



**NO.1/2023**

# Nurturing SMMEs: An Evaluation of the SMME Support Landscape in South Africa

This paper explores the landscape of support available for Small, Medium and Micro Enterprises (SMMEs) operating within the South African economy. By undertaking case studies of different interventions and assessing the roles and impacts of market actors, this desk-top paper aims to provide insight into the effectiveness of current projects and suggest recommendations for improving their alignment with SMME needs.



# TABLE OF CONTENTS

## 1 INTRODUCTION

## 2 LANDSCAPE OF SUPPORT

2.1 Suppliers of support

2.2 Types of Support

-Access to Finance

-Training and Skills Development

-Marketing and Distribution

-Business Facilities and Incubation

-Special Support for Township-Based SMMEs

2.3 Eligibility Criteria

2.4 Landscape of Support: A Supply-View Framework

## 3 IMPACT OF THE INTERVENTIONS AND RECOMMENDATIONS

## 4 CONCLUSIONS AND RECOMMENDATIONS

4.1 Aligning Interventions with the Needs of SMMEs

## 5 REFERENCES



## 1. INTRODUCTION

Small, Medium and Micro Enterprises (SMMEs) encapsulate a spectrum of enterprise types - including informal and formal entities, across a range of different sectors. SMMEs in South Africa struggle to navigate a wide range of different hurdles - some are external and relate to the business environment, economy, regulations and competitors and others are internal and relate to the entrepreneur's capacity, business systems and growth management (Bushe, 2019).

Over 70% of SMMEs in South Africa fail within the first five to seven years (Bushe, 2019). In response to the potential of SMMEs and the challenges they face, the South African government and private entities have developed various support programs to bolster SMMEs. This paper aims to explore the landscape of available SMME support in terms of the sources and types of support on offer, and the efficacy of these support offerings. It also proposes recommendations for more integrated and targeted supported services, based on outcomes-based approaches.

First, a broad picture of the South African SMME support landscape is painted by providing an overview of the actors involved in supplying SMME support services and the types of services they offer. Some projects and programmes are described as examples to illustrate the breadth and depth of this landscape, from government bodies to NGOs.

Case studies are presented as a tool to explore typical mandates, approaches and, from the perspective of the SMME, aspects such as eligibility criteria.

A review of impacts is provided in order to provide recommendations for improvement. The evaluation takes into account various indicators such as job creation, increase in turnover, and business sustainability. However, impact evaluations have been found to be frequently lacking or limited to the number of beneficiaries or qualitative feedback.

Finally, the paper turns to aligning interventions with the needs of SMMEs - learning from the successes of impactful SMME support and continuously engaging in the demand-led design of SMME support programmes.

Another key recommendation for improving the impact is enhancing inter-agency collaboration and coordination. This could help avoid the duplication of efforts, reduce administrative costs associated with SMME support, and ensure more fit-for-purpose support for SMMEs provided by each group.

## 2. LANDSCAPE OF SUPPORT

South Africa's cities, and township economies, host a myriad of Small, Medium and Micro Enterprises (SMMEs), embodying an essential economic backbone. Several initiatives and programmes have been implemented to support these businesses, each targeting various areas of development, financing, and market accessibility. This section outlines the types of suppliers of support and mechanisms of support available. Not every service available is listed; rather, examples are provided for each category identified.

### 2.1 Suppliers of Support

The landscape of support for South African township-based small and medium enterprises (SMMEs) is multifaceted, with a range of government, non-governmental, and private sector organizations providing various forms of support.

Government support extends beyond the mandate of the government to create an enabling environment and includes the work of dedicated departments and agencies to provide training, finance and marketing support to SMMEs. [Schachtebeck et al \(2017\)](#) found that 53% of institutional support for SMMEs in South Africa came from the public sector.

A salient role player within this landscape is the Department of Small Business Development (DSBD), which was established “to lead and coordinate an integrated approach to the promotion and development of entrepreneurship, Small, Micro and Medium Enterprises (SMMEs) and Co-operatives, and to ensure an enabling legislative and policy environment to support their growth and sustainability”. Among its programmes is the “Township and Rural Entrepreneurship Programme (TREP)” which includes one-stop services centres for township based entrepreneurs and,



and coordination with other National programmes for a range of financial and non-financial support (DSBD, 2023). Examples of the initiatives it coordinates with are:

- Small Enterprise Development Agency (Seda)
- Small Enterprise Finance Agency (Sefa) F
- National Empowerment Fund (NEF)
- National Youth Development Agency (NYDA)

The National Empowerment Fund (NEF) is an example of an agency of the Department of Trade and Industry (DTI), which invests in SMMEs. Another is the Industrial Development Corporation (IDC). The NEF has been tasked with the primary aim of supporting the growth of black-owned businesses (NEF, 2023). NEF offers a range of financial products, each catering to distinct needs of enterprises at different stages of growth. The aim is to increase the competitiveness, viability, and sustainability of township SMMEs, thereby fostering their progression and stability (NEF, 2023).

Simultaneously, there are several private sector-led initiatives that contribute substantially to the SMME support landscape. Private sector support for township-based SMMEs can come in the form of products offered to SMMEs, investments, and support to suppliers and other forms of support through economic and social responsibility efforts. The eligibility criteria are usually based on location, sector and supply chain focus, among others.

Banks also offer loan products targeted at SMMEs, and ABSA bank as an example has four SMME support hubs in the country (ABSA, 2023). Some of these products are specially tailored for medium sized efforts – for example, Capitec offers funding for purchasing a franchise, or finance for renting specific types of business equipment such as telephones, computers or medical equipment (Capitec, 2023).

Another area where the private sector offers support is through enterprise and supplier development (ESD) programmes. These vary depending on the market. For example, retailers get involved in developing SMMEs who produce products to add to distribution through the retailers' networks, while other sectors such as mines and

manufacturers, as well as the public sector, may focus more on supplier development within their core operations. An example of retailer ESD is Shoprite Next Capital, which invests in SMMEs aiming to become suppliers to the ShopriteCheckers group (Shoprite, 2023). Another example of ESD is SAPPI's supplier development programme, which includes preferential payment terms, procurement opportunities, mentorship and coaching, skills training, and facilitation of funding through financial institutions offered to SMMEs in its sub-contractor and supply chain network (SAPPI, 2023).

Private sector involvement can be broken down according to:

- Products for SMMEs or "Product space": this can include financial products and services offered by banks, for example, or any service targeted at SMMEs and entrepreneurs as the "market" - this can include customs clearance services, educational products, and more.
- Enterprise and Supplier Development programmes: the definition features of ESD is that eligibility is based on being a supplier to the organisation offering the programme. The support offered can vary greatly from support with product development to financing, mentoring, preferential payment terms and more.
- Investment: using capital to invest in SMMEs as equity partners (venture capital).
- Franchising: offering franchise licenses which come with additional support in the form of access to supplier networks, brand equity, marketing and, in some models, equity and training.
- Corporate social responsibility (CSR) or Environment, Social and Governance (ESG) linked initiatives.

An example of a corporate responsibility programme is the SAB Foundation's Tholoana Enterprise Programme, which is geared towards supporting the growth of small businesses with the potential for impact (SAB Foundation, 2023). The programme offers a package of support that includes business skills training, personalised mentorship, and grant funding. There are also a number of non-governmental organizations (NGOs) and community-based organizations that provide support to township-based SMMEs, often in the form of training, mentorship, and access to networks and markets.



- In order to qualify, business owners must present a 10-minute business pitch and must also participate in a training programme on business management. There are certain limitations on how the grant can be spent - for example, it cannot be used to leverage additional funding (it cannot be used to meet partial funding, co-funding or funding towards a deposit for a loan from another lending establishment, or to refinance an existing loan) (NYDA, 2023).
- Venture Capital organisations, such as Naspers or Knife Capital (among 202 estimated VCs in South Africa, TracXCN, 2023). Both Naspers and Knife Capital typically take an active role in the strategy or development of the businesses they invest in. Raizcorp is another similar example. Raizcorp is a Business Incubator that also includes an Equity Investment for some of the entrepreneurs that go through its programmes - identified as “Partner Elite” entrepreneurs (Raizcorp, 2023). These examples demonstrate that Venture Capital in South Africa is often paired with the active involvement of the investor in developing the business through entrepreneur support and other services such as market access, product development, marketing and more.
- Navigating which financing options are suitable can be challenging. SME South Africa offers an online hub with guides for available funding in the categories of government funding, loans, crowdfunding, and venture capital, as well as funding targeting specific groups such as women and youth. SME South Africa also has a service where entrepreneurs can complete their information and funding information and be “matched” with a suitable funding option for them based on eligibility criteria and needs (SME South Africa, 2023).

### Case Study 1: Township Entrepreneurship Fund

The Township Entrepreneurship Fund (TREP) is an initiative designed to support informal micro and small enterprises in township economies. Managed by the Small Enterprise Finance Agency (SEFA), TREP offers township entrepreneurs finance and business development opportunities to help them develop their businesses. This initiative is aimed at growing township economies and is a relatively easy form of funding for small businesses.

#### Type of Support

TREP was established to support the growth of the rural and township economies in South Africa. It is designed to increase the number of competitive small businesses in townships and provide opportunities for entrepreneurs to thrive.

The fund includes schemes for a wide range of businesses and offers a one-stop-shop business support service, business incubation, business skills training programs, and product development support. Successful TREP candidates can also access a credit guarantee, access to funding including working capital, and a pitch-for-funding channel, with a maximum funding of R1 000 000. The TREP programme makes use of an online application process on an eServices platform. When applying for a programme, the applicant needs to submit the required statutory documents, which include CIPC documentation and proof of address.

#### Eligibility

The application process for TREP requires applicants to provide all necessary details about their businesses in the official registration forms. This includes company registration number (CIPC), business name, the date the business started operating, contact details, area of operation, financial year-end information (if applicable), SARS reference number (if applicable), staffing details, funding requirements, list of products and services, list of clients/potential clients, and more.

Candidates also need to include relevant documentation, including CIPC registration documents, municipal trade permit and certificate of acceptability (if the business is in food preparation), relevant industry certification, ID copies of directors/owners, FICA documents, business profile, 3 months financial records or proof of banking, estimations for applied funding, proof of business banking account, proof of employee UIF registration, application for compliance with relevant industry bodies, and any other documentation to support the application.

Successful applicants are chosen if they provide all relevant documentation and information and their business meets the





## Impact

TREP funding is available for a wide range of different township business ideas and opportunities. This includes automotive aftermarket business support, bakeries and confectionaries, spaza shops, small-scale clothing and textile businesses, tshisanyama and open-air cooked foods, and informal traders. The fund has provided an excellent opportunity for rural and township entrepreneurs to develop and grow their businesses; however, limited information on the impact of the fund is available.

The CSP (2022) reported that SEFA's disbursement to township-owned enterprises makes up just 1% of the total SEFA investment into the South African economy of R6.8 billion. If economic transformation and inclusion are goals of SMME support, this ratio seems unlikely to achieve those goals - and more likely to entrench existing structural patterns.

Challenges noted with the delivery of the programme have been the scale of available support in comparison to demand and the high rate of application decline (due to failure to produce required documents as well as lack of basic business information such as cash flow information). Another issue has been a decline of applications that used other sefa services to develop the Business Plans used in the submission - with applicants assuming that if sefa services were used, the application would be approved. This has important implications for the quality of support services offered throughout the full network of SMME support.

## Sources:

- [SME South Africa](#)
- [SEFA](#)
- [PMG https://pmg.org.za/committee-meeting/35437/](https://pmg.org.za/committee-meeting/35437/)
- [CSP](#)

## Training and Skills Development

Skills development is critical to the success of SMMEs. A study by Rabie et al (2016) found that SME respondents had a generally positive attitude to skills development, and this was enhanced if they had support for on-the-job opportunities to apply their learnings. The most valued and prioritised areas for training by respondents were financial management skills, marketing and business skills, while training on offer covered these areas as well as a wide range of communication, people and leadership skills as well as technical skills (e.g. computer skills).

Skills development can also be used to assist with overcoming barriers in access to finance. Cameron and Hoque (2017) found, for example, that mentoring and training, and in particular on-the-job training to improve financial skills and systems, could support SMMEs in overcoming barriers to accessing loans. Membership organisations such as Shanduka Black Umbrella, offering mentoring programmes, as well as on-the-job support at times available through franchising schemes, were specifically mentioned.

Other organisations that provide training programs to help entrepreneurs acquire necessary business skills include:

- The Department of Small Business Development (DSBD) provides non-financial support to SMMEs in business management, marketing, procurement, and finance (DSBD, 2023).
- Seda (Small Enterprise Development Agency) is a national government agency that provides various training and development programs for entrepreneurs, including business planning, marketing, and financial management (Seda, 2023).
- Standard Bank offers skills development and incubation programs for SMEs through different partnerships - including with Google. They also offer the “Basali Development Programme”, which targets female business owners (Standard Bank, 2023).



## Case Study 2: Business Partners

Business Partners Limited (BPL) is a specialist risk finance company for formal small and medium enterprises (SMEs) in South Africa and selected African countries. The company actively supports entrepreneurial growth by providing financing, specialist sectoral knowledge, and added-value services for viable small and medium businesses.

### Mandate

BPL's mandate is to provide business infrastructure, advice, and aftercare services to businesses, as well as to manage a portfolio of investments in the small and medium enterprise (SME) sector. The company's mission is to support SMEs in South Africa and beyond, recognizing the pivotal role these businesses play in driving economic growth and job creation.

### Type of Support

BPL offers a comprehensive range of financing products tailored to meet the needs of SMEs.

These include:

1. **Risk Finance:** BPL provides risk finance for starting, expanding, franchising, or buying a business. This includes equity finance, where BPL takes a share in the business, and royalties finance, where repayments are based on a percentage of turnover.
2. **Property Finance:** BPL offers property finance for owner-occupied or investment properties. This includes financing for purchasing, expanding, or renovating business premises.
3. **Growth Finance:** BPL provides growth finance for businesses looking to grow organically or through business acquisitions.
4. **Business Revival:** For businesses facing operational or financial challenges, BPL offers a business revival solution to help them return to profitability.
5. **Green Fund:** BPL's Green Fund provides finance for businesses that benefit the environment or reduce greenhouse gas emissions.

Non-financial support is also offered through various mentoring and technical assistance programmes.

### Eligibility Criteria

To be eligible for BPL's financing, businesses must meet the following criteria:

1. The business must operate within the formal SME sector with a viable business concept.
2. The business must have a track record, or the entrepreneur must have proven business experience.
3. The entrepreneur must be involved in the day-to-day operations and management of the business.
4. The financing requirement must be for business purposes.

### Reach / Scale and Impact

BPL has a significant reach and impact on the SME sector in South Africa and beyond. The company has financed over 72,000 SME transactions and disbursed over R21 billion in finance to small and medium businesses. BPL's investments have facilitated the creation of over 658,000 jobs, demonstrating the company's substantial contribution to economic growth and employment creation.

In addition to its operations in South Africa, BPL has a growing presence in several other African countries, including Kenya, Malawi, Namibia, Rwanda, Uganda, and Zambia. This expansion reflects BPL's commitment to supporting SME growth across the African continent.

Over 40 per cent of BPL's business each year is with existing clients. These relationships were important in enabling them to assist business owners in rebuilding and sustaining their businesses during the COVID-19 pandemic.

### Sources:

[Business Partners Limited](#)





## Marketing and Distribution

An important enabler of business growth is access to the market. This can be improved through better information about market opportunities, improved access to the market (through location choices and through logistical services such as import/export, as well as associated costs and incentives), and awareness by the market of the product or service on offer (marketing and promotion).

Organisations that are providing support in these areas include:

- The Department of Trade, Industry and Competition (DTIC) provides support for businesses seeking to export their products through the Export Marketing and Investment Assistance (EMIA) scheme, which offers cost compensation for various marketing activities (DTIC, 2023).
- The Gauteng Enterprise Propeller (GEP) provides marketing assistance in the form of advice and financial support for marketing initiatives (GEP, 2023).
- Wesgro provides export and promotion support services as well as market intelligence services through a range of industry desks, events and the Cape Trade Portal (Wesgro, 2023).
- Several industry bodies and chambers can be structured as cooperatives organised to promote and manage the exports of their industry's products, work to market their sectors' services and products, or lobby for the interests of their sector locally and globally.
- Digital platforms, such as Takealot, MrDelivery and others, are examples of platforms that offer access to market and distribution services, as well as information about market interest and performance through their sales data and intelligence, subject to data sharing policies. However, it's important to note that while these platforms can provide valuable data and market access, they may not operate in all areas, potentially leading to market information and distribution gaps for entrepreneurs in certain regions (Masajoda, 2020).

## Case Study 3: Shoprite Next Capital

Shoprite Next Capital is a division of Shoprite, a leading South African retail company dedicated to empowering and growing

local, commercially viable Small, Medium, and Micro Enterprises (SMMEs). This initiative is part of Shoprite's ongoing efforts to give small suppliers access to their consumer market.

The programme is linked to the private label product range called Homegrown, which aims to be sourced primarily from SMMEs. It invites small local enterprises with a turnover of R5m or less and a unique product to sell to join the Shoprite Checkers network of retailers across Africa.

## Type of Support

Shoprite Next Capital provides a platform for small suppliers to access the consumer market. The division assists these suppliers in navigating the retail landscape, providing them with the necessary tools and resources to grow their businesses. This includes support in areas such as product development, quality assurance, and supply chain logistics. The ultimate goal is to develop these small suppliers into commercially viable entities that can supply not only Shoprite but also other retailers.

Shoprite Next Capital packages include:

- Access to market
- Packaging and labeling support
- Working capital support through a CredX financing option (competitive interest rates and fees and fast approvals for approved suppliers to improve cashflow)
- Marketing and branding support
- Growth planning

## Impact

While it's still early to assess the full impact of Shoprite Next Capital, the initiative has already shown promise in supporting local SMMEs. By providing these businesses with access to a large consumer market, Shoprite is helping to stimulate local economies and promote job creation. Furthermore, by sourcing products locally, Shoprite aims to contribute to the sustainability of the local supply chain.

Supplier success stories exist across perishable and non-perishable product types and include Toys with Roots, Browns Food, Ree Collective, severable fresh produce suppliers and many more.

One of the main challenges faced by Shoprite Next Capital is identifying and nurturing small suppliers who can meet the quality and quantity demands of a large retail market. This requires significant investment in terms of time and resources. However, the potential benefits in terms of economic growth and job creation make this a worthwhile endeavour.

#### Sources:

[Shoprite Next Capital - Giving small businesses access to our market](#)

#### Business Facilities and Incubation

To aid in the establishment and growth of SMMEs, several organisations provide shared business facilities. This ranges from local government provision of spaces and infrastructure for informal and micro enterprises, the development of “economic hives” and “hubs” to more sophisticated “incubators” that offer access to enterprise development services and finance in addition to operational facilities. While the former is often managed by economic development functions, its purpose is more akin to the provision of permitted or zoned land for a formal business (planning function) than an enterprise development service provided in a full incubation facility.

There are many examples of incubators; here are a few:

- The South African Bureau of Standards (SABS) provides a Design Institute that offers incubation facilities for designers and innovators, offering access to professional design studios and prototyping workshops (SABS, 2023).
- The Black Umbrellas Virtual Incubator is an online platform that offers training, mentoring support and business coaching from anywhere with an internet connection. They recognise that businesses are at different stages when seeking support and offer different programmes, namely business foundation (from idea to starting), business readiness (existing business to supply chain, finance and other systems) and business accelerator (scaling and growth-focused) (Black Umbrellas, 2023)
- The Innovation Hub, a subsidiary of the Gauteng Growth and Development Agency (GGDA), provides coworking spaces, business development services and access to networks for technology and innovation-based start-ups.

It offers these through focused programmes dedicated to biosciences, smart industries and the green economy; and through partnerships with established incubators eKasiLabs, MLabs and others (Innovation Hub, 2023).

- UVU Africa is a specialist biotech incubator that was created in 2019 by the Cape Information Technology Initiative (CiTI), which has run since 2001. Lessons learnt on technology incubation are now applied to this specialist area of biotechnology. They still operate two general entrepreneur hubs that were established by CiTI - namely the Cape Bandwidth Barn and the Khayelitsha Bandwidth Barn, which focus on tech-enabled businesses growing through increased access to social and financial capital (UVU Africa, 2023).
- “IM’IN” is an example of a by-entrepreneurs-for-entrepreneurs incubator. Founded in 2015 by 5 black entrepreneurs, IM’IN is an incubator for technology entrepreneurs with limited resources. The team offers access to an ecosystem of programmes of support and has made 40 investments to date (IM’IN, 2023).



#### Case Study 4: ABSA Enterprise Development Services

ABSA Enterprise Development Services is a division within Barclays Africa Group Limited that is dedicated to supporting the growth and development of small and micro enterprises (SMEs) in South Africa. The division was established with a mandate to create an enabling environment that supports, advances funding, and grants access to markets directed at SME growth and sustainability.

#### Services Offered

ABSA Enterprise Development Services offers a range of services to SMEs, including:

- Access to Finance: Through partnerships with corporate clients and other partners, ABSA offers a number of funding solutions to qualifying emerging SMEs based on the profile of the entrepreneur and the business.
- Business Development Support: ABSA provides non-financial support depending on the SME's varying needs. This includes business and financial management training on a variety of topics and business mentorship to assist SMEs in growing their businesses.



- Enterprise Development Centres: ABSA has four Enterprise Development centres across South Africa, which are hubs for emerging SMEs to receive training, access computers and boardrooms, and benefit from networking opportunities. The centres offer advisory services, workshops focusing on business plans, entrepreneurial skills development, financial literacy, business principles, and the provision of network platforms through business seminars.
- Virtual incubation: ABSA partners with Awethu and Technoserve to offer virtual incubation for SMEs, focusing on training and business acceleration.

### Impact

A study titled "The Impact of Absa Enterprise Development on Small and Micro Enterprise Growth" found that SMEs are positively impacted by ABSA ED interventions in business growth, strategy, and development. The study revealed that SME strategy was related to firm growth, and the use of ABSA ED showed a strong positive relation, although a small effect correlation on improving business sales/turnover. A notable limitation. However, there was poor awareness of competitor performance. This meant that while businesses could report on their own growth, limited meaningful comparisons could be made against industry standards, and while entrepreneurs attributed their growth to ABSA support, this could not be meaningfully tested. SMEs' lack of awareness of their competitors' activities also signified another business acumen weakness.

### Sources:

1. [ABSA Enterprise Development](#)
2. [The Impact of Absa Enterprise Development on Small and Micro Enterprise Growth](#)
3. [ABSA Enterprise and Supplier Development](#)

### Box 1: Lessons on Business Incubation

1. Challenges: Despite the benefits, there are challenges in the local incubation industry, such as a lack of clarity on what 'success' looks like for incubators and how incubation programs should be structured to support business growth. Some incubators focus more on the availability of a "facility" (premises and business tools), while others focus more on the availability of "support" (training and mentoring, marketing, networking and finance).
2. Partnerships and Collaboration: Business Partners Limited, for example, has shown that partnerships and collaborations with other organizations can be beneficial for business incubation. They have partnered with various organizations to provide a combination of financial and non-financial support to SMEs.
3. Diverse Portfolio: Business Partners Limited, SABS and ABSA all recognise the need for a diverse portfolio of investments across various sectors. This diversification can help mitigate risks associated with business incubation.
4. Tailored Solutions: At the same time, offering tailored solutions to meet the unique needs of each business is important. This personalized approach can increase the chances of success for incubated businesses.
5. Embrace Technology: ABSA offers a digital platform for enterprise development. Virtual incubation is a potential way to scale offerings. This can potentially exclude some entrepreneurs. However, there are many indicators of where SMMEs need to embrace technology to adapt to disruptions and changes in the business environment.
6. Networking and Adaptation: Incubation can support SMMEs with important aspects such as networking and the ability to study the environment and adapt accordingly to changes and challenges.

### Sources:

1. Business Partners
2. SABS
3. ABSA
4. Nani and Nlovu ([source](#)).

### Special Support for Township-Based SMMEs

Township-based Small, Medium and Micro Enterprises (SMMEs) in South Africa have unique needs and face a distinct operating environment. These enterprises are often situated in economically disadvantaged areas and are confronted with a range of challenges, including limited access to finance, inadequate infrastructure, and a lack of business skills and knowledge. Despite this, the scope and scale of these enterprises is vast - covering a wide range of food, personal services and construction enterprises and providing not only important livelihoods for the entrepreneur but also access to affordable goods and services to residents of informal settlements and townships (Charman, Petersen, Piper, Liedeman, & Legg, 2017).

Several efforts to support township-based SMMEs have been seen. "Economic hives" are an example of an initiative that gained popularity in the Local Economic Development and Area Based Management clusters in the 2000s in South Africa. These are municipally provided property facilities for clusters of businesses that can operate in close proximity to each other, often in the same industry, and that can benefit from shared resources and knowledge. However, studies have shown that the skills development component has been lacking, and these need to be operated with appropriate and targeted SMME support, as well as attention not only to business operations but also to the surrounding business environment - such as through urban management programmes (Mncwabe, 2013; Charman, 2020).

Scheba and Turok (2019) note that "channelling public funds towards township businesses without creating a more conducive institutional environment will result in temporary benefits rather than sustained progress." Regulatory programmes and zoning are also crucial for the success of township-based SMMEs. These can help to create a conducive business environment, providing clear guidelines for business operations and ensuring that businesses have access to suitable locations and are able to invest in their growth. However, these programmes need to be implemented in a way that is sensitive to the unique context of townships, taking into account factors such as the informal nature of many businesses and the need for flexibility (Scheba & Turok, 2020). Specialist skills programmes are another important

need for township-based SMMEs. These can help to build the capacity of entrepreneurs, equipping them with the skills and knowledge they need to run successful businesses. Such programmes can cover a range of areas, from financial management to marketing and customer service, but also need to be fit for purpose for the type of entrepreneur - which can range from survivalist and informal to formal and growth-oriented (Charman et al., 2017). The specific strengths and needs of SMMEs also vary based on how they entered the business - with some having learnt the business through relatives or social connections and others starting from scratch (Charman, 2020).

The structure of the South African economy means that township-based SMMEs often face stiff competition from established corporate players. This raises important questions about economic policy and competition debates where economic transformation is a key objective of support for SMMEs, with the aim of promoting inclusive growth and reducing inequality.

Some argue that protection should be included either at a policy level or within SMME support programmes - attempts at this have been seen through Covid relief voucher schemes for buying from the township for SMMEs (for example, the CoCare project, VPUU, 2023), and through the launch of the Gauteng Township Economic Development Bill which proposes several ring-fenced initiatives (SACN, 2022). However, such measures need to be carefully designed to avoid creating distortions in the market or discouraging innovation and efficiency (Hausmann, 2016).

In addition, the study by Bvuma (2020) highlights the importance of ICT skills for township SMMEs. They propose that ICT skills should be acquired and tailor-made specifically for township SMMEs. The study also suggests that the government and various stakeholders should provide support to bridge the digital divide in townships and encourage ICT adoption. Furthermore, the study emphasizes the importance of addressing the issue of land and infrastructure - the study emphasises that while skills and data costs are often highlighted as barriers to entry for digitisation, individual access to land is another limitation impacting an informal





settlement or township-based businesses’ ability to get fibre connections. Additionally, historic underinvestment in ICT infrastructure in townships has left some without appropriate availability of connectivity options.

In conclusion, in addition to generalizable SMME needs, township-based SMMEs have specific needs and face a unique operational environment. Addressing these needs and navigating this environment requires a multifaceted approach, encompassing specialised programmes, regulatory measures, skills development, infrastructure investment and thoughtful economic policy.

### 2.3 Eligibility Criteria

The eligibility criteria for SMME support programmes in South Africa vary depending on the program. Some programmes have strict criteria based on the targets and objectives of the programme (such as being within a particular organisation's supplier network, or being of a specific size, applying for expansionary purposes), while others have simpler criteria (such as being a South African owned business).

Navigating the criteria and finding a suitable source of support can be a challenge for several reasons - either a lack of awareness of available support, difficulty knowing which support is best, lack of trust in the provider of the support, or inability to meet the criteria (Peters and Naicker, 2013)

Intermediaries that assist with matching businesses to the appropriate incentives and support programmes can be of use in this regard, such as the SME South Africa example provided earlier.

Work conducted fby Future Cities South Africa and the City of Johannesburg in the development of the Soweto Strategic Area Framework (2021) also revealed interesting intersectionalities. For example, small business owners may qualify for a loan for expansion, but their premises are not correctly zoned for expansion. The coordination of financial support and government regulation becomes critical, not only from an SMME development but also from a township development perspective. Another may not qualify for the loan due a poor credit rating, or a criminal record (in some cases dating back to apartheid). When expressing frustration

with this, the long-term implications for SMMEs of individual decisions made out of desperation and poverty became apparent.

### 2.4 Landscape of Support: A Supply-View Framework

Based on the above descriptions of providers and types of support, the below framework for summarising the landscape of support can be prepared. The below is by no means a complete list of all of the support available in South Africa but rather indicative of the breadth of available support.

This is a supply-oriented view that does not take into account differentiation by SMME size, sector or location.

Table 1: Landscape of SMME Support: Supply View

Source of Support	Type of Support									
	Access to Finance				Skills		Marketing		Business Environment	
	Equity Investment	Grants	Loans	Guarantees	General Business Skills	Sector Specific	Promotion	Product placement	Trading stalls, hubs, and incubation	Infrastructure and up zoning
Public Sector	National	IDC		NEF		DSBD, NYDA	NFVF	DTIC, Wesgro		
	Provincial			GEP*		GEP		GEP WCFF ECDC		ECDC
	Local		CCT "Cape Town Entrepreneurial Challenge"				CITI CCDII		SABS IDC Local authorities (e.g. Johannesburg SMME Hub)	Local authorities
Private	Products & Services			Nedbank Small Business Services						
	ESD				E.g. SAPPI preferential payment			Shoprite Next Capital		
	ESG		SAB Foundation							
	Investment	Venture capital								Raizcorp
	Franchise							Nando's		
NGO*					The Hope Factory	SEED SA				

\*Note NGOs are often linked to Private ESG programmes

Acronyms:

- DSBD - Department of Small Business Development
- IDC - Industrial Development Corporation
- GEP - Gauteng Enterprise Propeller
- NEF - National Enterprise Fund
- WCFF- Western Cape Funding Fair

It must also be noted that several SMME support programmes or agencies offer support across different types. For the purposes of illustrating the landscape, however, each is located only in one area.

The landscape of SMME support in South Africa is diverse and multifaceted, with a range of actors from the public, private, and non-governmental sectors providing various forms of support. However, despite the breadth of available support, there are still significant gaps and challenges that need to be addressed to ensure the effectiveness and sustainability of these interventions.

The proposed supply-view framework provides a comprehensive overview of the current landscape of SMME support, highlighting the different types of support available and indicating some of the various actors involved. However, it also underscores the need for more integrated and targeted support services based on outcomes-based approaches.

The case studies presented in this paper illustrate the diversity of support aimed at improving SMME performance and growth. However, they also highlight the importance of continuous evaluation and adaptation to ensure that these interventions remain relevant and effective in the face of changing market conditions and SMME needs.

### 3. IMPACT OF THE INTERVENTIONS AND RECOMMENDATIONS

Comprehensive impact assessments of the entire landscape are not readily available to inform this desktop paper. However, some previous expert sessions and papers are available to draw insights from.

In looking for impact information, broad categories are defined:

- **Economic Impact:** a narrow measure of this would be creating jobs and generating income for small businesses and households. For specific interventions, investment in township areas would also be an outcome. Businesses' sustainability [1] long-term impact is key, and for specific agencies or firms, overall value-chain or sectoral performance may also be an important measure.

- **Quality of operating environment:** Some programmes might specifically target improvements to the business environment through provision of business facilities or incubation, upgrades to trading infrastructure, urban management, placemaking and marketing, improved service delivery, safety and security, or accessibility infrastructure.
- **Social impact:** Although challenging to quantify, consider the social benefits derived from supporting SMMEs, such as increased economic representation, empowerment of marginalized groups, and community development. Other social benefits identified in the literature include reduction of intimate partner violence and improved health outcomes.
- **Cost-effectiveness:** in addition to the impacts above, it is worthwhile to attempt to consider the value for money and/or cost/benefit comparisons of alternative approaches. While it is beyond the scope of this paper to conduct a comprehensive comparative analysis of different programmes, or indeed alternative investments in the economy, leaders involved in designing programmes should keep in mind not only the impacts of the work but also the inputs.

[1] Supporting SMME Resilience is another area that becomes part of enabling business sustainability. The SACN has recently published a position paper on SMME Resilience which can be read together with this paper.

#### **Box 2: SMME Support Services Cost Benefit Analysis**

A cost-benefit analysis of small, medium, and micro enterprise (SMME) support in South Africa would involve assessing the costs associated with implementing various support programs and initiatives and comparing them with the potential benefits derived from these interventions.

Conducting a comprehensive cost-benefit analysis will provide insights into the effectiveness and efficiency of SMME support programs in South Africa and help policymakers make informed decisions regarding resource allocation and program design.





Here are some key factors to consider in such an analysis:

### Costs

- **Financial Investments:** Evaluate the direct economic costs of supporting SMMEs, such as funding for training programs, business development services, mentorship, access to finance, infrastructure development, and technology upgrades.
- **Administrative Expenses:** Consider the costs of managing and implementing support programs, including staffing, operational expenses, monitoring, and evaluation.
- **Opportunity Costs:** Assess the potential alternative uses of resources allocated to SMME support, such as investments in other sectors or public services, and estimate the foregone benefits.

### Benefits

- **Employment Generation:** Determine the number of jobs created or sustained due to SMME support programs. Estimate the reduction in unemployment rates and associated social benefits, such as decreased reliance on social welfare programs.
- **Economic Growth:** Assess the contribution of SMMEs to the overall economy through increased productivity, innovation, and competitiveness. Consider the potential for multiplier effects on other sectors and the GDP.
- **Poverty Alleviation:** Evaluate the impact of SMME support on poverty reduction by analysing the income generated by SMMEs and its effect on household welfare.
- **Tax Revenues:** Estimate the potential increase in tax revenues resulting from the growth of SMMEs, including income tax, value-added tax (VAT), and corporate taxes.
- **Skills Development:** Consider the long-term benefits of enhancing entrepreneurial skills, technical expertise, and business acumen, leading to sustained growth and improved productivity in the SMME sector.

### Challenges and Considerations

- **Data Availability:** Availability and accuracy may pose challenges in accurately quantifying the costs and benefits.
- **Time Horizon:** Determine an appropriate time frame for the analysis, considering that the benefits of SMME support may take time to materialise fully.

- **External Factors:** Recognize that external factors, such as changes in the economic environment, government policies, and global market conditions, can influence the outcomes of SMME support.
- **Social Impact:** Although challenging to quantify, consider the social benefits derived from supporting SMMEs, such as increased social cohesion, empowerment of marginalized groups, and community development.

NYDA conducts “Rapid Assessments” of their support; in some years, this has included a cost-benefit analysis (e.g. NYDA,2017), while others don’t. An assessment of the programme up until 2020 (NYDA, 2020) found that it was difficult to conduct a cost-benefit assessment “as most of the programme data (the assessors) received did not come with financial information”. However, the reports conclude that the NYDA voucher programme has a positive net benefit.

Peters and Naicker (2013) surveyed 218 small businesses in Kwazulu Natal, largely focusing on the impact of the Khula Enterprise and Umsobomvu Youth Fund (UYF) while also including questions on other government support programmes. With regards to economic impact, notably, their research showed that government support did not have a significant impact on labour force participation or increased business turnover in the 2 years prior to their survey. They found that, overall, government interventions were too “supply-driven” as opposed to grounded in the needs of entrepreneurs. In addition, they found that SMMEs were often either unaware of government support or reluctant to make use of it due to perceived red tape and/or “incompetence”. During their survey, however, “many respondents indicated that they made use of assistance from specialists other than government” - indicating an availability of business-to-business support. This included specialist services such as attorneys, information technology services, and so forth and was generally more positively experienced and “less contentious” than government services.

The impact assessment of ABSA’s support is worth revisiting. This assessment by Makhubele and Niewenhuizen (2016) found that overall, the business growth statistics amongst SMEs that responded showed a score of 50% or higher through the use of ABSA ED services.

Respondents overwhelmingly responded positively to questions about risk-taking, adding new products and services, and seeing improvements in their business, but when asked to compare this to the performance of their competitors, the majority of respondents answered that they did not know. The inclusion of questions about comparison to competitors is key for assessing the impact of ESD services so that appropriate attribution of impact can be made - to the ESD supplier and not to overall market conditions, for example. Secondly, this lack of awareness about competitor behaviour and performance indicated an additional area of business growth and education needed that was lacking in current training approaches.

With regard to social benefits, two studies are worth noting. Knight et al (2019) review the associations between women's access to SMME finance and intimate partner violence. They found that access to the IMAGE microfinance plus programme (finance and training) reported a positive influence over their relationships. Younger women (below 35) were, however, the least likely to attend training and also the least likely to report improvements in their relationships. The study highlighted the potential role of group support that access to the programme offered. The study concluded that microfinance combined with complementary training programs are crucial to reducing intimate partner violence, rather than microfinance alone programmes.

In 2018/19, the EDP and HSRC ran a series of roundtables on township economies, and gaps in the supply of enterprise support services were highlighted:

- The overall scale of support is inadequate compared to the need (highlighting the gap between the number of entrepreneurs and businesses that can be reached vs the demand for support)
- The awareness of the availability of support is low, especially among those who can most benefit from the support
- Issues with eligibility for support (particularly for informal businesses)
- Intersections with other red tape (for example, deeds office, home affairs, zoning papers, etc)

- A supply-driven approach to finding “beneficiaries” or “participants” and sometimes gatekeepers or patronage in the system.
- Value for money - in particular, the question was asked, “who is the system supporting?” when ratios of administrative costs to loan amounts and volumes were disproportionate towards administrative costs.

### Box 3: Lessons from Franchise Models

The South African economy has several well-known brands that have scaled through a franchise model. Several studies have been done on the role of franchising in the SMME sector, and some key insights are summarised:

1. Franchising as a Business Model: Franchising is a popular business model in South Africa, particularly within the SMME sector. It provides a proven business concept, operational support, and brand recognition, which can be beneficial for entrepreneurs, especially in competitive markets.
2. Contribution to Economic Growth: Franchising contributes significantly to the South African economy. It has been identified as a viable and significant option for business development and job creation in South Africa. The franchising sector contributes about 13.3% to the country's GDP.
3. Reduced Business Failure Rates: Franchising can help reduce the high failure rate of SMMEs in South Africa. Studies show that over 70% of SMMEs in South Africa fold within the first 5-7 years of inception. Franchising, with its established business model and support systems, can help to mitigate this risk. However, this is not uniform across all franchisee platforms and franchisee versus franchisor experiences and feedback sometimes differ. While franchisors were more likely to emphasize franchisee attributes such as “self-starter” and business acumen, common areas of support agreed to between both franchisee and franchisor were aspects such as access to finance, training of managers and staff, frequency of visits by operational leads, and location choice (foot traffic).



4. Job Creation: Franchising plays a crucial role in job creation in South Africa. It has been found that franchising businesses employ more people than independent SMMEs, thus contributing to reducing the country's high unemployment rate.

5. Skills Development: Franchising provides an avenue for skills development and training. Franchisees and employees of franchise businesses benefit from training in areas such as business management, customer service, and product and supply chain management, which can contribute to the overall development of the SMME sector. Just one example of this is Siki's Coffee chain, which was started by a former Vida e Cafe employee.

6. Challenges: Despite the potential benefits, franchising in South Africa faces several challenges. These include access to finance, lack of skills and training, and regulatory issues. Some also perceive the dominance of franchise businesses as a constraint to competition or a barrier to entry for other SMMEs.

#### Sources

1. [Franchising in South Africa: The Real Story](#) ↗
2. [Franchising, a viable option for SMME development](#) ↗
3. [Causes and impact of SMMEs failure](#) ↗
4. [Franchising as a Mechanism for SME Development](#) ↗
5. [Franchising holds growth opportunities for SMEs](#) ↗
6. [Franchising in South Africa](#) ↗
7. <https://sikiskoffee.co.za/>

Rungani (2022) found that only 35% of support programmes in South Africa had consulted SMMEs in the design of the programme offering. Furthermore, SMMEs were not engaged in the supply of the programmes - only 15% were engaged in any way in the creation or delivery of programmes once designed. SMMEs had the potential to “plough back” into SMME development through the sharing of lessons, sharing best practices and so forth during training, but most were neutral or disagreed that this was occurring. This indicates a “top-down” supply-oriented system which further validates the findings of prior research such as Peters and Naicker (2013).



## 4. CONCLUSION AND RECOMMENDATIONS

Based on the literature, case studies, and impact assessments, recommendations can be made to better align interventions with the needs of SMMEs. These primarily focus on improved tailoring of support services to be more demand-driven (which is supported by Rungani, XX).

This paper has demonstrated that the supply landscape for SMME support consists of a diverse range of players offering a substantial range of support packages. The multifaceted landscape is made up of a range of government, non-governmental, and private sector organizations providing various forms of support. This includes financial products and services, enterprise and supplier development programmes, venture capital, franchising, and corporate social responsibility initiatives.

However, several studies have shown that these interventions often fail to meet the expressed needs of SMMEs, considering their maturity levels and other factors. While some programs cater well to start-ups, the needs of established businesses are not always adequately addressed. Despite the range of support available, many SMMEs, particularly those in the informal sector and in townships, struggle to access these resources. This is due to a variety of factors, including eligibility criteria, lack of awareness, and the complexity of navigating the support landscape.

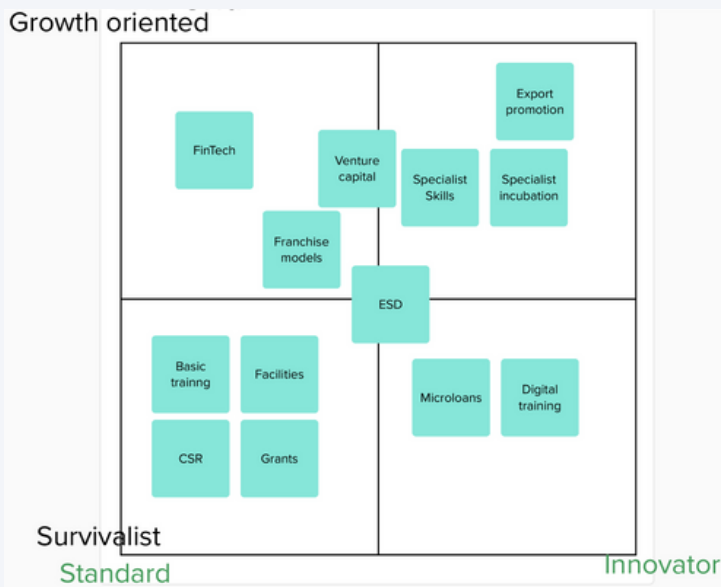
For instance, while government grants can assist with start-up costs, the challenge of securing financing for expansion can still be daunting for growing businesses. This is exacerbated for businesses that face compounding challenges such as lack of access to correctly zoned business facilities or who don't qualify for support due to business acumen personal credit, or minor criminal histories.

Finally, the impact of support programmes on SMME growth and performance is mixed. While some programmes have been successful in supporting SMMEs, impact evaluations are often lacking or limited to the number of beneficiaries or qualitative feedback.

## 4.1 Aligning Interventions with the Needs of SMMEs

Support programmes should be tailored to the unique needs of different types of SMMEs. For instance, while start-ups may benefit from grants to cover start-up costs, established businesses may need support with expansion and access to larger markets.

Based on the assessments above, a framework for matching supply to entrepreneur type is proposed:



Recognising that not all businesses are the same and providing more tailored support to SMMEs starts with differentiating businesses by the specific size, business sector and type and objectives of the business (to grow or survive, to operate in a standard marketplace or to innovate, etc).

It can also include understanding how the specific business environment might impact on its needs and potential performance. These greater levels of differentiation and specialisation in support services are starting to be evident in the specialist incubation spaces and programmes, as an example (both Gauteng and the Western Cape focusing on technology, green economies and biotechnology).

Tailoring support in this manner may also be a two-way engagement - for example, providing market information at the start-up stage to support entrepreneurs in selecting a suitable business, product, pricing, and location (Rungani, XX).. Following this can be the provision of financial support packages that are geared for different stages of growth and

scale and offering training that is flexible to prepare entrepreneurs in the various aspects of running a business.

In addition to tailoring support services, attention needs to be paid to the scale and reach of support services. Programmes need to be targeted in order to be cost effective and beneficial to the economy, while at the same time scaling out in order to reach the many businesses who are in need of support.

Efforts should be made to simplify the processes of accessing support for SMMEs. SME South Africa's centralised portal of information on SMME support is a good starting point in this regard. Taking feedback on the reasons SMME applications are rejected is another area that needs attention and integration into the design of support programmes.

SMMEs also need to be provided with the opportunity to input into regulations that affect them. This is true for local regulations (by-laws, zoning) as well as national regulations (branding, licensing, lending, etc). Bushe (2017) found that SMMEs were often excluded from policy and regulatory negotiations that impacted them, while "big business and organised labour" negotiated these outcomes, leaving SMMEs "to accept and comply with onerous industry-wide agreements".

Another area requiring improvement is the focus on digital adoption among SMMEs. Noqayi (2020), however, found that the adoption of digital technologies in SMMEs, and specifically running platform businesses, was reliant on "technical, human and conceptual skills", as well as "enabling factors" (such as availability of technology and infrastructure, and political and market factors). As a result, support to SMMEs to advance into the digital era is more complex than "digital skills" and extends into land rights and infrastructure investment.

More comprehensive impact evaluations should be conducted to assess the effectiveness of support programmes. These evaluations should go beyond counting the number of beneficiaries and include measures of business growth, job creation, and sustainability, as well as the cost-effectiveness of the programmes.



Programmes with the best value for money and outcomes should be scaled and supported, regardless of whether the public, private or NGO sectors run them.

This speaks to the opportunity for greater coordination and collaboration among different support providers to avoid duplication of efforts and ensure more efficiencies, as well as specialisation among the other role players providing fit-for-purpose support for different categories of SMMEs.

In conclusion, while South Africa has a broad range of projects and programs dedicated to SMME development, gaps still need to be addressed. These primarily pertain to aligning interventions with the unique needs of SMMEs, the need for greater inter-agency coordination, and the need to track impact more comprehensively. Additionally, there should be more excellent representation of SMMEs in policy, regulation and SMME support programme design. Only then can the full potential of SMMEs, particularly in South African township economies, be fully realised.



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