opportunities to become whole persons. Purwarno et.al (2021) stated that liberal feminisms value individualistic approaches to justice and societal structures instead of blaming inequalities on others. Liberal feminisms perceive that the state should provide resources that will enable women to realize freedom and equity. These resources can be education, health care, employment opportunities, skill development programmes, and assets, including land and housing.

2.3 Black feminism thought

The tradition of black feminism is based on the terms of being black and female. It is characterized by a multi-dimensional approach to liberation, but it does not claim any specific definition (National Organization for Women (NOW), 2021). The focus was on the relationship between racism and sexism and how they cause social problems and inequalities faced by black women (NOW, 2021). Within it ranges an intellectual, artistic, philosophical, and activist practice. The second wave of the American women's movement in the late 1960s increased the visibility of the black feminist movement, making the 1970s a pivotal decade for modern black feminism (Kim,2021). In South Africa, workers of colour were instrumental in the social reproduction that was fundamental in the capitalist development of the economy (Sibeko, 2021).

The apartheid government succeeded in disconnecting production and social reproduction in both spatial and socioeconomic terms (Sibeko, 2021). When the system of labour migration is closely looked at, one can identify that cheap labour was supplied to the mines, which in turn marginalised the land-based livelihoods of people living in the countryside. Therefore, men were apart from their families, and the system demanded that those left behind (women) in the

former Bantustans undertake unpaid labour to reproduce the labour force being sent off to the cities and the mines. White women put their responsibilities for social reproduction on to the women of colour, in terms of taking care of their household duties. According to Moleko (2021) women of colour were left with the responsibility for reproducing both African and white families, on an unpaid and ultra-exploited basis, respectively. This sets black South African women's experience apart from white women's, when black feminism is used as an interpretative lens, and explains the impoverished status of black women, which post-apartheid policy, including housing policy sought to address.

Ntuli (2021) believes that the black community, particularly black women, have been made to feel comfortable with poverty. She further states that women of colour in South Africa have more fighting to do than white women to receive the bare minimum of economic opportunities from the post-apartheid government. The importance of black women having access to resources stems from the historical marginalisation and oppression that they have endured for many years, from both black and white social settings across the world (Anand, 2018). Black feminism is relevant to this study as the location of the study is within a predominately non-white community. Secondly, the study is focused on the economic challenges and experiences of black women. Therefore, these experiences must be conceptualized from past black women's lived experiences, as the researcher has chosen to focus solely on black women in a township space regarding income generation and poverty alleviation using HBEs.

2.4 Intersectionality Theory

Intersectionality can be explained as a theory that seeks to acquire knowledge on how different types of discrimination and oppression intersect (El Gharib, 2022). According to Atewologun (2018:3) "intersectionality emphasizes the arrangement of power, disadvantage and privileged status at an individual and societal level". Intersectionality theory asserts that race, gender, and identity are often used as sources of oppression, since societal powers have the influence to marginalize those that are seen as different. Race, gender, and identity each give a different look into the oppressions that are faced by black women (El Gharib, 2022). The intersectionality theory claims that women's lives are based on multiple, interconnected systems of oppression, as does the Feminism theory (Atewologun, 2018).

In South Africa black women, as non-white women who suffered from poverty and the apartheid system, they were subjected to "triple oppression" and repressed by the hard laws enforced by their oppressors (Jaga et al, 2018). Therefore, as a result poor black women in South Africa have been significantly limited in gaining access to resources, opportunities, and

education, as well as urban areas. When it comes to the intersection of race and gender for black women that own HBEs, it could be vital to note that these two elements of race and gender continue to impact their lives. Impacting their financial credibility and security among other things, by the virtue of just being black and female in South Africa.

2.5 Women in Development (WID) and Women and Development (WAD)

Prior to 1970 it was thought that the development process affected men and women in the same manner. Productivity was equated with the cash economy and so most women work was not taken into consideration (Davids, van Driel & Parren ,2013). At the time when it became evident that economic development did not automatically eradicate poverty through a trickle-down effect, the issues of distribution and equality of benefits within the population become apparent (Niyonkuru & Barrett, 2021).

2.5.1 Women in Development (WID)

The Women in development (WID) approach, originated as a result of three major feminist moments concerning feminine conditions. A network of female development professionals who were based in Washington during the 1970s coined the term that is now known as “women in development” (Miller & Shahra, 1995). The approach derived from two feminist waves, the third was impacted by Ester Boserup's 1970 book "Women's Role in Economic Development". The book provided an explanation for why women did not receive an equal share of men's advances in the economy and in social benefits (Boserup, 1970). It showed a positive correlation between the role women in third world countries played in production and their status.

Therefore, Boserup's writing legitimized efforts to influence development policies with a combined argument for justice and efficiency (Tinker, 1990). A measure passed by the United States (US) Congress in 1973, mandated that the United States Agency for International Development (USAID) incorporate women in development initiatives (Koczberski, 1998). In order to better women's lives, the WID strategy ensured that women were integrated into the development process. The approach argued that modernization was impacting differently for men and women, yet instead of improving the rights and status of women the development processes were weakening their position (Miller and Razavi, 1995).

For developing countries, the primacy has been on women's productive roles and the integration into the economy for the improvement of their lives. Though the strategy, has drawn criticisms for being very Western, as the perception of the global south from global north perspective, failed to acknowledge the collective and cultural concerns of women in the

developing world (Collins, 2013). Needless to say, men's position, power, and the structured relations between women and men received little attention and the approach focused on women's productive roles and how they could be more integrated into the economy as a key way to enhance their status (Niyonkuru & Barrett, 2021). It is also criticised for disregarding factors other than just male-bias that affect women's lives, as well as ignoring the wider issues that are associated with mainstream development, and narrow to women-based integration (Parpart, 1993). In addition, WID identified women's insufficient access to resources as a key reason for women being subordinated, without raising any objections about gender relations restricting women (Niyonkuru & Barrett, 2021:2).

Women can be looked at as the missing links in development, one that is undervalued economically within development processes. Although authors such as Huntington (1975), disagreed with Boesrup in stating that equality should be argued on its own merits and must not create a history of women's equality that is vulnerable to historical contradiction. Yes, there might be similarities in some issues although these genders cannot be painted with one brush as their outlook on things is not the same. A man who owns an HBE may not have the same challenges or objectives as a woman that owns an HBE. For many women the use of alternative income streams may stem from trying to alleviate poverty and improve their quality of life, this is not always the case when it comes to men.

2.5.2 Women and Development (WAD)

The Women and Development (WAD) approach gradually replaced the WID. The WAD approach was supported by social-Marxist feminism, in the second half of the 1970s which in addition to emphasising the economic status of women as in the WID paradigm (Niyonkuru & Barrett, 2021). The WAD acknowledged political and social structures as the most significant barriers to women's economic development (Davids et.al,2013). Both WID and WAD have focussed directly on economic arguments by conceptualising women's disadvantages through their exclusion from access to resources of production often legally sanctioned by discriminatory laws ((Moorosi, 2009).

The WAD approach discouraged a strict analytical focus on the problems of women independently of those of men, acknowledging that both men and women are disadvantaged within oppressive world structures based on class and capital (Vijayamohanan, Asalatha, & Ponnuswamy, 2009). It also recognized that men in the Third World have also been negatively impacted by the structure of inequalities and exploitation within the international system. However, the approach did not conduct a thorough examination of the connections among

patriarchy, various production modalities, and women's oppression and subjugation (Kabeer 1994). In other words, it paid very little attention to the realm of reproduction and men and women's relationships at the home level. WAD only focused on intervention strategies for income generating activities, as it has a singular preoccupation of women's work and lives, it did not consider the labour invested in family maintenance, as that was looked at as a private domain independent of development projects

Women's subordination within the WID and WAD programmes was evident, however the fundamental nature of their subordination was neglected by both approaches (Niyonkuru & Barrett, 2021). They identified women's lack of access to resources as the key to their subordination and advocated for women to have equal participation in the development process, without raising questions about the role of male dominated power structures in limiting women's access (Mohindra & Nikiéma, 2010). The WAD approach supports WID in addressing the issue of women's underrepresentation in economic, political, and social structures, and it seems to implicitly presume that women's status will improve with more equitable international institutions (Vijayamohanan et.al, 2009). This has essentially been a reflection of the tendency of dependence theorists and modernization theorists to ignore the ideas of the social sciences and to use only economic or political economics analysis (Rathgeber, 1990).

2.5.3 The Gender and Development Approach (GAD)

The WID and WAD policies to some extents have been successful in improving women's economic conditions, yet have much less been effective in improving the social and economic powers of women (Vijayamohanan et.al, 2009). The aspiration for ultimate empowerment, hence led to the shift to GAD (Moser, 1989/1993). The GAD emerged in the 1980s and focused on the ideas and values within feminine or masculine behaviours or practices, the approach aimed at integrating the lessons and limitations of the WID and WAD approaches (Niyonkuru & Barrett, 2021). Gender was the focus rather than solely on women, influenced by feminist writers such as Oakley (1975) and Rubin (1975) they were concerned with the manner in which women's problems were perceived. According to Moser (1993:3) this is only half the story when we see women in relation to men, as the focus is on gender rather than women, and the relationship between these categories is socially constructed, so 'women' It is important not to look only at that category. The GAD analyses the role of development in men and women while also highlighting the importance of gender equality in development genders in the (Rathgeber, 1990). The approach outlined that gender was used to describe characteristics determined by

society, while sex was used to define characteristics that were biological to an individual (Geadah & Thibault, 2004). The approach highlighted the oppression women faced in their families and private lives (Ngubane, 2023). Furthermore, the GAD approach focuses on the division of labour between men and women and aimed to solve the issues relating to access and control over resources and power.

GAD sought to correct systems and mechanisms that produced gender inequality, focusing on the impact of development on men and women and their participation in development processes (Niyonkuru & Barrett, 2021). Therefore, it is essential to note that the approach did not seek to marginalize men; instead, it ensured that access to resources was not tied to belonging to one sex or the other (Manuh & Anyidoho, 2015). In this regard, men may also actively promote equality between sexes in different manners, such as sharing domestic responsibilities, confronting other men's sexist behaviours and objecting to the imposition of gender-based limitations (Anyidoho, 2018). Therefore, unlike any other, the approach explains the oppression women face through the division of labour and subordination within their private and public lives (Young, 2016).

The WID and WAD was based on a politics of access and getting women into development programmes. On the other hand, the importance of redistribution of power in social relations is recognised by the GAD approach (Vijayamohanan et.al, 2009). The approach further states that for women to be part of the decision-making process, they must organize themselves into a compelling political voice for their legal rights to be strengthened. The GAD perspective leads to the intervention of positive steps that ensure the greater integration of women into current development initiatives. Women's involvement in development was acknowledged by the GAD approach, but it did not necessarily lead to its benefits. The GAD is more recognisable in policy making and delivery practice that facilitates women's ownership of housing, thereby opening the opportunity for their economic advancement through housing. In Umlazi B, the creation of women owned HBEs is part of the economic advancements recognised by the GAD.

2.6 Conceptual framework and definition of concepts

2.6.1 Housing as an Economic Asset

The use of the house as an economic asset to generation money has great potential to expand the productivity of the home (Rust, 2012). Housing is an important physical base to target small enterprise promotion, the quality of the structure helps to support the income creation (Rust, 2012). HBEs generate income for its owner as well as it provides a service for the neighbourhood in which it operates. According to Rust (2007) there are some key links between

housing and wealth creation that need to be present for income to be generated within the house, these being social asset, financial asset, and economic asset. Housing is the main feature for any HBE that is operating from the house, as it serves as the base that holds the business.

When conceptualizing Rust (2007) 'Housing Asset Triangle' it explained the importance of HBEs within households as an economic asset that can grow the financial position of homes. A HBE speaks to the value of the house as a financial asset for individual households. In addition to providing for the basic needs such as shelter and social value, the house offers a base for economic activity and a means of livelihoods. Therefore, housing can be seen as representing the economic asset that enables individuals to utilize the house for economic purposes (Sobantu, 2020). The housing unit can be utilized for many purposes, housing for income generation, and housing for accessing credit. These are the economic and financial asset values of housing respectively.

Scholars such as De Soto (2001) advocated on how housing as a financial asset allowed the poor to translate their dead assets into live assets through access to a title deed and giving them access to credit. In his book "The Mystery of Capital" he stated that small informal businesses and shanty homes were essentially dead capital, that should have been revived by the official legal system this transforms it into liquid capital, enabling people to obtain formal credit and invest in their homes and businesses, which boosts the economy overall (Waliuzzaman, 2020). Thus, the majority of impoverished individuals possess the necessary resources for capitalism to thrive in the form of housing, but they hold these resources in defective forms, lacking to fully utilize their property and create capital (Mammen 2001 cited in Fernandes, 2002).

Previously or more specifically during apartheid people in townships had houses, yet they did not have title deeds for their houses (Sobantu, 2020). For black unemployed women in townships obtaining credit from a bank could take time, as these women did not have a tangible asset that could stand as collateral in order to be given money. Thus, they did not have possession of assets in legal property documents that would have given them the power to create surplus value. The DBS/EDBS policies has transformed this and allowed people the right to obtain title deeds and have full legal ownership of their homes in townships. Housing provides a critical platform from which entrepreneurs build their businesses, as HBEs offer homeowners an opportunity to generate an income while also building the value of their housing asset. According to Turner (1972) the use-value of a house is imperative, regardless

of how the structure may be, if they are tangible possessions (title deed) of the housing unit it could be utilized in different manners.

2.6.2 Patriarchy, gender and housing

According to Van Huffel (2011) patriarchy is understood as a social system that continues to promote hierarchies and awards economic, political, and social power to one group over another. Patriarchy defines the subordination of females to males. In respect of gender inequality and culture, most cultures are structured in a manner where men are superior than women, there are several cultural practices that prevent women from enjoying the life they want (Ngubane, 2021). In South Africa, the system of patriarchy has been institutionalized from the home and was further embedded into society for decades. Hence, this might be one of the reasons that women are seen as the weak and powerless due to their vulnerability in society.

Women of colour were seen as second-class citizens, where their rights to land and house ownership, security of tenure, credit, quality education, and other services were limited (Pons Vignon & Di Paola, 2014). For black women, this meant that access to housing was obtained through their fathers, husbands, or brothers. Although the circumstances have changed from the apartheid period, it is vital to note that not all the changes in policies have removed all the oppression faced by women. The DBS/EDBS has assisted in women obtaining former apartheid township housing in South Africa through transfer of ownership to them. According to Rust (2007) gender can be seen as an area that cuts across different ideas regarding society, law, politics, and culture.

Gender is a socially created system of symbolic practices and performances that is informed by relationships of power (Allen, 2015), in which that society outlines how different behaviours and characteristics for each sex should perform in public. According to Council of Europe (2023), gender was understood as the social attributes and opportunities associated with being female and male, each society across the globe has different sets of norms and roles that are in place for both women and men. It is understood that gender is hierarchical and produces inequalities that overlap with other social and economic inequalities. Black women are most likely to be faced with gender-based discrimination as it intersects with other forms of prejudice that these women are challenged with (World Health Organisation (WHO), 2023).

According to Uteng (2011) during apartheid, the forced movement into housing for families of colour was normally given if a male was the head of the household. Therefore, this case meant

that a couple should have been married to obtain housing. Thus, housing properties in the past were commonly registered under the male partner's name and the woman was registered as a dependant. Therefore, this led to many women remaining in patriarchal toxic relationships for the purpose of sustaining housing needs. South African housing policy to date still favours couples, even though it is inclusive of single individuals that have dependants in gaining access to housing (Umlazi LAP, 2011). This can be seen as gender discrimination against women who do not have dependents or partners, yet still need access to housing since the housing policy might be pushing societal norms and standards of how a family structure in the home should be (Sobantu, 2020). This is just one area of the policy that needs to be reviewed to reflect an inclusive society.

2.7 The history of HBEs within society

2.7.1 Definitions of HBEs

According to Verrest (2007) HBEs can be described as a family mode of production enterprises, their characteristics are as follows: the family owns most of the land and capital for which labour is employed, about 80 % of the company's shares or assets are held by the family. Most of the labour used in the enterprise is provided by the family. Strassmann (1987:124) defines a HBE not just as a small business in a small structure but also a family operation in a home. He further sees it as "a functional and organizational unit of production, generative reproduction, and consumption within the social formation of the whole house." (Strassmann, 1987:126). There are three types of HBEs in South Africa, namely, "service-oriented (hair salons, mechanics, traditional healers, taxi owners, shebeen operators), retail-oriented (spaza, frozen food retailers); and production-oriented (fence and gate manufacturers or welding, clothes makers, preparing food)" (Gordon & Nell, 2006:15).

In areas with low incomes, the complex web of economic links within and between HBEs allows permits everyone but the most deprived to earn a living and have recourse to housing (Lipton, 1980). Indeed, in a number of countries housing contributes significantly to the existence and functioning of informal economies. Nevertheless, households operating businesses from home are still not approved by some towns in Africa and their intention of splitting up the house with work (Kazimbaya-Senkwe, 2004 cited in Nnaggenda-Musana, 2008). Some authorities believe that the use of a home to generate income intrudes on living space, this is seen as a violation of zoning and planning standards, which are intended to regulate domestic space regarding the operation of economic activities within residential areas (Kellett & Tipple, 2002 cited in Kamete, 2013).

2.7.2 The history of HBEs across the world

Women have laboured and produced goods for the market in their own houses throughout history. However, there is no accurate count of women who earn their living by working in their homes as it is difficult to gauge, due to the fact that a large number of labour force surveys do not consider this type of work (Nilsson, Mazumdar, Neunsinger, & Andersen, 2021). The countries discussed below give a brief history into the operation of HBEs around the world, an example is of Pakistan being seen as one of the most progressive microfinancing environments in the world, but also access to credit for women entrepreneurs is low, reported to be less than 25% (Zia, Ahmad & Zia, 2021).). Some women in Pakistan that are engaged in HBEs as a form of income generation are still found to be extremely poor. Although, the provision of microcredit without interest or collateral requirements were provided to all genders of small businesses, as women still had a difficult time overcoming poverty.

Another example of a microfinance scheme takes place in Bangladesh in the form of housing loan programme, established by Professor Muhammed Yunus in 1976, and known as the Grameen Bank. Through the bank microfinance efforts, poor families are enabled to own permanent and cyclone proof housing (World Habitat, 2017). The motivation for the programme is vested in provided housing within the reach of the poor and to sustain their drive for economic activity. Ninety-six per cent of the bank's loans are awarded loans to women, as it believed that women improved the status of the family and society. The bank focuses on women and accelerating their business movements in Bangladesh, particularly for women in rural areas it has improved they financial security and in turn reduced poverty. The Grameen bank has successfully empowered households especially women and to run fruitful small businesses, that enable them to earn sufficient income to sustain a respectable life (Srinivasan, 2018).

According to Muhammad, Kanwal, Nabi & Shah (2016) The microcredit has been effective in enabling women entrepreneurs to participate fully in social and economic life in all sectors. Khan et.al (2016) further goes on to state that this microcredit has also placed people into debts, as their HBEs do not make enough money to sustain livelihoods and as well as pay back the borrowed money. This in turn created a poverty trap for the poor, due to the fact that these women borrowed money under the assumptions of returning it from the business earnings. However, this was not the case for many women owned HBEs as all the money that came in from the business went straight to pay off the financed credit. According to Khan et.al (2016) the Grameen Bank started off as a good strategy that in the end was another capitalism scheme.

During the high growth periods of the global economy, Japan, South Korea, Taiwan, Hong Kong and Singapore were not democratic countries (Jiaying, 2017). However, these countries adopted a liberal institution with respect to the protection of personal property rights and openness to international trade in ways that allowed them to take advantage of the global capitalist system (Harris, 2018). Deng Xiaoping in China after 1978, began to introduce policies such as the household's responsibility law or the township and village enterprise system, which replaced the central planning with limited property rights and incentives for peasants and entrepreneurs to take risks because they were allowed to enjoy the fruits of their own labour with the new policies in place (Fukuyama, 2022). These policies allowed people to make the most of their homes by taking part in HBEs that were fully supported by government.

However, not all authors believe that liberalism has had a positive impact on societies across the globe in terms of the economy. Deneen (2018) for example argues that liberalism went wrong from the very beginning of its conception. He further goes on to say that the 2008 financial crisis was a result of liberalism's failure, resulting in new extremes in economic inequality, the changes in the climate are due to human beings, and the collapse of public confidence in self-government. In the end, Deneen believed that liberalism failed and will always fail because at the final path of liberalism lies enslavement. According to Deneen (2018) liberation from all angles will fail for two reason these being the human appetite is greedy and the world is limited in space. Deneen argument holds some relevance in terms of economic history, although for HBEs space is used with the parameters of the house there is no need to look for space outside of the house. Secondly not all economic endeavours are born out of greed, when it comes to HBEs these can be a result of seeking to overcome poverty and improve one's economic standing.

2.7.3 The history of HBEs in South Africa

Using the home as a workspace is not a new concept, this has occurred for years and years overtime. Strassmann (1986) notes that historically, in communities all over the world as far back as the 16th century, the dwelling was used in order to engage with other households and communities, both in terms of consumption and production. Ndalilah (2012) wrote about the pre-capitalist economy of the Babukusu people that resided in Kenya, who were involved in crafts and industrial activities like iron working, pottery, woodwork, basketry, and weaving Ndalilah (2012). This was known as what can be called a largely, if not entirely home-based production. Pre-colonial Africa looked at a home, especially in settled communities as a centre of production for both home consumption and exchange purposes. According to Ndalilah

(2012) when colonialism settled in African countries, the restructuring of the existing pre-colonial African modes of production shifted to satisfy the desires of the colonists. Rodney (1972) emphasised that colonialism led to the destruction of Africa's HBEs, with many of the natives becoming absorbed into the colonial economy as labour-intensive workers. He then argues further that, by the time Africa reached its political independence from colonist the only surviving activity that was related to craftsmanship was tourist attractions, rather than serving the needs of the local people.

During colonialism in South Africa and elsewhere, attempts were made to suppress home based production (Napier & Mothwa, 2001). The colonists adopted laws prohibiting colonised people from participating in local production, setting up structures and conditions such as a monopoly economy or compulsory taxes that forced the natives to leave their normal economic practices for work to receive the necessary money for household needs and to pay colonial taxes (Rodney, 1972). The colonists suppressed home based production by means of colonial planning, which enforced strict zoning and deterred the location of business activities in homes (Ndalilah, 2012).

In South Africa, townships were built as dormitory housing areas for Black people with very limited availability of commercial activities (Waiswa, 2020). In particular, in the 1960s, when the government policy was to provide only temporary trading facilities for the "temporary people" of the towns, HBEs were severely limited (Napier & Mothwa, 2001). The present-day operation of a business from the home was only recognised by the South African government if it is a formal tax paying business (SME, 2022). For those that run informal businesses, it can be said to be a struggle to receive assistance from government institutions (SME, 2022). HBEs in township spaces are an important tool for poverty alleviation, as it is vital for black people, particularly women, to create their own wealth that is not restricted to having to work for an employer, which opportunities are in any case limited for low-income women.

2.8 Poverty in South Africa

The World Bank (2001) cited in Sekhampu (2012:9506) defines poverty as a situation where one lacks command over commodities that are considered necessary to ensure a reasonable standard of living in society or the lack of ability to function in a society. South Africa has been classified as an upper middle-income country, yet a vast proportion of its population is living in absolute poverty and displays a level of human development more often associated with low-income countries (Madlala, Hill, Kunneke, Kengne, Peer & Faber, 2022). Moreover, in terms

of income and wealth, South Africa is one of the most unequal countries in the world, and many households are still challenged with unsatisfactory access to education, health care, energy and clean water (May, 1998:2 cited in Viljoen & Sekhampu, 2013:730). The new era of democracy was accompanied by the hope that income poverty and inequality would be alleviated, yet this continues to be a dream that South Africa must achieve one day.

In South Africa the government has undertaken initiatives with the goal of promoting equitable distribution of economic benefits across the population. The alleviation of poverty and its associated social ills has been at the heart of post-apartheid South Africa's policy pronouncements, including housing policy. This is evident in the Reconstruction and development Programme of 1994 document, and the 1996 Constitution of South Africa (Sekhampu, 2012). South Africa's historical circumstances have shaped the present situation of poverty and opportunities along racial lines. Disadvantaged groups were systematically left with little to no land or other resources (Aliber, 2001). These groups were not afforded the same quality of education when compared to that of whites and were forced to find coping strategies to meet livelihoods. Women and children are the ones that are mostly affected by poverty in South Africa (Sekhampu, 2013). The problem of poverty and unemployment has serious consequences for economic development, particularly in urban areas, and specifically township areas. A key factor that can aid in the reduction of poverty is access to adequate housing, since the possession of a title deed can allow financial doors to be open for the deed holder, in the form of using their houses as collateral to obtain loans, that could have been used to fund an HBE (Mnguni, 2011).

2.8.1 Feminization of poverty

The term feminisation of poverty was first stated by Diana Pearce in the late 1970s, and since then, a number of academics have looked into patterns in the poverty of men and women, the rates and the ratio between them to examine the potential impact of gender on the economic status (Carlson & McLanahan, 2001). According to Ndinda, Adebayo & Ndhlovu (2022) the phenomenon known as the "feminization of poverty" describes how women and children make up a disproportionate share of the global impoverished population when compared to men. Women's poverty varies across countries although there are three similar facts across the globe that can be used in reducing women's poverty, the requirement of convergence of demography, the market economy, and government policy. These factors are important since women's economic status depends on whatever resources they can collectively obtain from the family, the market, and the state.

Poverty reduction remains one of the world's most important challenges, poverty is associated with many negative aspects when it comes to living standards and, thus, decreasing poverty can improve millions of people's lives worldwide (Hipsler, 2013). The eradication of poverty entails more than the correction of a lack of income and productive resources to ensure sustainable livelihoods. According to the United Nations (UN) (2022) the manifestations for world poverty reduction this includes malnutrition and food insecurity, restrictions on access to education. Other fundamental services such as social discrimination or exclusion and the lack of involvement in decision making processes.

Therefore, for poverty eradication to take place it should be integrated within national policies and actions in accordance with international agreements of the Sustainable Development Goals (SDGs), forming part of countries core principles and policies. Putting into practice laws designed to promote a fairer distribution of income, wealth, and social protection should be focused on for poverty eradication to be achieved (UN, 2022). The development of HBEs can be seen as a means to decrease poverty, since HBEs have the potential of generating an income for more than one household.

2.9 Access to housing for women in South Africa during apartheid

The establishment of colonialism created the foundation for racially segregated urban development and intensified the spatial mobility of black communities (Maylam, 1995). The segregation and spatial control of black housing during the colonial period were characterized by its physical boundaries (Strauss, 2017). Overcrowding and poor living conditions in the black neighbourhood have been caused by the locational restrictions imposed during this period (Sunil, 2020). This approach neglected the diverse housing requirements of a growing and diverse urban population, opting instead for poor neighbourhoods on the city's periphery, which resulted in segregated development. Women gained access to housing during this time by marriage or being permitted to work in urban areas.

The South African housing policy during the apartheid era was strongly rooted in racial and ethnic separation where the white population was separated from the non-whites (Sunil, 2020). The non-whites consisted of black Africans, Indians and Asians, and Coloureds. The two laws which had the utmost impact on residential segregation and isolation include the Group Areas Act 40 of 1950 and the Prevention of Illegal Squatting Act No 52 of 1951, during the apartheid era were used to determine residential location of the different racial groups in South Africa (Strauss, 2017). To bridge the gaps that were evident within townships, some residents saw the opportunity to run small businesses from their homes. This has formulated to what is formally

known as HBEs that are said to be used to bridge townships economic gap in terms of generate income.

2.9.1 Women and Housing in South Africa post-1994

When the democratic government came into power in 1994 there were numerous of promises made to South Africans. The South African Constitution of 1996 was formulated to address many of the injustices of apartheid, in the hopes of creating a society that is equal and fair, irrespective of race or sexuality (South African Constitution, 1996). The Bill of Rights gave all South Africans including women the right to equality stating that “The state may not unfairly discriminate directly or indirectly against anyone on one or more grounds, including race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language and birth”(South African Constitution, 2021). Whether the goal has been achieved or not is a separate discussion that needs to be addressed.

The HWP was a guiding principle for housing development that was to be facilitated by government. According to this policy, it was the government’s role to encourage and support individuals and communities in their efforts to fulfil their own housing needs by assisting them in accessing land, services and technical assistance in a manner that would lead to the transfer of skills and empowerment of communities (Department of Housing, 1994). For housing stock that was developed during apartheid Chapter 2 of the Bill of Rights outlined that “a person or community whose tenure of land is legally insecure as a result of past racially discriminatory laws or practices is entitled, to the extent provided by an act of parliament, either to restitution of that property or to equitable redress” (Department of Housing, 1994). Although this clause was primarily discussing land reform, it also allowed for DBS/EDBS to be developed, specifically for those individuals who were occupants of apartheid rental housing to become owners of their housing. These different acts and clauses have paved the way for women to own township apartheid rental housing ownership is today in South Africa, and to have assets that are tangible and could be used for economic advancement through HBEs, among other things.

Refining the property rights of women is not only a matter of human rights and gender equality, it is an essential principle that underlies economic development for all people (Charlton, 2017/2018). There is an excess of research showing that when women’s incomes go up, the additional revenue goes directly to increasing household consumption and, therefore into the overall economy (Rabenhorst, 2011)). In contrast, whereas men spend much of their income

on personal items. South Africa post-apartheid policies and legislations have advocated for people to make the most of any resources available to them, to improve their quality of life.

2.9.2 Apartheid housing stock misalignment with post-apartheid policies

South Africa townships are made up of different housing types, ranging from newer social housing all the way to apartheid housing (National Housing Code, 2009). In 1994 the National housing code stipulated that housing that was built under the apartheid government was to be aligned to policies of the current ruling government (Department of Housing, 1994). This was done through the DBS and later the EDBS. Here the policy framework and implementation guidelines were set out to support decisions made regarding the transfer of public housing stock built during apartheid to qualifying occupants. It aimed to ensure that many of the occupants of public housing stock received the opportunity to secure individual ownership of their housing units (Department of Human Settlement, 2010). Therefore, the research focuses on apartheid housing as it still plays a vital role in sustaining present individuals through shelter and the business operation, they have engaged in such as HBEs, using Umlazi B township as the case study.

2.10 The use of the house for HBE within the context of South Africa housing policy

Everyone has the right to have access to adequate housing, the state must take reasonable legislative and other measures, within its available resources to achieve the progressive realisation of this right (Constitution of South Africa, 1996). Under the Housing act 107 of 1997, housing development was defined as the establishment of stable, sustainable private and public residential environments that ensured viable households that are within areas that allowed for convenient access to economic opportunities (Tissington, 2010:36). The housing sector has a potentially enormous role to play in the revitalisation of South Africa economy.

A housing programme should not be limited to housing, it must be promoted in a manner that gives meaning to viable communities (Department of Housing, n.d). Thus, a viable community is one that can self-sustain socially, financially and most importantly economically. These are the types of communities that the South Africa housing policy sought to develop, where the people sustain and grow the society without too much aid from government. Therefore, the development of an HBE within the housing structure is a manner of being able to self-sustain the homeowner economically and may lead to a viable community, where income can be circulated within the community for the transformation of the community itself.

One key policy that has made its stance clear when it comes to income generation within housing is the Breaking New Ground policy (BNG) (BNG, 2004). It states that it would

“accelerating housing delivery as a key strategy for poverty alleviation, the use of housing provision as a major job creation approach, and ensuring that property can be used as an asset for the purpose of wealth creation and empowerment” (City of Ekurhuleni, 2021). The policy shows great support for HBEs within housing, among other income generation methods from the house.

2.10.1 The use of space within housing

The value of space (location), and its relationship with cost and opportunity, as well as how to use it effectively through strategic planning to improve income, employment, and housing is highly vital. HBEs are an important income-generating strategy and play a key role in poverty alleviation at household level, in South Africa and elsewhere. In Ghana, for example, they have widespread HBEs that are dominated by mostly women, who partake in HBEs to maintain livelihoods (Gough et.al, 2003). Despite overcoming colonisation in the country, the evident incidences such as depression, a weakening formal labour market, and recession are responsible factors, have contributed to unemployment and poverty amongst women remain particularly high (Rogerson, 2000). HBEs in Ikot Ekpene, Nigeria, are also seen as a lifeline based on their valuable and supportive role in many households (Ezeadichie et.al, 2022). Although the income from HBEs is usually small, it continues to sustain many poor households from slipping into extreme poverty.

In townships spaces the digital environment is still one that is slowly being seen as a pressing issue. Concerns have arisen regarding the potential digital divide, which exists between those who are connected to technology and those without for South Africans (Harrisberg, 2022). For women owned HBEs in townships, it may be difficult for these women due to various reasons including digital illiteracy, lack of business banks accounts and online financial transacting, severe power cuts, expensive internet and extreme inequality all make it even more challenging. Nevertheless, there have been recent developments from South African government in it aid to invite township-based businesses to the digital space, UberEats announced a partnership with the Gauteng government to enable township-based businesses to trade via the platform app (Diphoko, 2023).

Therefore, when people browse for food providers, some of them will be based in a township. According Diphoko (2023) this will enable township-based businesses to trade beyond the township environment and be able access urban environments outside the township as well. In spite of this initiative seemingly showing that it could be a positive step for the introduction of township HBEs into the digital space. It does not account for the current challenges that have

been holding back women from taking part in this space, secondly only HBEs that sell food items are catered for and not all women owned HBEs sell food. Therefore, this programme looks to be bias and there are gaps in the government aid of HBEs and as a country are at risk not being able to sustain our economy. (Harrisberg, 2022).

According to Anwar (2017), over the past couple of years, there has been a growing and distinct stream of studies that considered online HBEs as a growing business space, where the technological industry infuses itself into the home, in that not just food, retail or service HBEs are operated. Both men and women have grown into this space of starting and running software apps, digital websites from the comfort of their homes (Organisation for Economic Co-operation and Development, 2018). It's important to note that space is not only taken up in a physical sense of seeing products, yet the operation of the technological business is also taking up space in an intangible manner (Organisation for Economic Co-operation and Development, 2018). Anwar (2017) goes on to state that online businesses are deliberately engaged in because of the flexibility of the online environment, which provides novel value to their customers, often through lower cost, enhanced choice, rapid fulfilment, increased socialisation, or a combination of all. Regardless of Anwar (2017) praises of the digital space growth into HBEs, township businesses are still falling behind when it comes to the use of digital technology.

2.11 Safety within Urban spaces for women owned HBEs

Cities around the world represent the promise of better opportunities, although this is also followed by high crime and violence rates. This branches from the factor that cities are centres of extreme inequality, unemployment, inadequate services and health provision, social exclusion, and overcrowding (SaferSpaces, 2016). A global safer cities initiative that was conducted in 2012 found that 92% of women in New Delhi experienced some form of sexual violence within a public space during their lifetime (UN Women, 2013). In Kigali, Rwanda women are hesitant to participant in activities that take place outside the home, for the fear sexual harassment or any other forms of sexual violence (SaferSpaces, 2016).

Therefore, the operation of HBEs for women no longer just becomes a poverty alleviation strategy, yet it may also serve the purpose of security and comfort for these women, as becoming victims of crime seems to be higher for women than it is for men across the globe (UN Women, 2013). Although the running of a business from the comfort of the home does not mean that there is full security and no exposure to vulnerability. That in as much as running an HBE from home provides women owners a level of safety and security, this is not guaranteed when they operate outside of the home, for example when going to buy stock,

distribute their product, or where their clientele are members of the public who come to the home to buy a product or have a service rendered, which still makes the women vulnerable

For decades South Africa has struggled with exceptionally high levels of violence and crime (Carrington et.al ,2016). South African crime states for the second quarter of 2022 showed alarming increases in violent crimes across the country. According to the Business Tech (2022), KwaZulu Natal (KZN) was ranked within the top three provinces worst affected by crime in South Africa. Umlazi township was ranked as the second area with the highest crime rate in KZN, the first being the Durban Central District (CBD) (Business Tech, 2019). When it comes to women owned HBEs in Umlazi B township, the running of a business from the comfort of their home does not ensure that these women are immune to being victims of crime. In the same manner that Rwanda and New Delhi women believe that their HBEs can protect them from being victims that cannot be fully assured to them.

2.12 Chapter Summary

The theories (Feminism, Liberal feminism, Black feminism thought and Intersectionality,) and approaches (WID, WAD and GAD) all advocated for the integration and inclusion of marginalized women into economic spaces. HBEs have performed the role of seeking to be a tool for poverty alleviation, as it is vital for people, particularly women, to create their own income that is not restricted to having to work for an employer, which in any case opportunities are limited for low-income women. The literature within the conceptual framework has shown that poverty alleviation still has gaps before it can be fully achieved, and national policies alone will not combat this global challenge.

The South Africa government has undertaken initiatives with the goal of promoting equitable distribution of economic benefits across the population, yet the country still has one of the most unequal distribution of wealth to date. Women remain vulnerable to urban poverty excessively in the country. A key factor that can aid in the reduction of poverty is access to adequate housing, since the possession of a title deed can allow financial doors to be open for the deed holder, to be used as collateral. Across the centuries economic activities within housing in the form of HBEs have been identified in different manners, in pre-colonial Africa housing was the centre of production for both home consumption and exchange purposes. Whereas colonists suppressed home based production through colonial planning, therefore discouraging economic activities in housing, in the present context of South Africa.

Chapter Three- History of Umlazi township and its sub-section of Umlazi B

According to Marele (2021), "townships" are places that were set aside for the sole use of African, Coloured, and Indian people during the apartheid era. Townships, which were formerly referred to as "locations," have a special and distinctive history that has had a big impact on how these communities are perceived and how people live there (Donaldson, 2014). In South Africa, townships are a constant feature of the urban environment, low to middle income neighbourhoods can be found, particularly in bigger townships (Philip, 2018). The benefits of economic growth for township residents in the post-apartheid period have fallen far short of expectations because township residents are typically poor and have high unemployment rates (Darkey and Visagie, 2013). Townships are still seen negatively by many in South Africa.

Umlazi is a township in KwaZulu-Natal in South Africa, that is located south-west of Durban central business district. It lies along the south bank of the Mlazi river (Mthembu, 2007). The present site of Umlazi was first occupied by American missionaries in 1836, but it became an Anglican mission reserve in 1856 (Mthembu, 2007). Formerly known as the Umlazi mission reserve, Umlazi became a place of contention when the early 1940s government considered Umlazi a relocation option for Cato Manor residents (Mangosuthu University of Technology (MUT), n.d). The reasoning behind this was its proximity to the south of the central business district (CBD), therefore it was a good relocation area as it was far from the primarily white areas. Initially, the land was unoccupied hence they could resettle non-whites there and it acquired town status in 1973 (Ngubane, 2012).

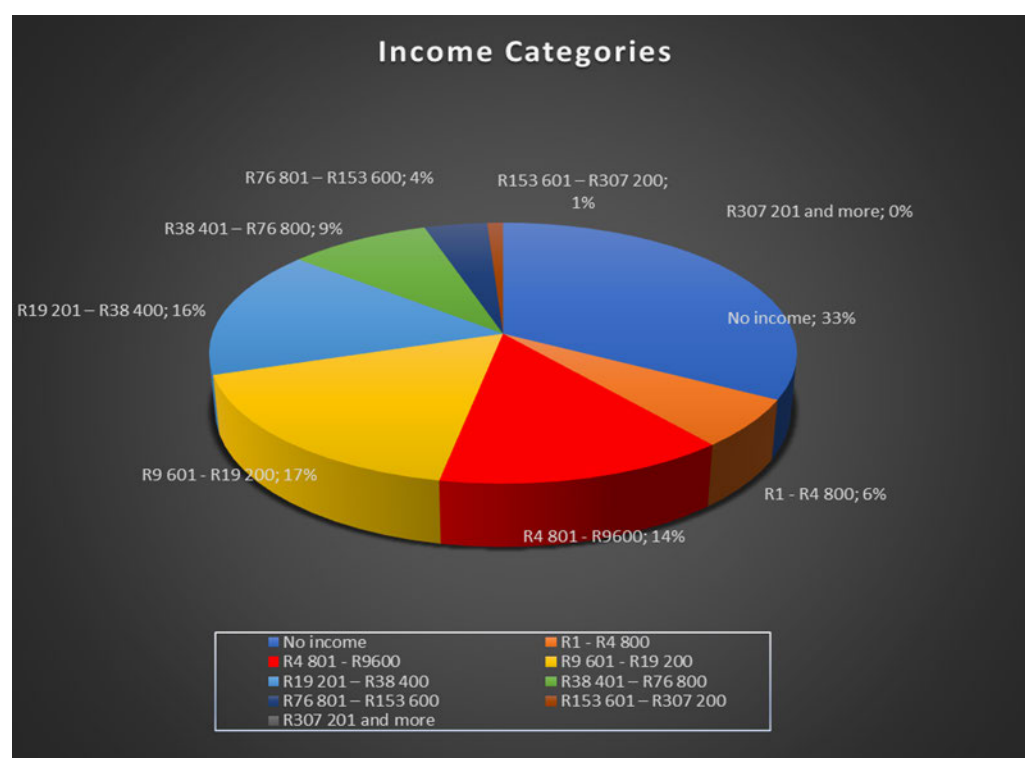
In the post-apartheid era Umlazi township is part of the eThekweni Municipal Area (Makoe, 2022). It has an area of 47.46 km² that is comprised of mixed-income, mixed-used development which combines residential, commercial, industrial, social, and open spaces to create sustainable human settlements that are spatially integrated (Census, 2011). Umlazi township is the second largest township in South Africa, after Soweto in Gauteng (Makoe, 2022). The township has its own registration plate which is Umlazi KwaZulu Natal (NUZ) (Ngubane, 2012). The township is made up of 26 sections and the section of importance to the research study is Umlazi B section (Makoe, 2022).

3.1 Income and Employment in Umlazi Township

Over the years there has been an increase in unemployment within the province of KZN, although eThekweni, municipality has shown a gradual increase over the years when it comes to GDP (De Beer, 2019). The figures of household income per annum for Umlazi township in

2011 showed that for each section, there was a large percentage of households with no income coming into the household. This is then followed by households whose income ranges between R4801 – R9600 that make up 14% and R9601 -R19 200 that make up 17%. These figures can be seen as alarming as a large percentage of the township is not receiving any form of income, it leads to question how people are able to sustain themselves. Figure 1 below is of a pie chart that shows the household incomes per annum of Umlazi township for the year of 2011. Figure 2 conveys the employment status as well as the percentages for the area of Umlazi township.

Figure 1-Income Categories in Umlazi



Source: Umlazi and Malukai LAP and TRS (2011)

Table 2- Employment Status in Umlazi

Employment Status	Percentage
Working	19.38%
Not working	26.14%
Not economically active	23.19%

Source: Census (2011)

The figures or statistics above have given a general overview of the economic standpoint of Umlazi township as a whole. The township seemingly has a high unemployment rate of approximately 50%. The UN (2022), reports that “the development characteristics of townships in general are primarily residential accommodation, with a lack of provision of facilities and services, lack of urban and economic opportunities”. These challenges may have had a direct impact on the lack of financial prosperity within an area. According to De Beer (2019) Umlazi and all the sections (including Umlazi B) within the township have great potential for economic development that would improve the lives of the local people.

3.2 History of Umlazi B township

The study area of Umlazi B township makes up 1.09 km² of the total area of Umlazi (Makoe, 2022). The housing units have been passed down from one generation to the next for the area of Umlazi B, which is classified as historic apartheid rental housing that was constructed under the Group areas act of 1950 (National Housing Code, 2009). Umlazi B was officially opened to black residents in 1965, who were forcefully removed from Cato Manor and other parts of Durban under the Group Areas Act (Department of Housing, 1994). Black formal townships consisted of rental housing provided by the state for black urban workers. Umlazi B was developed to house male migrant workers and those forcefully removed from the inner city (South African History Online, 2011). During apartheid, only certain groups of people were allowed to take up accommodation. Essentially nuclear families and men with dependants were legally entitled to the government-owned property in rental housing (South African History Online, 2011).

The dynamic of the township has changed over the years although the economic position of females within the area still one of disadvantage in that women in township spaces fall into a large statistic of women that either lack education or skills for employment (Census, 2011). Therefore, the use of the house for a HBE could serve as a form of employment for women, that have not been able to obtain what is seen as formal employment. In 1994, the National housing code stipulated that housing that was built under the apartheid government was to be aligned to policies of the current ruling government, this was done through the DBS (National Housing Code, 2009). The DBS/EDBS became the tool for the privatisation of apartheid housing which began to take place in 1994, where both men and women tenants and other forms of de facto tenure would become full owners of their houses (Department of Housing, 2010).

Some women secured houses in Umlazi B township not only because of their persistence, but also because the Durban city government faced pressure from national government to improve access to housing (Hunter, 2014). The occupants of apartheid housing become the owners of the houses, with the assistance of the government, this allowed women to become owners independently of men (Department of Housing, 2010). Some amenities that are present with in the area of Umlazi B are facilities that include Metro Gents Lounge, KwaMthembu Lounge, Maphithini Liquor store (Census, 2011). The shopping centre that was previously present within the area was destroyed during the looting rites of 2021, thus people have to utilize neighbouring centres to obtain basic goods and services (News24, 2022). Without any major shops or centres within the area, people have to rely on obtaining goods from local HBEs or major facilities outside of their section.

3.2.1 Population of Umlazi B

It has been previously stated that Umlazi B has a population of about 14,553 people that reside within the area (Statistics South Africa (Stats SA), 2021). The history of Umlazi B stated that the area was designated for non-white individuals that were black (Census, 2011). Therefore, this has continued to influence the population dynamics of the area to still be dominated by African individuals even to date. For the area of Umlazi B township there are still statistical gaps when it comes to economic information. Due to racial segregation that occurred during apartheid of different racial groups, some traces of racial segregation have continued within the spatial distribution of South African areas when looking at the population dynamics. The statistical data that is present within literature only showcases population data that represents the country or township as a whole. There is very limited data on the specific study area that is being researched. Hence, the researcher has utilized other data in order to create an interrelation that can be related back to the study area. According to Stats SA (2021), only 43.4% of women accounted for the total employment in the country.

Women who were employed dominated the domestic worker sector, clerical, and technical occupations (Stats SA, 2021). The unemployment rate in South Africa for 2021 has shown that 48.7% women were unemployed, whereas their male counterparts' unemployment rate is 40.6% within the area of Umlazi B (Stats SA, 2021). According to the Municipal Elections (2016) ward 88 had an unemployment rate of 67% and Umlazi B is one of the sections that falls within this ward. Furthermore, a large number of this unemployment percentage is made up of women in ward 88 (Municipal Elections, 2016). Income generation and poverty alleviation have remained factors that continue to challenge black women in present day South

Africa. Therefore, it has become necessary for black women in townships to find alternatives means of meeting livelihoods. Going back to De Soto and Rust's views on the importance of housing as an economic asset, the development of HBEs within the household not only has the potential to increase the housing value, it can also create surplus income for women HBE owners, which can be used to fund other avenues of living and create employment opportunities. Whether this has happened in Umlazi B or not is the subject of the empirical enquiry in the area.

3.3 Chapter Summary

The apartheid legislation is the source of Umlazi B housing's history which has favourably influenced democratic South Africa housing policies. Women are now the proprietors of apartheid housing, thanks in part to the post-apartheid regulations that helped with the ownership transfer. In Umlazi B township, the rates of unemployment for women are significantly higher than those for men. Being a homeowner has given women the ability to create jobs for themselves and defy the economic assumptions made about them by statistics. HBEs are therefore used in townships as a strategy to fight unemployment and poverty as well as to give women a source of income. The next chapter examines the extent to which these HBEs have helped the women owners generate income and overcome their poverty.

Chapter Four: Presentation of findings and data analysis

This dissertation investigates whether HBEs have resulted in income generation and poverty alleviation for women owners. The research used the case study area of Umlazi B to establish if women have improved incomes and alleviated poverty from homeownership, which has been facilitated by housing policy, and specifically the DBS/EDBS. The purpose of this chapter is to present the results of the overall data collected from the empirical study. An analysis of the empirical data provides insight and in depth understanding of issues pertaining to women owned HBEs in a township context, which enables the researcher to reach conclusions and provide recommendations for possible improvement of outcomes in poverty alleviation and wealth creation for women, through the running of HBEs.

Data was analysed and interpreted in a thematic manner, built from predetermined themes derived from an understanding of the issues pertinent to women owned HBEs. These were the policy perspective on women's homeownership and HBEs in Umlazi township, the motivation for women owned HBEs in Umlazi B, access to finance; space; household decision making around such space, gender-based challenges facing women owned HBEs, and the proximity of bigger businesses and impact on the profitability of the HBEs. Other sub-themes that emerged from the data were also analysed, in particular the impact of homeownership on women owned HBEs, women owned HBEs as a survival strategy, access to credit for women owned HBEs, financial management of the businesses, and business space and household decision making around such space.

The use of purposive and snowball sampling resulted in ten women being identified to be interviewed within Umlazi B township, as they correctly fitted into the set-out criteria that were based on the aim and objectives of the study. Here the researcher first approached a local HBE and discovered that it was owned by a woman, who in turn gave referrals of other HBEs within Umlazi B, which the researcher engaged with only if they were women owned. The interviews were conducted over three days starting from 17th to 28th January 2023. The age of women that participated in the study ranged from 38 to 75 years old. HBEs afforded women owners the ability to have employment and be able to work from home. The research aimed to establish the extent to which the income generated thus met the policy objectives of poverty alleviation and wealth creation, specifically for the women owners of housing.

4.1 Policy perspective on women's homeownership and HBEs in Umlazi B township

The researcher interviewed a key informant from the Department of Human Settlement (DHS) who is the Umlazi township regional manager, and who gave permission to be identified in this reportage of findings. The interview took place on the 17th of January 2023 at the DHS offices. When asked whether poverty alleviation is a priority for the DHS the informant stated that, *"Poverty is one of the priorities that the department has outlined as well as the delivery of housing"*. When it came to women's homeownership in the township, the manager commented that, *"The number of women homeowners within the area of Umlazi B township over the years have increased"*. A policy that was instrumental in increasing access to housing for women particularly in the former apartheid township housing was the EDBS. The manager indicated that *"the EDBS policy enabled many women who previously could not afford housing be able to have access to a house at an affordable rate"*. The women owners of HBEs confirmed this, as evident in the following comments:

Participant 1: *"I was able to purchase my house after 1994, as people were moving out of townships and the costs of buying a house were low"*.

Participant 2: *"After 1994 I received full ownership of my house, through the assistance of the democratic government"*.

Although the initial research methodology anticipated an interview with the Umlazi township regional manager, he enlisted the assistance of four fellow colleagues to try and help in answering the researcher's questions more comprehensively. This created an inadvertent focus group where the researcher would pose a question to be answered and four respondents would discuss amongst themselves, with the member of the group most versed with the issue under discussion answering the question. It merged from the group discussion that the DBS assisted with the transfer of homeownership; with the acquiring of ownership, it allowed the owners to have full control when it came to decisions regarding the housing structure. Some homeowners decided to continue residing within this apartheid housing, whereas others decided to sell and move to different areas. In the case of Participant 1 in the above cited comment, they were not the original occupants of the apartheid housing yet acquired the house through purchasing processes post 1994.

The interview/focus group discussion led to a more comprehensive discussion of the issues raised by the researcher. While the interview with the DHS served some purpose towards the study, however it was evident that there was a lack of knowledge about the study area by the

group of officials, and specifically of the issue of women owned HBEs, which indicated a major gap that is present within the DHS itself, particularly in linking homeownership with the use of the house as an economic asset, and generally, the gender aspects of the housing benefit.

4.2 Motivations for women owned HBEs in Umlazi B

The researcher interviewed the Councillor of ward eighty-eight in Umlazi B, with the interview conducted on the 19th of January 2023. The interview aimed at gaining a holistic understanding of HBEs, when HBEs started in the area and how they have evolved over the years. When asked about the state of poverty in the area, he stated that, *“Poverty levels for Umlazi B have increased since 2011 at a very worrying rate”*. When it comes to his opinion and observation in the study area of HBEs and their extent of poverty alleviation the councillor saw HBEs in a positive light, *“These are small businesses that are reducing poverty and generating an income for the HBE owners and the community of Umlazi B”*. The councillor described women owned HBEs as being a successful when it came to reducing poverty and generating employment. However, the data collected from the women owned HBEs gives an otherwise and this can be seen through the collected data from interviews.

The councillor specified that he does not have a distinct date of when HBEs started to sprout within the area, although he indicated that these types of businesses have been present for decades now and the decision to run a HBE is based on the owners income limitations and a desire by owners to improve their incomes and address their poverty. In the case of HBEs that are owned by women, the councillor had a simple statement of why women choose to start an HBE. He indicated that, *“Selling seems to make more [income] than working”*. He further stated that, *“The money that these women make is used to sustain all needed livelihoods”*.

It would appear from the Councillor’s assertions that the lack of employment that pays well in the city of Durban generally and the study area, has forced women within this area to establish HBEs as an alternative source of income, even when their capacity to generate substantial incomes is not guaranteed. The councillor elaborated by observing that formal employment is highly limited in the current economic state in South Africa. According to him, *“Employment is not good in Umlazi, the surrounding businesses such as malls were meant to provide jobs to every household in the area, however this is not the reality”*. The following are some of the responses from women owned HBEs and their reasoning for starting an HBEs, as demonstrated by the comments:

Participant 1: *“My situation at home and my mother inspired us or me to start”*.

Participant 2: *“I stopped working and started the business to feed my family”.*

Participant 3: *“People in this area eat fast food and there was no other store that was selling in the area”.*

Participant 4: *“I have two kids and needed to increase my income, so I used my braiding skills to add on to my income”.*

Participant 5: *“After finding out that the person who provided everything for me was no longer faithful, I needed to start making my own money by using my sewing and shoe fixing skills”.*

Participant 6: *“I need a quick source of income to provide for my children and grandchildren, using my skill of cooking come to mind first. Now I work with my family to run my cooking and décor business.”*

It would thus appear that women were motivated to start HBEs by both the need to improve their income, and a demand for some of the services they rendered, as well as identification of a niche that they could fill with a business.

4.3 The impact of homeownership on women owned HBEs

The researcher set out to establish the impact that homeownership has on these women owned HBEs. According to the councillor, *“Homeownership affords individuals their own space that they could control and use as they see fit or could even remodel and expand to provide for an enterprising space”*. The housing structure that these women owned HBEs operate represents a tangible asset, as it is used physically to generate income. During the interview with the councillor, he stated that, *“Homeownership to been the biggest key in trying to overcome poverty in the area through the introduction of business ventures into the home”*. These women now have the envisaged power of homeownership, of creating an income from their home. The responses that were obtained from the women owned HBEs participants were as follows: One participant indicated that she lives with 12 family members in her house

Participant 2: *“I now run two businesses from my home a tuck-shop and a tavern, the space within my yard allowed me to extend and expand my businesses. Being an owner of this property, I was able to do whatever I wanted within my home area”.*

Participant 3: *“I started my business because I had a space where I could sell to customers and also store stock, and I could provide my customers with a sitting area”.*

Participant 4: *“When the idea of my fast-food business came to me, I thought of finding a space to put a container I did not have the money for that. I ended up using my kitchen to work from to start off. Now I have built a back room that I now run my business from”.*

Participant 5: *“It is better to own the property because rent money is paying someone else’s bond”.*

Participant 6: *“I do not like to have a debt to pay off to someone each month”.*

Participant 7: *“When I did not previously own a house, I constantly had to move as renting is not cheap. Being able to own this house has given me security and safety, I know that I only need to worry about the household needs and not where to look cheap places to rent”.*

Participant 8: *“For me ownership is best, to know that I have a property that fully belongs to me is great”.*

Access to homeownership gave these women more than just shelter, and enabled these HBE women owners to see themselves as women entrepreneurs. It is important to mention that the women who owned HBEs perceived poverty alleviation to being able to feed their families and meet some basic needs, as well as the physical changes that have taken place to their housing, these physical changes being the extensions to the housing unit, painting, security measures such as gates and fences. However, the eradication of poverty entails more than the correction of a lack of housing, income and productive resources to ensure sustainable livelihoods. Hence, the tangible asset that is housing cannot alone alleviate poverty or generate income. Even with a source of income and housing, poverty may still exist. Figure 1 below displays a tuckshop HBE that is in the front area of the housing unit, near the gate.

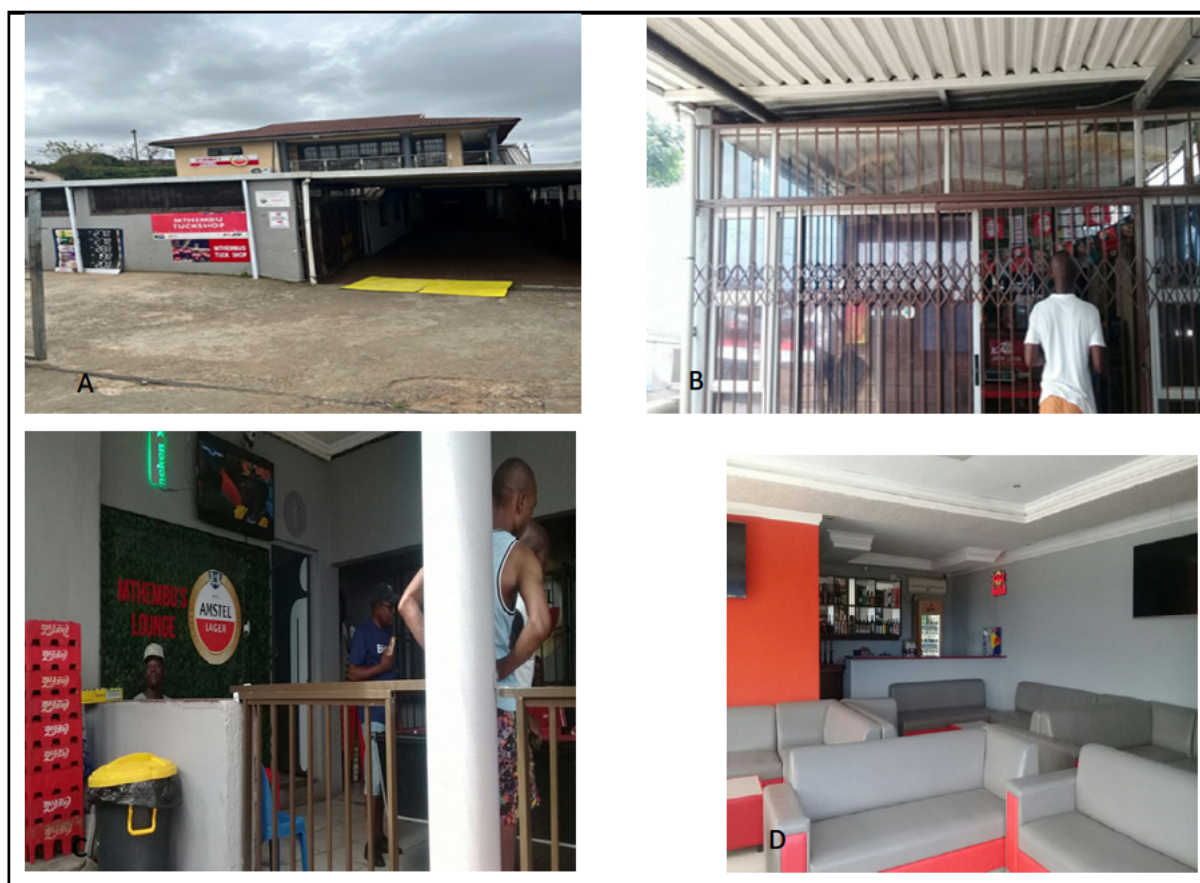
Figure 1: Tuckshop HBE is in the front of the housing structure on the left hand-side of the gate.



Source: Fieldwork (2023)

The images in Figure 2 below shows a collage of four pictures illustrating the lounge and tuckshop HBEs that both operate from one housing unit, each picture displays a different viewpoint.

Figure 2: Woman-owned HBE that operates a tuckshop and lounge. *A- Full view of the housing with HBEs, B- Displays the tuckshop area, and the bottom two C-Lower area of lounge with customers purchasing alcohol, D- Upper lounge space*



Source: Fieldwork (2023)

4.4 Access to finance, space, household decision-making for women owned HBEs

4.4.1 Access to credit for women owned HBEs

The housing policy conceptualises homeownership and a title deed as the basis for access to credit for property owners. The research, in addition to establishing whether women owners of HBEs borrowed start-up capital, sought to understand if they used their housing asset to access credit. When it comes to start-up capital these women owned HBEs utilized the following mechanisms of sourcing money. The researcher filtered the data received and identified three sources where these women owned HBEs received money. The three sources of financing that the entrepreneurs used to launch their enterprises were government social grants, loans from

friends and family, and money from previous jobs. None accessed credit through homeownership, where the house functioned as collateral.

The councillor's outlook on access to credit for women owned HBEs shed light on some limitations, as indicated in his comment as follows: *"For a woman who owns a HBE in a township area obtaining credit from authorities like a bank does not happen"*. Even though these women had gained homeownership, taking credit was still not a possibility for them. Moreover, for these women owned HBEs the only collateral that is present, is the housing unit. During the interviews with these women owned HBEs, all 10 of them stated that they would never use the house as collateral to obtain money from a bank. When the researcher asked further questions on the reasoning for this it was found that some of these women are not in possession of their title deeds, secondly these women owned HBEs have a fear of losing their housing unit if they cannot repay the loan.

Even if the title could be used to access credit, it was clear many women did not know how to obtain it in the first instance. For example, five out of ten participants believed that the paperwork that was filed with the Master of High Court under the Department of Justice and Constitutional Development (DOJ& CD) indicated proof of ownership. It was clear that they did not understand that this is not a deed and cannot be used for borrowing from formal lending institutions like a bank. For housing stock that has been obtained through the DBS, the responsibility for ensuring that owners have obtained title deeds fell on the EDBS policy. According to Rajkumar (2011:13), the DHS does not have definite statistics on how many owners have title deeds through the latter programme. However, many owners may not have title deeds based on the general lag in housing registration delivered by the government subsidy programme (Rajkumar,2011). Without a title deed these women owned HBEs are not able to obtain credit from financial institutions such as banks, thereby impacting the possibility of access to credit as there is no tangible proof of ownership. The comments below are from the women owned HBEs regarding the possession of title deeds, that show their different understandings of title:

Participant 1: *"As a woman who is over 70 who owns two properties, I have ensured that both my title deeds are kept in a safe place and fully understand what is written in them"*.

Participant 2: *"I own this house as I was the one that was nominated by my family at the master of high court office to continue ownership after my grandparent passing"*.

Access to finance in all forms is crucial as it enables the business to obtain the capital needed to expand, cover daily expenses, purchase inventory, hire additional staff and allows for the conserving of the cash on hand to cover cost of doing business. Without this, the women owned HBEs have been constrained in expanding their businesses.

4.4.2 Financial management of the businesses

To run a business properly, the business transactions should be documented whether on paper or electronically. As the business grows, so does the pile of paper and files the business needs to store. Business records prove business transactions and activities. Growing a successful business requires organization on all levels, including business records and financial management of the business. The first issue that the researcher questioned is how and whether the women kept records of their business transaction and knew the income and expenditure of their businesses. Out of ten participants, only two of the women had kept a written book record of their business, the rest of the women had no clear records to track business expenditure, profits and losses, and growth over the years. These mixed findings are reflected in the following participant quotes:

Participant 1: *“Each year I start a new book that keeps a day-to-day record of my business, at the end of the year I able to see whether the year was good or not”.*

Participant 2: *“I keep a month-to-month record when the year is over, I keep that year record safely”.*

Participant 3: *“I honestly do not keep an update of my business records; I just see which stock I need each month”.*

Participant 4: *“Where would I store those records if I kept them, so I do not keep them”.*

It was also notable that although these women owned HBEs are operating businesses in the digital era, they are still using written book systems, trusting cash payments from customers over electronic payment systems. Secondly the HBEs are not practicing proper management of earnings coming in, and none of the women indicated having a pool of savings or long-term plans for investment into the businesses. These findings revealed that there is a huge financial literacy gap for most of these, business owners. Without proper electronic or written records, there is no way to truly know if these businesses have been growing towards a direction that shows growth, or determine if the businesses are actually helping the women to make a profit, let alone reduce their poverty over time.

4.4.3 Business Space and Household decision making Around Such Space

It was also important to examine the sufficiency of residential space for both combining both residential and business activities, particularly given the already limiting size of former apartheid township housing. For those who had extended their dwellings, the issue of combining domestic and commercial activity may not cause a contradiction between home and work, between reproduction and production. However, low-income households in townships, who engage in HBE activities live in small dwellings of about 40 m² before any extensions are done (Mabuya & Scholes, 2023). The surrounding outside space of apartheid housing units is limited, and thus there is a premium on space. The lack of space contributes to a reduced capacity for the household and business, leading to the business having to overtake living space to meet business needs, since the HBE activity is prioritised as it sustains the household. Without the enterprise there will be no income and that will increase poverty. All the women owned HBEs that were interviewed have renovated or upgraded their house or the surrounding outside space, to accommodate the business. This allows the HBE to operate smoothly without taking over the entire house.

From the ten women interviewed only one operates from within the house; the rest of the HBEs all have been placed outside of the main housing structure. With the HBEs being outside of the house, this creates a good balance for enterprise operations and family living. The more space an HBE has for business operations, the greater possibility there is for accommodation of products and machinery. The images below both show extensions that have been made to the housing structure. Figure 3 shows one property with three housing structures, with the original house on the right-hand side, next to which is a Wendy' house where the HBE is operated, with the woman owner selling school supplies, pre-paid airtime, and electricity. Figure 4 constitutes a collage of three images of the HBE that is a tavern, the housing structure and the carport where customers sit. The last image shows the area under the carport where customers sit when consuming drinks and playing pool, at the far end of the picture there is a backroom where the HBE operates from.

Figure 3: HBE in the middle of the two housing structures, inside the 'Wendy' house.



Source: Fieldwork (2023)

Figure 4: Housing structure with extended carport, for customer sitting area, Tavern HBE. *A- Entrance to the house showing the carport, B-Pricing on the right wall for products, C-HBE located in the white and red backroom.*



Source: Fieldwork (2023)

From the researcher's observations, all ten of the women owned HBEs have either been renovated (meaning the house has been improved but the space not expanded), or business owners have added a space around the house or extended the house to meet family and business needs. When the researcher inquired on how the decision making for the upgrading or renovation were conducted, the following statements were taken from the women owners regarding decision making around use of space, renovation, and other space-related information:

Participant 1: *"I found someone to build my backroom without a plan".*

Participant 2: *"I never received a plan regarding my house, I trusted my builder to know what to do".*

Participant 3: *"I just extended without a plan I did not know I needed to have one".*

Participant 4: *“I did not have money to hire someone, so I just did everything that I could do myself and I do not have a plan for my house”.*

Participant 5: *“I do not know what that plan is and where would I even find one, for my house renovation I just made changes I wanted, and the added backroom was built by my cousin at the time”.*

Good space management and household decision making from these women owners has shown that when space is used well, according to the participants the extension of space may have improved business. The following statements were taken from the women owners:

Participant 1: *“Before I added the upper lounge area, I was only able to accommodate a limited number of customers then I do now”.*

Participant 2: *“When I moved my sewing and shoe fixing business to the outside building, I was able to work better”.*

The women owned HBEs saw this as a manner that could contribute to a business that attracts customers to purchase from the HBE. The reasoning behind this is that people purchase based on their first impression of the business, even before knowing how the product is. Therefore, when the HBE is visually appealing and the service is pleasant, and the product or service sold is needed by the residents of the township, this attracts customers to continue supporting the business. However, more space or better utilized space does not mean that the business is attracting customers or making more money.

People may find desirability to a product first, yet that does mean they will purchase and add to the earnings of the business. Therefore, that revealed to the researcher these women owned HBEs may not have a proper understanding of what makes a business that is doing well. That said, the previous finding on the lack of proper record keeping by most of the women means it cannot be established with clarity whether the attraction of customers increases the volumes of purchases and results in poverty alleviation. In the absence of tangible data, one has to defer to the women’s perception, which was that creating business space has attracted more customers and contributed to poverty alleviation.

4.5 Women owned HBEs as a survival strategy

While conducting the interviews, it became evident to the researcher that the women owned HBEs were a survival strategy for the women owners. Firstly, the councillor indicated that, *“The money that these women make is used to sustain all needed livelihoods, whereas if these*

women were to just seek employment only it would not sustain them fully". From the feedback from the interviews with the women owners, the researcher was able to sift out that women sometimes went to extreme measures to generate some income, even if this meant that the products were sold to customers at ridiculously soaring prices. The remarks below from the women owned HBEs demonstrate this:

Participant 1: *"I add R4 on all my airtime that I sell, I charge R5 airtime at R9. For prepaid electricity I add R40 for purchases over R100". When the researcher questioned why she charges her goods at high rates she indicated that "I have many responsibilities to take care off and my customers do not complain, as I have a good service"*.

Participant 2: *"My family is made up of thirteen people when I count myself, ensuring that I provide for everyone from the money I make from selling. I must make good money from the products I sell even if it means I must sell them at a higher price"*.

The women owned HBEs from the data gathered seem to have engaged with the idea of an HBE out of wanting to overcome struggles of lack of income and fighting poverty. These women owned HBEs have incubated the women in an economy that was unable to provide them with employment. Furthermore, it is evident that these women owned HBEs are survival strategies, where these women survive and live off the means that the business produces. If this means that the prices of products are charged higher to sustain livelihoods, these women are willing to do that.

4.6 Gender-based Challenges Facing Women-owned HBEs

When it came to challenges that have been faced by the women owners of HBEs, various participants' views and experiences highlight the key issues. Firstly, the women expressed that cultural norms and patriarchal attitudes of clients to women owning and running businesses is still a present issue. Despite gender equality being constantly spoken about and being an imperative of housing policy in facilitating women's ownership of housing through the EDBS among other programmes, this has not changed the attitudes to women that some people may still have in society. It was the finding of this study that some people still looked at women owned businesses in the study area through defined gender roles that should not be changed, as reflected in the attitudes towards the kind of businesses women should run. These attitudes were evident in the following statements from some of the women owners, for example:

Participant 1: *"A male client told me that shoe fixing is a man job, why would I do a job that will give me rough hands like a man that is not attractive in a woman"*.

Participant 2: *“A client told me that I need to be fast in the kitchen as that is my place as a woman and I should know it well by now”.*

Participant 3: *“As a woman that started a tavern some customers first would demand alcohol at all hours of the night, at that time I had four young children who would get scared when people would bang on our door demanding to be serviced”.*

When it comes to safety and security against criminal activities, out of the ten women owned HBEs only two conveyed that their businesses have been victims of crime. Consequently, the possibility of being affected by crime has ensured that all women owned HBEs have taken physical security measure to protect themselves and their housing unit, in the form of having fencing with razor wire on top surrounding the housing, aluminium fenced doors and windows, a gate. In Figure 1 above, for example, it is notable that the woman owned HBE was built to be both within the fenced housing structure and be inaccessible to customers when purchasing the products sold in it. This and other measures have served as a security precaution for the business as the customers do not enter the place of residence to purchase items. The measures however speak to women’s fear of crime and gender-based targeting by criminals as an important issue that women owners of HBEs have to contend with.

4.7 Proximity of bigger businesses and impact on the profitability of the HBEs

From the comments that were received during the interviews with women HBE owners, the researcher found that five out of ten owners HBEs relied on neighbouring shops to get stock. This means that five HBEs get their stock from local shops in the surrounds of the Umlazi B area. It may seem cost effective to use local shops to purchase stock, but these local shops are not wholesalers and often sold items with a substantial mark-up in order to themselves make profits for their own businesses. The researcher was able to identify three local malls near Umlazi B township, that were spoken about by the women as sources of their stock, these being uMnyandu Mall, Mega City Mall, and Mega Philani Mall. The following are comments from the women, regarding where they obtained their stock from:

Participant 1: *“Once a month I go to Isipingo market and Dagwood to buy stock with an Uber, if something runs out before month end, I have to take a taxi Mnyandu Mall or Mega City to buy at Checkers or Spar”.*

Participant 2: *“Mega City is my preferred place to get chips and other goods for my shop, the only thing that get delivered is bread”.*

Participant 3: *“It depends on if I have money for an Uber I can go to Clairwood and get stock if I do not, I have to see what I can get from the malls in Umlazi”.*

Participant 4: *“I get my stock from the local malls that are in Umlazi because it only cost me R24 to the mall and back”.*

Participant 5: *“When I run out of items, I have to use the stores that are here, on months ends that when I go to wholesalers”.*

Figure 5 below shows stock being delivered to a tavern stockroom. The gentleman in the green reflector vest is pushing crates of beer that he was there to deliver to the HBE. Figure 6 was taken from the outside of the lounge and tuckshop where the red delivery truck had just delivered several types of alcohol to the HBE

Figure 5: Delivery of stock to tavern HBE in the stockroom.



Source: Fieldwork (2023)

Figure 6: Delivery truck outside the lounge and tuck shop



Source: Fieldwork (2023)

The researcher was able to establish the cost in South African Rand (R) to get to the malls referred to by the women by taxi as ranging from R12 to R15, depending on the distance between the mall and a specific house. It would take about 6 to 10 minutes to get to the malls. For these women, it may seem cost effective to get stock from supermarkets such as Checkers or Spar to save on travelling costs. However, the mark up on the price of items in these shops is a lot higher than if they bought stock in bulk from a wholesaler. Therefore, these women often end up paying more for items, which impacts the profitability of their HBEs. Thus, this may have an indirect impact on the earnings of these women owned HBEs, as more money could be spent on stock whereas that money could be used to expand the business or for other business-related purpose.

This challenge also links to the one of financial illiteracy raised earlier, where women do not know how to conduct a cost-benefit analysis, of the various sources of stock and transportation cost to such sources. The result is that although the women business owners perceived their enterprise as useful for income generation and survival, the absence of business records and finer details of the business operations regarding business expenses and profits, the questionable decision making in terms of where stock is sourced, challenges of accessing credit, security and the implications of gendered attitudes for the profitability of the businesses means that the poverty reduction ability of the businesses cannot be established with certainty.

4.8 Chapter Summary

The smooth running of any business is important for it to be successful and be able to make a profit. Therefore, the researcher analysed the finding from the interviewees with the DHS official, councillor and women owners of HBEs on the extent to which these businesses have alleviated their owners' poverty and created wealth. The researcher also used covert observation to get an honest view of how the HBEs were doing. It was found that while each women owned HBE presented unique distinctive characteristics, as no two businesses were the same, the businesses had similar experiences and challenges. For example, they tended to source their stock from the same malls, and generally did not keep records.

Most operated from spaced created outside of the original house. Given the strides that have been taken by women owned HBEs to accomplish income generation, their perception is that their poverty has reduced through operating HBEs, because they are able to feed their families and meet some basic needs. The absence of business data on the women's operations and the generalised terms with which they discuss their businesses with no real detailing means it cannot be established whether the businesses have alleviated poverty. Indeed, the size of the businesses and informality of the operations suggest a survivalist character rather than a wealth creating one. To this extent, the policy goal of poverty alleviation and income generation may not have been achieved, despite these women becoming homeowners. The table below outlines the key findings that were obtained by the researcher during the data analysis:

Table 3- Key findings

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| <ol style="list-style-type: none">1. The women-owned HBEs lack in savings and investment of money generated, and were mostly unable to produce any business history in the form written or digital records.2. The women-owned HBEs are survivalist in nature. This suggests that they have not necessarily reduced poverty or created wealth for their owners, while the absence of records makes it difficult to establish this with any certainty.3. The women-owned HBEs were born out of wanting to overcome struggles that they were faced with, in particular, unemployment and poverty within the study area.4. When it came to sources of start-up capital for businesses, the findings revealed that the women-owned HBEs used three sources of funding: |
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government social grants; loans from friends and family and funds from previous jobs to launch their enterprises.

5.The findings conveyed that not all the women- owners of HBEs are in the possession of a tilted deed and some are unaware of where to properly obtain their deed. Therefore, homeownership without a deed resulted in their not being able to use the house as collateral to obtain a loan from a bank.

6.The findings revealed that the women owned HBEs have been faced with negative gender-based attitudes from the community, where it emerged that some customers still hold patriarchal attitudes towards women that run businesses.

7.The DHS and the councillor have a lack of knowledge when it comes to Umlazi B and the women- owned HBEs.

Chapter Five: Summary of findings, Conclusions and Recommendations

5.1 Summary of findings

The research objectives were to assess the experiences of women that owned HBEs within Umlazi B township, and specifically whether these enterprises had helped the women to overcome poverty and create wealth from homeownership. The findings that were analysed by the researcher respond to the objectives of the study as well as the main research question. One of the research objectives was to determine the factors that motivated women to start and run HBEs and the challenges women owners of such businesses encounter. The research findings indicated that these HBEs were born out of wanting to overcome struggles that these women were faced with, in particular, unemployment and poverty.

The researcher was able to deduce from the women owners' input throughout the interviews that they would occasionally resort to drastic means, which were utilized to sustain their livelihood needs but did not result in savings or investment for business growth purposes. When it came to sources of start-up capital for businesses, the findings revealed that these women owned HBEs used three sources of funding: government social grants; loans from friends and family; and the use of funds from previous jobs to launch their enterprises. The women owned HBEs have intersecting challenges that are placing them in a position of not eradicating poverty and generating income.

The findings indicated that these women owned HBEs lack in saving and investment of money generated, they did not produce any business history in the form of written or digital business records. In the theoretical framework, Ntuli (2021) indicated that black women were made to feel comfortable with poverty. These women owned HBEs findings showed points that agree with the above statement. The findings conveyed that not all the women owned HBEs are in the possession of a title deed and some are unaware of where to properly obtain their deed. Therefore, homeownership without a deed resulted in their not being able to use the house as collateral to obtain a loan from a bank. Reluctance to mortgage the house also defied the generally assumed positive link between homeownership and access to credit.

The research findings also revealed that the women owned HBEs have been faced with negative gender-based attitudes from the community, where it emerged that some customers still hold patriarchal attitudes towards women that run businesses. The conceptual framework on WID, WAD and GAD highlighted the issues and position in which women have historically been placed. The challenges of patriarchy and safety faced by these women owned HBEs indicate the objectification that black women are still under in 2023. This and other reasons,

including targeting by criminals led to the women ensuring that they have done their best to protect their businesses and households from potential criminal activities. The investment in security further ate into the income generated by their HBEs, to protect themselves from gender-based targeting by criminals.

The findings from the conducted interviews and observations have all pointed out that the women owners of HBEs in Umlazi B perceive themselves as generating some income and being better off economically as a result. However, the survivalist nature of most women-owned HBEs suggests that they have not necessarily reduced poverty or created wealth for the owners, while the absence of records makes it difficult to establish this with any certainty. It would also appear that while the DHS has an understanding of policy that homeownership can help owners to alleviate their poverty through running of HBEs and access to ownership-based credit.

It does not have a clear picture of whether former apartheid housing now owned by the women has functioned in this way. As such, even though it appears that these HBEs still need some assistance from the government for them to be able to grow and lead to economic transformation of women homeowners, such assistance is not being rendered by the DHS, nor is it in the DHS' future plans. There is therefore a high likelihood that these businesses' survivalist character will persist.

5.2 Conclusion

The research study aimed to assess black women owned HBEs from the beginning of their entrepreneurship, the challenges they have faced and continued to be impacted by, and the extent to which they were achieving poverty alleviation and wealth creation through HBEs. The theoretical and conceptual frameworks used in the study showed that women face societal, patriarchal constraints, poverty and gender-based inequality. Through the homeownership programme of the DBS/EDBS, housing policy aims to address this, and in this way support women to overcome these hindrances, and to create wealth through housing.

However, the method used by the women in the form of an HBE for poverty alleviation and income generation was only partially effective, to the extent that women are generating some income through HBEs. However, it is difficult to have a certain, data-supported position on how the businesses are doing, as the researcher was not presented with economic data in form of records that could have indicated the growth pattern of the HBEs. It can however be surmised that the strategy of women owned HBEs has not extended to combating poverty and creating

wealth for the women owners in the study area of Umlazi B township, as evidenced by the primarily survivalist nature of their enterprises, and the lack of long-term planning and investment in business growth and expansion.

In conclusion, HBEs in the study area of Umlazi B township have not been shown to be a productive tool in the alleviation of poverty and income creation. These enterprises have been faced with many obstacles and are still fighting to overcome others. The researcher found that a number of these women owned HBEs were in a poverty economic trap, where money gets used faster than it comes in. This was in large part due to the women's prioritization of their family's day to day expenses over the business, resulting in inability to invest in the growth of the businesses. This creates an imbalance and leads to a stagnation for the HBEs. Most of the HBEs are thus survivalist.

Despite of these findings, it is concluded that homeownership was vital as it unlocked these women potential to create capital. The women owned HBEs in Umlazi B, have shown housing as a potentially the tool to economic freedom and poverty alleviation is housing. Housing comes with many benefits to the owner, including being able to utilize the house for income generation. The HBEs may not be of a grand scale in comparison to macro businesses, yet they have made some contribution for their owners' well-being and that of the community, through providing a vital service to the neighbourhood. Additionally, homeownership allowed the women to be able to see the value of housing as an asset and not just wait on formal employment. The potential for wealth creation through homeownership however has not been adequately exploited.

Apartheid township housing was not developed with the vision of financial prosperity for black people, particularly women. The programme of homeownership through the DBS and EDBS policies however created this vision for new women owners. However, their lack of record keeping and absence of actual details of business expenses and profits makes it difficult to confirm their views that poverty alleviation and wealth creation has occurred. In conclusion, despite the presence homeownership and an enterprise that is operating, these women owned HBEs have not been able to alleviate poverty or generate income substantial income for women owners. The reasoning for this conclusion, is that the absence of business data on the women's operations and the generalised terms with which they discuss their businesses with no real detailing means it cannot be established whether the businesses have alleviated poverty.

5.3 Recommendations

Based on the research findings summarised and the conclusions drawn above, the following recommendations are made:

1. An important research finding was the apparent lack of follow-up of DHS with whether the housing it has delivered, in this case through the DBS and EDBS, is being used as envisaged by policy, for poverty reduction and wealth creation and gendered equality and equity. There was no evidence that suggested that the department takes an interest in HBEs operating in former apartheid housing, and whether women in particular, are succeeding at this. A recommendation would be that the department needs to go beyond handing over of housing, to assisting owners, including women owners, with the registration of deeds, linking them with potential sources of credit and information, and financial training and training in other skills including record keeping and information gathering, in order to allow women-owned HBEs to move beyond the survivalist phase and become better established, with the potential for growth and wealth creation.

Given the observed negligence of former apartheid housing to the point where the DHS informant gave no substantive information in this regard, it is recommended that the government have a relook at the Department of Housing Framework and Implementation guidelines of for it to be inclusive all housing delivered by the DHS, including former apartheid housing. This will aid in the women who received their housing through the route of DBS/EDBS and who now run HBEs in such housing being supported and included in any government initiatives directed at subsidy housing beneficiaries.

2. Women-centred approach: homeownership alone cannot eradicate poverty; there needs to be more that must be done to support women owned HBEs. For poor black women opportunities to access resources and education as well as their urban access in South Africa is severely limited. Therefore, a recommendation would be that national policies and actions should empower of women living in poverty through their full participation in all aspects of political, economic, and social life. As poverty eradication needs to firstly be addressed at government, authorities such as government need to seek different avenues of finding solutions of reducing poverty. There needs to then be policy formulated for the support of HBEs generally, and those run by women in particular, in order for tangible supports to be lent to women in the various areas

including financial and business skills, registration of their properties and access to significant credit, among others.

3. The lack of documentation and record tracking, not prioritising the business economic wellbeing, choosing to purchase goods at supermarkets and not wholesalers, not saving and investing money are some of the matters that women owned HBEs need assistance in understanding and how to go about in resolving these matters. A recommendation would be for these women to be taught, through a financial management skills programme, firstly how to keep monthly records of business engagements, preferably digitally, because this would lessen the space needed for records storage over time.
4. The women-owned HBEs should be advised to prioritize business expansion because funding needs to be reinvested for long term expansion or even investment goals. Therefore, a small amount of money must be set aside each month for savings. The councillor can be assistance in this respect, through a community drive and the hosting of women-owners of HBEs in gatherings in which NGOs and government departments with this forte can provide basic business management training courses within the community that will educate these women. These seminars will enable the women with skills and knowledge that can applied to their HBEs and will also strengthen their business operations. Financial planning seminars for saving and investment purposes, a financial advisor could be invited by the councillor to teach these women owners of HBEs how to go about managing finances and planning of the business. How such is organised has been addressed in the foregoing recommendation. There must be a people-centred approach with national policies and actions that fully promote the empowerment of people living in poverty.
5. The misalignment between the DHS and apartheid housing unit's occupants shows signs of potentially being a crisis. A recommendation would be for the government and the DHS to utilize individuals that have studied housing to bridge this gap of literature. The use of computer-based technologies (GIS) should be used to understand dynamic trends of the area for each and every street in South Africa. Due to the fact that in South Africa places are grouped as wards, and one ward could be made up of six to eight different areas. This makes it difficult to fully understand what is happening in a specific location. As present data available gives a general analysis of the whole ward and not just one part of it. At the moment there is limited data on many areas of the country, making it a challenge to comprehend what is truly occurring within the population. When it comes to women owned HBEs in Umlazi B, knowing the trends of

the specific area will assist the DHS on how it can be inclusive of this particular housing.

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APPENDICES

6.1 Appendix 1:

Interview schedule: KwaZulu Natal Department Human Settlement (DOH) - Umlazi Regional manager

1. Is poverty alleviation a priority for KZN Department of Human Settlements?
2. What are some of the housing-related measures and steps that have been taken to alleviate poverty in the urban areas of the province generally, and particularly the eThekweni Metropolitan Municipality?
3. What are some of the policies in place that advocate for business in residential settings?
4. Are these policies inclusive of the use of apartheid-day rental housing in townships for HBEs? If so, how? If not, why?
5. To what extent have women become owners of former rental housing in Umlazi, using the Discount Benefit Scheme and Extended Discount Benefit Scheme?
6. What is the policy position of the department regarding the use of the house as a business?
7. What regulations support low-income women running HBEs in townships?
8. Have these regulations created challenges for low-income women running HBEs townships?
9. What are the spatial challenges of running an HBEs (adequacy, configuration, exposure of the business to clientele) in apartheid-day township housing?
10. Is there adequacy of services in terms of water, electricity, refuse removal, sanitation for HBE operation in such townships?
11. What would you say has motivated women in Umlazi B township to start HBEs?
12. Would you say that women owned HBEs are more susceptible to crime than men-owned HBEs?
13. If so, why?
14. Do you think that women owned HBEs are given access to credit? If so, what are the main sources of such credit?
15. Has bank lending to owners in township areas increased over time? If not, why?
16. If so, how is this demonstrable?
17. Has women's ownership of housing helped them to secure credit? If not, why?

18. Is your office in the position to aid with information that women owners of HBE may require, including how to market their products or services, or sources of credit/financial support, security, information on market trends, among others?
19. If not, where can women owners of HBEs go for such support?
20. What forms of support do women need to run profitable HBEs, and to what extent is that available in a township environment?
21. Has owning housing functioned as an asset for women?
22. Have women owned HBEs alleviated poverty? If so, what is the evidence?
23. If not, how could this housing policy goal be achieved?

6.2 Appendix 2:

Interview schedule: Ward 88 Councillor- Umlazi B Township

1. The statistics from 2011 show that in Umlazi, the level of poverty is 29%, and unemployment is 35%. What are the councillor's views on the stats, and how can this be addressed?
2. To what extent have HBEs contributed to the alleviation of poverty in Umlazi? On what basis do you determine this?
3. Why do women in your view choose to start HBEs?
4. What is the history/practice of women owned HBEs in Umlazi?
5. Do you think that women owned HBEs are given access to credit? If not, what are the challenges in that regard?
6. Has their ownership of housing helped in this regard?
7. Is your office in the position to help with information that women owners of HBEs may require, in terms of say, how to market their products or services, or credit/ financial support, security, knowledge or information on market trends and how to expand one business?
8. 8.What other information or assistance not include here is your office able to give them?
9. If your office does not help in these ways, where can women owners of HBEs go for such support?
10. To what extent is security and criminality a challenge for women owned HBEs?
11. What is your comment on the sufficiency of space to run HBEs, given that the houses are also living spaces?
12. To what extent have HBEs run by women contributed to these women's income?
13. Have they helped alleviate women's poverty?
14. How do you determine this?
15. Do you think there is reason to understand how women owned businesses are managing in this area? If so, why? If not, why?

6.3 Appendix 3:

Interview schedule: For the Women Owned Home-Based Enterprise

Name(optional):

.....

-
1. How old are you?
 2. What is your highest education level?
 3. Do you live by yourself or with other family members?
 4. Do you own or rent your house?
 5. In your view, is it better to own or rent the house you are running a HBEs from? Please explain why.
 6. Are your family members accepting of your business operating within the house?
 7. Apart from this HBE do you have any other forms of employment?
 8. If yes, is your second form of employment formal, informal or self-employment? Do you run any other business from elsewhere?
 9. What was the motivation behind starting your HBEs?
 10. Where did you get the capital to start your enterprise?
 11. How much capital did you get?
 12. Was it sufficient for the kind of business you would have wanted to run?
 13. Have you ever borrowed against your house to raise capital for your HBE?
 14. If not, are you aware that you can do so if you own the house?
 15. If yes, why have you not done so?
 16. If you are currently renting, would you borrow against the house if you owned it? Explain.
 17. Have you received any assistance for your business from any government or private institutions? If so, which institution/s and what assistance?
 18. Do you feel that your local councillor views HBEs as a priority within the area? If so, what do you base your views on?
 19. How long has your business been in operation for?
 20. What type of business do you run?
 21. Do you currently have enough space to run your enterprise? If not, how is the space inadequate, and how is such inadequacy affecting the business?

22. Have you done any renovations or extensions to the dwelling?
23. Were these renovations/extensions done for the purposes of your HBE? If so, what was the plan and its motivations?
24. Have you achieved the extension that you would have desired? If not, what is yet to be done, and what are the challenges in this regard?
25. Are you satisfied with the current space that you have for your HBEs? If not, what improvements would you make if you could? Why have you not made them yet?
26. Within this area, are you aware of other women who run HBEs?
27. About how many are there altogether?
28. Could you refer me to their street and/or address?
29. How many run similar HBEs to yours?
30. How is your business different or unique from that of other HBEs in the area?
31. Do you have any employees? If so, how many?
32. Are you required to travel to get items for the business? If so, where do you travel to?
33. When travelling to obtain stock or items needed for the business, or to make sales, do you make use of public or private transport?
34. Is your chosen mode of transportation affordable to you?
35. How much does it impact your HBE's profits?
36. Are the services available in this area (water, electricity, sanitation, refuse collection, transportation) adequate for your business? If not, comment on any issues you may have with any of these services.
37. To what extent is crime an issue in this area, and has your business been a victim of crime before?
38. If yes, how did this affect your business?
39. How have you subsequently protected yourself from crime?
40. In your view, are women owned HBEs more susceptible to crime than male owned HBEs? If yes, why do you think this is the case?
41. Do you think that your business would be safer if it was not in Umlazi B? If so, where would it need to be located to be safer?
42. Do you keep proper records of your business expenditure?
43. At the end of each month, are the business expenses more than the incomings?
44. If you answered yes, why are you continuing to run a business that is not profitable to you?

45. What assistance would you require from the municipality to make your business more profitable?
46. What assistance would you require from the councillor to make your business more profitable?
47. What skills do you not currently have that would benefit your business?
48. How would they benefit it?
49. Why have you not acquired them?
50. In your opinion, why do women in particular start HBEs?
51. Are these different reasons from why men do so?
52. Are there differences between the challenges experienced by women and men owned HBEs? If so, which are they, and why do they occur?
53. In your view, has women's poverty in this township been alleviated by running HBEs? If so, what is your basis for this conclusion? If not, what is your basis for this conclusion.

6.4 Appendix 4:

Researcher's observations

Researcher's Observations of Women Owned HBEs and the Environment Within Which They are Run in Umlazi B Section:

Questions/Issues considered by the researcher during the observations.	Notes/comments:
Where is the enterprise located in/around the dwelling/? <ul style="list-style-type: none"> ➤ Within the household ➤ An outside building ➤ On the street verge next to the home 	
Are they family members that reside within the home as well?	
Is there sufficient space in the dwelling for both living and the HBEs?	
Does the enterprise have basic services running? <ul style="list-style-type: none"> ➤ Electricity ➤ Water ➤ Sewerage ➤ Solid waste collection 	
What type of enterprise is being operated? <ul style="list-style-type: none"> ➤ Tuckshop ➤ Service shop ➤ Cooked food and drinks shop ➤ Retail ➤ Other 	
How many employees are employed by the HBEs?	
How long is the business open for during the weekdays? <ul style="list-style-type: none"> ➤ Four to Six hours ➤ Seven to Nine hours ➤ Half a day ➤ 24 hours 	
Over the weekend? <ul style="list-style-type: none"> ➤ Four to Six hours ➤ Seven to Nine hours ➤ Half a day ➤ 24 hours 	

Does the business close when the owner must go and sell products/service, buy stock?	
Who is left to take care of the HBEs when the owner is away? <ul style="list-style-type: none"> ➤ Employee ➤ Family member ➤ No one 	
Are there measures in place to protect the enterprise from possible criminal activity? <ul style="list-style-type: none"> ➤ Alarm system ➤ Burglars ➤ Fencing and gates ➤ Other 	
Are transportation routes close to the enterprise?	
Is the HBEs located within the foot traffic of the area?	
What are some of the peak hours that the HBEs is mostly business?	
Is there any equipment present, that is used for the HBEs?	

6.5 Appendix 5:

Informed consent form:

UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)

APPLICATION FOR ETHICS APPROVAL

For research with human participants

INFORMED CONSENT RESOURCE TEMPLATE

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable, and circumstances where individual informed consent may be waived by HSSREC.

Information Sheet and Consent to Participate in Research

Date: 29 July 2022

Greeting: Dear Participant.

My name is Nokuphiwa Charity Hlongwa, a Master in Housing student in the School of Built Environment and Development Studies at the University of KwaZulu-Natal. These are my contact details 216022994@stu.ukzn.ac.za.

You are being invited to consider participating in a study that involves research on Women-owned home-based enterprises (HBEs) and poverty alleviation: A case of Umlazi B Township. The aim and purpose of this research is to assess black women owned home based enterprises from the beginning of their entrepreneurship, the challenges they have faced and continue to be impacted by, how these businesses are working towards income generation and poverty alleviation. The study is expected to enroll women owner of HBEs in Umlazi B township, provincial and municipal respondents as well as the councillor of Umlazi B township. The research process followed will be the interviewing of participants for the purpose of the study. The duration of your participation if you choose to enroll and remain in the study is expected

to be no more than two to three. If at any time during the interview you wish to exit from the process, you are free to do so and will be under no obligation to continue. There are no remuneration for participants, as this study is solely for research studying purposes of the student.

There will be no risks or discomforts as the research is to uphold the highest level of ethical conduct. We hope that the study will create awareness in terms of home-based entrepreneurship potential in the study area, as the study will provide no direct benefits to participants. The study seeks to establish whether challenges faced by black women running HBEs in Umlazi B township have impacted the capacity of such HBE to alleviate poverty and generate sizeable income.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics.

In the event of any problems or concerns/questions you may contact the researcher at 0719313250 or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557- Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

All participants will be advised verbally as well as in the consent letter that their contribution in this study is not compulsory. The consent letter will be explained to each participant and signed by the participants to signify their commitment to take part in the empirical enquiry. Participants will be made aware of their right to remain anonymous within the study, and that they can withdraw from participation at any moment. The participants will be informed that

this research will have no benefits or favours as a result of being a participant in the study. This will be done to prevent any false expectations being created in the minds of the participants. The participants permission will also be sought to audio-record their conversations with the researcher, and to take photographs of their dwellings. The research can terminate a participant from the study when the researcher does not feel safe, respected or comfortable during the study with the participant.

- ☐ By giving a fair, credible, and honest representation of all data that is be collected during the study, this seeks to reflect true results from all the data that will be collected in all forms and uphold the highest ethical standards applicable in the research field and elsewhere.
- ☐ All submissions that the participants will make will be neither prejudicial nor offensive.
- ☐ All clearance that is required by the university in respects to ethical considerations will be obtained prior to the commencement of the study.
- ☐ The questions that are to be used will be in line with the research topic at hand, and no inappropriate or personal questions will be asked. Interviews with participants will be conducted personally by the researcher to ensure accuracy of recording of the information given.
- ☐ The researcher will be respectful and professional.
- ☐ When interview sessions come to an end, the researcher will allow participants to reflect on the information that has been given to the researcher.
- ☐ The data that is to be collected will only be share with appropriate authorities.

CONSENT

I have been informed about the study entitled on Women-owned home-based enterprises (HBEs) and poverty alleviation: A case of Umlazi B Township by Nokuphiwa Charity Hlongwa.

I understand the purpose and procedures of the study is to research is to assess black women owned home based enterprises from the beginning of their entrepreneurship, the challenges they have faced and continue to be impacted by, how these businesses are working towards income generation and poverty alleviation.

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

I have been informed about any available compensation or medical treatment if injury occurs to me as a result of study-related procedures.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at (provide details).

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion YES / NO

Video-record my interview / focus group discussion YES / NO

Use of my photographs for research purposes YES / NO

Signature of Participant

Date

Signature of Witness

Date

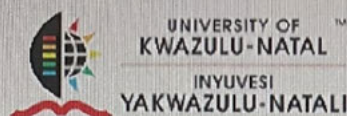
(Where applicable)

Signature of Translator

Date

(Where applicable)

6.6 Appendix 6:



02 November 2022

Nokuphiwa Charity Hlongwa (216022994)
School of Built Env & Dev Stud
Howard College

Dear NC Hlongwa,

Protocol reference number: HSSREC/00004836/2022

Project title: Women-owned home-based enterprises and poverty alleviation: A case of Umlazi B township
Degree: Masters

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 29 September 2022 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. **PLEASE NOTE:** Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid until 02 November 2023.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

HSSREC is registered with the South African National Research Ethics Council (REC-040414-040).

Yours sincerely,



Professor Dipane Hlalele (Chair)

/dd

Humanities and Social Sciences Research Ethics Committee

Postal Address: Private Bag X54001, Durban, 4000, South Africa

Telephone: +27 (0)31 260 8350/4557/3587 Email: hssrec@ukzn.ac.za Website: <http://research.ukzn.ac.za/Research-Ethics>

Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

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