

Gender Deep Dive

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# **Building Women's Businesses in South African Township Economies**

A View On Intersectional Approaches  
to Entrepreneurial Support

Prepared by

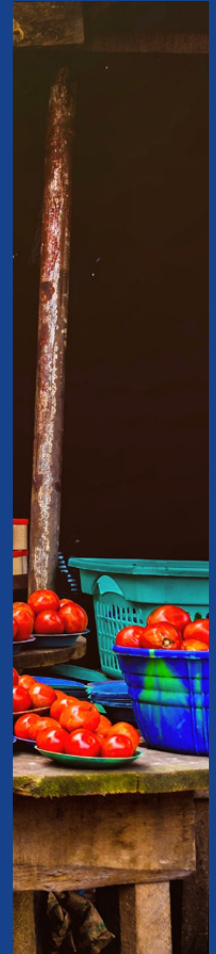
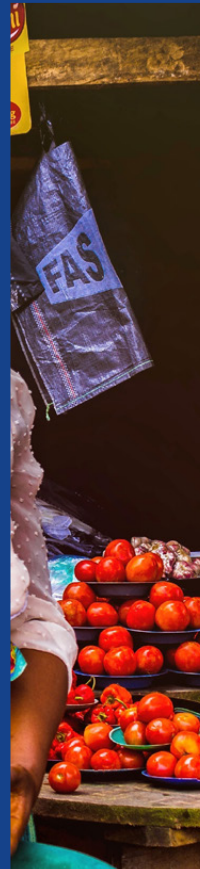


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“Our methodology around data collection is one of the most important ways in which we can have nuanced and authentic responses to what we think women need. It’s moving away from the paradigm where you make an assumption around what a woman needs.”

- Huruma Bantfu



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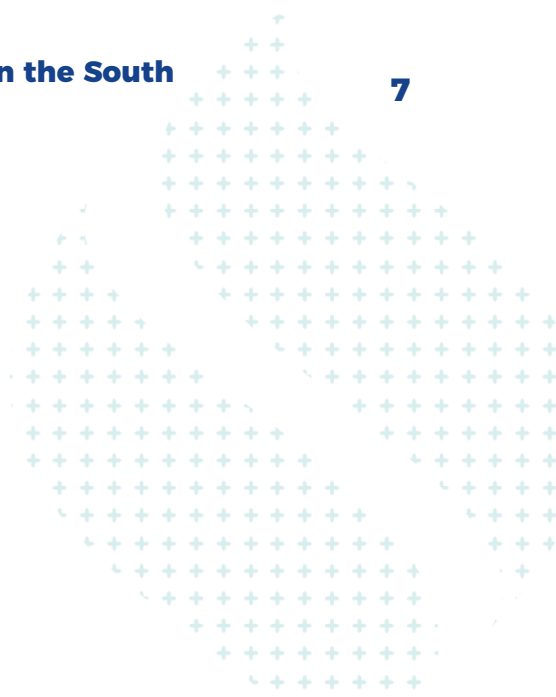
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# Abbreviations & Acronyms

|              |                                            |
|--------------|--------------------------------------------|
| <b>ANDE</b>  | Aspen Network of Development Entrepreneurs |
| <b>BBBEE</b> | Broad-Based Black Economic Empowerment     |
| <b>ESD</b>   | Enterprise & supplier development          |
| <b>ESO</b>   | Entrepreneur support organisation          |
| <b>IDC</b>   | Industrial Development Corporation         |
| <b>GALI</b>  | Global Accelerator Learning Initiative     |
| <b>GBV</b>   | Gender-based violence                      |
| <b>KII</b>   | Key informant interview                    |
| <b>MEL</b>   | Monitoring, evaluation & learning          |
| <b>FMCG</b>  | Fast-moving consumer goods                 |
| <b>GDP</b>   | Gross domestic product                     |
| <b>UN</b>    | United Nations                             |





# Executive Summary

In November 2021, ANDE published its **South Africa Township Economy Entrepreneurial Ecosystem Snapshot (Ecosystem Snapshot)**. This publication provides an entrepreneurial ecosystem mapping of the financial and non-financial support available to township-based entrepreneurs, as at November 2021. The publication covers research on the townships of the Eastern Cape, Western Cape, and Gauteng provinces regarding, among other information, the types of support and investment instruments available, and the types of stakeholder interest.

**This Gender Deep Dive takes a closer look specifically at the support provided to women entrepreneurs in township economies.** It is based on desktop research, data from the Ecosystem Snapshot, and 15 in-depth key informant interviews with entrepreneurial support organisations (ESOs) that intentionally seek to improve the lives of women— either as consumers, employees, business leaders, or suppliers and distributors. We asked them about their reasons for focusing on women, their approaches used in doing so, and which approaches have worked particularly well.

**This report finds that women entrepreneurs in township economies face a double set of intersecting— and mutually reinforcing —challenges.** On the one hand, there are challenges due to them being women. This includes the multiple competing demands on women's time, various prejudices and biases against women business owners, and the challenges inherent in women-dominated sectors, which are often less high-growth than men-dominated sectors. On the other hand, there are the challenges inherent in being based in a township economy, with lower levels of infrastructure and service provision, higher levels of insecurity and crime, and the business challenges of operating in a relatively low-income context.

**To adequately respond to the realities of township-based women entrepreneurs, the approaches taken by ESOs need to take into consideration both sets of challenges (see below).** This report categorises the different approaches observed among ESOs according to which set(s) of challenges they take into consideration.

- **Type 1: ESO approaches that take into account the challenges faced by low-income entrepreneurs.** These challenges do not necessarily consider the challenges *women* entrepreneurs face. Such approaches include the use of local languages, catering for low-connectivity environments, and collaborating with industry partners to facilitate connections and referrals.
- **Type 2: ESO approaches that take into account the challenges and needs of women entrepreneurs.** Examples are a focus on messaging and marketing targeted specifically at women, and channels where women are well represented, flexibility through hybrid programme facilitation and blended learning, as well as mentorship.



- **Type 3: ESO approaches that take into account the challenges faced as a result of being both a low-income entrepreneur *and* a woman entrepreneur.** These approaches range from very deliberate programme design involving research and deep human-centered design, setting thoughtful targets, and redefining what 'entrepreneurship success' looks like, to offering such particular support as pre-programme assistance to improve applications, field visits to applicants, and access to mental health services.

**ESOs Need Approaches That Cater for the Two Overlapping and Intersecting Sets of Challenges Faced by Township-Based Women Entrepreneurs**



**All three types include what we consider 'good practices' for building women's businesses in township economies,** but ultimately it is the third type that we believe is transformative. Within the South African context, our interviews found a prevalence of ESOs using types 1 and 2, and only a handful of ESOs using type 3. We recommend that ESOs apply type 3 practices across their programmes, that funders seek and support the application of these practices in the programmes they fund, and that researchers dive deeper into the impact of the varying applications of these practices.





# 1. Introduction

## Objectives

In November 2021, the Aspen Network of Development Entrepreneurs (ANDE) published the **South Africa Township Economy Entrepreneurial Ecosystem Snapshot (Ecosystem Snapshot)** (see Box 1 below), which provides an overview of *all* entrepreneurial support activities in South Africa's township economies in the Eastern Cape, Western Cape, and Gauteng provinces. This Gender Deep Dive builds on that, looking specifically at how entrepreneur support organisations (ESOs) are currently working to support women entrepreneurs in markets based in townships (known as "township economies").

**We define ESOs as organisations that support, train, and sometimes fund entrepreneurs.** They come from a variety of backgrounds and may be independent for-profit or non-profit organisations, government agencies, or based at local colleges and universities. They work "to help current or aspiring entrepreneurs move closer to starting or growing a viable business."<sup>1</sup>

**There are ample reasons for ESOs to support women entrepreneurs.** Literature shows that women-founded companies generate more than twice as much return per dollar as men-founded companies.<sup>2</sup> Improving gender parity could unlock R319 billion into South Africa's GDP;<sup>3</sup> conversely, the cost of not acting on gender equity has the most substantial financial impact on global GDP of all of the UN Sustainable Development Goals<sup>4</sup>. And gender inequality is a pressing moral and social issue.

**Moreover, research shows that there are active gaps in current ESO offerings.** In South Africa, women entrepreneurs are less likely than men to secure funding post-acceleration, and women entrepreneurs are less satisfied with the mentorship component of acceleration.<sup>5</sup>

**This Deep Dive discusses:**

- **Why ESOs are focusing on women entrepreneurs in township economies;**
- **Common ESO approaches to supporting women entrepreneurs in township economies;**
- **Good practices in ESO approaches to supporting women entrepreneurs in township economies; and**
- **Recommendations for how the entrepreneurial ecosystem can better support township-based women entrepreneurs in establishing and growing their businesses.**

We recommend that readers who are interested in the current state of gender equality in South Africa's township entrepreneurial ecosystem should read this report together with the South Africa Township Economy Entrepreneurial Ecosystem Snapshot, in order to gain an appreciation of the full enabling environment.



## BOX 1 / IN FOCUS

### ANDE Entrepreneurial Ecosystem Snapshots



The Aspen Network of Development Entrepreneurs (ANDE)'s core strategic goal is to improve entrepreneurial ecosystems in developing economies. ANDE and its members provide the resources, connections, and local support necessary to help entrepreneurs in developing economies build businesses that can provide decent jobs and grow sustainable local economies. Among other activities, the organisation leverages its coalition of members and other key stakeholders to support and strengthen a movement to influence how people think about building inclusive and sustainable economies, and how to better support small and growing businesses in developing economies. A key first requirement, as identified by entrepreneurs, ESOs, investors, and funders in multiple emerging market geographies, is a deeper understanding of the existing entrepreneurial landscape.

In response, ANDE has developed an ecosystem mapping methodology and uses it to produce "Ecosystem Snapshots." The Snapshots represent the entrepreneurial ecosystem in a specific location at a specific point in time. Most importantly, the Snapshots reveal where funding and capital support are most needed, and clearly depict where resources could best be utilised in the ecosystem.

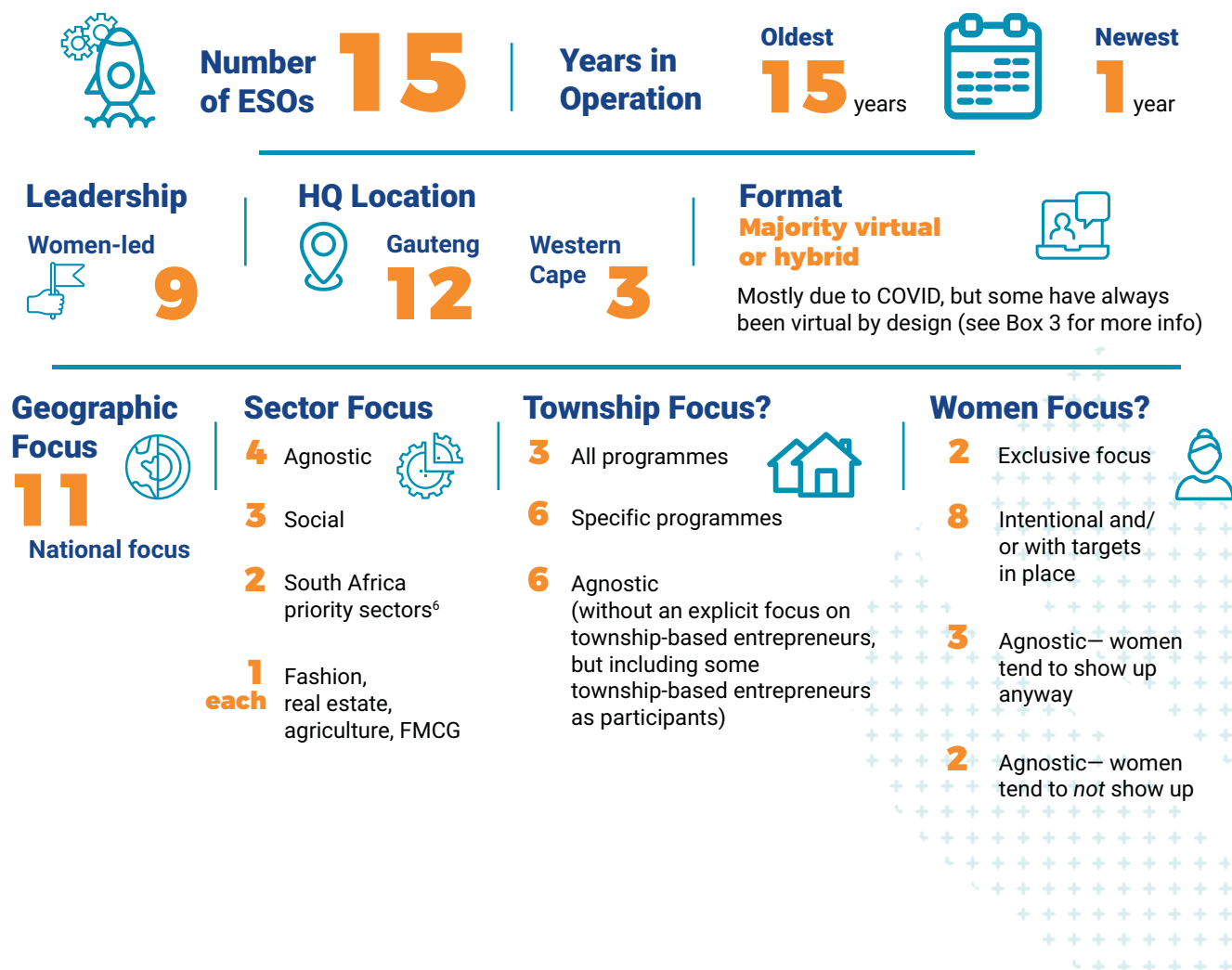
Since 2014, ANDE has completed 16 Ecosystem Snapshots for geographies in Latin America, Africa, and Southeast Asia. These are now hosted on ANDE's publicly accessible interactive digital platform: <http://ecosystems.andeglobal.org>.

## Methodology

This report is based on the following research conducted by Value for Women and ANDE between March and September 2021:

- Desktop review;
- ANDE's South Africa Township Economy Entrepreneurial Ecosystem Snapshot (Ecosystem Snapshot) survey;
- A stakeholder consultation held during the ANDE Snapshot Preliminary Insights webinar; and
- 15 key informant interviews (KIIs) with ESOs that had responded in the Ecosystem Snapshot Survey that they intentionally seek to improve the lives of women— either as consumers, as employees, as entrepreneurs, as leaders, or as suppliers. See Figure 1 for a high-level overview of the profile of these interviewees.

Figure 1: Overview of Interviewees (ESO's)





## 2. Background: South African Township Economies at a Glance

*In this section we provide a brief context on South African township economies, and what makes them unique when compared to the rest of the country. The first subsection is based on desktop research and secondary data, and the second subsection is based on insights from our KIIs.*

### South African Township Economies Embody Many of the Country's Most Pressing Challenges

**The third-largest economy on the continent,<sup>7</sup> South Africa is a country of contradictions.** On the one hand, the country has one of the most progressive constitutions and legal systems in the world<sup>8</sup>, which ensures equal treatment before the law regardless of race, gender, disability, or sexual orientation. On the other hand, the country's lived experience makes it the most dangerous country in the world to live as a woman.<sup>9</sup> And while South Africa boasts the most vibrant and advanced financial market on the continent<sup>10</sup>, and is home to 5 of the continent's 18 billionaires<sup>11</sup>, the country also struggles with a staggering unemployment rate of 33%<sup>12</sup> and the highest levels of inequality in the world<sup>13</sup>.

**In many ways, South Africa's township economies embody these inequalities on a physical level.** The legacy of Apartheid, South Africa's infamous system of legal racial segregation<sup>14</sup>, and particularly the Group Areas Act of 1950<sup>15</sup>, has had far-reaching consequences until today. This Act stipulated where individuals of different races were to live, effectively setting aside city centres and the most developed urban areas for white people. People of colour were forcibly removed to urban outskirts, and these areas are what we now know as townships. In many practical ways, townships were never designed to be independent economic settlements; they were designed to operate as feeder areas of labour for urban centres. And even today, almost a generation after the ending of Apartheid, South African geographies are still largely divided along racial lines, and townships—with their overwhelmingly black populations and a host of socio-economic challenges (see Table 1)—represent the starkest division.

“Is it realistic to have a ‘township economy’? Or should we be saying ‘the township mimic of an economy’?”

- Huruma Bantfu

**In national policy, township economies are a natural area of focus.** Home to the highest density of unemployed individuals and youth<sup>16</sup>, these areas represent both the greatest challenges and the greatest source of possible solutions. Encouraging and supporting entrepreneurship is one of the key ways in which unemployment, and specifically youth unemployment, is currently being addressed. Yet despite the great development needs in townships, ESOs are notably absent in them. To illustrate, ANDE's Ecosystem Snapshot of Gauteng pointed out that 63% of all surveyed programmes have a physical presence in a single wealthy urban centre: Sandton, Johannesburg.<sup>17</sup> There is thus a striking need to encourage greater activity and presence of ESOs in townships, and to share learnings. This report, and the Ecosystem Snapshot that it accompanies, aims to contribute to this.

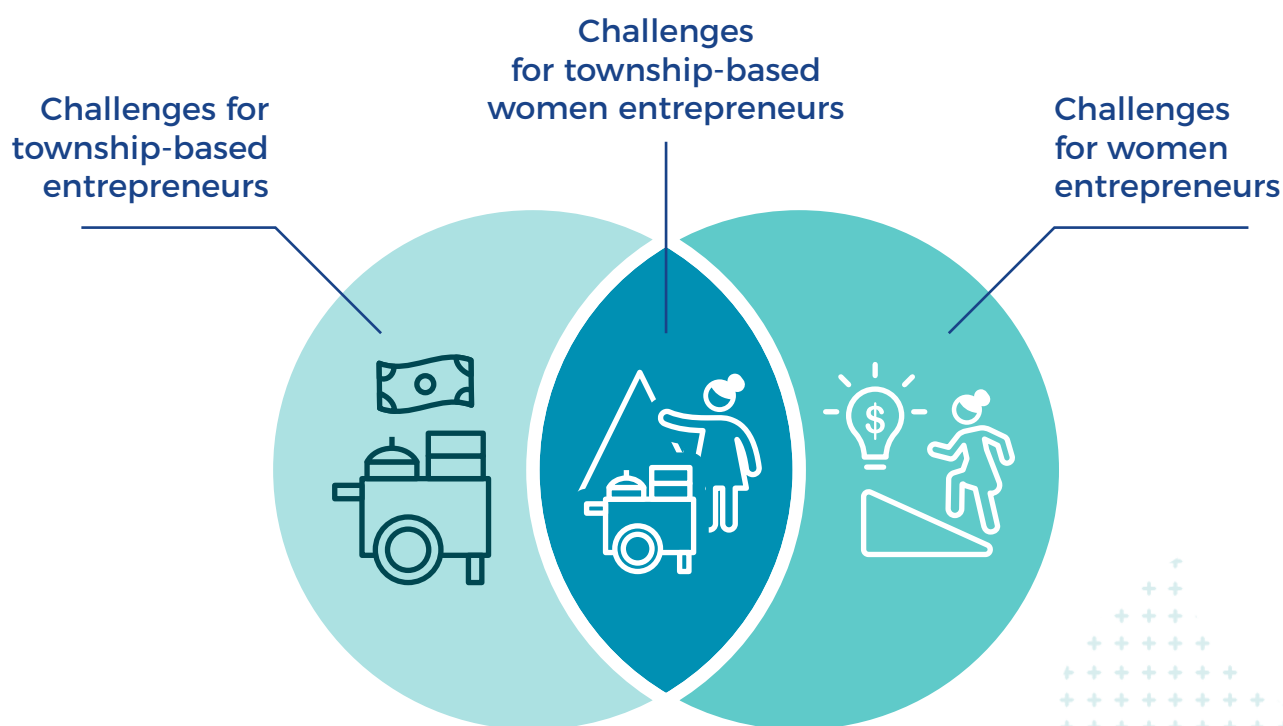
**Table 1: Locating Township Economies within the South African Economy**

|                                                | National average                      | Women average                                                                                                                           | Township average                                                                           |
|------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Gender-based violence prevalence <sup>18</sup> |                                       | 38% have experienced physical and/or sexual intimate partner violence <sup>19</sup>                                                     | 22 of the country's 30 GBV hotspots are townships <sup>20</sup>                            |
| Smartphone penetration                         | 91% <sup>21</sup>                     |                                                                                                                                         | 53% <sup>22</sup>                                                                          |
| Mobile internet use                            | 63% <sup>23</sup>                     | 58% <sup>24</sup>                                                                                                                       | 51% <sup>25</sup>                                                                          |
| Poverty                                        | 49% <sup>26</sup>                     | 52% <sup>27</sup>                                                                                                                       | Up to 66% of township households are estimated to live below poverty lines <sup>28</sup>   |
| Unemployment                                   | 33% <sup>29</sup>                     | 37% <sup>30</sup>                                                                                                                       | 60% of all unemployed individuals in South Africa live in township economies <sup>31</sup> |
| High school completion                         | 51% of those aged 25-64 <sup>32</sup> | 51% of those aged 25-64 <sup>33</sup>                                                                                                   | Difficult to estimate, but estimated to be as low as 25% in one township <sup>34</sup>     |
| Financial inclusion of entrepreneurs           | 91% banked <sup>35</sup>              |                                                                                                                                         | 73% banked <sup>36</sup>                                                                   |
| Common sectors                                 | 50% wholesale and trade <sup>37</sup> | 59% of women entrepreneurs are in sectors hardest hit by COVID-19: retail, restaurants, food shops, and domestic services <sup>38</sup> | Dominated by retail <sup>39</sup>                                                          |

## Township-Based Women Entrepreneurs Face Intersectional Challenges

**Women entrepreneurs in townships face two intersection sets of challenges.** On the one hand, they face the challenges inherent in being an entrepreneur in a township, as opposed to an urban centre; and on the other hand, they face the challenges inherent in being a woman in business, as opposed to a man (see Figure 2). Interviewees highlighted how these challenges affect not only women entrepreneurs' business success, but also their ability to successfully access and engage in the entrepreneurial support programmes on offer.

**Figure 2: Township-Based Women Entrepreneurs Face a Set of Intersecting Challenges**



ESOs pointed to two principal challenges of operating a business in the township:

- **As a direct consequence of living in a township, many township-based entrepreneurs face basic challenges around connectivity** (both available and affordable stable internet and mobile data service), **electricity, and access to postal and other services**. The elevated crime rates in townships challenge both personal and business **security**. Furthermore, the physical location of townships places local businesses far away from main urban markets and customers, as well as from most entrepreneurial support programmes.<sup>40</sup> This means local businesses need to **travel** far (often using inefficient means of public transport) to access suppliers and entrepreneurial support programmes.
- **Businesses in townships are more likely to be small and informal**. Informal businesses are less likely to have access to suitable financial services— such as credit and insurance —and government support. Without formal registration, companies are often unable to meet compliance standards, and therefore cannot participate in large procurement processes. Finally, smaller and more informal businesses also tend to have less access to professional services and skills (e.g., professional bookkeeping and (digital) marketing). This lack of skills in turn has knock-on effects on these businesses' efficiency and growth.

“Some of the challenges are so systemic and so in-built it's difficult to change them. It's our responsibility as innovators to find ways to work with these challenges if we are truly to support these entrepreneurial communities.”

**- FURTHER**

ESOs pointed to three principal challenges facing women entrepreneurs:

- **There are a multitude of expectations placed on women's time and deeply-held limiting beliefs about women's possible roles**. Household duties, and most importantly care responsibilities for the (extended) family, are seen as what women 'should' do with their lives. This ultimately impacts women entrepreneurs' confidence. Interviewees noted that these expectations also impact women's ability to spend focused time on a training programme.
- **Women's businesses are more likely than men's to be small and informal**. Moreover, in women-dominated industries, such as fashion and catering, competition is particularly high and margins particularly low. This can make it challenging to grow a business beyond subsistence.<sup>41</sup>



- **Business growth can be further hampered by women's business aspirations, which tend to be less focused on growth than for their men counterparts.**  
Many interviewees noted how the women entrepreneurs with whom they work tend to see their businesses as a side-hustle to assist with household expenses, rather than as a genuine business with high-growth potential.

“There is a genuine inability to see beyond the constraints that are very apparent in your daily reality. So there's almost a ceiling to the extent of which you can mentor and coach and show success stories.”

- Zevoli Growth Partners

“Competing priorities — that I really believe are distractions — that get in the way of investing in yourself”

- Zevoli Growth Partners

“A lot of women in townships are making decisions between feeding their families and funding their business”

- MentHer





### 3. Findings: Motivations for ESOs to Focus on Women Entrepreneurs in Township Economies

*In this section, we outline the different reasons, motivations, and rationales that ESOs mentioned for focusing on women in their programmes. This section is based on insights derived from our KIs.*

**For the ESOs interviewed, tangible and immediate reasons motivated them to cater to women.** The prevailing reasons were:



- **Most interviewed ESOs develop enterprise & supplier development (ESD) programmes for corporate clients, where Broad-Based Black Economic Empowerment (BBBEE) considerations— including BBBEE targets around women's inclusion —apply** (see Box 2). This focus on BBBEE might mean that racial inclusion tends to outweigh gender inclusion considerations.



- **In some cases, ESOs' clients mandate the programme's focus on women.** Oftentimes an ESO programme is bespoke, meaning that outside of BBBEE considerations, the client determines which sector to focus on, what type of businesses to include, for what kind of upskilling, and, importantly, any inclusion targets. In these bespoke programmes, clients sometimes look to include gender targets.



- **Some ESOs have a very specific impact mission, which leads to a natural focus on (women's) inclusion.** These organisations often see women and/or youth as key to tackling general socio-economic development.

**“Coming from social justice backgrounds, we always look through a gender lens anyway. (...) It's not a woman thing, it's centered around inclusion. It's a feminist principle, in that way.”**

**- Huruma Bantfu**



- **A handful of ESOs see direct value in focusing on women in their programmes.** For example, some mentioned improved impact on programme participants when participants are women (due to their higher rates of adoption, higher levels of engagement, or higher levels of sharing learnings post programme). Others mentioned the benefits of a more diverse cohort within the programme (seen to contribute to a more conducive learning environment for all participants).

“Often the exposure to female entrepreneurs makes for better male entrepreneurs too.”

- FURTHER

“[O]f the ... men, only 40% would then go on to finish whatever intervention you’d set for them. But women participants generally finish the programme. And after finishing the programme, they even implement the learnings and have a greater chance of affecting others.”

- TechnoServe





## BOX 2 / BACKGROUND

### Broad-Based Black Economic Empowerment (BBBEE)



*"Broad Based Black Economic Empowerment (BBBEE) is the cornerstone of the South African Government's efforts to educate and train the large sector of the population that was disadvantaged under apartheid rule. It aims to accelerate the participation of black people<sup>42</sup> in the economy by encouraging change in the following key areas of business: Ownership, management and control, employment equity, skills development, preferential procurement, enterprise development and socio-economic development. When implemented correctly, BBBEE supports job creation, global competitiveness and economic growth. (...)*

*Obtaining a higher BBBEE score enables companies to 1) Do business with government entities, 2) Do business with other large corporates, who are aiming to procure from BBBEE-compliant companies for the benefit of their own scores, and 3) Signal to the broader economy that they are intentional about making a positive contribution to the South African economy."<sup>43</sup>*

The BBBEE scorecard has a specific section that focuses on ESD undertakings, impacting a company's BBBEE points. This includes points for increasing representation of black women within the organisation.





## 4. Findings: Catering for Township-Based Women in Entrepreneurial Programmes

*In this section, we outline the different approaches that interviewed ESOs take to support the township-based women entrepreneurs in their programmes. We include a visual that maps these specific practices according to the three types of challenges they cater to. Finally, we provide some additional discussion of mentorship and digital programming. These are two practices that are widespread and described by ESOs as important, but which are applied in numerous different ways, all with different levels of impact. This section is based exclusively on insights from our KIs.*

### Income-Focused, Gender-Focused, and Intersectional: Three Types of ESO Approaches to Supporting Township-Based Women Entrepreneurs

We asked ESOs about the different approaches they take to support the women entrepreneurs in their programmes. Keeping in mind the intersectional challenges facing township-based women entrepreneurs (see Figure 2), we can divide the approaches seen into three types. Each type represents a different set of challenges that these approaches mostly respond to. See Figure 3 for a visual summary.





### Type 1: Strategies responding to the challenges of entrepreneurs in low-income settings

Some ESOs apply broad strategies for supporting entrepreneurs in low-income settings, but do not necessarily take into account the specific challenges facing women entrepreneurs. Examples of such approaches are:

- The use of local languages;
- Catering for low-connectivity environments;
- Thoughtfully designed and contextually-relevant curricula; and
- Collaboration with (local) industry partners.



### Type 2: Strategies responding to the challenges of women entrepreneurs

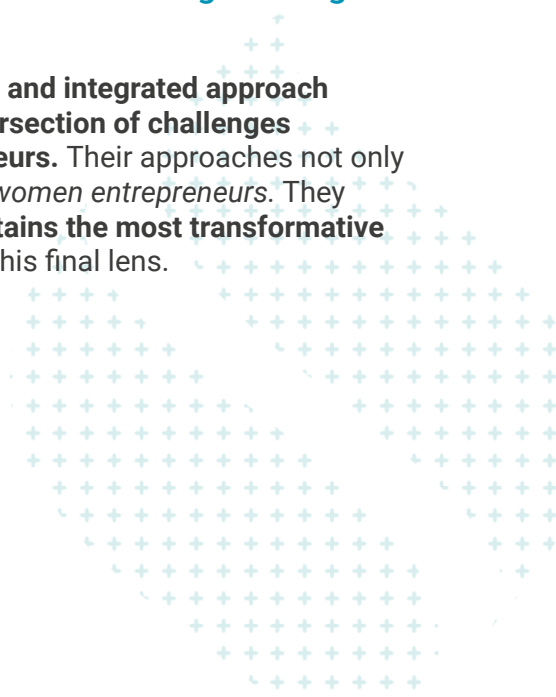
Some ESOs utilise strategies that explicitly cater for the challenges and needs of women entrepreneurs. Examples of such approaches are:

- Messaging and marketing targeted specifically at women and channels where women are well represented;
- Hybrid programme facilitation (incorporating both online and in-person elements) and blended learning, allowing for more flexible attendance (see Box 4); and
- Strong mentorship components, in addition to general training and business support. Mentorship was flagged by multiple ESOs as a particularly powerful form of support for women entrepreneurs, more so than for men (see Box 4).



### Type 3: Strategies responding to the intersectional challenges facing township-based women entrepreneurs

A handful of ESOs are taking a uniquely thoughtful and integrated approach in their programming to respond to the unique intersection of challenges experienced by township-based women entrepreneurs. Their approaches not only cater to *entrepreneurs in low-income settings* or to *women entrepreneurs*. They cater to both, holistically. **In doing so, this lens contains the most transformative practices.** We will therefore go into more detail on this final lens.



Examples of approaches that are included in this type are as follows:

- **Setting defined targets and consequences for not meeting them.** The most successful organisations spoke about targets being a main success factor in achieving women's representation. Some ESOs were at times frustrated with their lack of progress in supporting women entrepreneurs. They indicated that one of the main reasons for their lack of progress was the absence of both defined targets *and* clear consequences for not meeting those. Without such consequences, catering for women entrepreneurs can easily become a 'nice to have'.
- **Designing the programme with women in mind from the beginning, and backing this up with research.** Setting targets is an important first step, but without intentional programme design, there is a slim likelihood of reaching those targets. ESOs spoke about the importance of having clear, research-backed, human-centered design methodologies in place. Some even go so far as to spend some time shadowing their potential programme participants. This allows the ESO to gain a fuller understanding of entrepreneurs' lived realities, and take them into account in programme design. This approach naturally leads to better design for *all* programme participants, but women entrepreneurs tend to benefit more, given the unique intersection of the challenges they face.

“The biggest thing is intentionality.”

- Property Point

- **Critically considering selection criteria to avoid inadvertently excluding applicants.** Selection criteria can be quite exclusionary, even when ESOs have targets in place for reaching women entrepreneurs. For example, focusing on 'high-growth' startups, businesses in the manufacturing sector or 'innovative business models' may inadvertently disqualify promising women entrepreneurs from participating. This could be due to the types of businesses where women entrepreneurs are more prevalent, or the ways in which women are comfortable 'selling' themselves in an application process. The solution is to carefully consider which criteria are *truly* critical for programme participation, and which could be removed. For example, it may not be necessary for businesses to have formal financial records in place if they can be upskilled on this practice through the programme.
- **Re-examining what is considered a 'successful' business.** Some organisations have unpacked exactly what they consider a 'successful' business and found that women and men entrepreneurs may define success differently. This makes it nonsensical—and unfair—to have a single expectation or proxy for success. For example, the amount of funds raised or credit accessed is not an effective proxy for success. This is because, on the one hand, women-owned



businesses are more likely to be small and in low-growth sectors that are less popular with funders. On the other hand, women tend to prioritise maintaining control over their business (thus shying away from equity) and balancing other responsibilities over attaining the highest-possible growth.

- **Deliberately designing gender-inclusive communications strategies.** Many ESOs reflected that deliberate communications are key in reaching the desired number of women entrepreneurs, particularly in harder-to-reach communities like township economies. This means communicating in local languages and using (offline) channels that are likely to reach entrepreneurs in low-income settings; reviewing materials for gender-inclusive imagery and language; and explicitly articulating that programmes are looking for township-based women entrepreneurs.

“[What we learned in post-programme evaluations is:] Men tend to see the programme as a failure if they didn’t get funding or a big project afterwards. Whereas women tended to see the programme as a learning opportunity in and of itself.”

- Property Point

“We realised we were treating women-owned businesses and men-owned businesses the same— while there are a lot of specific challenges affecting women that need to be addressed.”

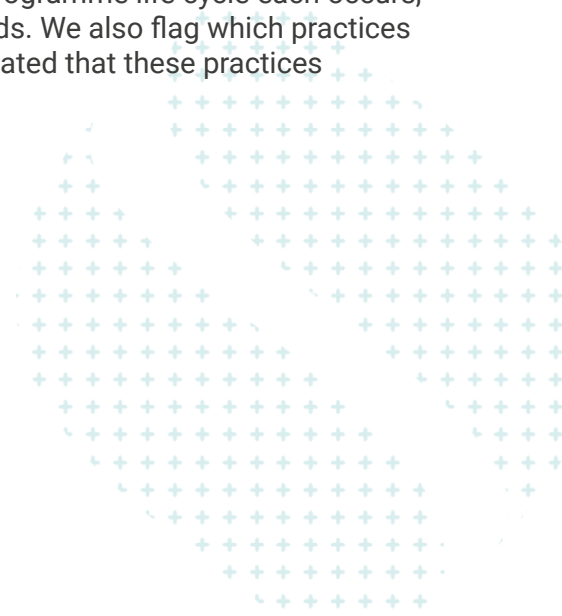
- Property Point

“I think being deliberate helps a lot. (...) With us, with the youth and women business in tech [programme], a lot of women applied for this programme even though we know that the tech space is male-dominated. But we were deliberate in saying ‘these are our [selection] criteria’.”

- TechnoServe

- **Engaging with each applicant personally during the selection process.** ESOs realised that application forms, even when designed with thoughtful criteria and 'versions of success' in mind, do not always bring out the full picture of an applying entrepreneur. They found that meeting people in person is absolutely critical to understanding the potential of each applicant's business. This is particularly helpful for women entrepreneurs, who may be less skilled at selling themselves on paper. To ensure they see this full picture, ESOs may schedule interviews or even field visits to feed into their selection decisions.
- **Meeting participants 'where they are' during programme implementation.** Keeping in mind the intersection of challenges facing township-based women entrepreneurs, ESOs cannot expect participants to adapt to a one-size-fits-all programme. Instead, it is important for ESOs to adjust their approach. Some good practices mentioned by the interviewees include:
  - **Conducting a structured pre-programme needs assessment**, to ensure that any differences in skills levels or learnings requirements are identified at the beginning;
  - **Using local languages to deliver content**, as not all participants are comfortable using English;
  - **Adapting all content to be highly context-specific**, avoiding too much theory and ensuring tools and resources can be directly applied to businesses; and
  - **Including ample focus on personal leadership, personal capacity building, and mental health**, to ensure that programme content responds to where the woman is at and enables her to function at her best.

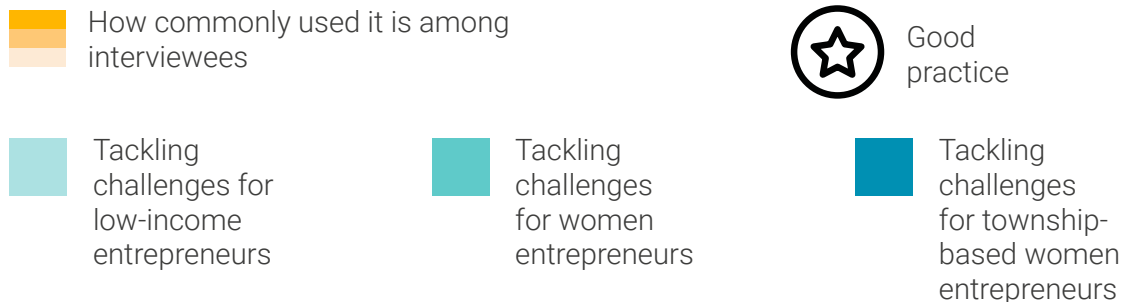
The ESO practices described above are implemented at different moments in the programme life cycle. Additionally, while some practices are quite common across ESO programmes, others are less so. The below table provides a mapping of the specific practices, indicates at what moment in the programme life cycle each occurs, how common each is, and to which type it corresponds. We also flag which practices were identified as good practices by ESOs: They indicated that these practices contributed most to their programme success.



**Figure 3: ESO Practices to Support Township-Based Women Entrepreneurs**

|               | Programme design                                                                                                                                | Outreach                                                                                                                                       | Application & selection process                                                                                                                                                 | Programme facilitation                                                                                                                  |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| MOST COMMON   | Collaborative design with local partners                                                                                                        | Social media                                                                                                                                   | Application form                                                                                                                                                                | Hybrid                                                                                                                                  |
|               |                                                                                                                                                 |                                                                                                                                                | Application form and pitching                                                                                                                                                   | Virtual                                                                                                                                 |
| MEDIUM COMMON | Research-based approach: Using human-centered design           | Use of local language                                         | Setting targets for gender inclusion at each step of the application process                 | Attention to scheduling at suitable times            |
|               |                                                                                                                                                 |                                                                                                                                                |                                                                                                                                                                                 | Directly-applicable tools and resources              |
|               | Research-based approach: Using surveys                                                                                                          | Referrals                                                                                                                                      | Interviews                                                                                  | Catering for limited data & connectivity scenarios  |
|               |                                                                                                                                                 |                                                                                                                                                |                                                                                                                                                                                 | Mentorship                                                                                                                              |
| LEAST COMMON  | Setting targets for gender inclusion                         | Setting targets for gender-diverse reach of communications  | Considering multiple 'versions of success'                                                 | Access to mental health support                                                                                                         |
|               |                                                                                                                                                 | Local open meetings / 'preview' trainings                                                                                                      | Field visit (scheduling introductory meetings with applicants at their place of business)  |                                                                                                                                         |
|               | Research-based approach: Shadowing of possible participants  | Focus on gender-inclusive messaging                         | Shadowing (following 'a day in the life' of an applicant)                                  | Childcare at the venue                             |
|               | Research-based approach: Using data from previous participants                                                                                  | Through partnerships with other entrepreneurial support organisations                                                                          | Support to improve first version of application                                            | Local languages                                    |
|               |                                                                                                                                                 | Through partnerships with local organisations                                                                                                  |                                                                                                                                                                                 |                                                                                                                                         |
|               |                                                                                                                                                 |                                                                                                                                                |                                                                                                                                                                                 |                                                                                                                                         |

Figure 3 Legend:



“First and foremost: We are empathy-led. We realise that as South Africans we have a variety of socio-economic constraints that we are dealing with, with many of our entrepreneurs. And I think the most important thing that I feel we do is we make it our business to understand each entrepreneur’s context.”

- FURTHER

“That support [for personal capacity building] is critical. Without the entrepreneur being able to function as best as he or she is able to, how can a business be built?”

- FURTHER

## Mentorship and Digital Programming Are Both Important and Require A More Nuanced Understanding for Township-Based Women Entrepreneurs

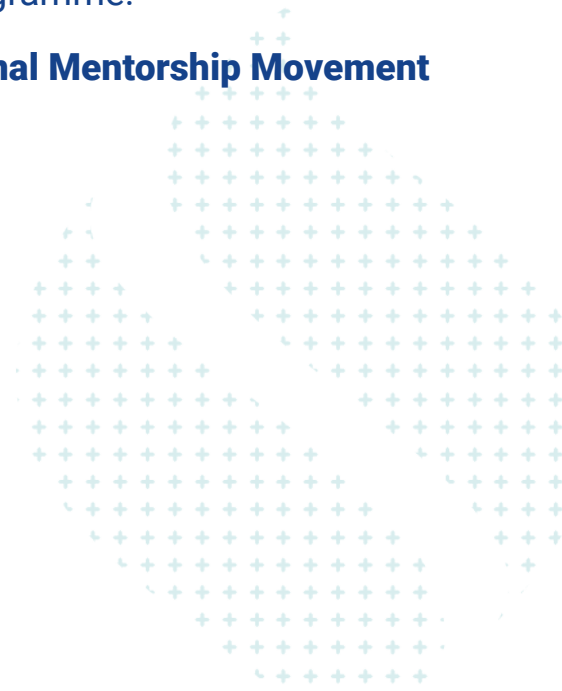
**Most interviewed ESOs incorporate at least some elements of mentorship and digital facilitation in their programmes with women entrepreneurs.** In the case of mentorship, these elements range from 1 on 1 mentoring between deliberately matched entrepreneurs and mentors, to multiple mentors matched with individual entrepreneurs, a pool of mentors being available to a pool of entrepreneurs, or mentors also serving as technical experts to provide masterclasses and workshops. **The ESOs also indicated mentorship and digital programme facilitation as important approaches to inclusively reaching and catering to township-based women entrepreneurs.**

However, we did not identify any strong common approaches to either mentorship or digital programmes with these ESOs; different models may work in different situations.

**What is important is to not approach either as a silver bullet for inclusion.** In this vein, Box 3 provides suggestions on how to be thoughtful in incorporating mentorship and digital programming, so that ESOs can be most effective in supporting township-based women entrepreneurs.

“Mentorship adds value at many levels— besides the rewards for mentees and mentors, it actually strengthens the impact and increases the sustainability of any programme.”

- National Mentorship Movement





### BOX 3

## Select Considerations for Impactful Mentorship and Digital Programme Components with Township-Based Women Entrepreneurs



### MENTORSHIP

Almost all interviewed ESOs include some form of mentorship in their programmes—in fact, two are programmes dedicated entirely to mentorship. **All ESOs that include mentorship components indicated that these have been critical in best supporting their women entrepreneurs.**

While the exact mentorship model of each programme varies greatly among these ESOs, and more research is needed to confirm which mentorship models work best in which scenarios, **consensus did emerge on the following key considerations for a mentorship programme that successfully supports women entrepreneurs:**

- **Deliberate matching is key.** Simply matching an entrepreneur with 'a successful experienced entrepreneur' will not cut it. Organisations need to look at: Does the mentor understand the entrepreneur's gendered context, background, challenges, spoken language, and mindset? Can the mentor inspire the entrepreneur with an (attainable!) success story? Several interviewees reflected on the importance of a mentor feeling sufficiently similar to the entrepreneur to enable a meaningful relationship - including being of the same gender.
- **However, it is not the case that women-to-women mentorship is always better.** The key success factor is the mentor being able to understand where the entrepreneur is coming from— which may very often be easier for women mentors to do with women entrepreneurs, but it is not the end-all-be-all.
- **Be strategic about the role of mentors in the programme.** Beyond providing support and guidance to individual entrepreneurs, ESOs shared examples of how mentors involved in their programmes were able to provide access to new opportunities for all programme participants. This can be particularly powerful for women entrepreneurs, who tend to have less access to professional networks.

## DIGITAL PROGRAMMING

All interviewed ESOs include some form of digital programming in their programmes. Many did so out of COVID-borne necessity, but most intend to keep some components digital, even when in-person programming is possible again. Other programmes have always been digital by design.

Digital programmes have both pros and cons from a gender inclusion point of view (see Appendix A for more detail).

**To ensure that digital programming avoids excluding less privileged and tech-savvy participants**, particularly township-based women entrepreneurs, the following needs to be considered:

- **Conduct a needs assessment of all participants**, focusing on the practicalities of connectivity (access to video-enabled devices, access to uncapped and reliable internet, digital literacy) and scheduling necessities (preferred modes of engagement, suitable times of day or week, etc.) This is particularly important for women entrepreneurs, who tend to have more stringent scheduling and time limitations.
- **Design for low-connectivity environments**. Consider whether all your content needs to be video or live streamed, whether participants can access communications on WhatsApp or Facebook (for which free data can often be accessed), and the size of any tools to be downloaded. Keep in mind that women entrepreneurs tend to have less access to internet connectivity and devices than their men counterparts.
- **Keep things flexible! Truly allow for multiple ways of engaging**— both in real time and through catching up. Women participants should be able to experience the full value of the programme, from content to networking, regardless of the way they choose to engage.
- **Ensure the team and any experts are sufficiently capacitated for gender-inclusive facilitation**. The skills needed to ensure active and inclusive participation in virtual workshops are different from those required for in-person workshops. It should not be assumed that a skilled live facilitator will necessarily be a skilled virtual facilitator.





## 5. Findings: What the Ecosystem Needs More Of, To Support Township-Based Women Entrepreneurs

*In this section, we share ecosystem-wide suggestions we heard from ESOs. This section draws exclusively from our KIIs.*

ESO's saw that the ecosystem overall could improve for women entrepreneurs in township economies. We share here their suggestions for ESOs, funders, government agencies, banks, Chambers of Commerce, conferences, and others in the ecosystem:

“A lot of organisations are doing good work independently but they're not sharing learnings”

- MentHer

**More learning from each other to avoid reinventing the wheel:** This was a common request by ESOs. Many are working on improving their support to women entrepreneurs, but are doing so in siloes, and risk making avoidable mistakes. As a starting point, organisations should become more learning-focused *internally*. This looks like using research to inform their approach from the start, setting up Monitoring, Evaluation, and Learning (MEL) frameworks, using the insights to inform subsequent programmes, and sharing learnings across project teams in dedicated learning sessions. Then, organisations could come together to share emerging best practices. This is uniquely feasible for ESOs because programmes have such specific focus areas (whether in terms of sector, geographic area, type of support offered, business stage, etc.) that they do not often compete directly, but do have common learnings.



“As an organisation, we are learning from all [the issues observed in other women-focused programmes globally] so that... we can respond to such issues. It is important to understand the profile of the beneficiaries that you are serving so that you can make a better impact.”

- TechnoServe

**Provide pre-programme support to bring women's applications up to the necessary level when they are not quite there yet:** Interviewees highlighted that although many women entrepreneurs (and particularly township-based women entrepreneurs) would benefit from support with their application, most programmes do not currently have the capacity, budget, or mandate to provide this. However, those that do, reflect on the beneficial impact that offering such support has had on their ability to target high-potential women entrepreneurs.

**Provide stipends or fellowships to ESO programme participants, particularly women:** Interviewees frequently observed that women entrepreneurs (particularly township-based women entrepreneurs) feel pressured to either continue working full-time jobs or use their business income to subsidise day-to-day household expenses, due to their household relying on their income. This limits the amount of (focused) time that women have to spend on entrepreneurial programmes, and it limits the growth of their business as cash is taken out rather than reinvested. Stipends for participants would reduce these financial pressures and thus powerfully increase programme impact. Such stipends could also be earmarked to help cover child care, public transport, cellular data, or other participation-related costs.





## 6. Conclusion

**Women entrepreneurs in township economies face a double set of interrelated and mutually reinforcing challenges, and are largely underserved by ESOs in tackling them.** This is a missed opportunity, as women's entrepreneurship stands to unlock a multiplier effect of economic development for township economies specifically, and the South African economy more generally.

**Luckily, there are several promising approaches that ESOs can apply to their programmes to better cater to township-based women entrepreneurs.** The best approaches take into consideration the intersection of the challenges these entrepreneurs face: 1) The general challenges faced by entrepreneurs in low-income environments; 2) The challenges faced by women entrepreneurs; and finally, 3) The lived realities of women entrepreneurs in township economies.

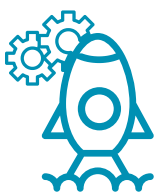
**We are enthusiastic about the good practices that have been uncovered among the interviewees, and we encourage the greater ecosystem to learn from these.** Ultimately, the ecosystem needs to collaborate more to learn from what works, and we are excited to be a part of that process.



## Don't Know Where to Start? Do This!

Taking into consideration the good practices and learnings described throughout the report, we have distilled the following starting points for stakeholders interested in advancing entrepreneurial support for women entrepreneurs in township economies. Each recommendation is speaking to this specific subset of entrepreneurs.

### For ESOs



- Set targets for gender inclusion!
- Advocate for these gender inclusion targets to your clients and/or partners. Educate them on the necessity and the functionality of gender-inclusive entrepreneurial support, if needed.
- Park your assumptions about what women entrepreneurs need, and adopt a research-based approach to designing your programmes.
- Institute a strong learning agenda, and make regular time to discuss your progress and learnings about catering to women entrepreneurs.

### For donors



- Set gender inclusion targets, and demand inclusion from your programme service providers. Don't hesitate to be ambitious in the targets you set, as that drives people to be innovative and creative.
- Provide funding for pre-programme support to allow women's applications to be brought up to scratch.
- Provide funding for stipends or fellowships for entrepreneurs (especially women) during programmes.

### For researchers



Conduct further research in:

- Different mentorship models, and their effectiveness in supporting women entrepreneurs face their unique set of intersectional challenges.
- Different virtual or hybrid programme models, and the extent to which these include or exclude women entrepreneurs.

Work on identifying which models work best for women entrepreneurs in different scenarios, and what kind of impact on women's businesses can be achieved by each.

We also recognise that this overview was a snapshot in time. If you know of any good practices not covered here, or are excited about applying some of these practices to your own organisation, don't hesitate to reach out.



# Appendices

## Appendix A: Pros and Cons of Digital Programming For Inclusion of Township-Based Women Entrepreneurs

### Going digital: The pros

**Digital programmes are able to access participants nationally and even internationally.** This means township-based women entrepreneurs are not limited to the few-to-no programmes in their immediate geographies. It also eliminates long and expensive public transportation to attend programmes based in urban centres. The wider range of participants this permits can further expand participants' views of what is possible and their networking opportunities - which can be of particular benefit to women entrepreneurs, who tend to have less access to professional networks.

**Digital programmes are able to access experts and mentors from across the country and beyond.** This provides township-based entrepreneurs with access to a much wider pool of experts than only those based nearby.

**Digital programmes may enable each participant to select the engagement types that work best for her.** The flexibility of an asynchronous learning experience is especially useful for women who are juggling multiple responsibilities. Yet for others, the commitment device of having live sessions to dial into at set times will be beneficial to ensure focused time. In the end, a digital programme enables participants to select the combination of engagement types that works best for them personally.

**Digital programmes can be a cost-effective way to build in multiple types of engagements for different comfort levels,** with participants selecting among online forums, chats alongside live sessions, questions asked in real time in online calls, and more. Some interviewees shared that their township-based women participants are less comfortable speaking up during group sessions, but are more forthcoming when they can type their contributions to conversations, or through one-on-one conversations.

### Going digital: The cons

**The absence of an affordable and reliable internet connection can be very prohibitive to accessing digital programmes.** This can turn a digital programme into a significant burden for participants in low-income and/or low-connectivity environments.

**Low digital literacy may prohibit participants from fully benefiting from the programme,** and might even discourage them from completing the programme. This challenge disproportionately affects women entrepreneurs over their men counterparts.

**The flexibility of digital programmes can be a challenge in its own right.** Especially for women participants with multiple competing responsibilities, it can be difficult to find focused time to allocate to the digital programme in the absence of dedicated times and venues to go to, away from children and other care responsibilities. Whereas previously, interviewees had successfully offered childcare at training venues, this kind of support is not available with virtual programmes.

**The lack of in-person engagements might amplify the feelings of loneliness that are prevalent among entrepreneurs.** Many ESOs had seen women participants, particularly, benefit greatly from in-person peer-to-peer engagements and networking. Unfortunately, connecting digitally simply cannot replace in-person engagements.

**The challenge persists of ensuring equitable participation between men and women in conversations.** In fact, it might even become harder to actively facilitate contributions from women participants when participants are less visible to facilitators, and body language cannot be seen.

## Appendix B: About the Partners



### Value for Women

**Value for Women (VFW)** is a women-led global social enterprise that designs and implements specialised advisory, research, technical assistance, and capacity-building initiatives across Africa, Asia, Latin America, and the Caribbean with MSMEs, investors, financial institutions, development finance institutions, and foundations. Our organisation firmly believes in the SME sector as key for economic and social growth, and that women's empowerment and gender inclusion are intrinsic to this. We also believe in unlocking the potential that women hold to drive growth at the individual, family, and community levels in emerging economy contexts.

We develop close, collaborative, long-term partnerships to identify and test new solutions that drive the impact investment and SME sector forward in order to maximise impact for underserved individuals, with gender and social inclusion at the core. Learn more at [www.v4w.org](http://www.v4w.org).



### The Aspen Network of Development Entrepreneurs (ANDE)

**The Aspen Network of Development Entrepreneurs (ANDE)** is a global network of organisations that propel entrepreneurship in emerging markets. ANDE members provide critical financial, educational, and business support services to small and growing businesses (SGBs) based on the conviction that SGBs will create jobs, stimulate long-term economic growth, and produce environmental and social benefits. We believe that SGBs can help lift countries out of poverty. Visit [www.andeglobal.org](http://www.andeglobal.org) for more information.



### Walmart Foundation

**Walmart.org** represents the philanthropic efforts of Walmart and the Walmart Foundation. By leaning in where our business has unique strengths, we work to tackle key social issues and collaborate with others to spark long-lasting systemic change. Walmart has stores in 27 countries, employing more than 2 million associates and doing business with thousands of suppliers who, in turn, employ millions of people. Walmart.org is helping people live better by supporting programmes that work to accelerate upward job mobility for frontline workers, address hunger and make healthier, more sustainably-grown food a reality, and build strong communities where Walmart operates. To learn more, visit [www.walmart.org](http://www.walmart.org) or find us on Twitter @WalmartOrg.



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41 These observations by ESOs are supported by literature, for example:

42 Note that in the context of BBBEE, 'black people' refers to African, Coloured, Indian and Chinese people.

43 Cenfed (Pty) Ltd. "The Benefits of Having a BBBEE Certificate." Accessed November 4, 2021. <https://cenfed.co.za/benefits-bbbee-certificate/>





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