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**INYUVESI  
YAKWAZULU-NATALI**

**Critical Analysis of Women Headed Household Economy: A Theological investigation  
in kwaNxamalala community, Pietermaritzburg, South Africa.**

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## ABSTRACT

### **Critical Analysis of Women Headed Household Economy: A Theological investigation in KwaNxamalala community, Pietermaritzburg, South Africa.**

Economy is a cross-cutting concern for Africa and South Africa in particular. The ongoing economic instability predominantly impacts women, who make up a substantial portion of South Africa's population. Economic disproportion cause breakages in families, which increase the rate of women-headed households that fail to sustain their households. Report by Statistics SA (2022/2023) highlights a remarkable increase of women-headed families in South Africa. Household economy is the critical factor in determining how livelihoods and countries are sustained and progress.

The researcher intends to investigate and analyse the intersections of gender, economy, and theology, focusing on the experiences of women heading households. Evidence is scarce on how women-headed households in developing and emerging economies like South Africa sustain their livelihoods. Experiences of women heading households are the core of the study whereby theological lenses are incorporated to learn and unlearn oppressive and gendered notions in economic narratives. Foundational theories for the study are intersectionality theory and theologies of survival. Underpinnings of selected theories embrace different intersectional elements, including structural, political, and representational perspectives. Theologies of survival explore platforms of resilience currently operational in theological spaces.

This study followed a qualitative approach to gain comprehensive understanding of social phenomena in people's natural environments and to comprehend how individuals perceive their surroundings, relying on direct experiences of the people. The desktop approach to gain comprehensive understanding of social phenomena is through obtaining exhaustive data from literature using the case study method.

The purposive method of sampling has been selected to collect verified data about the key population and analysed through thematic analysis tool. Women-headed households are multifaceted by various factors expressed by both social and theological constructs embedded in patriarchy. The composition of women-headed households is a wide concept and household headship is highly contested. Scriptures hold true reflection of God's view in terms of economic justice.

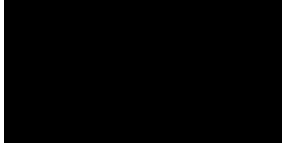
Theology of resilience in feminist perspective is concluded as the response to structural systems formed against the liberation of women's economic status.

The narrative of Zelophehad's daughters provides fundamental principles of the theology of resilience. In this account, all families were represented by male figures except Zelophehad's household, which was women-headed. Zelophehad's daughters challenged the marginalization of women-headed households. They resisted dominant patriarchal systems that controlled access to economic resources, which was land in their case. They voiced out for their economic right to access land even though they had no male representative in their family. Nevertheless, they challenged the strong and influential Jewish culture of their time. Resilience became their theology of survival. As a result, the theology of resilience is recommended as a tool of response to the concept of the women-headed household economy.

**Keywords:** Women headed household, Economy, Theology

## DECLARATION

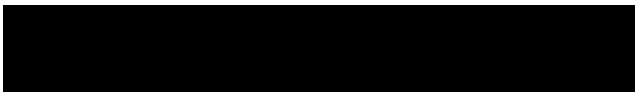
As per University regulations, I **NOKUKHANYA DLAMINI** hereby declare that this dissertation, unless specifically indicated within the text, is my own original work which has not been submitted for any degree to any other university. This dissertation contains acknowledged data that has been sourced from digital platforms. The dissertation also quoted and cited other people's work and also referenced their work.



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**As supervisor, I hereby approve this dissertation for submission.**



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-----**Date:20/07/2025**-----

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## ACRONYMS

<b>BAW</b>	<b>BLACK AFRICAN WOMAN</b>
<b>BBBEE</b>	<b>BROAD-BASED BLACK ECONOMIC EMPOERMENT</b>
<b>BRICS</b>	<b>BRAZIL, RUSSIA, INDIA, CHINA, SOUTH AFRICA</b>
<b>CRAM</b>	<b>CORONAVIRUS RAPID MOBILE SURVEY</b>
<b>CGE</b>	<b>COMMISSION FOR GENDER EQUALITY</b>
<b>NIDS</b>	<b>THE NATIONAL INCOME DYNAMICS STUDY</b>
<b>PSPPD</b>	<b>PROGRAMME TO SUPPORT PRO-POOR POLICY DEVELOPMENT</b>
<b>UFH</b>	<b>UNIVERSITY OF FORT HARE (UFH) ECONOMICS</b>
<b>GHS</b>	<b>GENERAL HOUSEHOLD SURVEY</b>
<b>AICs</b>	<b>AFRICAN INNITIATED CHURCHES</b>
<b>CSG</b>	<b>CHILD SUPPORT GRANT</b>
<b>GBV</b>	<b>GENDER BASED VIOLANCE</b>
<b>API</b>	<b>APPLICATIONS PROGRAMMING INTERFACE</b>
<b>SSA</b>	<b>STATISTICS SOUTH AFRICA</b>
<b>SMME</b>	<b>SMALL MICRO MACRO ENTERPRISE</b>
<b>NGO</b>	<b>NON-GOVERNMENTAL ORGANISATION</b>
<b>PSPPD</b>	<b>PROGRAMME TO SUPPORT PRO POOR POLICY DEVELOPMENT</b>
<b>GoSA</b>	<b>GOVERNMENT OF SOUTH AFRICA</b>
<b>LED</b>	<b>LOCAL ECONOMIC DEVELOPMENT</b>
<b>IES</b>	<b>INCOME ANDEXPENDITURE SURVEY</b>

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# CHAPTER 1

## INTRODUCTION OF THE STUDY

### 1.1. Introduction of the Study

The economy is a significant issue in Africa, particularly in South Africa. The ongoing economic instability predominantly impacts women, who make up a substantial portion of South Africa's population. The government has introduced and executed various strategies and initiatives to address this imbalance. Meanwhile, non-governmental organisations and the private sector are actively engaging in discussions to challenge the current situation, yet economic inequality persists. Various academic fields, including theology, are concerned about this issue and are dedicated to contributing their expertise to the process of achieving equitable distribution. Despite recognising all mitigation efforts and consistent economic imbalance, the study investigates the intricate network of underlying factors that shaped the economic status of women-headed households in the KwaNxamalala community, situated on the outskirts of Pietermaritzburg, South Africa.

The researcher will investigate the women-headed household economy, where involved concepts will be defined to provide a glimpse of how intersectionality is entangled between economic and theological landscapes. Different sections are presented in sequential order, as reflected in the table of contents. The full background of the study includes the research problem statement, concepts with definitions, the main question, sub-questions, and objectives. Additionally, the theoretical framework underpinning the study's construction will also offer insights into how the study is conceptualised to answer the question. The methodological framework will be outlined precisely, elucidating the systematic approach employed to conduct the entire study. The literature review will be presented as the basis for the discussion. Through this exploration, the study aims to reveal key findings that shape the living statuses of vulnerable households in the KwaNxamalala community. The access to the economy as determined by existing dynamics of heading families in a rural context will be investigated with theological insights.

The subsequent sections will delve into the presentation and analysis of gathered data, drawing upon the experiences of women heading families. Household economy investigation will define strategic shifts towards the whole economic context in the community. Affiliating intersections will influence all key role players in optimising facilitation and in mastering economic transformation. Ultimately, the research endeavours to provide insightful recommendations informed by the empirical evidence uncovered for accelerating economic access to all South African households without preferences of any sort.

## **1.2. Background to the Study**

In South Africa, the economic distribution is uneven across generations. The ongoing inequality among citizens continues to create persistent unrest in Africa, influencing societal views. Households led by women face greater challenges in securing economic stability for themselves and future generations.

I have a decade of experience in community development work, being employed by the Department of Cooperative Governance and Traditional Affairs. During my employment period, community profiles reflected stagnant participation of women in economic development, particularly in rural settings like KwaNxamalala locations. Most successful Local Economic Development (LED) projects and income earners are predominantly men (Golo and Novieto 2022).

Having an embodied experience as a church minister's wife who also has God's call to ministry, I have two critical experiences where the marginalisation of women in economic participation is witnessed. During pastoral care visits to congregants' homes and outreach programs in KwaNxamlala, again, having been exposed to church revenue records, the economic standard of women in the church shows that they are poorer than men, yet they are the majority in churches (Kgatle 2020, Okoli & Okwuosa 2020). Experiential observation as a woman and a co-leader agitated the emergence of investigating how single women generate income and sustain their families. Economic freedom continues to be a focal point of study in different disciplines and other sectors of concern, including theology.

Naude (n.d.) highlights that theologians justifiably grapple with the issue of “the poor, but without economic expertise and assessment, they cannot determine the number of individuals who fall below the anticipated standard of living in their households. Therefore, household economy is a theological issue subjected to theological interrogation.

Women are captured by male-dependency syndrome, which Haddad (2014) challenges as the automated patriarchal practice of subservience in churches and societies. Dependency has become a norm that affects the living standards of all siblings, and is worse when the male figure passes away or decides to disappear. Subservience shapes women’s psychological ability to slow thinking when it comes to economic transformation. Consequently they are unable to think beyond economic insecurity. They become competent only for motherhood chores, domestic work, Sunday school teaching, and unpaid/unrecognised farming efforts (Ohlmann 2020 *et al.*, Okali & Okwuosa 2020, and Jayne *et al.* 2021). Ohlmann *et al.* (2020) appraise the church’s influence for its proven contribution in shaping people’s thinking, behaviours, and affiliations on different aspects. Critical examination of the faith practices and religious beliefs of women from KwaNxamalala will be interrogated to formulate a possible theological position on the household economy.

The church is an agent of change for people of faith. The household economy is a key determining factor for the economic power of the country, from microeconomics to macroeconomics. Women in the church and in society have been the focus area in academia, yet women in household perspectives as an initial space before the church and society need more inquiry.

### 1.3. Research Problem

Economy remains a commonly debated phenomenon across multi-platforms of the South African context and abroad. The ongoing turmoil over all challenges of the country always has an economic link, which draws all focus to explore economy as a contested concept and the critical factor in determining how livelihoods and countries are sustained and progress.

Acknowledging the fact that women hold a large portion of the population (Kgatlle 2020) leads to considering them as a key population for conceptualising economic debate in Southern Africa. Chilongozi (2020) states clearly that women are less developed in different aspects, and some are heading families from different causes. Their underdevelopment levels increase all the time as the population increases.

United Nations reports (Anwana and Aroba 2022) show statistics that 56% of women are living in poor households compared to 51.8% of men in South Africa. Above the specific percentage, 42% of household heads are women ( Maluleke 2021), and the majority are located in rural settings. As a result, poor economic conditions obviously affect women more than men. Economic disproportion causes breakages in families, which increases the rate of women-headed households that fail to sustain their households (Chilongozi 2022).

Household structures in South Africa have large sizes with many children (Posel 2020), and all family members probably rely on available income for survival. Women-headed households are more vulnerable to the economic crisis, and consequently all related issues typically affect them and their families more than other household settings. There are internal demarcations within the contexts of women (Haddad 2000), and economic fitness classifies their demands. Grouping women in one vehicle of change cannot respond to their diverse and classed issues. There are various intersectional factors actively playing roles in excluding women from participation in generating household economy (Khosan-Nkatini and Machimana 2023) and (Dawood and Sedat-Khan 2022).

Economic lack in families perpetuates different problems, which place them at the forefront of victimhood. Social ills in South Africa, starting from street children, crime, substance abuse, incurable illnesses, teenage pregnancy, and more, are the results of poor economies manifesting in households (Chacko 2021) mostly headed by women.

Reports show that the most growing problem of gender-based violence is perpetuated by the poor economy and customarily affects women more than men (Chilongozi, 2022). In attempts to minimise those common predicaments in our communities, the researcher embarked on women-headed households as the main household setting in the living. According to Naude (*n.d.*), economic crisis is a theological problem that requires theological intervention, and Chacko challenges the church to act on addressing the poor economy.

Evidence is scarce on how rural households in developing and emerging economies, such as South Africa, sustain their livelihoods (Mishi *et al.* 2020), and that alone pinpoints a gap and need for more studies, basically on women-headed families. Chirongoma (2016) suggests that more attention to economic studies should focus more on women because they are multifaceted due to various variables expressed by social constructs of the time. Therefore, the researcher intends to analyse the intersections of gender, economy, and theology, focusing on the experiences of women heading households as the key population in the study.

#### **1.4. Economy Definition**

Examining the key concept of the economy from a profound perspective is essential for the process of providing clear analysis of the phenomenon. Economy is a wealth condition on how production and consumption flow from as low as the household level and regional level up to the country at large (Zahara *et al.*, 2023). According to Naude (*n.d.*), the economics concept derives from a joint Greek word, 'oikos,' referring to a 'home'/'household' plus 'nomos,' which is 'law.' 'Oikonomo' or 'oikonomia' refers to the study of household laws or rules for a household.

The ability and affordability of the household to access essential goods and services is a key factor in determining the economy from a larger perspective. Economics is about people's daily lives.

### **1.5 Household Definition**

The concept has different views on its definition; however, similar terms have some common figures and concerns. Casimir and Tobi's (2011) interdisciplinary review of scientific usage of the concept emphasised 'resource sharing' as the most common phrase. A household can be a family of any quantity, a country, or the world with shared resources in terms of revenue, production, and consumption (Chacko 2021). A household is prosperous if it can meet its basic needs like food, shelter, health, and education (Zahara *et al.*, 2023). Subsequently, financial power or overall income is a key factor in determining the economy of the household.

### **1.6. Household Economy Analysis in South Africa**

In South Africa, women-headed households confront distinct socio-economic issues stemming from historical injustices and systemic inequality. According to Brown and Van de Walle (2021), these households are more likely to be poorer than others because of limited access to productive assets and employment opportunities. The GHS 2021 (General Household Survey 2021) (Maluleke 2021) affirms that most households are predominantly sustaining their livelihoods from non-labour income, which includes social grants, where 50.21 % are female-headed compared to 49.79 % of male-headed households.

This has been progressive until census where 2022/2023 Income and Expenditure report (IES) shows that male-headed households' expenditure is 20% more than women-headed households yet women-headed households are more but spend less. Household expenditure is determined by household economy-based affordability. The unavailability of multiple income sources together with caregiving responsibilities exacerbates financial vulnerability.

The existing inequality logs a call of urgency to explore gender perspectives and roles in households' economies. Gender inequity shapes human perceptions in household economy concept. Even though Zhuri *et al* (2023) commend male counterparts as prominent leaders in families yet Zahara *et al* (2023) argue that any human figure is subject to providing in the family.

The growing statistics of women living without male members in their respective households lead to the conclusion that most South African households need attention in the narrative of household economy regardless of gender. Everyone in the household has an equal right to have food, shelter, health and therefore it is senseless to genderise provision, hence essential needs remain similar.

Apart from social grants, women-headed household economies are primarily accumulated from less recognized job settings. Structural payments and job settings are built on intersectional toxics where gender, race and classism control work environments. Black African Woman (BAW) has less preference for getting decent jobs (Dawood and Seedat-Khan 2022), which results in compromised care for the household needs. Gendered wages rooted in patriarchy and capitalistic ideologies intensify the insecurities of black women in sustaining their households. Above all intersections, the COVID-19 outbreak brought more intensity in women-headed household economies. Employment climate suddenly dropped, and a negative effect was estimated at a 70% decrease, including self-employed women (Saloshni and Nithiseelan 2022).

Even though COVID-19 became a global pandemic affecting all residents, yet experiences of women exceeded other human groups. The National Income Dynamics Study (NIDS) conducted during the five pandemic lockdowns using the Coronavirus Rapid Mobile Survey (CRAM) as presented by Casale and Posel (2020) shows that most females switched from economic activities to provide care for children as they became the only source for care. Technological shifts of the COVID-19 era demanded different skills and abilities in the cost of little or no income in households.

## 1.7. Conceptualizing Women-Headed Households

Women-headed households have become a significant demographic globally, often shaped by structural inequalities, migration patterns, and socio-political dynamics (Smith *et al.*, 2021). In South Africa, apartheid's legacy contributed to the challenges facing women-headed households through systemic barriers limiting access to resources and opportunities (Mkhize *et al.*, 2022).

Women-headed households vary, but generally, in the sense of primary or sole decision-makers and income earners, they are counted as heads. Women-headed households represent a growing demographic globally, reflecting shifts in family structures and gender roles. They are often defined as households where women take on primary decision-making responsibilities and act as the main breadwinners. This phenomenon has been linked to various factors, including economic migration, divorce, widowhood, and the pursuit of autonomy by women (Johnson *et al.*, 2020). The classification of such households is not uniform across cultures, as societal norms and policies influence the perception and roles of women heading families.

In South Africa, the concept of women-headed households is deeply rooted in historical and systemic inequalities. The apartheid system marginalised women, particularly Black women, restricting their access to education, employment, and property ownership (Mkhize *et al.*, 2022). These structural inequalities have left a lasting impact, with women in these households disproportionately affected by poverty and exclusion. Studies emphasise that women-headed households often serve as a reflection of broader societal inequities (Nkosi 2021).

Cultural and societal norms further complicate the dynamics of women-headed households. In patriarchal societies, women taking on headship roles can be perceived as a deviation from traditional norms, leading to stigma and resistance. Researchers have highlighted how women in such households often navigate dual responsibilities as carers and income earners while facing societal disapproval (Ngcobo *et al.* 2025). These norms shape how these households are formed and the challenges they face.

Migration patterns have contributed significantly to the rise of women-headed households. Male outmigration for employment often leaves women solely responsible for managing households, a phenomenon particularly common in rural areas. This trend has led to increased economic pressures on women, requiring them to balance caregiving duties with earning livelihood (Smith *et al.*, 2021). This dynamic is a critical area of study in understanding gendered experiences within households. Policy frameworks and their implications for women-headed households are also significant.

Social protection measures such as child support grants, housing programs, and educational subsidies can influence the stability and well-being of these households (Statistics SA 2022/2023). However, access to these services remains uneven, with rural and marginalised communities facing the greatest barriers (Zondi 2024). This inequity underscores the importance of inclusive policy interventions.

The intersectionality of gender, race, and class amplifies the vulnerabilities of women-headed households. Black women, in particular, face compounded discrimination, often resulting in lower income levels, poor housing conditions, limited access to healthcare, and discrimination against female workers (Mthembu *et al.*, 2022). These intersecting factors highlight the need for comprehensive approaches to address their challenges. The role of community support networks in shaping the experiences of women-headed households is significant.

Extended family, religious groups, and community organisations often play a critical role in providing emotional, financial, and material support (Dlamini, 2023). However, the availability and reliability of these networks vary widely, influencing the resilience of these households. Research has also explored the agency and resilience displayed by women heading households. Despite systemic challenges, many women in these roles demonstrate remarkable adaptability and leadership, often taking active steps to improve their circumstances and advocate for their families (Nkosi 2021). These narratives challenge traditional perceptions of vulnerability, highlighting the strength and potential of women-headed households.

## **1.8. Key Research Question**

How can theology improve economy of women headed households within KwaNxamalala community?

### **Research Sub-Questions**

- What are the economic experiences of women headed households in the community of KwaNxamalala?
- How does theology shape the status of household economy of women in the community of KwaNxamalala?
- What strategies available to improve the household economy of women headed households in the community of KwaNxamalala?

## **1.9. Research Objectives**

- To critically explore economic experiences of women headed households in the community of KwaNxamalala.
- To investigate theological implications shaping household economy of women in the community of KwaNxamalala.
- To propose strategies for change in the women headed household in the community of KwaNxamalala.

## **1.10. Theoretical Framework and Research Methodology Overview**

### ***Theoretical framework***

The study aims to explore the theological influence on the economy of women-headed households in the KwaNxamalala community, drawing from their experiences. As a means of delving into in-depth analysis, the theoretical framework for this study adopted two theories as a means of making sense of this dual study that includes economic and theological aspects. Therefore, intersectionality theory and theologies of survival are the key theories for the study.

The term intersectionality theory was invented by an American critical legal race scholar, Kimberle Williams Crenshaw, in 1989 (Crenshaw 2022). This is a theory that considers different analyses of a social phenomenon viewed as embedded in various contributing intersections as critical social factors.

Crenshaw's theory layout includes structural, political, and representational analysis of the subject explored. According to the intersectionality perspective, inequities are the outcome of intersections of different social locations, preferences, power relations, and experiences. A socio-economic concept cannot be studied well if it is examined in isolation, but it requires an intersectionality perspective to expound the phenomenon and emphasise that every development study should be conducted with intersectionality lenses (Hankivsky 2014).

Theologies of survival, as coined by Prof. Beverly Haddad (2000), narrate the reality through experiences and utilise available theologies as tools of resilience to marginalisation. According to Gebaste (2024), Theologies for Survival provides critical insights into how patriarchal and colonial structures, which are both economic and theological, contribute to the disempowerment of women in African contexts. Like Crenshaw (1989), the analysis of Theologies of Survival covers structural, political, and representational dimensions of the phenomenon. Employing these two complementary frameworks, the study aims to create a comprehensive understanding of the socio-economic experiences of women-headed households in the specified rural context.

### ***Research Methodology***

This study will adopt a qualitative approach. Adoption of a qualitative mode for data collection enables the researcher to explore the phenomenon using different approaches to grasp experiential reality. Subedi (2021) insists that a qualitative approach is appropriate for studying experiences.

Nyimbili and Nyimbili (2024) assert that the sampling method can be determined by the 'ontological and epistemological' terrains of the researcher's choice of knowledge.

As a result, the purposive sampling method helps the researcher to critically and purposely select key sources of information for data collection. The desktop study mode of qualitative study, through in-depth and critical reading of literature and case studies, has been adopted for the current study.

The data analysis tool adopted was thematic analysis, an approach that systematically provides insights into recurring patterns of significance across a dataset (Braun and Clark 2017). Swain (*n.d.*) postulates thematic analysis as the first appropriate method of analysing qualitative data of any kind of collection method. It is not the core of the study to cause a debate on gender roles based on other elements of life apart from the household economic spectrum. Gender and development lines guided the researcher from detouring to other aspects.

Case studies as critical paradigms of socio-economic investigations guide the researcher in the data collection through a nuanced focus on a specific study area. The KwaNxamalala community is the study area; with semi-insider positionality in the study, the researcher uses purposive sampling for data collection in relation to KwaNxamalala. The secondary purpose is to sample the study area for the reflection of women-headed household economy in South Africa since the prevalence increases over time (Statistics 2022/2023). This study aims to offer a sophisticated exploration of the research topic. This methodological approach not only facilitated a comprehensive understanding of the phenomena under investigation but also allowed the exploration of diverse perspectives and the identification of significant patterns within the collected data.

### **1.11. Structure of the study**

The study consists of six chapters. A general introduction to the study is presented in the first chapter. Background information on the research issue is provided, along with information on the women-headed households in South Africa. Comparative analysis on the KwaNxamalala context with global perspectives in household economy is in this chapter.

It also includes the research goals and objectives, where the study's purpose is highlighted. The summary of theories and methodological framework is provided in this chapter.

The literature that focuses on similar studies is reviewed in the second chapter. The literature review is organised around the following themes: socio-economic experiences of women-headed households. Theological landscapes and economic implications, intersectionality of gender, economy, theology, and strategies for economic resilience in women-headed households. It focuses on scientific justifications and social and theological contexts, and it is mainly drawn from local and international studies.

The third chapter is on the theoretical framework. In-depth discussion on the theories of the study is in this chapter. Strengths and weaknesses, together with justification on theories, are orderly presented.

The fourth chapter presents the methodological framework of the study. It deals with the procedures for gathering and analysing the data. Chapter five presents the data and analysis. The conclusions that result from the analysis are discussed in this chapter. Then, the sixth, which is the final chapter containing conclusions and recommendations. The chapter delves into the specific effects of experiences in the context of KwaNxamalala women. Key factors causing economic barriers and a summary of strategies found to mitigate the phenomenon are presented. The conclusion for the whole study is in chapter six, which is the final chapter.

### **1.13 Conclusion**

As the chapter concludes, it has offered a structured overview of the entire study, providing readers with a preview of the subsequent chapters and their respective focuses. This comprehensive layout prepares the reader to tap into the researcher's idea in the investigation of women-headed households, economic constructs, and theological implications in a broader view. The next chapter will present a literature review that is established in the form of themes.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 Introduction

Having discussed the introductory content of the study, the literature review brings forth the background of research in a particular area. Existing literature affirms the existing gap in scientific information to accurately fit the intended study. Literature review in the context of women-headed households explores the economic paradigm using theological landscapes, building from their experiences with a specific focus on socio-economic implications in the KwaNxamalala community of Pietermaritzburg, South Africa. This chapter examines relevant theories, previous studies, and critical perspectives to provide a foundation for understanding the dynamics within the study's context.

#### 2.2 Cultural Context of KwaNxamalala Community

The KwaNxamalala community is deeply rooted in its cultural traditions, which significantly influence social structures, particularly regarding gender and family roles. Traditional practices are often guided by long-standing customs that define familial hierarchies and responsibilities. Research by Kanyoro (2022) identifies these traditions as key factors in shaping daily life, with an emphasis on preserving cultural heritage. These customs provide stability but also present challenges, especially for women who bear the primary responsibilities of caregiving and household management.

The role of women in the KwaNxamalala community often reflects broader cultural norms within the region. According to Dlamini (2021), women are primarily viewed as nurturers and economic contributors within their families. They are frequently tasked with subsistence farming and informal labour to support household income, reflecting a division of labour deeply entrenched in patriarchal values. This cultural expectation limits opportunities for women's empowerment and restricts their access to formal economic participation.

The cultural landscape of KwaNxamalala also reinforces collective responsibility through extended family networks and communal living. The philosophy of *ubuntu* emphasises mutual care and interdependence. While this cultural framework fosters community resilience, it often places a disproportionate burden on women, who are expected to uphold these values in their caregiving roles. This dynamic shapes their social and economic realities.

Traditional rites and ceremonies further cement the cultural expectations of women within the KwaNxamalala community. In a study by Cholongezi (2022), initiation rites and marriage customs were found to perpetuate gendered roles, positioning women as subordinate to male authority figures. These rituals underscore the cultural emphasis on obedience and service, often marginalising women from decision-making processes in both family and community matters. Despite these challenges, the KwaNxamalala community has a history of resilience and adaptability. Informal support systems, such as women's savings groups and community associations, serve as platforms for empowerment and solidarity. Haddad (2014) emphasises that these initiatives enable women to assert agency and foster economic independence, even within restrictive cultural frameworks. These networks highlight the potential for collective action in addressing systemic inequalities.

Efforts to address gender disparities within KwaNxamalala often encounter resistance due to the deeply ingrained nature of cultural norms. Nkosi (2021) indicates that community leaders play a pivotal role in shaping attitudes toward gender equity. Engaging traditional leaders in dialogue about cultural transformation can bridge the gap between preserving heritage and advancing gender equality. These efforts require culturally sensitive approaches that respect local traditions while promoting social progress. The interplay of cultural norms and gender dynamics in KwaNxamalala underscores the need for nuanced interventions that address systemic inequalities. Initiatives that combine cultural preservation with gender empowerment are critical.

### **2.3. Comparative Perspectives: Global and Local Contexts**

Globally, women-headed households encounter challenges rooted in systemic inequalities and resource disparities. In many developing countries, these households struggle to access education, healthcare, and employment opportunities. Comparative studies reveal commonalities and differences between women-headed households in South Africa and other regions. In India, for example, women-headed households face similar issues related to income inequality and gender discrimination. However, cultural practices such as dowry systems create additional burdens unique to the Indian context (Ahmed 2024).

In developed countries, women-headed households often experience financial strain due to wage gaps and childcare responsibilities. While these challenges differ from those in rural South Africa, the underlying issues of gender inequality and economic exclusion persist. Mahlangu (2022) highlights that social safety nets in developed nations provide some relief, contrasting sharply with the limited support available in South Africa. South Africa's historical context adds a unique dimension to the struggles of women-headed households. The legacy of apartheid has entrenched systemic inequalities that disproportionately affect women. Ahmed (2024) argues that these historical injustices intersect with cultural norms to create a particularly challenging environment for women-headed households.

Coping strategies among women-headed households vary across regions. In South Africa, community-based initiatives such as stokvels offer critical support, while in India, self-help groups play a similar role. These grassroots efforts highlight the importance of collective action in addressing systemic challenges (van Wyk and Chisale 2021).

Government policies and interventions also differ across contexts. In South Africa, social grants provide some financial relief to women-headed households, though they are often insufficient to meet basic needs. In contrast, countries with stronger welfare systems offer more comprehensive support, reducing the economic vulnerability of women-headed households (Phiri, 2020).

The Programme to Support Pro-Poor Policy Development (PSPPD) Review (2016) proposes alignment such that the Government of South Africa's (GoSA) development policies should be aligned with the SDG 2030 goals. Emphasis is on close monitoring in the implementation and proper evaluations to tackle loopholes and achievements.

Cultural attitudes toward women-headed households influence their experiences globally. In some regions, such households are stigmatised, while in others, they are celebrated for their resilience.

Ahmed (2024) emphasises the role of cultural narratives in shaping public perceptions and policy responses to women-headed households. Comparative perspectives underscore the need for context-specific interventions. Strategies that work in one region may not be applicable in another due to cultural, economic, and political differences. Mkhize (2022) suggests that sharing best practices and adapting them to local contexts can enhance the effectiveness of programs aimed at supporting women-headed households.

#### **2.4. Socio-Economic Experiences of Women-Headed Households**

In South Africa, women-headed households confront distinct socio-economic issues stemming from historical injustices and systemic inequality. According to Brown and Van de Walle (2021), these households are more likely to be poorer than others because of limited access to productive assets and employment opportunities. Persistent key factors in shaping women's experiences in the KwaNxamalala community include patriarchal systems (Haddad 2000 and Khosa-Nkatini and Machimana 2023), racism/classism (Dawood and Sedat-Khan 2022), and Naude (*n.d.*). According to Zondi (2024), women in households often face societal stigmatisation and are excluded from decision-making processes, both at the household and the community levels. Patriarchy and racism often dictate women's roles within families and communities.

Overall, practice facilitates toxic gender roles in household livelihoods (Okoli and Okwuosa 2020), limiting autonomy and reinforcing dependency syndrome (Chilongozi 2022). Zwane (2019) affirms that 65% of women accessing the child support grant (CSG) in KwaNxamalala are the auto-providers in their respective households.

High dependency ratios are a critical concern for women-headed households; controlling measures fail to provide their role when their counterparts are still present and bring more suffering to livelihoods once the providing counterpart disappears.

There are different reasons for the status of women heading households. This includes the death of a male provider (father/husband/brother), divorce, abandonment, GBV, unemployment, health conditions and/or self-decision. In some common cases, women become heads of the household not in the absence of the male partner but upon finding man getting into drug addiction, substance abuse, and/or sleeping around. Common areas of socioeconomic status in general overview are key factors playing a role in shaping the status of women heading families. Almost all root causes of women-headed households leave women with scars and trauma while they are supposed to play a providing role

#### **2.4.1. Women and Employment**

Even though women live under the aforementioned pressures, Naude (*n.d.*) confirms that there is a shift of women participating in the labour market and in entrepreneurship (Anwana and Aroba 2022 and Manyaka-Boshielo 2017), as reflected in World Bank reports (2021).

Nevertheless, a recent study by Zahara *et al.* (2023), in agreement with Anwana and Aroba (2022), found that working women in third-world countries like KwaNxamalala still have no voice in their household economies income and are restricted from other entrepreneurial ventures. Women-headed households face significant economic disparities, with income levels often falling below national averages.

The Quarterly Labour Force Survey for the second quarter of 2021 shows inequity in the South African labour market. Employment opportunities in South Africa are influenced by race and sex (Khosa-Nkatini and Machimana 2023). This income inequality is closely tied to systemic barriers such as unequal pay, limited access to high-paying jobs, and restricted property rights (Jayne et al. 2021).

The African cultural belief that a male is the sole provider of the household (Khosa-Nkatini and Machimana 2023) is so dominant in KwaNxaMalala that some women are forced to leave jobs to support the work of their husbands as courtesy helpers. Many women bear the responsibility of caring for children, elderly family members, or relatives with disabilities (Mkhize *et al.*, 2022). These caregiving responsibilities often limit their ability to pursue full-time employment, and that perpetuates cycles of poverty (Zwane 2019).

#### **2.4.2. Women and Politics**

The Commission of Gender Equality (CGE) (2023) in South Africa reported a very slight shift detected in women's participation in politics. In consensus, the very small percentage of what Dawood and Seedat-Khan (2022) consider the Black middle class benefit from South African democracy through notions of politics (Kgatlle 2020). Such a small number of women shift their desire from holistic representation of women and enjoy a better class than others, which is critiqued as cyclical authoritarianism of racism and classism in politicians of the post-colonial era. South African economic politics mostly focus on the better class, overlooking clear engagements with people on the ground (Kgatlle 2020), where household economies get their definition.

Economy is defined by the living standard of households on the ground, in regions, and in the country at large (Zahara *et al.*, 2023). South Africa, as a BRICS member of emerging economies, has no evidence of interventions showing how low household economies are developed to sustain livelihoods (Mishi 2020). Dawood and Seedat-Khan (2022) criticise persistent apartheid stigma on intersections of race, class, and gender constructs within families, communities, and societies in the economic vibrancy.

The persistent lack of female participation in household financial matters is a problem that has persisted from the apartheid era to the current democratic government. Black household structures in South Africa have large sizes and many children compared to households of other races (Posel 2020) and probably rely on available income for survival. The Commission of Gender Equality (2013) agrees that policies on gender equality are designed and adopted by each and every political structure, but there is minimal evidence of proper implementation and results.

Instead, Kanjere (2019) interviewed a certain woman politician who doubtlessly affirmed existing patriarchy in political terrains and forces women politicians to show masculine approaches to be freely considered. A theologian economist, John Pieter (*n.d.*), argues that economic strands cannot be discussed in isolation from political slants. The current status of the economy in the lower class, where women belong, was shaped by the current upper class. Therefore, co-operation of classes is recommended for handling economic discourse.

### **2.4.3. Women and Health**

As a result, drastic changes in households' social norms in Africa, particularly KwaNxaMalala, lead to broken relationships and strongly influence the spread of HIV infection, poor parental care and divorces (Chacko 2021) and other Sexually Transmitted Diseases (STIs). Gender Based Violence (GBV) in this area is also prominent as a result of household economic conflicts and some families are led by women who struggle to support their siblings, Chilongozi (2022). Poor household economy exposes women to transactional sex through prostitution and young girls with older men 'blessers' (Haddad 2021), including drug addiction (Okoli and Okwuosa 2020). High risk of sexually transmitted diseases and less chances of determining reproductive interests and visa versa overpopulation are anticipated. Mentioned types of relationships devalue women's sexual identity to transactional sex relationships which is not the original plan for sexual pleasure.

Economic fitness determines the type of health service one can access. Women-headed households lack access to decent health services (Posel 2020), which is a core need for African women (Chirongoma 2016) as multi-tasking human beings. Healthcare access remains a pressing issue for women-headed households. In many cases, women prioritize the healthcare needs of their dependents over their own, leading to untreated health conditions (Dlamini, 2023). Geographic barriers, coupled with insufficient healthcare infrastructure in rural communities like KwaNdamalala, further limit access to essential services. As a result male counterparts may leave their partners to women with better health.

#### **2.4.4. Women and Education**

Goals of the marginalised women in households are not always achieved due to limited access to decent education. Limited access to quality education is a huge challenge. Different factors like early pregnancy and dropout shapes the family's level of education and maximizes the stigma of uneducated women in South Africa. In addition, Mishi et al 2020 and Manyaka-Boshielo 2017 and Dawood and Seedat-Khan 2022) highlight the ignorance of women in improving skills. Women-headed households, especially in rural areas like KwaNdamalala, often lack financial resources to provide education for their children (Zondi 2024). This limitation not only affects the children's prospects but also perpetuates intergenerational cycles of poverty and inequality.

In patriarchal settings, some women are restricted to certain levels of education and passing that level is often perceived as failing to conform to traditional gender roles, leading to social exclusion (Ngcobo *et al*, 2025). It is not undeniable that some households 'female heads were affected by a cultural belief that girls are commodities to be taken by other families when they get married, and parents lacked interest in sending them to school as boys (Chilongozi 2022). Black females face great disadvantage in the corporate world due to their lower education levels and inability to adapt to technological advancements, which are critical to success in the current digital age. Most of women's time is spent on household work and minimizes time for social exposure found in gadgets.

#### 2.4.5. Women, Climate and Agriculture

Livelihoods depend on the environment to live prosperously. Climate change and environmental degradation present emerging challenges for women-headed households. Forest degradation is at stake (Chilongozi 2022) if women's household economy is not addressed. Some households fail to pay all the costs of living; they opt for cheaper means of resources like using wood for cooking food that takes long hours. Additional fire smoke pollutes oxygen causes harm to their health. Waste management is conducted within the yard due to geographic settings far from proper waste management plans. Chilongozi (2022) mourns for women's skin damage during times when women work on agriculture, collecting firewood and water. In rural areas, where livelihoods are often tied to agriculture, women bear the brunt of climate-related disruptions.

A study conducted by Zengeni and Hlatshwayo (2023) in KwaNxamalala community regarding the usage of soil sunscreen (*ibomvu/umcako*) highlights that KwaNxamalala is more active than other areas. Again, women from KwaNxamalala cannot afford to buy sunscreen soil from street vendors in town like other areas but get it from the mountains. Burnt skin, especially on a woman's face, affects their confidence. This additional burden underscores the need for gender sensitive approaches to climate resilience and adaptation due to the significance of the household economy dependent on the climate. Keeping Masuku *et al.* (2023) in mind, there is a connection between women's access to land and their households' food security.

Women find it challenging to adopt climate-resilient agricultural practices in the absence of secure land access. Crop rotation, water harvesting, and organic farming are examples of resource-intensive practices. Emerging women farmers are insufficiently supported by the state in terms of land redistribution policies (Zantsi *et al.* 2021). The ability to access land and markets is constrained by systemic discrimination, bureaucracy, and a patriarchal framework.

## **2.5 Theological Landscapes and Economic Implications**

The interplay between theology and economic agency is particularly evident in rural South African communities. In many African contexts, religious institutions play a pivotal role in shaping societal norms. Dube (2021) argues that theology can either reinforce women's deprivation through patriarchal norms or serve as a tool for empowerment, depending on its interpretation and application. Theological landscapes influence how communities view gender roles and economic participation within communities through the lenses of human dignity and development.

### **2.5.1. Theology and Gender in Development Perspectives**

There are instances where theology has been interpreted to support gender equality. Progressive religious movements in South Africa are working to challenge patriarchal norms by promoting women's empowerment within communities (Ngcobo *et al*, 2025). Van Wyk and Chisale (2021) highlighted that the gendered spaces and inequality is predicted to decline in 135 years of the future. Therefore, initiatives for current survival are essential. Initiatives that focus on reinterpretations of religious texts to align with principles of equality and social justice will reclaim household economy strength for women-headed households. Religion-based community initiatives often exclude women-headed households. Church-led programs that distribute resources or provide training frequently prioritize male-headed households through male representatives due to traditional perceptions of leadership (Kanyoro 2022). Women-headed households face additional challenges in accessing these resources, exacerbating economic disparities.

The intersection of religion and economic empowerment remains a contested space. Advocacy for gender-sensitive theological reforms has gained momentum, with organizations calling for inclusive interpretations of religious texts (Maluleke, 2021). These efforts aim to bridge the gap between theological teachings and economic agency for women in rural South African communities.

### **2.5.2. Theology and patriarchy**

Religious institutions hold substantial influence over societal norms and values. They often serve as the primary source of moral and ethical guidance in rural South African communities. Dlamini and Nkosi (2023) argue that sermons and religious teachings emphasizing traditional gender roles can discourage women from pursuing income. The dominance of patriarchal ideologies within religious institutions continues to undermine efforts to promote gender equality. These interpretations of theology reinforce patriarchal norms, limiting women's roles to caregivers and restricting their economic participation. The economic implications of theological landscapes are profound. Women in communities shaped by patriarchal religious values often lack the autonomy to participate in economic decision-making (Mkhize, 2022). Financial resources are frequently controlled by male members, leaving women with little agency over household finances. This dependency limits the economic growth of women-headed households.

In rural South African communities, women-headed households frequently face barriers in securing land rights due to discriminatory customs upheld by theological interpretations (van Wyk and Chisale 2021). The lack of land ownership directly impacts their ability to engage in agriculture and other income-generating activities. Some religious interpretations prioritize traditional domestic roles for women, discouraging educational attainment and development (Chilongozi 2022). This restriction perpetuates a cycle of economic dependency, limiting opportunities for women on contributing to household income.

### **2.5.3. Feminist Theology and Women Empowerment**

Feminist theology offers critical insights into challenging patriarchal interpretations of religious texts and traditions. Haddad (2014) highlights how feminist theological movements in South Africa advocate for the inclusion of women in leadership roles within religious and community settings. This perspective aligns with the need to empower women in economic decision-making, particularly in women-headed households.

It advocates for inclusive readings of religious texts to reinterpret and emphasize gender equality emerging from theological spaces. Various feminist writers in the African context (Haddad 2021, Phiri 2020, Kanyoro 2022, Chilongozi 2022) emphasizes the importance of reexamining traditional religious practices that marginalize women and limit their participation in leadership roles. Feminist theology aims to challenge patriarchal interpretations of religious doctrines and empower women by promoting a more equitable understanding of their roles within both religious and social contexts. This movement seeks to dismantle patriarchal structures that have historically excluded women from decision-making processes. The feminist theological movement in South Africa has gained prominence in addressing gender inequality and led a resilience movement through academia and advocacy.

Activists and scholars have called for the inclusion of women in leadership positions within churches and religious organizations (van Wyk and Chisale 2021) as a means of facilitating mitigation programmes for women empowerment. Feminist theology highlights the importance of women's voices in shaping religious practices and which can ease the flow of inclusive economic discourse. It emphasizes the need to recognise women as active agents of change within their communities. The reinterpretation of religious texts is central to feminist theology. Scholars argue that many patriarchal interpretations are culturally influenced rather than rooted in original theological principles (Kanyoro 2022). By advocating for contextually relevant readings of sacred texts, feminist theology seeks to align religious teachings with contemporary gender equality goals.

The empowerment of women within religious contexts has broader societal implications. Feminist theological approaches emphasize the interconnectedness of spiritual, economic, and social empowerment (Haddad, 2014). Resistance to feminist theology often stems from entrenched patriarchal structures within religious institutions (Chirongoma 2016). Conservative factions within churches argue against reinterpretations of religious texts, viewing them as threats to traditional values (Dube, 2021). This resistance highlights the ongoing struggle to integrate feminist theological principles into mainstream religious practices.

Feminist theology continues to advocate for systemic changes in religious and social institutions. By challenging patriarchal norms and promoting inclusive practices, it seeks to create spaces where women are recognized as equal participants in shaping their communities (Phiri 2020). These efforts underscore the transformative potential of feminist theology in addressing gender inequality.

#### **2.5.4. Theology of Economy**

Theology, being the study of God's knowledge (Naude *n.d*), inspires the perceptions of God on all public perspectives, including the economy. Amidst different concepts and systems related to the economy and theories related to the economy, the mutual ground is the urgency of a viable theology of the economy. Fundamental elements of God's interest in creation from the Old Testament to the New Testament (Hengstmengel *et al*, 2021, Sears, 2011 and Hoougen, 1996) affirm the incorporation of theology into the economy and vice versa. Rationale for economic justice is firstly justified by Naude's definition of the economy:

“Economics, understood as oikos (home) + nomos (law) or oikonomia, refers to “study of the law or rules of a household”. This “household” may be a family, a country, or the world, and so what economics studies may be the budget of a family, the economics of a country, or the global financial system...” (*n.d*)

Such exhaustive definition denies individualistic decisions and ideas on economic aspect (Sears 2011). From household economy up to the country level, economic justice remains the measuring line of true liberation. God is God of justice and therefore humanity of all classes need to hear God's truth about economy in their perspectives. The theological truth is contested by different theologies on the concept of economy, Hoogen (1996) highlighted that some convictions suggests considering economy as a theological matter assigned to God alone to intervene. Some theologians consider the concept to be located on theological terrains of human debate in God's perspectives only without political intervention (Naude *n.d*, Sears 2011, Pieters *n.d*).

However, every notion of reality touching society is a theological matter (Sears 2011) and therefore Naude (*n.d*) implies that theologians to study economics so that they mindfully engage in economic discourses.

Capitalism and communism ideologies are theologically denounced in controlling the economy (Sears 2011 and Naude *n.d*). Texts on economic accounts hold rich reflection on how economic narratives were and are supposed to be undertaken; van Wyk and Chisale (2021) invite scholars, theological leaders and communities to strengthen the theology of economy from textual narratives holding contextual reflection and reshape non-liberative systems. Economic debates and access should be central to all humans, driven by the liberation theology of economics.

## **2.6. Intersectionality: Gender, Economy, and Theology**

The intersectionality of gender, economy, and theology in KwaNxamalala reflects the overlapping influences of social identity, economic marginalisation, and religious expectations. Women in this community navigate complex realities shaped by these intersecting factors. Haddad (2014) emphasises the importance of understanding how these dimensions converge to create unique experiences of both oppression and resilience.

Religious doctrines sometimes reinforce these disparities by promoting traditional gender roles that limit women's participation in economic decision-making, further entrenching economic inequalities. Gender roles within KwaNxamalala are deeply influenced by socio-economic structures and theological teachings. According to Mthembu *et al.* (2022), the economic contributions of women are often undervalued, despite their central role in sustaining household livelihoods.

Economic marginalisation disproportionately affects women in KwaNxamalala, limiting their access to resources and opportunities. Research by Chilongozi (2022) highlights how poverty exacerbates gender disparities, with women often shouldering the burden of unpaid labour and caregiving.

Theological teachings in KwaNxamalala frequently intersect with cultural norms to shape perceptions of gender roles. According to Mthembu *et al.* (2022), religious institutions often emphasise submission and service, particularly for women. While these teachings can provide spiritual support, they can also perpetuate power imbalances within households and communities, reinforcing patriarchal structures. This intersection necessitates critical engagement with religious contexts to challenge discriminatory practices. Addressing these intersections is vital for meaningful and transformative interventions (Haddad 2021).

Intersectionality also highlights the resilience and agency of women in KwaNxamalala. Ngcobo *et al.* (2025) noted that many women actively resist oppressive structures by forming support networks and advocating for change within their communities. Addressing the intersectionality of gender, economy, and theology requires a multi-faceted approach that considers the lived experiences of women (Gebaste 2024). According to Sande and Chirongoma (2021), interventions must integrate economic empowerment, theological reformation, and cultural sensitivity to create sustainable change. By addressing these intersecting factors, stakeholders can promote gender equity and foster holistic development within the KwaNxamalala community.

### **2.6.1. Imago Dei principle**

Human dignity *imago Dei* is the persuasive claim that all people are created in the image of God and deserve to be treated with dignity, as emphasised in biblical Scriptures and Christian tradition. Mishi *et al.* (2020) interlink biblical human dignity with the Universal Declaration of Human Rights that was adopted in 1948, which is a powerful secular expression of human dignity and currently acts as a global benchmark for business (economy) and politics.

Christian anthropology promotes personhood and personal responsibility to have a meaning of life (Klassen 2017). In this regard, all humans, irrespective of gender perspectives, possess the right to have economic freedom. Masculinity is therefore declined from the sole provider role to households.

Furthermore, poverty has no gender but impacts all livelihoods. Exclusiveness in economic development is denounced by the Imago Dei principle. Theological claims assert that all humanity has equal access to economic freedom. The biblical motif of justice grants women equal access to land without discrimination.

## **2.7. Strategies for Economic Resilience in Women-Headed Households**

Resilience and transformation holistically encompassing all economic sources remain the key factors to reshape the status of women-headed households. Initially, economic resilience in women-headed households can be strengthened through identification of all underlying engines of inequality.

Thorough screening of all development agencies has the potential of leading to effective strategies. Microfinance initiatives, small loans, and financial services enable women to start businesses, improve their livelihoods, and gain financial independence. Chilongozi (2022) argues that microfinance programs tailored to the needs of rural women are particularly effective in reducing poverty and fostering economic empowerment. Vocational training is another crucial strategy for economic resilience. Skill development programs equip women with marketable skills, enhancing their employability and income-generating potential.

These programs are especially impactful in rural areas where formal job opportunities are scarce. Research by Zondi (2024) underscores the need for training programs that align with local economic activities, such as agriculture and crafts. Community-based support programs play a vital role in fostering resilience among women-headed households. Informal networks, cooperatives, and community savings groups provide women with financial and emotional support.

Mkhize (2022) highlights that these initiatives are most effective when they incorporate elements of collective decision-making and shared accountability.

Culturally relevant interventions are essential in addressing the unique challenges of rural women-headed households. Programs that align with local traditions and values are more likely to gain acceptance and achieve sustainable outcomes.

Nkosi and Dlamini (2021) emphasise the importance of involving community leaders and stakeholders in the design and implementation of such initiatives. Access to land and property rights is critical for building economic resilience. In many rural communities, women-headed households face barriers to owning or inheriting land due to discriminatory cultural practices. Advocacy efforts and legal reforms are needed to ensure equitable access to land and other productive resources.

Dube (2021) highlights successful examples of land rights campaigns in other African contexts as models for South Africa. Entrepreneurial initiatives offer another pathway for resilience. Some women in KwaNxaamalala have successfully established small businesses, leveraging local resources and community support. Programs that provide mentorship, funding, and market access are instrumental in scaling these ventures.

Above the fact that entrepreneurship generates income, it also builds confidence and leadership skills among women (Phiri 2020). The Programme to Support Pro-Poor Policy Development (PSSPPD) report highlights minimal shift based on results from local economic development evaluations. Therefore, revision of entrepreneurship policies by the government is a matter of agency to enhance the entrepreneurial concept from SMMEs to commercial and international trades.

Education and literacy programs are fundamental to enhancing resilience. Women with access to education are better equipped to navigate economic challenges and advocate for their rights. Nkosi (2022) suggests that targeted educational initiatives for women-headed households can have a transformative impact on their economic stability and social standing.

Holistic approaches that integrate economic, social, and psychological support are most effective in fostering resilience. These programs address the multiple dimensions of poverty and marginalisation faced by women-headed households. Combined financial assistance with mental health support and community empowerment will create sustainable outcomes (Zondi 2024).

## **2.8 Conclusion**

The literature reveals significant socio-economic challenges for women-headed households, compounded by cultural and theological landscapes. While feminist theology offers pathways for empowerment, there is a need for contextual or specific interventions in communities like KwaNxamalala. This study aims to address the identified gaps by critically analysing the interplay between theological perspectives and economic realities. The next chapter will discuss the theoretical framework for the current study. In-depth analysis of theories will be presented.

## CHAPTER 3

### THEORETICAL FRAMEWORK

#### 3.1 Introduction

The previous chapter was a survey of literature relevant to the study. Its focus was on the household economy of women-headed households using theological landscapes. This study aims to assess how theology interferes with the economic needs of women heading households. This chapter is an exposition of the lenses through which this study is theoretically grounded. The study employs two fundamental theories, namely intersectionality theory and theologies of survival as a theory. The intersectionality theory analyses intersectional systems contributing to shaping the life of individuals or groups, while the theologies of survival analyse theological tools of resilience for those experiencing the phenomenon. This chapter will explain the two theories, apply them to the study. However, before in-depth analysis and application of theories, I will start by illuminating the conceptual analysis of the theoretical framework, proponents and how each theory works in general in this study, as well as the strengths and weaknesses with justification for considering them.

#### 3.2. Theoretical Frameworks

A theoretical framework is simply the ‘blueprint’ or guide for research, which serves as a foundation upon which the research is constructed. According to Sinclair (2007) as well as Fulton and Krainovich-Miller (2011), the role of the theoretical framework is like that of a road map where methodical knowledge of the phenomena is used to identify links between variables and predict the phenomenon. Ravitch and Carl (2016) concur that the theoretical framework assists researchers in situating and contextualising formal theories into their studies as a guide.

The intersectionality and theologies of survival are selected theories for this study. These frameworks serve as essential tools for understanding and analysing the multifaceted aspects of women within the specified context.

### **3.3. Intersectionality Theory**

Intersectionality theory, as introduced by Kimberlé Crenshaw in 1989 (2022), explores how multiple dimensions of social identities, such as gender, race, and class, overlap and create systemic oppressions. Three intersectionality elements underpinned by Cranshaw (1991); structural, political, and representational, will enhance data analysis to pinpoint different root causes of poor household economies in women's perspectives. Economic structural systems have shaped the current economic crisis for women. All political settings and key decision makers in society are not favourable to women, and dismantling generational patterns is a matter of agency.

The concept of representational intersectionality addresses how public discourse portrays and positions the experiences of women, often in negative and stereotypical ways that are harmful to their image and representation. Women heading households are not explicitly considered in most programs in society, yet they form a large number of the population group and are the most suffering class amongst women. Navigating through their experiences saturates the reality of how women-headed households' intersectionally affiliate in the economic discourse. Intersectionality is an engine of underlying assumptions in studying heterogeneity within the groups of heterosexuality that Hammarström and Hensing (2018) consider as having multiple definitions and intersecting dimensions. The theory is merited for its strength of applicability in various disciplines and has a collective idea that embraces all livelihoods.

#### **3.3.1. Strengths of intersectionality theory**

Intersectionality theory is a fundamental theoretical framework that is an analytical framework for understanding how aspects of social and political conceptions overlap or intersect in oppressing and discriminating against an individual or group.

The rationale for developing a framework on intersectionality is the rationalism of economic concepts with intersectional subordination, judged by Crenshaw (1991) as a frequent consequence of more than a single imposition that maximises the burden of pre-existing vulnerabilities to create yet another dimension of disempowerment.

Shields (2008) considers intersectionality to be a fundamental theory in understanding gender and its associated changes. She highlights the importance of placing an individual's social location, as reflected in intersecting identities, at the forefront of any gender investigation because these intersections can either reinforce or liberate. A key benefit is that while groups are the primary focus, individual experiences and suggestions are crucial for implementing change. Another benefit is the reinforcement of social policies and transformation strategies that validate empirical initiatives.

### **3.3.2 Weaknesses of Intersectionality Theory**

Clark *et al.* (2023) accept that some theologians reject intersectionality theory due to its non-explicit theological stances. This theory has a collective approach, which can leave out some individuals who do not fall into the studied category. Even though the mentioned shortcomings of the intersectionality theory show limitations, the lived realities and contexts are corporately influenced and systemic. Systemic powers and lived experiences are not selective, as theologians can argue, but affect all livelihoods available in the domain.

Furthermore, the large number of people in societies are religiously affiliated and shaped (Freeman 2015); therefore, the concept of intersectionality is deeply woven in the roots of controlling powers. Theological perspective is an automated component in the intersectionality narrative on how women's settings are structured, discussed in political views, and represented. Several authors (Nash 2008 and McCall 2005) argue that drawing one standing solution is impossible due to the complexity of analytical methodologies in intersectionality theory, but affirm that intersectionality theory has different methods as a means of addressing the phenomenon from its different intersecting roots.

However, Anthias (2013) is convinced that “In this framework, more focus is on social locations...”. Therefore, experiences of women are conceptualised through contextual analysis linked to underlying contributions of theology as response to social landscapes.

### **3.4. Theologies of Survival**

The key theorist Haddad (2000) has coined a concrete foundation on intersecting women’s experiences with theology. Haddad’s study, conducted in 2000, presents underlying intersections involved in shaping women’s experiences. From that perspective, the theory focuses on analytical outcomes extracted from women’s experiences and considers women’s groups as platforms for resistance. This study aims to intersect KwaNdamalala women’s experiences with the economy using theological lenses. Theologies of Survival by Haddad theory (2000) have its foundations on the experiences of women who are the key population group of the study and helps with exploring available theologies as tools of resilience. The women facing economic inequality are strengthened for resilience using existing networks in a church.

They become the role players of change, challenging the status quo through the backup of theologies in their perspective. Theologies of survival explore how different societal structures impact women disproportionately. In the context of women-headed households, this structural inequality often manifests economically, as patriarchal norms prevent women from accessing the same resources as their male counterparts. Haddad’s work (2000, 2010, 2016, 2021, etc.) critiques intersectional issues informing economic disproportion as a call of urgency towards the liberation of women. She builds her arguments on women’s experiences and categorises them according to three dimensions of intersectionality, which are structural, political, and representational dynamics.

Economic structural systems have a huge role in shaping women’s current crisis. The existing politics in church perspectives perpetuate gender inequality, and the representation of women in development discourses remains problematic.

Theologies of survival theory are built on the feminist liberation theology approach in embracing how socio-economic and cultural analysis mingle with theology to inform liberation. Seventy-five per cent (75%) of South African communities believe in church initiatives for socio-economic transformation (Burger and Van Der Watt 2010). Theologies of survival approach reject gendered lines and propagate investing in women's theological networks as a reliable tool for the church internally and externally.

#### **3.4.1. Strength of Theologies of Survival**

After all the underlying homogeneous treatments shaping women's experiences, Haddad's theory persists in seeking available theologies within the functions and operations of the respective category. There is a direct plan of recognising and acknowledging already existing theologies in space, which minimises the introduction of new horizons of struggle. Theological possession of women in the church is their strength for struggle, where reshaping of content and approach makes sense. Resilience is the most beneficial reaction towards side-lining standards of any kind. The South African context as examined by Diko (2023) is equivalent to the Old Testament context, where the resilience of women continually challenged structural realities. There is a potential of landing into a liberative environment through resilience powered by theologies of survival. Women will be able to manoeuvre within the terraces of stigma and collectively advocate for building up a generational legacy.

#### **3.4.2. Weakness of Theologies of Survival**

Some church contexts do not have woman-friendly theologies. Haddad (2014) argues that some theologies structurally adopt hegemonic sufferings as a plan of God in judging sin. Consequently, women get discouraged from associating their struggle for liberation with internal structures.

Matriarchy is another challenge in this perspective by reinforcing structural limitations. Burger and Van Der Watt (2010) are concerned about unrealistic measures of growth if the advocacy expands outside church parameters. The case of changing the status of women-headed households is a matter even if not counted as church merit, but economic liberation of women remains the focal goal.

Having theologies of survival rooted in feminist liberation theology draws critics of feminism to enquire about laywomen who are not literate enough for responses. Some African Initiated Churches (AICs) are still emerging and lack exposure to knowledge and are captured by unrealistic theologies that are emerging in this age.

### **3.5. Justification of Intersectionality Theory and Theologies of Survival in This Study**

The research adopts an interdisciplinary approach by integrating both theological and economic spectrums. Therefore, the theologies of survival theoretically and theologically frame intersectional root causes of inequality in household economy perspectives. Theologising the social phenomena helps in navigating towards theological justice for all humanity (Haddad and Chilongozi, 2022). Haddad's approach to the phenomenon embraces intersectionality theory in all three dimensions, which are structural, political, and representational frames.

Through the integration of intersectionality theory and theologies of survival, this study provides a comprehensive framework for analysing household economies of women-headed households in the KwaNxamalala community. By examining how structural, political, and representational intersectionality complement theological principles, the study seeks to offer new theological insights for assuring the economic liberation of women.

However, Haddad (2021), in her work "Intersectional dilemmas for African women's theologies," and more works accentuate the intersectionality concept as a root cause of women's lived experiences. According to Haddad, tools of resilience to address intersectional experiences of women should be administered through feminist lenses emanating from postmodernism and liberation theory to construct 'theologies of survival.' According to Haddad, postmodern feminists critique universalistic approaches to marginal terrains and emphasise that true liberation knowledge should be inclusive. More inquiry for relevant theologies in household perspectives as an initial space before outside exposure remains a core. Haddad's reflections are built on all three dimensions of intersectionality analysis of women's experiences.

### **3.5.1. Structural Intersectionality and Theology**

Crenshaw's concept of structural intersectionality explores how different societal structures impact women disproportionately. In the context of women-headed households, this structural inequality often manifests economically, as patriarchal norms prevent women from accessing the same resources as their male counterparts. Economic structural systems have a huge role in shaping women's current crisis.

Feminist theologians like Haddad (2000) argue that Christian theology, when decolonised from patriarchal interpretations, can become a tool of liberation. Jesus' teachings on justice, compassion, and solidarity with the oppressed offer a theological response to the systemic exclusion of women. As Haddad (2021) suggests, theology should challenge the structural systems that marginalise women economically and advocate for their inclusion and agency in household economy perspectives.

### **3.5.2. Political Intersectionality and Theology**

Political intersectionality, another dimension of Crenshaw's theory, considers how political movements and policies often marginalise minority groups, including women. In theological terms, political intersectionality intersects with liberation theology, particularly as it applies to African women. Haddad (2021) critiques the failure of political and religious institutions to address women's suffering in patriarchal economies. According to Haddad, as reviewed by Gebaste (2024), theology should not only critique unjust political structures but must also promote active participation of women in reshaping their own landscapes. Political theology, in this sense, should advocate for women's rights to economic resources, recognising their unique struggles in male-dominated systems in a household perspective.

### **3.5.3. Representational Intersectionality and Theology**

Representational intersectionality refers to the representation of women in public discourse. Frequently, women are marginalised and portrayed in negative, stereotypical ways. This research explores how these representations influence the economic participation of women in the KwaNxamalala community (Haddad 2000).

Haddad's theological critique comes into play here: she highlights that traditional interpretations of the Bible often perpetuate harmful stereotypes about women, portraying them as submissive or economically dependent. By rereading biblical narratives through a feminist theological lens, like the stories of Ruth and the Proverbs 31 woman, a different picture of women challenging the socio-economic status quo portrays women's ability to be active agents in their respective households (Gebaiste 2024). In this way, theologies of survival, informed by and interwoven with intersectionality dimensions, serve as a critical tool to dismantle stubborn, harmful stereotypes and advocate for a more just reflection of women in household economic terrains.

### **3.6. Conclusion**

Through the integration of intersectionality theory and theologies of survival, this chapter provided a comprehensive framework for analysing the household economies of women-headed households in the KwaNxamalala community. By examining how structural, political, and representational intersectionality intersects with theological principles, the study offers new theological insights for the economic liberation of women. The next chapter will present the methodological plan adopted for the entire process, from research design to data collection methods up to analysis techniques.

## **CHAPTER FOUR**

### **RESEARCH METHODOLOGY**

#### **4.1. Introduction**

The previous chapter presented a theoretical framework that is hybrid in structure and ideal for constructing this study, namely the intersectionality theory and theories of survival theory. This chapter outlines the research methodology used in the study. The chapter will justify the selection of the study approach and further discuss the research design and methods, as well as the sampling procedures. Then it will discuss data collection methods and data analysis applied. Towards the end of the chapter, validity, reliability, and rigour of the study, ethical considerations, and research limitations will also be discussed.

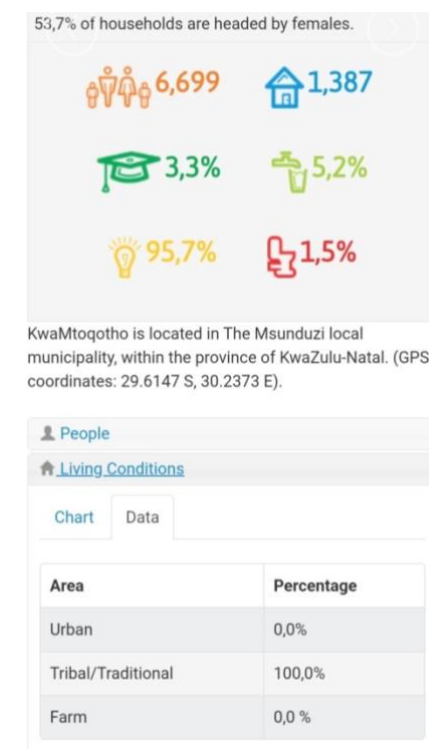
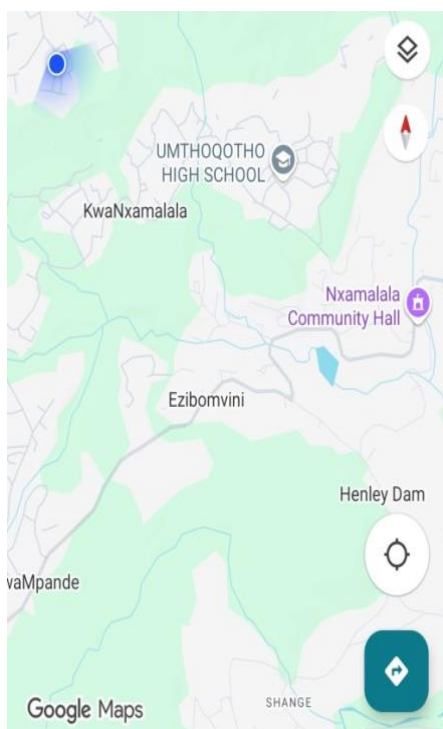
#### **4.2. Research Design**

The study adopted a qualitative approach. Subedi (2021) insists that a qualitative approach is appropriate for studying lived experiences and that it develops a sense of study ownership. Further emphasis is on the autonomous involvement of the researcher's choice in all the processes from topic conceptualisation to methodological approach to data analysis. The study adopted a qualitative mode, and which enables the researcher to explore the in-depth of the problem from the affirmed experiences of the key population (Macdonald 2023 and Subedi 2021).

The research design has been influenced by the semi-insider positionality of the researcher in the case explored. The study area is the reflection of the South African economic overview. Therefore, critical paradigms of socio-economic investigations guided the researcher on setting the data collection method from exhaustive literature review and case studies. Bent (2011) attributes case study methods to inquisitive objectives aiming to produce scientific reflection of the larger area. Approaches to qualitative research also include gathering and analysing data presented in the form of text, videos, social media, and observations (Subedi 2021).

The approach can be used to uncover intricate detail about the lived experiences and spark new research concepts (Subedi 2021). Thematic analysis is an approach that systematically provides insights into recurring patterns identified in data. Thematic analysis tool is mostly used in qualitative data, including case studies (Braun and Clark 2017). An ethical consideration is the key aspect in the data collection journey.

### 4.3. Population of the study location



Key Statistics 2011

Characteristics	
Total population	6,699
Young (0-14)	29,5%
Working Age (15-64)	65,5%
Elderly (65+)	5%
Dependency ratio	52,7
Sex ratio	93
Population density	1776 persons/km2
No schooling aged 20+	7,2%
Higher education aged 20+	3,3%
Matric aged 20+	31,3%
Number of households	1,387
Average household size	4,8
Female headed households	53,7%
Formal dwellings	26,9%
Housing owned/paying off	95,2%
Flush toilet connected to sewerage	1,5%
Weekly refuse removal	3,1%

**Figure 1**

**Figure 2**

**Figure 3**

### Figure 1

Figure 1 source is Google Maps (2025). The reflection is the location of the KwaNxamalala area where the study was focused. It is under the uMsunduzi local municipality of uMgungundlovu district in KwaZulu-Natal Natal South Africa.

## **Figure 2**

The source for Figure 2 is Statistics of South Africa 2011. The reflection here is the location setting of KwaNxamalala, which is governed by tribal /traditional authority with the following GPS coordinates: 26,6147S, 30,2373E.

The jurisdiction of KwaNxamalala domains is very vast, covering different locations of respective traditional leadership, but the study's focus area is the one reflected on the map.

UMthoqotho is the most prominent name ( Figure 1 Map) within KwaNxamalala area and is mostly used to locate stats. According to the community survey conducted by Statistics South Africa in 2011 there is an overall increase of women-headed families in the country compared to the previous census (Statistics 2011 and Statistics 2021). More than half of the households are headed by women in KwaNxamalala, estimated at 53%.

## **Figure 3**

The population of the area is estimated at 6699 people with 52% dependency, which confirms a poor economy. The living conditions of the population in KwaNxamalala have been poor. Being a rural area located on the outskirts of Pietermaritzburg, there is very little service from the municipality in terms of sewerage and refuse, and they manage waste with their own measures.

### **4.4. Political Administration**

Apartheid structural settings endorsed the KwaNxamalala location for Black people. The KwaNxamalala area is known for active participation in political violence, where many people lost their lives (Haddad 2000). The end goal of the struggle was liberation, which is still the pursuit of the current population.

#### **4.5. Sampling**

Nyimbili and Nyimbili (2024) assert that sampling method can be determined by ‘ontological and epistemological’ pursuits of the researcher’s choice. As a result, the purposive sampling method helps the researcher to critically select key sources of information for data collection. Only data containing key terms ‘women-headed household’, with the concept ‘economy’ and ‘women...kwaNxamalala’ be selected for review. Quantitative toned data on mentioned concepts are excluded. African authors’ have high preference in this study regardless of gender. Case studies attributed to women household and economic experiences perspectives hold unconditional consideration. Age limit is not a concern from the commonality of responsibilities facing all household heads. Media platforms that are most popular, familiar to the area and accessible like newspapers, WhatsApp, Facebook and YouTube helps in gathering raw information where people, women in this case share their feelings without fear. Desktop study mode through in-depth and critical reading of literature, texts, and case studies been adopted for the current study.

#### **4.6. Reasons for Selecting the Study Area**

The researcher holds a semi-insider position in this study and often observes improper categorisation of women in the KwaNxamalala context. Household economy as a primary source for sustainable families remains a focal area for both theological and economic perspectives. Inadequate access to economic freedom is an emergency for women heading families.

The urgency of the phenomenon convinced the researcher to explore methods that are more precise in harvesting detailed data on a study area. KwaNxamalala is one of the prominent locations in academic studies around Pietermaritzburg, and investing in it will benefit the process of policymaking. The aim is to assist researchers in refining ideas and generating new hypotheses for future testing from a well-investigated and experiential population.

#### **4.7. Research Methods**

The definition of 'research' embraces an 'interactive process' where personal and corporate viewpoints get incorporated to inform the true existence of the phenomena (Denzin and Lincoln 2017). This is desktop research that is reliant on academic data, case studies, personal experience, and observation. Desktop data collection through various academic platforms is vital in accessing knowledge according to the researcher's anticipation. Scientific information is foundational in theorising and conceptualising the phenomenon from different views, findings, and recommendations. Preliminary information and subjective observations frame the reality of the problem statement.

#### **4.8. Case studies**

Case studies from the research location provide in-depth details for examining the phenomenon and interrelated contextual analysis. Creswell (1998) defines the case study method as a research strategy that investigates a phenomenon in its nature setting through an existing case or multiple cases; in-depth data collection involves multiple sources of information like observations, reports, media articles, or audio-visual materials (Gibbert and Ruigrok 2010). Case studies also allow a lot of details to be collected that would not normally be easily obtained by other research designs; the data information that is gathered is in-depth to shape research outcomes. Case studies help researchers to familiarise themselves with ideas and produce novel hypotheses for future studies and theory developments. (Gibbert and Ruigrok 2010).

#### **4.9. Data Collection**

The researcher visited different sources of published academic studies, where articles, journals, book chapters, reports, and dissertations were consulted. Visited databases were Google Scholar, Sage Journals, Academia, and other articles from free search. Besides database search, the researcher also went through websites for accessing government, World Bank reports, and Google Maps.

Literature was selected using keywords from the research question. Firstly, the researcher went through the abstract before downloading the article. A Systematic approach to the selection of literature was adopted at 90% of relevant work published between 2019 – 2023, and 10 % of pre- and post-selected range as the basis of the phenomenon. 70 articles, 8 reports were stored and analysed accordingly as a proven basis of the phenomenon. A folder for ‘Master’s Collection’ was created and saved on the desktop of my PC. This folder consists of different folders created for storing ‘literature review,’ ‘theoretical framework,’ and ‘methodology’ data.

The folder for the literature review had three sub-folders for literature assigned to ‘household analysis—women’ and ‘theology and economy—women’, and one for economy, where household data economy was prioritised. Lastly was the folder for reports and social media data. During the reading time frame, I highlighted relevant information on each article and rephrased it on a draft sheet for the literature reviewed.

For social media data, the researcher was guided by Mayr and Weller (2015) in extracting only relevant information. Application Programming Interface (API) stipulations were considered during social media data extraction. Social media data contained women headed households economy essence was considered within different sources limited to 3-5 cases and explicit mentioning of kwaNxamalala location in it. Chani *et al.* (2023) emphasised that accurate cleaning of data is essential to ensure that only relevant data is safely kept. The social media data extraction framework by Chani *et al.* (2023) was utilised during streaming, collection, and cleaning until data analysis for presenting results. Newspaper data was screened through the website for the publisher, author of the article, editor, and dates. This was done on different dates to track and trace authenticity.

Obstacles during data collection include load shedding/outage and running out of data, which affected the anticipated time frame of 6 months set for the data collection process. There was a heavy storm that damaged electricity lines in the area. Due to electricity challenges, the researcher lost some work and had to rewrite it. I had to travel daily to local libraries to make sure that the data collection and data analysis process was not much interrupted.

#### **4.10. Data Analysis**

Thematic analysis is an approach that systematically provides insights into recurring patterns identified in data. Thematic analysis tool is mostly used in qualitative data, including case studies (Braun and Clark 2017). The entire data was analysed using the ‘Thematic Analysis’ tool. Thematic analysis is an approach that systematically identifies, arranges, and provides insights into recurring patterns of significance across a dataset (Braun and Clark 2012). Swain (*n.d.*) postulates thematic analysis as the first appropriate method of analysing qualitative data.

The researcher was able to identify scientific commonalities from articles and journals, newspapers and texts, and formulated codes for allocating key information. Then the codes of related meaning were interwoven and enabled the researcher to formulate meaningful themes (Braun and Clark, 2012 and Vaismoradi *et al.*, 2016).

Descriptive and interpretative viability Swain (*n.d.*) of thematic analysis postulates the core outcome to be collective and compresses accordingly. Subsequently, inductive information embraces the new discovery of codes during data collection. Investigation through multiple sources or case studies affirms the practical existence of the phenomenon and synthesises data analysis.

The researcher was able to analyse the language used in data landscapes. There are 6 phases in the process of thematic data analysis. The data cleaning process is essential to ensure that only relevant information from social media is captured for analysis purposes (Mayr and Weller, 2015 and Chani *et al.*, 2023). Namely, 1. Familiarising Yourself With the Data, 2. Generating Initial Codes, 3. Searching for Themes, 4. Reviewing Potential Themes, 5. Defining and Naming Themes and Producing the Report.

Familiarising yourself: I started by familiarising myself with written data and identified typing errors (Swain n.d.). A table of codes was formulated as a spreadsheet. The format was in horizontal form and with generated a priori codes according to the research question and objectives. Afterwards, priori and posteriori codes were allocated from study content and later formulated into family codes, which later converted into family themes. After the analysis process, it was easy to compile a concrete report as results, findings, and recommendations.

#### **4.11. Ethical Considerations**

The study underwent an ethical process as a pre-evaluation and received approval from the University of KwaZulu-Natal's research and ethical committee, which also provided valuable recommendations. Careful consideration was given to incorporating previous literature, ensuring proper recognition when utilised.

Since the research is on intersectional landscapes of economy and theology, more investigation is on the theological aspect. The researcher pursued ethical guidelines that consider theological perspectives. Piet Nuade, being reviewed by Vorster (2018), humanitarian consciousness and scriptural interpretations are vital in all human scopes. The theological framework in the process of restructuring development foundations should align with God's intentions of universal freedom and justice.

Data collection and analysis have been applied within the interpretive approach, whereby all sources were critically analysed before adoption. Real names and identities of people from social media were blurred to ensure confidentiality (Mayr and Weller 2015). Access to data extraction was guided by Application Programming Interface (API) guidelines for the extraction of big or small data. (Mayr and Weller 2015). This methodical approach allowed the researcher to consider ethical practices and the sensitive responsibility of handling information accurately throughout the research process.

#### **4.12. Validity, Reliability, and Rigour of the Study**

This analysis confirmed dependability and validity. In a qualitative study, reliability is a concept of testing or evaluating, whereas validity is the ability to conduct an accurate study with the correct instruments and conditions to give acceptable and reliable results that can be replicated (Blumberg *et al.*, 2005). Credibility means having confidence that the results from the sources are credible and believable, while dependability means having confidence in the findings of the qualitative inquiry. Confirmability means having confidence that the results will be confirmed or corroborated by other researchers, and transferability means that the results can be generalised to other situations (Forero *et al.* 2018).

Regarding credibility, the researcher ensured that the data collected was accurate and trustworthy. Only published academic sources and validated authors affirmed rigour during the data collection period. Newspaper reports were verified accordingly. Studies that were previously and specifically conducted in the study location in relation to the socioeconomic status of women were prioritised. Additionally, identified cases were verified by other social media platforms where people communicate their perceptions without fear (Chani *et al.*, 2023). Mayr and Weller (2015) and Chani *et al.* (2023) recommend social media information as raw from the original perspective of a person and good for investigation processes.

#### **4.13. Limitations of the study**

This study is limited to the population of KwaNxamalala, where it is not the core of the study to cause a debate on gender roles based on other elements of life apart from transformation in household economic perspectives. The researcher is distanced from determining who is supposed to head the family within households, but due to cases and reports, the aim was to investigate economic limitations and argue for transformation based on households and immediate beneficiaries.

Gender and development scope measures guided the researcher from detouring to other unnecessary aspects. Case studies as critical paradigms of socio-economic investigations also guided the researcher during data collection through nuanced focus on specific study areas. Possible variations like physical ability and disability and age limit were not considered during the research process. The aim of the study was to investigate women's experiences and perspectives using qualitative research methodology through the case study method in the KwaNxamalala rural area, which can be different in other settings of KwaZulu-Natal and South Africa.

#### **4.14. Conclusion**

The detailed study methodology and methods, which are descriptive and interpretative, allowed the researcher to navigate throughout the study journey. It was disciplinary and guided towards the goal of accurate resolutions, testing of self-hypotheses in a fair manner, and pinpointing the reality and urgency of the household economics of women heading households. The primary goal of this chapter was to reveal the research site and methodology. The study was conducted in the KwaNxamalala community in Pietermaritzburg, KwaZulu-Natal, South Africa. Furthermore, the chapter provided a full description of how the research was designed and the obstacles that the researcher overcame. The next chapter focuses on discussions and analysis.

## **CHAPTER FIVE**

### **DISCUSSION AND FINDINGS**

#### **5.1. Introduction**

The research methodology is a significant part of the research process. It serves as a footprints of where and how data has been collected and analysed. It is a phenomenal journey requiring undivided attention and adherence to the research proposal. This chapter presents an in-depth discussion and findings as results after the overall research journey. Scientific knowledge provides important factors in shaping the women-headed household economy. The arrangement of discussions and findings is presented in the form of an analysis extracted from different sources of information. Data from articles and recent reports based on the KwaNxamalala community, newspaper reports, and social media (WhatsApp groups, Facebook, and YouTube) have been discussed and analysed to give results in this chapter.

#### **5.2. Case 1**

##### **Cape Argus Newspaper article Surge in Women-Headed Households**

The South African newspaper ‘Cape Argus’ published a phenomenal subject on 28 May 2015. The journalist Manyane Manyane presented an analytical complaint about the prevalence of women-headed families in South Africa. The statistics of the South Africa report were reviewed. The province of KwaZulu-Natal is the second largest in households headed by women in South Africa (48.3%).

Further investigation by the World Economic Forum’s Global Gender Gap Report affirmed that women’s salaries weigh 23% to 35% less than salaries for men. Children who live with single mothers are estimated at 45.5%. A Cape Argus reporter insisted that households are initial locations for all kinds of development to ensure that siblings are well nurtured. The report persuaded many women and authorities to consider the phenomenon seriously in South African villages since the phenomenon is continually escalating (Sobantu *et al.*, 2025).

According to Stats SA (2022/2025), a massive increase of women-headed families in the country is becoming a norm. The population of the area is estimated at 6699 people with 52% dependency. Among 1387 households, 53% is attributed to women headship in KwaNxamalala (Statistics 2022/2023). Only 26% of households are regarded as formal dwellings in KwaNxamalala and Sobantu *et al.* (2025) mourn for urgent attention to the welfare of women-headed households.

### **5.3. Case 2**

#### **WhatsApp – KwaNxamalala Community Group**

The community group, The KwaNxamalala community, was created on 16 September 2021 for community matters. A group was created by a female community member working as a carer who is also heading a household and was raised by a single mother. The main purpose was to create a platform for sharing community development matters, announcements, and emergencies. The group has been functional for 5 years. The anniversary is in August 2025, which is women's month in South Africa. Any community-related matters are discussed in the group under the control of admins. It is not politically affiliated, but all members are allowed to share information with the community. There is a positive impact in the facilitation of developmental issues, awareness, and opportunities. Mobile clinic dates are announced, along with community meetings, water leakages, road damages, and skills development opportunities. The ward councillor is a member of the group together with other political representatives, and prompt attention is provided on emergency issues. Again, inhuman behaviours are escalated and attended by responsible/authorised people related to that case.

The researcher is a member of the group and has observed that the majority of members are women. Again, active members of the group are mainly women. One of the cases discussed in January was about a woman headed for family tragedy in the KwaNxamalala area. After divorce, the wife/mother of 2 girls aged 18 and 4 years has been living on zero income for some years.

In 2024 the mother left the girls to work as a maid in Durban. The women heading the family became a trend in this household. One night, the older girl got raped after being drugged. A female neighbour came into the scene and called other neighbours, community authorities, and church leaders. The matter resulted in a point where the mother resumed staying at home with the girls to save them from the prey.

The researcher observed that the active participants engaged in the discussion were predominantly women. The help for further intervention for the girl was provided by a church leader, which portrays the relevance of socio-economic issues with theological oversight in women-headed household issues. Certain experiences of women-headed households are perpetuated by men, other masculinities often fail to demonstrate care towards female victims inflicted by a man. This phenomenon is rooted in patriarchy, which manifests across all age groups. Analysis of the voice notes revealed that women play significant role in empowering women across all ages. Consequently, women's agencies are viable in mitigating hegemonic behaviours within communities (Haddad 2021). Integration of communal, social, and religious groups of women advances resilience in the context of oppression. The experiences of women motivate them to stand for other women's rights.

#### **5.4. Household conceptualisation**

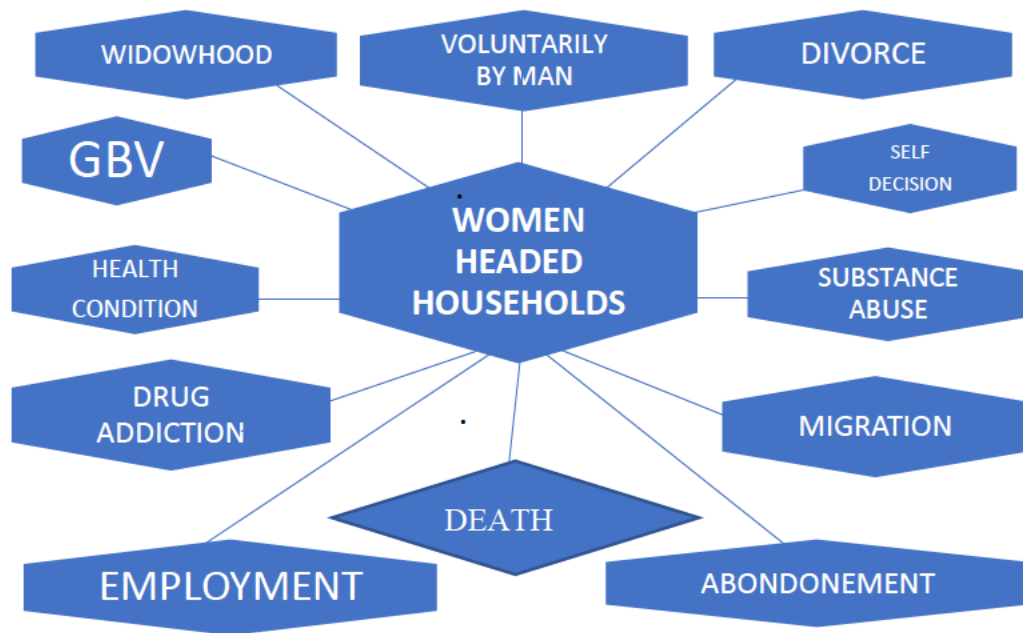
A fundamental issue is how to conceptualise the domains and roles of the domestic unit properly. Households are frequently characterised primarily by their economic viability. These definitions are analytically distinct from the social relationships that constitute families. Although domestic units are closely tied to economic roles, the overarching definitions are also shaped by statistical reports. After outlining some of the definitional and conceptual challenges, Posel et al. (2020) express concerns regarding African contexts, where households are larger in size and consist of multiple settings in one yard. In some cases, a single income for one household ends up supporting other households connected as extended families. This happens even on the Child Support Grant (Zwane 2019), where more than one household is supported.

Most women in KwaNxamalala rely on the child support grant (CSG) for living, the question is on how CSG can be considered as an economic source from the household head yet assigned to a child. Who is the head between the mother and the child? Household definitions are deep-rooted in economic power; it becomes ambiguous in a case where more than one family rely on one economic source. Presumption on household member attributed with headship is uncertain where there is more than one CSG recipient.

Household headship is contested between the involved concepts and public views between academic and cultural interpretations. Concepts involved on household definition include the economy set by statistical overview, secondly by culture being the prominent indigenous pillar in African communities like KwaNxamalala, and thirdly by theologically based influences embedded in patriarchal notions that play a role in household headship.

According to Haddad 2000, the study in women of KwaNxamalala affirms that patriarchal influences emanating from both culture and the theological landscape shape women's socioeconomic status. Academics have a challenge to collaborate and redefine household definition (Casimir<sup>1</sup> and Tobi<sup>2</sup> (2011) in a way that is not biased to individual disciplines but is a common definition that is applicable across all spheres and denounces inequality. The surge in this category requires urgent attention from analytical perspectives. From root causes to possible adjustments, the current status is imperative to determine the root cause of such a tremendous shift in household headship.

### 5.5. Composition of Women headed households



**Figure 3**

The construction of women heading households is complex and diverse. Information from literature, case studies, and the YouTube channel (Mini Things77) reveals a list of contributing factors in the composition of women-headed household prevalence. Factors include the death of a male provider (father/husband/brother), health condition, widowhood, migration of men, divorce, delegation by a male figure, abandonment, GBV, and employment. Some women get interested in living with their children or by themselves willingly. Consequently, some women find themselves heading families by living with irresponsible male counterparts.

Sometimes, women become heads of their households not in the absence of the male partner but are rightfully delegated by male counterparts possessing true consciousness in terms of the attributes of the household head. In some common cases, men with drug addiction problems and sleeping around result in women becoming the primary household heads.

The African household setting commonly asserts family headship to the male figure, irrespective of economic possession. When a man dies or disappears, people used to say ‘*inhloko yalomuzi ayikho*,’ which is translated as ‘this household has no head.’ There is no household without a head. Household headship is not a gendered space. Women’s household headship applies even to women who live with non-affording male counterparts.

### **5.6. Key Factors of Gendered Economic Barriers**

Culture and theology shape economic lenses when it comes to women. Investigation reveals different reasons critically contributing to asserting women to the household economy. Cultural norms rooted in androcentrism in African communities lead to the continual marginalisation of women across all aspects. The nexus between patriarchal systems embedded in culture (Sobantu *et al.*, 2025) and theology strengthens oppressive notions of women in developmental landscapes. Several authors (Haddad 2000, Chilongozi 2020, etc.) concur about the marginalisation of women in socio-economic spaces and decision-making at the household level.

As per the statistics report for 2021, women heading families have increased to 43.3% compared to men (Mbalo 2023). The concern for women in the KwaNdamalala area remains flagged in this community. Several studies previously conducted in KwaNdamalala (Haddad 2000, Zwane 2019, and Hlathswayo) on women are inclusive and have no specific portion regarding the perspectives of women heading households. Existing experiences of women are doubled when it comes to the context of women-heading households. Economic experiences from women's perspectives are not the same and should not be treated with a similar approach.

## **5.7. Intersections of Theology, Gender, and Economics**

Theologians have articulated diverse perspectives regarding the interplay between economy and theology. One perspective posits silence of humanity in economic matters, viewing economy as divine concerns where God alone exercises authority. A second perspective advanced by feminist theologians advocates for the reinterpretation of biblical texts across all dimensions of human existence, challenging patriarchal systems that dominate economic narratives. Thirdly, the massive intersection of different phenomena (economic, social, cultural, spiritual, etc.) in human beings is a call to search for God's thinking and will in terms of freedom and dignity.

Prophetic theology lenses embrace *ubuntu* philosophy and solidarity in denouncing structural inequalities as the will of God for every human being. Gender preferences are also denied, but scriptures are considered as the reflection of God's view on economic justice. The resilience of women in economic issues is theological; van Wyk and Chisale (2021) epitomise it with the biblical narrative of Zelophehad's daughters, who challenged Joshua for the allocation of land. Theology of resilience in a feminist perspective is concluded as a significant response to structural systems formed against the liberation of women against the economic status quo.

## **5.8 Conclusion**

Data analysis is the core component of the research journey. Outcomes from analysis provide meaningful information about the phenomenon, and that leads to clear recommendations. The outcome has been presented in categories discovered in data analysis. The compositions of women-headed households and crucial factors that promote gendered economic barriers have been discussed. As a result, the following chapter provides recommendations from the researcher's findings presented in the discussion.

## CHAPTER 6

### CONCLUSION AND RECOMMENDATIONS

#### 6.1. Introduction

This is the final chapter. The conclusion in the form of recommendations formulates the critical content of this chapter. Recommendations on strengthening the interlink between the women-headed household concept in theological perspectives. Critical points of attention, policy frameworks and proposals to theological bodies in the process of challenging the economic status quo of women-headed households are highlighted.

#### 6.2. Recommendations

A major recommendation is drawn from theological perspectives to address the economic status of women. Resilience is the theology of survival (Haddad 2000). Therefore, the theology of feminist resilience is the core engine in collating economic power. The above narrative of Zelophehad's daughters provides the fundamental event of the theology of resilience. All families were represented by males except Zelophehad's household, which was women-headed. The daughters challenged the marginalisation of women-headed households. They resisted dominant patriarchal systems controlling access to economic resources, which was land. They formalise themselves and voiced out for their economic right to access land even though they had no male representative in their family. Nevertheless, they challenged the strong and influential Jewish culture of their time. Resilience became their theology of survival.

The narrative from the KwaNxamalala WhatsApp group confirmed that the church is the closest representative of the unseen God to model a theological response to socioeconomic needs and envisage economic liberation. Faith-based organisations in KwaNxamalala have the potential to serve as catalysts for non-gendered economic transformation.

Purposive theological interpretations can empower women by challenging norms of inequality and advocating for inclusive practices. (Haddad 2021) Navigating through the terrains of biblical texts to extract contextually related accounts will ignite the resilience of women to challenge the socio-economic status quo.

South African constitutions merged with biblical narratives conclude non-gendered economic access to all people. Resilience in churches is commended as a significant tool to fight poverty in women-headed households, regarded as a strategic space for sharing economic achievements publicly and building partnerships with governmental and private operations. The model will influence other economic empowerment bodies to prioritise women-headed household economies.

Collaborative forums from municipal, traditional, and religious components are encouraged to discuss on issues related to household economies and compile reports. Internal and external annual reports with POE will contribute in shaping women's lives.

Religious groups/organisations for females should adopt feminist theological principles to strengthen resilience (Haddad 2000, Kanyoro 2022). Current theologies existing in each denomination should be reviewed, revived, and reshaping to fuel resilience for the survival of women heading households. Economic transformation platforms should be universal with clear subject of women heading households due to the fact that anytime, anyhow, every they can find herself heading the family. Religious groups should incorporate programs aimed at supporting women's education, entrepreneurship, and leadership development (Phiri, 2020). Mentioned initiatives provide women with tools of navigating economic opportunities and asserting their agency.

Research highlighted three primary factors in the marginalisation of women in socio-economic roles. The foremost is patriarchal system, followed by theological doctrines that promote female subordination, and finally, societal constructs.

The traditional notion that men are the leaders conflicts with the statistical view that defines a breadwinner as the head of a household. This raises questions regarding the distinction between economic power and traditional norm. Traditional norm attributes headship to the father or any older member of the family inspite of economic strength.

The interplay of cultural norms and gender dynamics in KwaNxmatala underscores the need for nuanced interventions that address systemic inequalities. Ndlovu and Gumede (2023) indicate that community leaders play a pivotal role in shaping attitudes towards gender equity. Traditional leaders should be trained and engaged in dialogues for cultural transformation as means of facilitating change. These efforts require culturally sensitive approaches that respect local traditions while promoting women-headed household economies.

In 2003, the Broad-Based Black Economic Empowerment (BBBEE) was published, aiming to tackle economic disparities related to race, gender, age, and disability. A decade later, in 2013, the Broad-Based Black Economic Employment (BBBEE) Act No. 53 of 2003 underwent amendments (Department of Trade, Industry and Competition). Despite these policy changes, economic transformation has been minimal (Kgatle 2020 and World Bank 2021).

The BBBEE strategy is not specific in addressing women per se, but the focus is on ‘black population,’ yet women-headed households struggle more; the majority of BBBEE beneficiaries are men through governmental tenders, and few are women. Women heading households end up working for a few women who benefited from empowerment programs. Dependency syndrome manipulates their psychological abilities. Stress and trauma management tools should be made available to enhance the ability of women to head households.

All spheres of government institutions, integrated development plans, and economic opportunities should set models that prioritise women-headed households since the population prevalence highlights a surge in this category of household. The Programme to Support Pro-Poor Policy Development (PSPPD) Review (2016) mentioned 2 critical outcomes in urgency, namely

1. Decent employment through inclusive economic growth
2. Efficient, effective and development-oriented public service and an empowered, fair and inclusive citizenship

Inclusivity in economic growth and oriented public service clinches the importance of non-gendered approaches and platforms. Fulfillment requires collaborative vision from non-governmental sectors operating in local perspectives where women-headed households live to traditional authorities, church leadership, and NGOs. Capacitating local communities about 2030 SDGs goals is recommended. In addition, incorporating the young generation at school levels to economic transformation will expand the vision. Outreach programmes aimed to play father figure role for children brought up in women-headed households is needed to build confident societies.

On the most popular social media platforms with women-based groups, more discussions are on relationship issues and general matters. There are very few discussions on economic transformation. This leads to a conclusion that women need psychological regeneration to pay tribute to economic issues and disseminate the legacy to coming generations.

### **6.3. Contributions of the Study and Recommendations for Further Practice**

In summary, the study contributes significantly to the discourse of the theology of resilience by highlighting the importance of context-based narratives to such fast-growing category in South African families.

Factors that shape household economies and other terrains of women's perspectives are diverse. Approaches that integrate economic, social, theological, and psychological support are most effective in fostering resilience.

These programs will address multiple dimensions of poverty and marginalisation faced by women-headed households towards their economic emancipation. Reconceptualization of household headship remains a focus area in academia (Casimir and Tobi 2011), in a form that exterminates conflict between involved components. Reconceptualization of the household concept will incorporate the narrative of women-headed households.

In conclusion, the chapter delved into the specific effects of experiences in the context of KwaNxamalala women. A critique of the household headship concept, together with the composition of women-headed households, has been discussed in this chapter. Key factors causing economic barriers and a summary of strategies found to mitigate the phenomenon are presented. As the chapter concludes, it has offered a structured overview of the entire study, providing readers with a preview of the subsequent chapters and their respective focus. This sets the stage for a comprehensive examination of the intricate relationships between women-household headship, economy, and theology in a broader view.

This chapter played a vital role in the peak of this study, successfully achieving its intended objectives. The primary aim of this chapter was to accurately discuss, analyse, and harvest results from nuanced data collected from case studies of the KwaNxamalala community. The thematic exploration undertaken in this chapter delved into the rich knowledge from literature and social media. Conceptualisation and definition of 'household' and the composition of women-headed households have been discovered for urgent academic attention. A critical aspect of this chapter revolved around the experiences of women-headed households in sustaining their immediate households. Resilience is proven to be the initial drive to navigate economic freedom.

Building upon these insights, the discussions within this chapter resulted in a set of proposals aimed to enhance the household economies of women heading families. The unified call for reviewing and reshaping religious organisations for explicit incorporation of economic discourse was highlighted. Additionally, public and private institutional programs have been challenged to address the issue of the women-headed household economy. Actionable recommendations have been discussed to significantly contribute to the field under investigation.

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