



# ENTREPRENEURSHIP IN SOUTH AFRICA'S TOWNSHIPS:

Ecosystem Challenges and  
Recommendations for the Path Forward

February 2024



**ASPEN NETWORK  
OF DEVELOPMENT  
ENTREPRENEURS**  
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# Authors and Acknowledgments

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## ▶ ABOUT ANDE

The Aspen Network of Development Entrepreneurs (ANDE) is a global network of organisations that propel entrepreneurship in developing economies. ANDE members provide critical financial, educational, and business support services to small and growing businesses (SGBs) based on the conviction that SGBs create jobs, stimulate long-term economic growth, and produce environmental and social benefits.

As the leading global voice of the SGB sector, ANDE believes that SGBs are a powerful yet underleveraged tool in addressing social and environmental challenges. Since 2009, ANDE has grown into a trusted network of over 200 collaborative members that operate in nearly every developing economy. ANDE grows the body of knowledge, mobilises resources, undertakes ecosystem support projects, and connects the institutions that support the small business entrepreneurs who build inclusive prosperity in the developing world. ANDE is part of the Aspen Institute, a global non-profit organisation committed to realising a free, just, and equitable society.

ANDE's Southern Africa chapter was established in 2010. It is headquartered in Johannesburg and serves members across the Southern Africa region. The chapter has over 80 members working across the region, including capacity development providers, investors, and academic institutions, to name but a few. ANDE Southern Africa aims to create a thriving entrepreneurial ecosystem in the region through six programmatic focus areas: knowledge sharing and networking; funding opportunities; research, impact measurement and management; training and talent development; advocacy and education.

## ▶ CONTRIBUTORS AND SUPPORT

ANDE is grateful to the entrepreneurs and support organisations who generously shared their time and insights for this research project through interviews. This research would not have been possible without their contributions.

This report has been generously supported by a grant from the [Walmart Foundation](#) to the Aspen Institute. The findings, conclusions, and any recommendations presented in this report are those of the Aspen Institute alone and do not necessarily reflect the opinions of the Walmart Foundation.

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# About This Report

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South African politicians frequently refer to entrepreneurship as a potential solution to the economy's significant unemployment problem.<sup>1</sup> For instance, Lebogang Maile, a Member of South Africa's Executive Council for Economic Development, shared his projection that entrepreneurship will generate 90% of all newly created jobs in the South African economy by 2030.<sup>2</sup> The South African government provides various support to bolster small business activity, including business development support (BDS) services and funding, with the country's Small Enterprise Development Agency (SEDA) serving as the focal point for these endeavours.

In reality, many entrepreneurs need to come from townships. Out of the country's population of 60 million, 22 million South Africans live in townships and informal settlements, accounting for 38% of the country's working-age citizens.<sup>3</sup> Moreover, while the country's unemployment rate remains at a staggering rate of over 30%,<sup>4</sup> the unemployment rate in townships (60%) poses an even greater challenge to the economy.<sup>5</sup>

Numerous reports address challenges faced by South African entrepreneurs.<sup>6</sup> A smaller set of literature focuses specifically on entrepreneurial activity in the townships. ANDE's 2021 South Africa Township Economy Entrepreneurial Ecosystem Snapshot and the associated report contribute to this literature, illuminating some of the primary challenges and opportunities facing entrepreneurs in townships.<sup>7</sup> This narrower investigation of the unique characteristics of entrepreneurship in the townships illuminates that while the nature of the challenges confronted by township entrepreneurs may share many similarities to those in the rest of the country, they are more pronounced and, therefore, require their own investigation.

What distinguishes this report from extant studies, including the ANDE's 2021 report, is that this report features the voices of entrepreneurs and entrepreneur support organisations (ESO) to vividly portray township entrepreneurs' challenges through in-depth interviews. This report also aims to elucidate the factors that contributed to the success of exemplary township entrepreneurs despite existing challenges and other strategies that ESOs can employ to guide more entrepreneurs to emulate these success stories.

The subsequent sections are organised as follows. The next section describes key concepts and research methodology, highlighting the definition of township businesses and interviews utilised throughout this report. Subsequently, this report scrutinises challenges faced by township entrepreneurs based on the interviews and then explores success factors that have enabled township entrepreneurs to lead profitable and sustainable businesses. Lastly, the report concludes with recommendations for different stakeholders in the township entrepreneurial ecosystem, including entrepreneurs, investors, BDS providers, and the government.

1 S. Menon. 2018. *Townships Are Poised to Become Major Job Creators, Government Says*. *BusinessDay*.

2 S. Hartshorne. 2016. *Township Entrepreneurs Hope for Glory*. *IOL*.

3 S. Menon. 2018. *Townships Are Poised to Become Major Job Creators, Government Says*. *BusinessDay*.

4 J. Morisset. 2023. *To Reduce South Africa's Unemployment, Make Work More Attractive*. *Brookings*.

5 M. Tshuma. 2023. *Addressing Poverty and Unemployment in South Africa's Townships*. *UNU Wider*.

6 SME South Africa. 2018. *An Assessment of South Africa's SME Landscape: Challenges, Opportunities, Risks & Next Steps*. *Adclick Africa*.

7 Please see the 2019 South Africa Township Economy Entrepreneurial Ecosystem Snapshot data and report [here](#).

# Key Concepts and Methodology

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*Township businesses* in this report are defined as establishments that initiate their operation in townships and are typically run by entrepreneurs from these areas. *Township entrepreneurs* herein refer to individuals who operate these businesses. It is important to note that this definition excludes businesses established outside of townships but catering to township consumers, such as franchise supermarkets located within townships. This report employs the provided definition because businesses that originated outside of townships and are managed by individuals whose upbringing was not rooted in townships do not encounter the same struggles as businesses based within the township environment and led by entrepreneurs who grew up there.

The criteria for defining the success of township businesses do not differ significantly from those applicable to businesses worldwide. The ANDE research team conducted numerous interviews with ESOs from both the private and public sectors, and most of the interviewees concur that success is primarily measured by profitability and sustainability,<sup>8</sup> universally applicable standards for businesses across the globe.

The core elements essential for achieving “success” are also similar for both township entrepreneurs and entrepreneurs in any other location. These include identifying untapped market segments, understanding customer needs, implementing appropriate pricing strategies, ensuring a consistent cash flow, and maintaining accurate financial records.

If the ultimate objective and milestones are the same for township entrepreneurs and entrepreneurs in other areas, why is it necessary to provide a prognosis specifically tailored for township entrepreneurs? The answer lies in the significant disadvantages faced by township entrepreneurs. Metaphorically speaking, while township entrepreneurs run the same race as other entrepreneurs, they begin the race far behind their counterparts in more accessible and prosperous regions.

To uncover the challenges, success factors, and recommendations for the South African township entrepreneurial ecosystem, this report utilises semi-structured interviews with ESOs and entrepreneurs. The interviews with ESOs were conducted from April 18 to May 18, 2023. Out of seventeen total interviews, twelve were carried out in person in Johannesburg, South Africa, and five were conducted over a video call. The interviewed ESOs included any organisation that supports township entrepreneurs in South Africa, including BDS providers, investors, donors, and government bodies. The interviews inquired about perspectives regarding common characteristics of profitable and sustainable township businesses, types of financial and non-financial support that township businesses need, and barriers to delivering the required support.

A total of three interviews with entrepreneurs were carried out from September 13 to November 28, 2023. The primary objective of the interviews was to showcase exemplary cases that could serve as models for the ecosystem. The target demographic for these interviews comprised entrepreneurs whose businesses demonstrated profitability and sustainability with growth ambitions. The interviews were conducted virtually, employing a one-on-one format with the use of a semi-structured questionnaire to investigate entrepreneurs’ upbringing in townships, motivations and inspirations for initiating businesses, noteworthy opportunities and the support received throughout their entrepreneurial journey, as well as their experiences in dealing with challenges in township environments.

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8 Sustainability here refers to an ability to sustain a business, not an environmental sustainability.

# Challenges Faced by Township Entrepreneurs

This section of the report delves into the challenges facing township entrepreneurs, covering but not limited to key challenges that ANDE’s 2021 ecosystem snapshot report highlighted, including limited access to finance, restricted market opportunities, low levels of entrepreneurial and management skills, a limited entrepreneurial growth mindset, and broader social issues.<sup>9</sup> While the challenges in townships are not fundamentally different from those in other entrepreneurial ecosystems, the township environment poses significantly more severe and heightened obstacles to the entrepreneurs than most other ecosystems. For instance, although the lack of access to finance is one of the most cited problems in many entrepreneurial ecosystems, the problem is markedly more severe in townships due to the scarcity of resources and contextual factors. Thus, this section illuminates the intricacies and nuances of why issues like the lack of access to finance become particularly pressing for entrepreneurs by taking the township context into account rather than simply acknowledging the hurdle.

**FIGURE 1: CHALLENGES FACING TOWNSHIP ENTREPRENEURS BY CATEGORY**

<b>Macroeconomic and cultural factors</b>	<ul style="list-style-type: none"> <li>+ Competition from large corporations</li> <li>+ Negative perceptions surrounding townships</li> <li>+ Elevated crime rate</li> <li>+ Lack of adequate infrastructure</li> <li>+ Limited aspirations for entrepreneurship</li> </ul>
<b>Entrepreneur resources and abilities</b>	<ul style="list-style-type: none"> <li>+ Lack of adequate equipment</li> <li>+ Challenges in identifying niche markets and understanding market opportunities</li> <li>+ Limited financial and digital literacy</li> </ul>
<b>Funding availability</b>	<ul style="list-style-type: none"> <li>+ Insufficient lenient finance</li> <li>+ Insufficient public procurement opportunities</li> <li>+ Unrealistic funding eligibility requirements</li> <li>+ Misguided priorities of government or donor grants</li> </ul>
<b>BDS provision</b>	<ul style="list-style-type: none"> <li>+ Lack of knowledge of existing BDS services</li> <li>+ Mismatch in location and language between BDS providers and entrepreneurs</li> <li>+ Ill-informed BDS providers</li> </ul>

<sup>9</sup> V. Hume, N. Qabazi, S. Chiwandamira, and T. Mugabe. 2021. *Entrepreneurial Ecosystem Snapshot: Township Economies in South Africa*. Aspen Network of Development Entrepreneurs.

## ▶ MACROECONOMIC AND CULTURAL FACTORS

+ Firstly, similar to small businesses elsewhere, those in townships face a challenging landscape due to **competition from large corporations**. Several interviewees pointed this problem out, and as mentioned by one specifically, “The old general retail stores have died. Big businesses come into the township and build big malls. The informal sector, in a sense, cannot compete with big businesses once it’s in the township. So retail has not thrived as much.” While small businesses located on every corner of township blocks have the advantage of being highly accessible to local customers and reaching last-mile customers effectively, they often fall behind large companies in terms of offering competitive pricing and products with state-of-the-art technology. The accessibility of small businesses to their local customers gives them an upper hand within their immediate vicinity. However, this advantage disappears when they attempt to cater to customers beyond their locality. In essence, proximity to customers serves as an advantage only for businesses that remain small and not for growth-seeking businesses in townships.

+ **Negative perceptions surrounding townships** also contribute to an environment not conducive to businesses, according to a large proportion of interviewees. Historically designed to segregate “native”, “coloured”, and “Asians” from white communities under apartheid legislation,<sup>10</sup> townships carry a stigma that prevents them from being viewed as aspirational spaces. Consequently, businesses originating in townships often relocate to the city once they can afford office spaces in more prominent areas. Some BDS providers also choose to operate in the city, as entrepreneurs aspire to be associated with these central business districts. This pattern also extends to consumer behaviour, with customers expressing a preference for purchasing the same item in the city over a township.



**Township is seen as being lower than staying in Sandton, right? Because of the historical connotations associated.... No one aspires to work in an organisation in a township.”**

**CAPACITY DEVELOPMENT PROVIDER**



**It’s the buying experience. I put on my most expensive dress, and I go to Sandton with cash. I take a picture. There are businesses that sell the same thing in a township, but they [consumers] go outside of a township. It’s like they export money out.”**

**TOWNSHIP ENTREPRENEUR WORKING IN RETAIL**

- + **The elevated crime rate** in townships stands out as a prominent impediment to business growth as well. The pervasive threat of criminal activities such as robberies, break-ins, and theft not only discourages people from starting a business in townships but also casts a shadow over investments in equipment and machinery. Compounded by the limited reach of the state's influence into township neighbourhoods, business owners who grapple with the constant fear of petty crimes resort to gangs for the protection of their businesses. One anecdotal example given by an interviewee is that "the high crime rate is a real problem in a township because their laptops can be stolen overnight." According to the voices of township business owners featured in many media outlets, the business owners prefer to pay extortion to gangs, known as "protection fee," as the law is not enforced on the ground and private security is unaffordable.<sup>11</sup> Therefore, the high crime rate in townships creates an inhibiting environment for businesses, instilling hesitation in investment and imposing additional costs for business protection.
  
- + The enduring legacy of the apartheid era and segregation is unmistakably evidenced in the **inadequate infrastructure** of townships as well. Infrastructure here refers to basic physical systems that are needed for a business, such as roads, public transportation, electricity, water, and internet. The quality of infrastructure contributes to businesses' competitiveness by reducing production costs.<sup>12</sup> However, townships in South Africa are known to have inadequate access to basic infrastructure.<sup>13</sup> Moreover, in a survey conducted with small, medium, and micro enterprise (SMME) owners across different townships in 2017, 61% of the respondents answered that the township environment does not satisfy the requirements for doing businesses.<sup>14</sup> Therefore, insufficient provisions for stable water supply, paved roads, public transport, electricity, internet connectivity, and other essential infrastructure elements create significant barriers to transforming townships into environments conducive to the growth of businesses with expansion-oriented aspirations.
  
- + **Entrepreneurship in South Africa is often perceived as less aspirational than government or corporate jobs**, and this problem is pervasive nationwide, not confined to townships. The Global Entrepreneurship Monitor report 2022/2023 highlights that only 5% of adults in the country expect to start a business in the next three years, ranking one of the lowest rates among 49 participating economies.<sup>15</sup> Additionally, nearly 60% of South African adults expressed their hesitancy to start a business for fear of failure.<sup>16</sup> This prevailing mindset reflects a broader societal preference for perceived security and prestige associated with traditional, established career paths as opposed to the entrepreneurial path, frequently viewed as uncertain and risky. Research also indicates that people in poverty are less likely to take risks, preferring conventional careers for financial security.<sup>17</sup> Consequently, township residents, often with lower incomes than their urban counterparts, are more likely to choose government and corporate jobs to entrepreneurship. This perception poses a substantial obstacle to fostering a vibrant entrepreneurial culture in South African townships, limiting innovation and economic diversification.

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11 V. Luddidi. 2022. [Township Spaza Shop Owners Prefer Paying 'Protection Fee.'](#) IOL; J. Eligon. 2023. [A Vibrant Nightlife Scene Booms in South Africa's Townships.](#) The New York Times.

12 A. Limi. 2018. ["Effects of Improving Infrastructure Quality on Business Costs: Evidence from Firm-Level Data."](#) *World Bank Policy Research Working Paper* No. 4581. World Bank. Group.

13 A. Mokgolo, L. C. Masango, and L. Tshuwa. 2022. [Township Economic Development: Hope Emerging from the South African Melting Pot.](#) World Bank Blogs.

14 M. C. Cant. 2017. ["The Availability of Infrastructure in Townships: Is There Hope for Township Businesses?"](#) *International Review of Management and Marketing*, 7(4), 108-115.

15 Global Entrepreneurship Monitor. 2023. [Global Entrepreneurship Monitor 2022/2023 Global Report: Adapting to a "New Normal."](#) Global Entrepreneurship Monitor. p. 46.

16 Global Entrepreneurship Monitor. 2023. [Global Entrepreneurship Monitor 2022/2023 Global Report: Adapting to a "New Normal."](#) Global Entrepreneurship Monitor. p. 44.

17 J. Sheehy-Skeffington and J. Rea. 2017. [How poverty affects people's decision-making processes.](#) Joseph Rowntree Foundation.



## ▶ ENTREPRENEUR RESOURCES AND ABILITIES

- + Many township entrepreneurs **lack adequate equipment** for their businesses, which inhibits their business growth or even starting a business in certain sectors. Proper machinery plays a crucial role in fostering innovation, meeting market demands, and reducing production costs. The absence of adequate equipment hampers the growth of any business, but the issue in townships is intricately connected with other challenges township entrepreneurs face. Firstly, the lack of proper equipment is directly linked to the challenges of accessing finance. Machinery, especially imported equipment, can be expensive and often necessitates substantial down payments. However, entrepreneurs in townships, lacking a credit history, collateral, or savings, find it immensely challenging to acquire such equipment for their business. Secondly, the sectors requiring costly equipment struggle to thrive in townships due to the high crime rates prevalent in these areas. In an environment where entrepreneurs must remain vigilant about the protection of their assets, entrepreneurs are hesitant to invest in the needed equipment for fear of theft. Therefore, most township businesses are made up of hawkers, spaza shops,<sup>18</sup> pavement sellers, street vendors, and other small retail shops.<sup>19</sup>
- + Township entrepreneurs encounter a significant **challenge in identifying niche markets and understanding customer needs**. Although this is a universal challenge for entrepreneurs, it can be particularly amplified for township entrepreneurs. Entrepreneurs often identify market opportunities based on personal experiences or pain points, but conducting thorough market research is crucial to validate the viability of a business idea. BDS providers can play a pivotal role in assisting entrepreneurs in this regard. However, township entrepreneurs face obstacles in accessing such support due to their limited access to information and services, hindering their ability to make informed business decisions.
- + The **limited financial and digital literacy** among township entrepreneurs significantly impedes the potential growth of their businesses. Financial literacy is crucial for maintaining accurate records of business transactions, a common prerequisite to accessing funds. According to one interviewee, “The services offered need to match the needs of what’s happening on the ground. Entrepreneurs don’t know how to file taxes until they complete a certificate of taxes,” indicating the need for specialised and targeted financial literacy training for entrepreneurs. Likewise, digital literacy is vital in today’s technology-driven business environment, as it enables entrepreneurs to access resources, broaden their audience reach, streamline operations, and analyse data, which are crucial for marketing and productivity. Unfortunately, the financial and digital literacy levels remain low within townships due to high dropout rates from public education during childhood. Most township residents (about 70%) in South Africa do not complete their high school education.<sup>20</sup> People in townships also have limited access to technology due to insufficient digital infrastructure like fibre optics and 5G.<sup>21</sup>

18 Spaza shop refers to an informal convenience shop business, usually run from home.

19 SME South Africa. 2023. *A Guide to South African Township Economy*. SME South Africa.

20 S. Mahajan. 2014. *Economics of South African Townships: Special Focus on Diepsloot*. World Bank Group.

21 N. Skhosana. 2020. *Unlocking South African Township Economies by Bridging the Digital Divide*. Medium.

## ► FUNDING AVAILABILITY

- + Many interviewees highlighted the **insufficient lenient finance** for township entrepreneurs as a challenge. Lenient finance here refers to financial instruments that offer favourable terms for entrepreneurs, such as long-term investments or below-market interest rates. While lenient finance is beneficial for entrepreneurs in any ecosystem, the urgency for it in townships is direr than in many other ecosystems. According to interviewees, “most township residents lack property ownership,” making it impossible to use their homes as collateral for secured business loans, and they do not have credit scores due to the high reliance on the cash economy to unlock unsecured business loans.<sup>22</sup> One interviewee even noted that going to a conventional bank is a “waste of time” for township entrepreneurs. Many township residents also use stokvels – self-help initiatives designed to address the problems of poverty and income insecurity in communities – instead of using the formal financial system, but credit scores do not account for their contribution and payback history on stokvels.<sup>23,24</sup> Additionally, a significant portion of township populations lack savings to invest in their businesses. About 40% of urban township residents withdraw money immediately once deposited, and only 25% of the township population save regularly.<sup>25</sup>
- + Consequently, township entrepreneurs can rely on neither loans nor savings, the two most common funding sources for small businesses or start-ups.<sup>26</sup> For this reason, “township entrepreneurs resort to private lenders who charge exorbitant rates,” according to several interviewees. According to an interviewee, the high-interest rates – as high as 30% – exploit township entrepreneurs, making it even more challenging to operate businesses profitably. Another option that township entrepreneurs resort to is program hopping. As some capacity development programs also provide funding, entrepreneurs often attend a series of programs without changing anything to their business plan, according to ESO interviewees. Therefore, the lack of financial options accommodating the unique circumstances of township entrepreneurs – lack of collateral, lack of credit scores, and absence of savings – emerges as a distinctive and significant inhibitor to accessing any available finance.
- + One of the untapped or underdeveloped opportunities for township entrepreneurs lies with **insufficient public procurement**. There are many business opportunities linked to public service delivery, such as waste management, public space management, and business and community safety, to name a few. The projects could be contracted out to local township businesses, but many are being carried out by municipalities themselves or outsourced to large corporations rather than township businesses in the locality.
- + There also exists a notable gap between the **funding eligibility requirements** set by donors and investors and the realities faced by small businesses in townships. Donors and investors often demand extensive documentation, including bank statements, lease agreements, and financial ledgers, to demonstrate revenue and turnover. However, businesses in their earliest phases of development that need funding the most struggle with fulfilling these requirements. As one entrepreneur interviewee said, “It is impossible to get a government grant. They required me to submit a lease agreement while my business didn’t yet have an office.” Therefore, fulfilling these requirements presents a daunting obstacle for many small business owners, especially those in townships, and boils down to a “chicken or egg first” problem.

22 D. Singer. 2014. *Access to Finance in Townships and Informal Settlements*. World Bank Group; S. Mahajan. 2014. *Economics of South African Townships: Special Focus on Diepsloot*. World Bank Group.

23 Studies (see [here](#)) indicate that stokvels enable members to meet their basic needs, provide opportunities for members to save and invest, and ultimately accumulate assets.

24 Recognizing this problem, ANDE is supporting a project to incorporate informal community-based assets and economic activities into credit history as part of the ARISE initiative.

25 S. Mahajan. 2014. *Economics of South African Townships: Special Focus on Diepsloot*. World Bank Group. p 121 & 126.

26 Small Business Startup. N/A. *What Are the Sources of Small Business Startup Funding?* Franchise Ventures; Franchise Insights. 2022. *SBA Loans and Personal Savings Are Top Two Sources Expected for Funding Business Startups*. Franchise Ventures

+ While government and donor grants significantly aid township enterprises in their earliest stages, several interviewees expressed concern that **grantmakers prioritise immediate employment over future job creation**. Specifically, many government grants tend to prioritise job creation over supporting businesses with the highest potential for profitability and sustainability. According to ANDE's 2023 data collection on funding sources targeting small and growing businesses, about 30% of funding sources identified a focus on job creation and solving the unemployment problem. Often, the eligibility of such fundings includes creating a certain number of jobs with no particular requirement to prove their profitability and long-term sustainability. However, creating jobs at one period will not have a long-term effect if the business cannot sustain itself.

### ▶ BDS PROVISION

+ Township entrepreneurs often remain **unaware of the available business support services** despite the abundance of such resources. The majority of interviewees acknowledged that the number of both financial and non-financial entrepreneurial support programs is sufficient in the township ecosystem. The

problem, as expressed by several, does not lie in the quantity of services. Instead, many pointed out the effectiveness of these services as an issue and mentioned that many entrepreneurs are unaware of the available business support.

+ Going further, some interviewees emphasised the **disconnect between where support services are provided and where entrepreneurs are based**. As one entrepreneur interviewee remarked, "Most of the support providers are not based in a township. I didn't seek any other support for this specific reason. Entrepreneurs have to pay for transport to get the service [outside of townships]. I'd rather spend the money on my business. All the things that these people are talking about, I'll learn online." Additionally, the **mismatch between the language in which the support is offered and the language with which entrepreneurs** are most comfortable was emphasised as a contributing factor to the lack of awareness. As one interviewee put it, "We now know about this imposter syndrome [of township entrepreneurs]... that I'm not supposed to have a business. If I go, and then I don't look like other people, and I don't talk like them, I'm not gonna go. But if I go to my local community, everyone understands me. I feel a part of it."



**I tried getting a grant in year one from the National Youth Development Agency. But they said we can't fund this; we've never seen this [business model] before. I got alternative funding from [anonymized BDS provider]. A year later, after I launched a store, they gave me an Entrepreneur of the Year award... 9 years later, I'm trying to get a government loan. I have my financials audited, and I have a business plan, a pitch deck, and financial modeling, but they're still creating this barrier. So you should ask yourself, who is this fund designed for? It's not designed for us."**

**TOWNSHIP ENTREPRENEUR WORKING  
IN THE RETAIL SECTOR**

+ Several interviewees highlighted the prevalence of **ill-informed BDS providers** in the township entrepreneurial ecosystem. While interviewees generally appreciate the government's initiatives to support entrepreneurship, some also raised concerns about its effectiveness. Many government agencies and departments, such as the SEDA and the National Youth Development Agency (NYDA), offer non-financial as well as financial support to entrepreneurs,<sup>27</sup> but some government officials might lack the necessary expertise to deliver optimal non-financial support. Government officials' limited firsthand experience in running a business may impede their ability to comprehend the nuanced challenges entrepreneurs face.



**Do we need more people offering services? I don't think so. I just think that there's an absence of coordination, visibility, knowledge, awareness, and ability to access all these services."**

**CAPACITY DEVELOPMENT PROVIDER**

+ Relatedly, interviewees also pointed to a **lack of specialisation among BDS offerings**. Many support service providers offer similar services targeting the same types of entrepreneurs instead of specialising in supporting businesses in specific sectors or stages, which can be tailored to the needs of each business better. One entrepreneur blatantly said in an interview, "There are too many soft skills workshops. If you see some of them, they're just copy and paste of other programs. You can see that they put no thought into these workshops. It's not customised for us." The oversaturation of indistinguishable service offerings will lead to suboptimal outcomes for township businesses, as the inundation of hard-to-distinguish information may confuse entrepreneurs about where to best seek assistance.

It is important to note that the challenges mentioned above are intertwined with each other, not mutually exclusive. For instance, the lack of safety and limited access to flexible finance jointly hinders township entrepreneurs from investing in appropriate equipment that plays an essential role in fostering innovation, meeting market demands, and streamlining production costs. The challenges related to funders' and investors' stringent eligibility requirements are coupled with the low financial and digital literacy levels among township entrepreneurs.

<sup>27</sup> South African Government. N/A. [Small Business Development](#). South African Government.

# Success Factors for Township Entrepreneurs

Despite the myriad of challenges township entrepreneurs face, some still manage to start and grow their businesses. The following figure lists the success factors identified via entrepreneur and ESO interviews.

**FIGURE 2: SUCCESS FACTORS**

<b>Success Factors</b>	Receiving grants or having collateral
	Having appropriate education, training, and skill set
	Having a support network like mentors
	Aggregating small businesses
	Properly identifying market needs
	Having an entrepreneurial mindset

Many successful businesses in townships primarily belong to the retail and service-providing sectors, as opposed to manufacturing and product-based sectors. Township businesses' concentration on the limited sectors is attributable to the existing challenges within the township entrepreneurial ecosystem mentioned above. For example, sectors reliant on expensive equipment encounter difficulties flourishing in townships for fear of theft and petty crimes due to the high crime rates in these areas. Nevertheless, currently underdeveloped sectors in townships can prosper once current challenges are effectively addressed.

+ Township entrepreneurs who operate profitable and sustainable businesses tend to have received **grants or had collateral** to obtain loans in the early phase of their business development. As mentioned in the previous section, a significant number of township entrepreneurs face challenges obtaining loans, one of the most common sources of small business funding, due to a lack of collateral and credit history. The case studies of entrepreneurs reveal that having collateral or a salaried job played a pivotal role in securing loans from banks. These entrepreneurs were also able to access grants from incubators, accelerators, and BDS providers, who typically require less documentation than development finance institutions or government agencies.

However, many also cautioned against financial support. When asked what type of support – financial or non-financial – is more important for township entrepreneurs, the majority of interviewees, including entrepreneurs, asserted that non-financial support holds greater significance for businesses at their earliest stages.

+ Being equipped with the **appropriate education, training, and skill set** is crucial for achieving business success, especially in a township ecosystem where entrepreneurs often lack such skills and educational backgrounds.<sup>28</sup> Importantly, many interviewees underscored the importance of financial literacy and arithmetic

28 Please note that education in this context does not necessarily imply pursuing higher education degrees like business majors or MBA programs.

skills, which are essential for effective bookkeeping, and their fundamentals should be obtained through primary and secondary education but can be enhanced or complemented by BDS programs. While survival-oriented businesses may sustain their business without meticulous record-keeping, growth-oriented entrepreneurs must prioritise effective bookkeeping skills, as numerous studies documented the positive relationship between record-keeping and business performance.<sup>29</sup> Proficient bookkeeping can facilitate business growth by securing investment from funders and investors, who typically require thorough documentation, including bank statements and financial ledgers. As most township residents do not finish their high school education or lack early exposure to the necessary skills, these remain challenges to most township entrepreneurs. However, township entrepreneurs who run their businesses profitably and sustainably often overcome these hurdles by completing their high school education or complementing their skill gaps through support programs offered by incubators and other BDS providers.

- + Cultivating a **support network, such as mentors**, plays a pivotal role in an entrepreneurial journey. Mentors can provide valuable guidance in navigating the day-to-day challenges entrepreneurs encounter and encouraging them to develop skills, such as record-keeping, sales, marketing, and management, which are crucial skills many township entrepreneurs lack. Mentors can also facilitate essential connections for entrepreneurs to potential partners such as manufacturers, suppliers, like-minded entrepreneurs, and potential investors. What mentors can contribute is especially valuable for township entrepreneurs, as many of them do not have adequate education and training, exposure to entrepreneurial experiences, and networking opportunities.



**The problem is the extraordinary people [entrepreneurs] very often don't have any role models. They don't have any people who believe in them. The advocates, people who continue to keep them going, build their resilience, help them overcome setbacks... This is why we believe mentorship is one of the key missing ingredients.”**

**CAPACITY DEVELOPMENT PROVIDER**



**Working alongside people who have been in business is important, which mentorship can provide.”**

**CAPACITY DEVELOPMENT PROVIDER**

29

O. Aladejebi & J. Oladimeji. 2019. *The Impact of Record Keeping on the Performance of Selected Small and Medium Enterprises in Lagos Metropolis*. *Journal of Small Business and Entrepreneurship Development*, Vol 7, No. 1; O. A. Abdul-Rahamon and A. T. Adejare. 2014. *The Analysis of the Impact of Accounting Records Keeping on the Performance of the Small Scale Enterprises*. *International Journal of Academic Research in Business and Social Sciences*, Vol 4, No. 1.

- + Many interviewees advocated for the **aggregation of small businesses** as a pathway to success, particularly in the face of competition from large corporations. A frequently mentioned example refers to immigrant-owned businesses, which tend to be spaza shops in a corner of a block. The nationalities of immigrant-owned businesses that run profitable and sustainable businesses vary widely, including Zimbabwe, Ethiopia, and the Democratic Republic of Congo, to name a few.<sup>30</sup> Research and media outlets have documented the remarkable success of immigrant-owned shops in townships while native-owned businesses struggle.<sup>31</sup> The key success factors of these enterprises include competitive pricing through bulk purchasing and a diverse range of stocked groceries leveraging their close-knit immigrant community,<sup>32</sup> as well as various strategic factors, such as effective advertising<sup>33</sup> and extended operating hours.<sup>34</sup>

Interviewees from ESOs emphasised that black entrepreneurs in townships also need similar success models, although such examples are nearly non-existent. While small and tight-knit community dynamics may not organically form for black South African entrepreneurs, several interviewees suggested that cooperatives or marketplaces, which BDS providers can facilitate, could serve as viable alternatives for aggregating small businesses. Both models enable access to goods or services in communities and can provide an avenue for bulk purchasing. Moreover, collaboration with fellow business owners within these models can foster networking, shared learning, and cost reduction in marketing and sales efforts.

- + One of the most frequently highlighted success factors is **proper market identification and positioning**. Numerous interviewees stressed the significance of comprehending the market and recognising untapped opportunities. This involves strategies like introducing novel products, reaching last-mile customers, and pricing products at levels accessible to the target customer base. While initial business ideas may occur to anyone, validating the idea through research can distinguish between businesses that flourish and perish. One interviewed entrepreneur emphasised, "I came up with the business idea in February but only started the business in June because I recognise the value of market validation. For those four months, I conducted surveys within WhatsApp friend groups and organised focus groups to assess the viability of the initial business idea and gauge market response."
- + Cultivating an **entrepreneurial mindset** emerged as a crucial successful factor from multiple interviews. The prevailing narrative in South Africa positions entrepreneurship as a remedy for the pervasive youth unemployment issue.<sup>35</sup> However, as one interviewee noted, "Entrepreneurship is not for everyone," successful entrepreneurship demands qualities such as visionary and innovative thinking, adaptability, resilience, a proactive mindset, risk tolerance, continuous learning, networking and interpersonal skills, passion, and determination.<sup>36</sup> Interviewees, especially those who mentor entrepreneurs, underscored the significance of early exposure to an entrepreneurial mindset in nurturing the requisite mentality. While some naturally have personalities well-suited to entrepreneurship or have developed the characteristics during childhood, others may not. However, such a mindset can be nurtured through mentorship.

30 International Organisation for Migration. 2021. *The Socioeconomic Contributions of Migrant Business Owners in South Africa's Informal Urban Settlements and Inner-city Areas: A Case Study of the City of Johannesburg*. International Organisation for Migration.

31 S. Maisela. 2023. "How Immigrant Shopkeepers in Johannesburg Townships Succeed: A Customer's Eye View." *International Migration and Integration*; C. N. Fubah and M. N. Moos. 2022. "Immigrant Entrepreneurship in South Africa: A Review and Research Agenda." *The Journal for Transdisciplinary Research in South Africa*, Vol 18, No. 1.

32 J. Mukwarami, C. G. Iwu, and R. K. Tengeh. 2018. "Success Factors of Immigrant-Owned Informal Grocery Shops in South African Townships: Native Shop-Owners' Account". *Journal of Distribution Science*, Vol. 16, No. 3. pp 49-57.

33 T. Chidau, R. M. Khosa, and M. Phillips. 2022. "Effects of Successful Business Practices on Business Performance: Evidence from Immigrant Entrepreneurs in Ekurhuleni, South Africa." *Southern African Journal of Entrepreneurship and Small Business Management*. Vol. 14, No. 1.

34 S. Maisela. 2023. "How Immigrant Shopkeepers in Johannesburg Townships Succeed: A Customer's Eye View." *International Migration and Integration*

35 L. Ofusori. 2023. *Social Entrepreneurship Can Reduce Youth Unemployed in South Africa: Here's How*. Democracy Development Program; United Nations. 2014. *Entrepreneurship Provides an Answer to Youth Unemployed in South Africa*. United Nations.

36 R. MacMillan. 2000. *The Entrepreneurial Mindset*. Harvard Business School Press.

To provide a more detailed look at these success factors, the rest of this section features case studies of township entrepreneurs who have been able to start and grow their businesses effectively.

## ▶ SUCCESS CASE 1: WALK FRESH

**Lethabo Mokoena (WALK FRESH)** launched his business in a township and then expanded to multiple locations in urban areas, including mega malls in the suburbs.

<b>Higher education</b>	Raised in Daveyton Township, Lethabo was raised by a family that believed in the power of education. With the encouragement of his high school teacher, he received a certificate in Public Relations from a one-year program and a bachelor's degree in Corporate Communication from the University of Johannesburg after graduating from high school. He was able to attend the university due to financial aid from the government despite his mother's unemployment at that time.
<b>Market research and business model validation</b>	When he saw someone cleaning sneakers in a township, Lethabo came up with the idea to start a sneaker-cleaning business. While many laughed at his idea, he spent the next four months conducting market research, a skill he had obtained from working for one of his college professors. First, he used his library card (that was still working even after his graduation) to conduct market research, learning that while sneaker-cleaning businesses exist in other countries, there were no established businesses in South Africa at the time when he came up with the idea in 2015. Second, he conducted qualitative research, including focus groups and surveying his friends via WhatsApp to understand the market demand. He concluded that he needed to shift the culture so that paying someone to clean sneakers is deemed "cool," which he navigated through heavy marketing and advertising. After conducting market research, Lethabo established his business in 2015, titled "WALK FRESH."
<b>Low up-front costs</b>	Lethabo worked in collaboration with existing businesses to avoid up-front costs. Although there was demand for his services in the suburbs, he did not have the funds to set up a new shop. Instead, he collaborated with laundromats to set up drop-off locations, paying them a portion of revenue in exchange. He also partnered with existing shoe stores in Sandton, which allowed him to set up a station in their stores.
<b>Grant funding</b>	For the first two and a half years, he kept his full-time salaried job, moved back home, and sold his clothing and furniture to run his business. Unlike other entrepreneurs, he was also able to secure a personal loan due to his salaried job. Lethabo was able to create a buzz about his business on social media, leading to him securing a grant of 120,000 rands from the incubator GNB Hive. Finally, he was profitable after four years of operations.
<b>Overcoming stereotypes</b>	There is an intense stereotype against township businesses. Customers in suburbs who found out about the business via the internet questioned whether they could trust his business after seeing the store address in a township. He went on a heavy media drive to beat the stereotype and tried to be on every radio station. The more people saw his business on TV and radio, the more comfortable people became with the business.
<b>Entrepreneurial mindset</b>	He emphasised that entrepreneurs need to think creatively about navigating the challenges in townships and be resourceful, exemplified by his collaboration with laundromats and shoe stores in the initial years of business rather than seeking capital for stand-alone shops from the beginning.



## ▶ SUCCESS CASE 2: BZENG GROUP

**Buntu Zengetsa (Bzeng Group)** owns an umbrella company involved in electrical engineering, agriculture, music, and entertainment.

<b>Higher education</b>	Buntu is from a rural village and mentioned that his parents, who were entrepreneurial farmers and vendors at local markets, taught him entrepreneurial spirit. Buntu had a national diploma in Electrical Engineering when he started his engineering business. Later, he also received a bachelor's and master's in the same major. He received business training in each mentioned program, management from the Diploma and bachelor's program and accounting and systems management from the master's program.
<b>Prior entrepreneurial experience</b>	Buntu had prior business experiences, starting from renting properties and sound equipment, and selling cigarettes. When he was working as an engineer for Transnet, a corporate job, he joined a three-year entrepreneurship development program offered by the Department of Transport in Gauteng, partnering with his friend. However, due to disagreements with his partner, he left Gauteng and went back home to start Bzeng Group.
<b>Corporate work experience</b>	When he opened the electrical engineering business with his friend, he sourced his work from Transnet based on his connection there. The mentorship at Transnet also helped him navigate through hardships in his businesses.
<b>BDS program participation</b>	During his entrepreneurial journey, Buntu joined multiple business support programs, starting from the Department of Transport in Gauteng. The three-year program provided human resources and financial training, mentorship, and a section of the road for participating entrepreneurs to work on, which participants could claim after the project's completion. He also received support from the SAB Foundation, which helped him nurture the business development side, the Department of Agriculture, where he got assistance in getting farm inputs, and Sacra for mentorship and training on agricultural production, farm inputs, and mechanisation.

## ▶ SUCCESS CASE 3: AGRIKOOL

**Palesa Motaung (Agrikool)** helps farmers produce more, and retail buyers spend less, by connecting farmers, transporters, and buyers. They have about a hundred farmers in their database and contracts with big supermarket chains like Shoprite (one of the largest retailers in Africa), Boxer Stores, and some local retail stores.

<b>Early exposure</b>	Palesa's mother had a private clinic as a general practitioner in a township. By assisting her mother in the business while growing up, she got insight into the township economy and its challenges.
<b>Understanding pain points</b>	Agrikool started from the understanding that the biggest problem in the South African agri-value chain lies with market fragmentation. For instance, retailers who want to purchase tomatoes wish to buy many kinds of tomatoes, which are unlikely to be supplied by an individual farmer.
<b>Utilizing technology for communication</b>	Effective communication with farmers, transporters, and buyers was crucial for the agri-value chain business. Agrikool was able to communicate effectively via WhatsApp. Now Agrikool is building a web-based platform to enhance the experience even more, where farmers post what they harvest, transporters bid for the transaction, and buyers place their orders. The bidding process, in particular, is expected to bring down prices as transportation takes up a great portion of prices.
<b>Grant funding and loan</b>	The business received grant funding from the SAB Foundation, which was the first significant support, and a loan from First National Bank through the ESP program.
<b>BDS program participation</b>	Palesa emphasised the importance of applying to incubator programs. Agrikool joined the black founders program by Google and is currently participating in the Fetola Social Entrepreneurship program. They also received mentorship from the programs, which was helpful in learning reporting and projections.
<b>Securing a large customer</b>	<p>While Agrikool has always followed Shoprite on social media as it is a big retailer, Agrikool's co-founder Mo made the deal with Shoprite come true by tenaciously reaching out to them via social media like LinkedIn and visiting Shoprite without even an appointment.</p> <p>Supplying to Shoprite made the revenue skyrocket in December 2021 and gave Agrikool marketing and public relations (PR) opportunities. ShopRite went on a huge PR campaign about their corporate social responsibility, which featured their collaboration with Agrikool and led to a former Minister of Finance's personal visit to Agrikool.</p>
<b>Creative problem solving</b>	Palesa reported taking huge losses due to mistakes in the early stages. They took farm produce that did not meet retailers' requirements and got stuck covering the costs. Agrikool tackled this issue by implementing rigorous quality control whenever new farmers came on board. Another challenge lies with demand exceeding supply. Agrikool is dealing with this issue by providing financing to farmers to grow more produce and contracting with them to increase the supply.

# Recommendations

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In the prior sections, this report has detailed the primary challenges faced by township entrepreneurs and the factors that have led to the success of those who have grown their businesses in the township context. Based on these insights and discussions with interviewees, below are recommendations for different stakeholders: investors/financial support providers, business support providers, and the government. It is important to note that these recommendations are informed by entrepreneurs and ESOs rather than stakeholders representing every actor in the entrepreneurial ecosystem. While some of them are new, others are consistent with those that emerged from ANDE's snapshot report, which drew from stakeholder convenings that included representatives from a wide variety of local and international institutions.

## ▶ INVESTORS/FINANCIAL SUPPORT PROVIDERS

### + **RECOMMENDATION 1: OFFER MORE LENIENT FINANCING OPTIONS LIKE BLENDED FINANCE AND SOFT LOANS.**

The existing banking system often renders securing loans from conventional banks nearly impossible for most township entrepreneurs, compelling them to resort to high-interest-rate loans. Entrepreneurs need alternative financial instruments that offer them longer-term repayment terms and low interest rates. Blended finance instruments can be particularly effective by leveraging concessional capital, such as foundation or donor funding, to secure commercial capital for investments that are typically too risky. Many interviewees indicated that the township market has purchasing power and market potential. Investors who recognise the potential of the township market will benefit from the first-mover advantage from what has been deemed to be a high-risk and low-return market.

### + **RECOMMENDATION 2: TAKE ECONOMIC ACTIVITY HISTORIES TIED TO COMMUNITY-BASED ASSETS, SUCH AS STOKVELS, INTO ACCOUNT FOR CREDIT HISTORY.**

Incorporating an individual's history with stokvels in loan or investment application processes will reduce the entry barrier for township entrepreneurs. Recognising this problem, ANDE is addressing the similar challenge in Kenya by funding the Rose Women's Foundation as part of the Advancing Research and Investment Standards for Gender Equity (ARISE) initiative. Recognising that many women entrepreneurs cannot access the formal financial market due to their lack of guarantors and credit records, the foundation proposed to create a comprehensive and reliable alternative credit score system. The alternative credit score foundation aims to unlock financing for women entrepreneurs by working with financial institutions that are interested in adopting the alternative credit score to expand credit access for women entrepreneurs.

### + **RECOMMENDATION 3: PROVIDE TECHNICAL ASSISTANCE, PARTICULARLY FOCUSING ON FINANCIAL AND DIGITAL LITERACY, ALONGSIDE FINANCIAL SUPPORT.**

Recognising that financial support alone may prove insufficient, successful business growth often requires specialised education and certification programs to navigate the intricacies of financial management. Digital literacy is also important in today's technology-driven world, as proficiency in digital skills plays a pivotal role in effective marketing through cost-effective platforms like social media.

## ▶ BUSINESS DEVELOPMENT SUPPORT PROVIDERS

- + **RECOMMENDATION 1: FACILITATE CONNECTIONS AMONG SMALL BUSINESSES AND CONNECT THEM WITH LARGE CORPORATIONS.** Drawing insights from the successes observed among immigrant-owned businesses, support providers can assist small enterprises in capitalising on economies of scale by establishing marketplaces or cooperatives. Fix Forward is an exemplary organisation for such an effort. As a marketplace for building contractors, Fix Forward trains contractors and registers them as reliable suppliers on their database. Similar support needs to develop for various sectors and industries. Additionally, business support providers should assist township businesses in identifying opportunities to contribute to corporate value chains rather than working in direct competition with them.
- + **RECOMMENDATION 2: MAKE SERVICES MORE ACCESSIBLE TO TOWNSHIP ENTREPRENEURS BY BRINGING SERVICES WITHIN TOWNSHIPS, PROMOTING VIRTUAL PARTICIPATION, AND DELIVERING PROGRAMS IN LOCAL LANGUAGES.** While some ecosystem stakeholders, such as AlexBiz, Lift as You Rise, and Afrika Tikkun, are already offering services directly to townships, the outreach to townships needs to happen to a greater extent. Some interviewees proposed establishing entrepreneur capacity building or training centres within each township, utilising existing church infrastructure. Those unable to bring their services to townships should offer the virtual attendance option, as transportation costs and opportunity costs of travel pose substantial barriers to township entrepreneurs. Additionally, lowering the entry barrier by offering programs in local languages, recognising that English may not be the first language for many, is imperative.
- + **RECOMMENDATION 3: CLEARLY COMMUNICATE THE DIFFERENTIAL VALUE ADD OF EACH PROGRAM AND IMPROVE REFERRAL SYSTEMS.** The ecosystem currently offers abundant non-financial support, from which entrepreneurs featured in the success cases in this report benefited. However, the multitude of support providers, often lacking specialisation, can bewilder entrepreneurs where to seek assistance. A support provider may possess the optimal expertise to assist businesses across diverse stages and sectors or cater to entrepreneurs from different backgrounds. Therefore, each organisation needs to develop its specialty areas and actively refer entrepreneurs to other programs if they are a better fit. In order to do that, the ecosystem as a whole needs to prioritise collaboration and mutual support to create an enabling environment rather than a competitive and inefficient ecosystem.
- + **RECOMMENDATION 4: RECRUIT MENTORS WITH WHOM ENTREPRENEURS IDENTIFY.** While many investors, capacity development providers, and other players in the entrepreneurial ecosystem have already integrated mentorship into their support services, a significant gap exists in making mentors whom township entrepreneurs can relate to and model after available to the entrepreneurs. Several interviewees noted that leveraging existing black entrepreneurs and corporate executives is essential, as such mentors can guide entrepreneurs in navigating through the hardships and challenges they face from the township background.

## ▶ GOVERNMENT

- + **RECOMMENDATION 1: CULTIVATE AN ENABLING ENVIRONMENT BY ADDRESSING INFRASTRUCTURE AND SECURITY CHALLENGES AND IMPROVING ZONING LAWS IN TOWNSHIPS.** Due to the structural challenges, many entrepreneurs leave townships once they can afford the cost. To counteract the trend, the state should galvanise local stakeholders, including the public, the private sector, and civil society, to develop and implement township safety plans. Moreover, as townships were originally designed to serve as residential areas, their infrastructure underserves the present-day township communities with budding small businesses and entrepreneurs. Municipal governments need to make strides in filling the infrastructure gaps and developing land use plans to enable commercial activities in townships. Mitigating the security and infrastructure constraints would foster a more supportive environment for entrepreneurship.
- + **RECOMMENDATION 2: PRIORITISE SUPPORTING BUSINESSES BASED ON THEIR POTENTIAL GROWTH AND SUSTAINABILITY.** While interviewees noted that accessing government grants plays a significant role in early-stage businesses' success, they also underscored the importance of steering government grants towards businesses with sustainable profitability and long-term growth prospects rather than solely emphasising short-term creation. Job creation will ensue as a natural byproduct of supporting businesses with substantial growth potential and thus create more stable long-term employment.
- + **RECOMMENDATION 3: REFER ENTREPRENEURS TO BDS PROVIDERS THAT CAN EFFECTIVELY ADDRESS ENTREPRENEURS' NEEDS AND CHALLENGES.** While the government's support for entrepreneurs is widely appreciated, multiple interviewees in this study raised questions about the quality of government-led support services. As numerous ESOs already run BDS programs in South Africa and the duplication of the services is noted as one of the ecosystem's challenges, the government should endeavour to identify and connect with efficient BDS providers and refer entrepreneurs to such organisations.
- + **RECOMMENDATION 4: HARNESS THE UNTAPPED POTENTIAL WITHIN TOWNSHIP ENTREPRENEURSHIP THROUGH PUBLIC PROCUREMENT.** There are abundant opportunities for local businesses in areas like waste management, public space management, and security. To empower township entrepreneurs, the government should consider how public service provision can be expanded and/or improved by incorporating local businesses in townships.

In conclusion, while some of the aforementioned measures can be addressed individually, the majority of recommendations necessitate coordinated efforts and collective action across South Africa's robust entrepreneurial ecosystem. Each organisation and institution must transcend self-interest, fostering both horizontal and vertical collaborations – government at the apex and entrepreneurs on the ground – to achieve shared objectives. ANDE is committed to strengthening collaboration among entrepreneurial ecosystem stakeholders and facilitating collective action through various programs, convenings, and research.

# Appendix: List of Interviewees

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## ENTREPRENEUR SUPPORT ORGANISATIONS

Daleen Fourie, Tshimologong Precinct (consulting)  
Dave Wilson, National Mentorship Movement (capacity development provider)  
David Morobe, Business Partners (development finance institution)  
Desigan Chetty, Entrepreneurship To The Point (capacity development provider)  
Hilton Theunissen, GrowthWheel (capacity development provider)  
Karen Harrison, CITIES Support Programme/National Treasury (government)  
Leanne Viviers, Mintor (capacity development provider)  
Lerato Lehoko, IMBE Enterprise Incubator (capacity development provider)  
Lloyd Guzha, Shared Interest (consultant)  
Max Pichulik, Impact Amplifier (capacity development provider)  
Mmathebe Zvobwo, Acalytica (capacity development provider)  
Mpopi Khupe, Zevoli Growth Partners (capacity development provider)  
Mzingaye Kahla, Riversands Incubation Hub (capacity development provider)  
Schnelle Moleko, Lean Motion (financial institution)  
Selebogo Molefe, The BizPlug (sector association)  
Taf Madavo, Riversands Incubation Hub (capacity development provider)  
Vadette Radford, Fil Spaza (sector association)

## ENTREPRENEURS

Palesa Motaung, WALK FRESH  
Buntu Zengetsa, Bzeng Group  
Lethabo Mokoena, Agrikool



**ASPEN NETWORK  
OF DEVELOPMENT  
ENTREPRENEURS**

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