

SOUTH AFRICA

PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS

STAKEHOLDER MAPPING: WHOLESALE AND RETAIL TRADE SECTOR



STEERING COMMITTEE



SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

EAST AFRICA



WEST AFRICA



SOUTHERN AFRICA



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South Africa's wholesale & retail stakeholders are fairly split among non-governmental organizations, government and private sector players having a national presence

National Level



#	Stakeholder Type	Province							
		Free State	Kwazulu-Natal	Gauteng	Limpopo	Mpumalanga	Western Cape	Eastern Cape	National *
12	Associations, collectives, organizations, rep bodies	1	2	-	1	-	-	-	8
16	Private Companies	-	1	1	-	-	-	-	14
11	NGOs / CSOs	-	-	-	-	-	3	-	8
14	Government agencies/departments	1	-	1	-	-	-	1	11
	TOTAL	2	3	2	1	-	3	1	41

*Note: *National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.*



Wholesale & Retail Sector

National level stakeholders in South Africa's Wholesale & Retail sector



Capacity building,
education, training



Financial support,
funding/investment



Non-financial
support/mentorship



Technical/business support
and assistance



Lobbying/Advocacy,
Policy/Research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Business Partners Women's Fund	Private industry agnostic company aiming to help women reach their full potential in business	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Ample business, mentoring and financial support provided to women Affiliated to the National Empowerment Fund (NEF) Extensive networks and experience 	www.businesspartners.co.za
Isivande Women's Fund (Department of Trade and Industry: Gender and Women Empowerment Unit)	Government body accelerating women's economic empowerment by providing responsive financing solutions		✓	✓	✓	✓	✓	<ul style="list-style-type: none"> Applicants must have a 60% female workforce Wholly into women economic empowerment and development Affiliated to Old Mutual Masisizane Fund and IDC 	www.idc.co.za
Technology for Women in Business (Department of Trade & Industry - Gender & Women's Empowerment Unit)	Government body enhancing the accessibility of Science and Technology to women in Business, particularly for SMMEs	✓		✓	✓	✓	✓	<ul style="list-style-type: none"> Tech skills development, training and partnerships assistance provided to women entrepreneurs Aims to create role models among women entrepreneurs Associated with the Department of Energy and CSIR (Council for Scientific and Industrial Research) National coverage and large network with government support 	www.westerncape.gov.za
The Masisizane Fund	Professional industry agnostic organisation providing finance assistance, skills assistance and marketing assistance for the development of individuals	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Particularly focused on women, youth and the disabled Financial support, training and marketing support provided Associated with Small Enterprise Fund, WDB Microfinance, Ndiza Finance and others 	www.oldmutual.co.za/business/solutions/masisizane
Co-Operatives Incentive Scheme (DTI)	Government body assists business owners in becoming competitive in the current market while heading a sustainable enterprise by lowering the cost of business		✓	✓	✓	✓	✓	<ul style="list-style-type: none"> Focuses specially on women, youth and the disabled Financial assistance (grants) and non-financial support provided to business owners 	www.dti.gov.za
Progressive Women's Movement of South Africa	NGO promoting the transformation of South African society into a truly non-racial and non-sexist one, by advancing women's socio-economic, political and cultural conditions.	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Highly gender active towards women, providing financing, business support, skills and capacity training to women-owned businesses Partnered with several organisations such as ANCWL, COSATU, SANCO and SACP 	www.pwmsa.org.za

Wholesale & Retail Sector

National level stakeholders in South Africa's Wholesale & Retail sector



Capacity building,
education, training



Financial support,
funding/investment



Non-financial
support/mentorship



Technical/business support
and assistance



Lobbying/Advocacy,
Policy/Research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
South African Council For Businesswomen	<i>Industry agnostic NGO working to empower business women in South Africa</i>	✓		✓	✓	✓	✓	<ul style="list-style-type: none"> Provides skills development, networking and information services to women-owned businesses 	www.sacbw.org
W&RSETA (Department of Higher Education & Training)	<i>Government body developing a skilled capable, competent and professional workforce to transform the entire Wholesale and Retail Sector</i>	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Skill development, various trainings, bursaries and financial support provided to women along with support to The Clothing Bank Associated with the Department of Small Business Development (DSBD), multiple universities and colleges, etc. 	www.wrseta.org.za/about-us/vision
Woman, Voice & Leadership in South Africa (Run by Gender Links)	<i>International NGO empowering women through policy lobbying, establishment of women's rights, and providing grants for women-owned enterprises</i>		✓	✓	✓	✓	✓	<ul style="list-style-type: none"> Wide international network and over 600 partnerships with the entity GenderLinks in ZA Partnered with the Canadian government 	www.genderlinks.org.za/about-us/who-we-are
Imbewu Fund (National Empowerment Fund)	<i>Government body financing working capital requirements for procurement contracts, particularly targeting women-owned businesses and B-BBEE compliant companies</i>		✓	✓	✓		✓	<ul style="list-style-type: none"> Financial and non-financial support provided to women-owned businesses for economic empowerment Affiliated to the DTIC 	www.nefcorp.co.za
Small Enterprise Development Agency (SEDA)	<i>Government body working towards building entrepreneurial capacity and providing training for women in business to ensure they are able to seize relevant opportunities</i>	✓		✓	✓		✓	<ul style="list-style-type: none"> Has a call-centre to help women in business Supports women empowerment through Women Enterprise Programmes providing incentive schemes, mentorship programmes, support solutions, various trainings and workshops Women-owned enterprise is a sub-sector of SEDA Associated with DTIC 	www.seda.org.za/AboutUs/Pages/Home.aspx
Deloitte Succeed Campaign	<i>Private company's campaign aiming to increase percentage of women-owned young companies that remain in business</i>	✓		✓	✓		✓	<ul style="list-style-type: none"> Provides yearly advisory services, business health-checks, quarterly access to skilled advisors, operational support exclusively to women-owned businesses Affiliated to Women in Finance and Business Partners Platform that works on enhancing business sustainability 	www.deloitte.com/za/succeed

Wholesale & Retail Sector

National level stakeholders in South Africa's Wholesale & Retail sector



Capacity building,
education, training



Financial support,
funding/investment



Non-financial
support/mentorship



Technical/business support
and assistance



Lobbying/Advocacy,
Policy/Research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Black Business Supplier Development Programme (DTI)	Government body aiming to fast-track integrate existing SMMEs exhibiting good growth potential into the mainstream of the formal economy	✓	✓	✓	✓			<ul style="list-style-type: none"> Listed in SEDA's Women Empowerment Initiative Has grant incentive schemes for black-owned businesses and provides non-financial support as well Affiliated to the World Bank and the DTIC 	
WomenAtWork	Professional sector agnostic organisation promoting, building, supporting, reaching and communicating with as many females and/or female-owned businesses regularly			✓	✓		✓	<ul style="list-style-type: none"> Assistance to women and women-owned businesses through business promotion, setup and networking 	www.womenatwork.co.za
International Women's Forum	International NGO, think tank and network of over 7000 women over 33 continents, advancing leadership across careers, cultures and continents by connecting all accomplished women			✓	✓		✓	<ul style="list-style-type: none"> Networking platform for established women in business to exchange ideas and discuss issues faced in business 	www.iwfsa.co.za
South African Women's Entrepreneurs Network	Professional network/organisation addressing challenges faced by women in business, through lobbying and facilitating access to business information and opportunity	✓		✓	✓	✓	✓	<ul style="list-style-type: none"> Overtly supports businesswomen with networking, lobbying, coaching and advisory, etc. Associated with the DTIC 	www.sawen.org.za
Ackerman Pick n' Pay Foundation	Professional organisation in the retail sector enabling South Africans to provide for themselves and their communities		✓	✓	✓			<ul style="list-style-type: none"> Provides financial and non-financial assistance to businesses, but not overtly tailored towards women economic empowerment Associated with Pick n' Pay and Ackerman's Has vast experience, resources and distribution channels 	www.picknpay.co.za
Khula Pre & Post Mentorship Programmes	Private industry agnostic company enabling mentorship of entrepreneurs throughout the funding stage of business		✓	✓	✓			<ul style="list-style-type: none"> Provides mainly non-financial support such as mentoring, pre-loan and post-loan mentorship, support and assistance Has independent mentors and business advisors Part of the Khula Finance Network Initiative 	www.khula.org.za
National Youth Development Agency	Government body providing financial support to youth and women-owned enterprises		✓				✓	<ul style="list-style-type: none"> Provides SME funding in the form of loans, microfinance for various business needs and for starting a business 	www.nyda.gov.za

National level stakeholders in South Africa's Wholesale & Retail sector



Capacity building, education, training



Financial support, funding/investment



Non-financial support/mentorship



Technical/business support and assistance



Lobbying/Advocacy, Policy/Research



Women-centric provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Risk Capital Facility Programme (IDC)	Government body providing risk finance to historically disadvantaged people		✓				✓	<ul style="list-style-type: none"> Provides financial assistance in the form of loans to women entrepreneurs Associated with IDC and the European Community via DTIC 	www.idc.co.za
Rural & Community Development (NEF)	Government body empowering local and rural communities through funding of development projects		✓			✓		<ul style="list-style-type: none"> Loan financial assistance provided but not overtly tailored towards women-owned businesses Closely associated with the NEF 	www.nefcorp.co.za
Africa Trust Group	Private industry agnostic group of early-stage gender-lens investors, committed to investing in Africa's women entrepreneurs	✓	✓	✓	✓	✓	✓	<ul style="list-style-type: none"> Provides early-stage business funding to women-owned businesses along with advisory and coaching 	www.africatrustgroup.com
Job Creation Trust Fund	Professional organisation supporting small businesses, enterprises and communities to create sustainable jobs for previously disadvantaged communities		✓	✓	✓		✓	<ul style="list-style-type: none"> Provides financial loans to previously disadvantaged communities, primary objective is job creation Associated with Old Mutual, WesBank, DBSA, Sunnyside Park Hotel, Shereno Printers and CTI 	www.jobcreation.org.za
Nozala Trust (Nozala Investments)	Professional organisation aiming to create economic opportunity for women in poor and rural communities	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Financial (loans) and non-financial support provided only to women, and 100% women-owned businesses Associated with Nozala Investments 	www.nozala.co.za
Paradigm shift	NGO that partners with South African community-based organisations to provide skill development and training, microloans, mentoring and discipleship to entrepreneurs who cannot access credit from financial institutions	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Financial and non-financial support provided, along with business growth trainings, mentorship, etc. Partnered with Churches and ministries around South Africa Large accession to women living below poverty line 	www.shiftingparadigms.org
Ashoka Innovators for the Public	International NGO providing emerging business entrepreneurs support in implementing ideas that have social-impact potential		✓	✓	✓			<ul style="list-style-type: none"> Financial grants, stipends, expert advisory, networking and fellowship support services provided International network for wider reach 	www.ashoka.org/en-za/country/south-africa
Khula Small Business Growth Trust Fund (Khula Enterprise Finance)	Private company providing funding for SMEs across a wide range of business growth needs		✓	✓	✓		✓	<ul style="list-style-type: none"> Funding also provided to qualifying ZA SMEs and black women-owned businesses Associated with Sisonke Fund Managers and Mentors and Fauvist Investment Holdings (FABCOS) 	www.sisonkefund.co.za

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Wholesale & Retail Sector

National level stakeholders in South Africa's Wholesale & Retail sector



Capacity building,
education, training



Financial support,
funding/investment



Non-financial
support/mentorship



Technical/business support
and assistance



Lobbying/Advocacy,
Policy/Research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
NEPAD - Spanish Fund for African Women Empowerment	NGO supporting initiatives with a focus on women's empowerment, aimed at improving their economic livelihood in Sub-Saharan Africa countries		✓				✓	<ul style="list-style-type: none"> Grant funds provided to women-owned businesses and projects Associated with African Union, and the Common Market for Eastern & Southern Africa Major presence in South Africa and vast resources 	www.nepad.org/overview/nepad-spanish-fund-african-womens-empowerment
NICRO Business Centre	NGO creating awareness of viable business opportunities that exist in the informal sector including providing entrepreneurial skills training workshops, establishment of business support groups and access to learning exchanges	✓		✓	✓		✓	<ul style="list-style-type: none"> Provides business support to women-owned businesses and projects Affiliated to the Department of Social Sciences 	www.corporate.nicro.org.za
Fine Women's Business Network	Professional organisation providing a networking platform for women to expand their business through powerful networking opportunities	✓		✓	✓		✓	<ul style="list-style-type: none"> Provides a vast networking platform, workshops and other business support to women in business 	
Women Development Bank	Private company that is women-led, women-founded and operated group focused on funding and supporting women entrepreneurs		✓	✓	✓		✓	<ul style="list-style-type: none"> Provides funding and investment opportunities to women in business 	www.wdbinvestments.co.za
Women of Africa	Private investment company that is women-owned, women-managed company aimed at Black and Women Economic Empowerment		✓	✓	✓		✓	<ul style="list-style-type: none"> Provides funding, investment opportunities and business development assistance to women 	www.woaonline.com
Business Women Association of South Africa (BWASA)	Professional organisation acting as a platform for the empowerment of women			✓		✓	✓	<ul style="list-style-type: none"> Provides lobbying opportunities for women business issues, networking, and non-financial benefits to women members 	www.bwasa.co.za
Women's Development Business	Private company operating in Eastern Cape, KwaZulu-Natal, Mpumalanga and Limpopo provinces, providing microfinance and training geared at South African rural women	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Microfinance, business and technological (computer) skills training provided to rural women in business Associated with Old Mutual 	www.wdb.co.za
Khula Identity Development Fund (Khula Enterprise Finance)	Private company creating sustainable growth in SMEs through investment for women-owned and youth-owned enterprises		✓				✓	<ul style="list-style-type: none"> Loans (start-up, debt and equity funding) provided to youth and women-owned businesses Associated with Identity Partners 	www.idf.co.za ; www.khula.org.za

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Wholesale & Retail Sector

National level stakeholders in South Africa's Wholesale & Retail sector

		Capacity building, education, training		Financial support, funding/investment		Non-financial support/mentorship		Technical/business support and assistance		Lobbying/Advocacy, Policy/Research		Women-centric provision(s)/operation(s)	
Stakeholder	Brief description	Core activities						Key relationships and strengths				Website	
Kulaenablis SME Acceleration Fund	Private company improving access to early-stage funding of SMEs in remote and rural provinces	✓					✓	<ul style="list-style-type: none"> Geared to funding Black and women-owned SMEs in their funds investment strategy Provides equity and debt relief funding Associated with Enablis Financial Corporation (Pty) 					www.enablis.org.za
South African Micro Finance Apex Fund	Government body facilitating and providing affordable access to finance by SMMEs through other financial institutions for the purpose of growing their income and asset bases	✓				✓		<ul style="list-style-type: none"> Does not specifically target women-owned businesses Provides access to microfinance and funding Associated with the DTIC 					www.samaf.org.za
Marang Financial Services	Private company operating in Eastern Cape, Gauteng, KwaZulu-Natal, Mpumalanga and Limpopo provinces, providing finance for women unable to access loans through the formal sector and are emerging entrepreneurs located in marginalized communities	✓					✓	<ul style="list-style-type: none"> Financial support and group loans are offered to entrepreneurial women in rural communities with poor living standards Associated with the DTIC Focus on a particular pain point in women's empowerment in South Africa (empowerment of rural women-owned businesses) 					www.marang.co.za
Ndiza	Private company operating in Gauteng and Limpopo provinces, providing funding for micro and small businesses for the empowerment of poor individuals	✓	✓	✓			✓	<ul style="list-style-type: none"> Provides microfinance, small and large loans and business developmental support (coaching, mentoring, technical support) to women-owned businesses as well as others Associated with Old Mutual Masisizane Access to markets and small, affordable repayment terms appropriate for informal sectors 					www.esdsa.com/ndiza-finance.html
Small Enterprise Finance Agency (SEFA)	Private company focused on the wholesale and retail sector, aiming to be the leading catalyst for the development of sustainable Survivalist, Micro, Small and Medium enterprises through the provision of finance	✓						<ul style="list-style-type: none"> Provides access to microfinance and funding, though not overtly tailored towards women-owned businesses Associated with the DTIC and SEDA Large network and national coverage, with government backing 					www.sefa.org.za

Wholesale & Retail Sector

National level stakeholders in South Africa's Wholesale & Retail sector



Capacity building,
education, training



Financial support,
funding/investment



Non-financial
support/mentorship



Technical/business support
and assistance



Lobbying/Advocacy,
Policy/Research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Retail Motor Industry Association (RMI)	<i>A member-driven organisation that provides a collective voice that gives members an advantage in negotiating better trading conditions and seeks solutions in the day-to-day running of businesses.</i>	✓		✓	✓			<ul style="list-style-type: none"> Protects members on a legislative level Major employer representative of the Motor Industry Bargaining Council 	www.rmi.org.za
The Fuel Retailers Association (FRA)	<i>A registered employers' organisation focused on the survival and success of its members</i>			✓	✓			<ul style="list-style-type: none"> Does not specifically target women-owned/operated businesses Defends members in order to protect the interests of all fuel retailers 	www.fuelretailers.co.za
Consumer Goods Council of South Africa (CGCSA)	<i>An industry association that represents Retail and Manufacturing member companies</i>	✓			✓	✓		<ul style="list-style-type: none"> Helps members trade better and build sustainable businesses Held to global standards to help businesses operate smoothly 	www.cgcsa.co.za
Business Unity South Africa (BUSA)	<i>A business organisation focused on building an enabling environment to achieve a vibrant, diverse and globally competitive economy that harnesses the full potential of South Africa</i>	✓		✓		✓	✓	<ul style="list-style-type: none"> Shared views that black and women's economic empowerment is necessary to transform and make the economy grow and create sustainable jobs Partners play a pivotal role in achieving a deracialised, diverse and globally competitive economy. 	www.busa.org.za

Wholesale & Retail Sector

Regional level stakeholders in Eastern Cape, Western Cape and Limpopo



Capacity building,
education, training



Financial support,
funding/investment



Non-financial
support/mentorship



Technical/business support
and assistance



Lobbying/Advocacy,
Policy/Research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Eastern Cape Development Corporation	Industry agnostic government body aiding SMMEs by providing them with business development finance and other related non-financial support		✓	✓	✓		✓	<ul style="list-style-type: none"> Works towards putting women and youth economic empowerment at the forefront, enhancing job creation among them and disbursing finance for women-owned and youth-owned enterprises Partnered with DTIC and has Governmental support 	www.ecdc.co.za
Cape Craft & Design Institute	NGO in Western Cape providing market access, vocational and business skills development services	✓	✓	✓	✓	✓		<ul style="list-style-type: none"> Associated with the Provincial government of Western Cape Associated with the Cape Peninsula University of Technology 	www.thecdi.org.za
The Clothing Bank	NGO in Western Cape, working to place women in a position where they can either start their own business or find formal employment	✓		✓	✓		✓	<ul style="list-style-type: none"> Offers women a wide range of training (personal and professional skills development), coaching and mentoring support Partnered with several retail chain stores such as Woolworths, Pick n Pay Clothing, Truworths and The Clothing Collective Partners donate excess clothing to the Bank 	www.theclothingbank.org.za
Matiegemeenskapdiens	NGO in Western Cape providing entrepreneurship development skills	✓		✓	✓			<ul style="list-style-type: none"> Not overtly designed to empower women beneficiaries Helps set up and grow a small business venture Associated with University of Stellenbosch 	
Tiisha -> Tiisha Finance Enterprise	Industry agnostic professional organisation in Limpopo providing loans and group loans to businesses		✓				✓	<ul style="list-style-type: none"> Included in SEDA's Women Empowerment List Associated with Khula Enterprise Finance, DTIC and has a wide partnership base 	www.tiisha.org
Extra Credit Trading	Industry agnostic professional organisation providing loans to viable SMMEs		✓		✓			<ul style="list-style-type: none"> Included in SEDA's Women Empowerment List, providing business loans to women-owned and youth-owned enterprises Associated with South African Micro Finance Apex Fund (SAMAF) 	

Wholesale & Retail Sector

Regional level stakeholders in Gauteng, Free State and KwaZulu-Natal (KZN)



Capacity building,
education, training



Financial support,
funding/investment



Non-financial
support/mentorship



Technical/business support
and assistance



Lobbying/Advocacy,
Policy/Research



Women-centric
provision(s)/operation(s)

Stakeholder	Brief description	Core activities						Key relationships and strengths	Website
Anglo American Zinele	<i>Private financial services company in Gauteng, focused mainly on mining and industrial sectors, however their entrepreneurship financing segment is industry agnostic</i>	✓	✓	✓	✓		✓	<ul style="list-style-type: none"> Provides financial support in the form of loans, and non-financial support in the form of free support and trainings in financial planning, accounting, etc. Women are a key sub-segment of their focus area Associated with Olwazini Fund 	www.angloamerican.co.za
Gauteng Enterprise Propeller (Gauteng Provincial Government)	<i>Government body providing financial and non-financial support to SMME entrepreneurs in Gauteng</i>		✓	✓	✓		✓	<ul style="list-style-type: none"> Start-up funding provided to women entrepreneurs Associated with the Gauteng Department of Economic Development and has government support 	www.gep.co.za
Ithala Development Corporation	<i>Industry agnostic private company offering business finance, micro-finance and insurance services to women-owned enterprises in KwaZulu-Natal</i>		✓	✓	✓		✓	<ul style="list-style-type: none"> Provides agricultural loans, bridging finance, cooperative finance, empowerment finance, plant & equipment finance to women entrepreneurs Associated with KZN Growth Fund Managers, Ubuciko Twines & Fabrics, Ithala Ltd. Highly developed relationships in rural communities of KZN, with shopping centres developed in remote regions of KZN 	www.ithala.co.za
Free State Development Corporation	<i>Government body in Free State providing financial and business development services to establish sustainable SMMEs for growth and development of Free State Province</i>		✓	✓	✓		✓	<ul style="list-style-type: none"> Listed in SEDA's Women's Empowerment Initiative as providing financial support in the form of variety of loans to women-owned businesses Associated with the Economic Development Agency 	www.fdc.co.za
KZN Women in Business	<i>Industry agnostic professional network, forum and platform for women in business in KwaZulu-Natal</i>	✓		✓	✓		✓	<ul style="list-style-type: none"> Provides networking, membership, display space, workshops to women in business Extensive membership, knowledge of local business landscape 	www.kznwib.co.za
Women in Business Forum – Durban Chamber of Commerce and Industry	<i>Industry agnostic professional network for women in business, located in KZN, with members whose business is more advanced</i>	✓		✓	✓		✓	<ul style="list-style-type: none"> Provides skill development and information resources to women Associated with the Durban Chamber of Commerce and Industry Network with a deep understanding of local business landscape 	www.durbanchamber.co.za/tag/women-in-business