

Small Business Organisations in South Africa

Why are they being ignored?



This CDE report is based on a project we conducted with four business associations representing small firms in Gauteng.

The challenge

Government has committed itself to developing small enterprises as a way of growing the economy, making it more inclusive, creating jobs, and accelerating transformation goals. The establishment of the Department of Small Business Development (DSBD) in 2014 was advanced as a signal of its intent to achieve these outcomes. Currently, the department spends R2 billion annually on various initiatives and programmes to stimulate entrepreneurship and small business growth, especially in marginalised areas. In February 2021, President Cyril Ramaphosa said that he was "impressed with the targeted interventions the DSBD has extended to help enterprises in townships and rural areas. I say this advisedly because these areas have been neglected for a long time."¹

This, unfortunately, stands in stark contrast to the picture that emerges when one talks to experts and small business representatives. In a series of webinars, which the Centre for Development and Enterprise (CDE) organised throughout 2020 and 2021 (for more details, see our report, [What role can small and micro businesses play in achieving inclusive growth? Questions requiring answers](#)), we heard a lot of dissatisfaction with government's approach to small business development.

The complaints from those who work with or represent small businesses, especially those based in townships and villages, took three forms:

- First, while some of the special loans, set-asides, and other forms of assistance provided by the DSBD must go to some black-owned businesses, the small business owners in townships, villages, and other remote areas we consulted have not seen any of these benefits. Kgotso Mmadi, President of the Wesvaal Chamber of Business, captured this view when he said, "The government's procurement strategy works for a few connected individuals but does nothing for most of us."²
- Second, government's strategies of procurement and targeted support do nothing to change the extremely challenging environment in which most of these businesses are forced to operate. Difficulties include the absence of large enough markets, inadequate transport networks, limited access to services and information, failing municipalities, inadequate schooling or training, and regulations that impose costs on small firms that they cannot afford, from labour laws to pollution bylaws. To promote small business development, regulatory reforms are urgently required to create a better environment for small business growth. The current regulatory environment inhibits growth and makes it difficult for some firms to even become established. (See Appendix A for a list of regulatory requirements that impact on small businesses.) Despite promises to the contrary from both the President and the DSBD, no reforms that would significantly lower the cost of doing business have yet emerged.³
- Third, instead of removing barriers, government policies and actions at various levels add to the difficulties that firms confront, especially those in the informal sector. It is preferable for all firms to operate in the formal sector where they are registered and have access to services, legal contracts, and loans at reasonable interest rates. However, that preference cannot justify forcing informal firms out of existence by way of heavy-handed police actions. Informal, non-criminal economic activity is far preferable to no economic activity, which only deepens South Africa's horrendous and growing unemployment rate. Government should do what it can to assist businesses in registering and complying with regulations. At the same time, it should identify and remove unnecessary regulations that impose costs on doing business – what is known as 'red tape' – especially for new market entrants and small firms.⁴ This is a complex, time-consuming process, but it is one that should be fast-tracked. Significant reforms are urgently required if the small business sector is to grow and create jobs at scale.

Making change happen

How can we bring about change in the small business policies of the South African government? One potential way, as has happened in other countries, is for associations that represent small township-based or informal businesses to put pressure on government to modify their behaviour and their policies.⁵ Given both the President's and the Minister's stated intentions to promote small businesses in townships and in villages, this would appear to be a potentially fruitful way to bring about policy reform.

Why is it not happening, then? To find out, CDE set out to discover whether there are any associations that represent small businesses in the inner cities and townships of Gauteng. CDE wanted to know (1) if they exist, what is holding them back from becoming effective advocates for reform? and (2) is there anything that CDE, a think tank with extensive advocacy experience and a proponent of reforms to grow the small business sector, could do to help?

The project

We initiated our search in April 2021. We sought out business associations representing the interests and voices of small firms in Gauteng, especially in more marginal regions. The four associations we found span various

regions of the province, from townships to peri-urban areas; have different sectoral focus areas, from tourism to informal sector trade; and have been in existence anywhere from one to 50 years old. Each organisation represents a few dozen to over 400 small business members. All were eager to share the challenges they face and to get help in building capacity and amplifying their voices.

The business chambers CDE worked with

1. Greater Alexandra Chamber of Commerce and Industry (GALXCOC)

The GALXCOC was established in 1969 and is one of the oldest chambers of commerce representing the interests of black business owners in South African townships. The chamber claims to represent over 400 local businesses and seeks to give voice to aspiring entrepreneurs in the Greater Alexandra region. This is achieved by engaging with and connecting key stakeholders with local businesses and promoting private enterprise and a market-oriented approach with equal opportunities.

2. South African Informal Traders Forum (SAITF)

The SAITF is a non-profit organisation that represents the interests of informal trading businesses. It has done a lot of advocacy work in city centres around South Africa. The forum's mandate is to support a conducive business environment and to protect members from overreaching legislation and harassment from authorities, including the police. It has won several court victories to allow members to continue to trade, including during Covid-19. Founded in 2005 and registered in 2012, it now has more than 12,000 members across six provinces.

3. Soweto Tourism Association (STA)

The STA was re-established in 2017 by local tourism businesses in Soweto, which recognised the need to have an organised vehicle that will serve as their mouthpiece, to ensure a channel of communication between the private and public sectors. The association has a membership base of more than 200 registered small, micro, and medium-sized enterprises (SMMEs).

4. Orange Farm Business Community Chamber (OFBCC)

The OFBCC was formed in 2019 and formally registered in 2021 as a member-based organisation which claims to represent 64 businesses and entrepreneurs in the peri-urban region of Orange Farm. Affiliated with the Small Business Institute and the Johannesburg Business Forum, it advocates and lobbies for a sustainable SMME sector.

CDE 2022

Following a set of discussions with the associations around the challenges faced by SMMEs in Gauteng, particularly relating to often unnecessary regulations and overly burdensome requirements, CDE set out to find out more about what small businesses themselves perceive to be their biggest regulatory hurdles. Working with the associations, we conducted a survey of their members. Using the results from these surveys, CDE helped the business chambers develop an effective public communications strategy to articulate their grievances and other challenges they face. This involved significant capacity building, including with respect to administering the survey, interpreting the data, highlighting key insights, incorporating them into a simple but visually powerful

presentation, and offering advice on how effectively to communicate the organisation's key messages (see the presentations on CDE's website or contact the organisations directly). One organisation, the STA, has used this presentation as a basis for arranging an investment conference for the region.

Finally, we set up a roundtable discussion to facilitate constructive engagement between these business chambers as some of the 'voices' of small businesses across the province and government representatives, so that the latter may understand better the frustrations and difficulties of small business owners, especially black entrepreneurs from spatially disadvantaged and disconnected regions, and so adopt a more fruitful attitude towards them.

Obstacles to small business growth

Through the papers we commissioned, the conversations we had with our business chamber partners, and the surveys we conducted of their members (totalling 105 small and micro businesses across 10 different sectors), CDE gained important insights into the obstacles preventing small business growth. The main insights are:

- Ninety one out of 105 SMME owners find it difficult to access funding. They reported this as the biggest challenge they face. Bank loans were often impossible to qualify for as they lacked credit histories, references, and collateral. They reported that red tape attendant with applying for funding, both private and public, was overly complicated and demanding. They usually cannot provide all the mandated documentation to apply for funding. They asked for training to improve their financial literacy, specialised assistance to help them with funding information, and better access to information on what funding is available and how to apply for it.
- There are government programmes in place to deal with all these issues; they are just not reaching the people we surveyed. This is either because of a lack of implementation capacity within the state or because government departments are not informed about the areas where there is the greatest demand for their programmes, or a combination of the two. Both challenges could be tackled if government was prepared to work more closely with the kinds of business associations CDE worked with in this project. We know they are active in Gauteng's townships and inner cities and that they are in close contact with their members.
- Other constraints are more difficult to overcome. These include a lack of access to markets, an inability to properly market businesses, a lack of access to good premises or locations, Covid-19 regulations that restricted the operations of the business, and generally insufficient opportunities to conduct business, which may be interpreted as a lack of effectual demand, since the enterprises we surveyed operate in comparatively low-income areas. Nevertheless, belonging to the kinds of organisations CDE worked with in this project provides a small firm with access to information, encourages collective action, and should strengthen the ability of marginalised businesses to tackle some of these challenges.
- On a more positive note, 40 SMME owners reported that it has become easier to start a business in South Africa in the last five years (2017-2021). One hundred attempted to register a business in that period, of which 91 were successful. (This high rate could be a reflection of sample bias, i.e., firms that belong to business associations may be registered at higher rates than those that do not, or survivors were more successful than other firms). Thirty seven SMMEs took more than 30 days to be registered, but 32 were registered within 10 days, with the remaining 22 taking between 10 and 30 days to be registered. This could be a reflection of improvements associated with the introduction of digital registration processes in the last few years.⁶
- Despite these improvements, 38 business owners declared that they do not know all the regulations they need to comply with and 55 indicated that they find the regulatory environment burdensome.

Greater research is needed to understand which regulations are more or less detrimental to the ease of doing business. The DSBD's division on cutting red tape, headed by Vijay Valla, is tasked with this enormously important task. Numerous SMME owners specifically mentioned that the South African regulatory environment favours large and established firms for public procurement, as well as foreign firms over local ones. There is a lot of work for the state to do to make the regulatory environment less burdensome for small businesses in particular. One suggestion includes automatic exemptions from sectoral bargaining council wage agreements that are currently binding.

- National and local (i.e., municipal) regulations were identified as the source of the most onerous requirements. At the local level, many indicated that they lack knowledge of municipal regulations. The biggest challenge is that geographical zoning limits market access by restricting certain forms of commercial activity to specific areas: 27 respondents highlighted this as the chief municipal regulatory difficulty. At the national level, the largest obstacle is obtaining licences and permits: 24 noted that these are arduous and expensive. One hundred and three of 105 SMME owners expressed a desire to grow their enterprises but found it extremely challenging to do so within the current regulatory environment.
- Respondents also expressed a desire to see corruption and incompetence be rooted out of the public sector as many government officials are either unable or unwilling to timeously provide SMMEs with the guidance and assistance they require.

Our roundtable engagement

To explore potential solutions to these problems, to provide our small business partners with a platform where they could articulate their demands, and to connect them with hopefully sympathetic ears within municipal, provincial, and national state structures, CDE undertook to set up a roundtable discussion. All four of our business association partners attended and spoke eloquently about their members' challenges and the changes they required. Unfortunately, only two of the government personnel we invited made it to the event, either in person or virtually. This may have had something to do with the challenges created by the third Covid-19 wave, but it does not augur well for hopes that government will engage more intensely and/or more sensitively with small business associations in the future. On the positive side, the two DSBD attendees were both senior directors. They said that they found the presentations made by the associations interesting and compelling, declaring themselves and their directorates ready to engage in more fruitful ways in the future.

Here is what the leaders of the business associations said about their interactions with government:

Brian Phaloh (General Secretary, SAITF) – "Our members, especially the street traders active in Johannesburg, are very unclear about all the complicated and changing regulations they need to comply with. They constantly get told by the JMPD [Johannesburg Metropolitan Police Department] that they are in violation of this or that ordinance and have their goods confiscated as a result. What we want as an organisation is a department within the city, or preferably at a higher level, that is set up to deal with issues relating to small, so-called informal traders. Then we can establish a simple registration process. We want to work with government, but we always get nowhere. On the rare occasion where government actually invites us to a meeting, we find that a decision has already been made. Their idea of consultation is to simply go through the motions. In 2013, we worked with the Gauteng government to set up an informal business forum, where the business associations and relevant administrators could have worked out how to deal with street traders and other informal businesses. We got off to a promising start – and then nothing was done. The only way to get the city or the province to do anything is to take them to court. We have done that numerous times."

Kagiso Leso (Communications Manager, GALXCOC) – “We have made extensive efforts to work with government but have never received the kind of support and cooperation that would make sense for the small businesses we represent. Government leaves us to our own devices when it comes to our projects. They do not provide us with sufficient information regarding all the regulations, red tape, and changes in the rules that they impose. Our goal is to create a one-stop shop in Alexandra that offers office space and WiFi for small entrepreneurs and, ideally, a place where all the government agencies will be located. Maybe that would encourage better communication, but at the moment government ignores us, even though they have very little understanding of either the potential of or the challenges that confront SMMEs in Alexandra. If government were to ask us, we could direct them to the businesses with potential or the businesses that need specific forms of assistance. Chambers like ours should be facilitating SMME development on behalf of government. That would be the best way forward, but unfortunately we have given up hope that such a relationship will ever emerge.”

Thato Mothopeng (Chairman, STA) – “Government wants to develop township enterprises, but they don't work with us to bring this about. If SEDA [the Small Enterprise Development Agency] has a target of developing 100 SMMEs in Soweto, we have over 200 members, so we could easily work with government to ensure that they find the best 100 to work with, in quick time. But that doesn't happen. We have the experience, networks, and the know-how of what is happening on the ground in Soweto. Government has the resources. Let us work together. If that actually happened, then government would be able to tailor policies and projects to the unique needs and challenges of the SMME sector. Not only do they not do that, they do not even work with us regarding information sharing, i.e., explaining the latest regulations and government approaches to us, so that we can keep our members apprised of these changes. What we see is extensive corruption, which must be addressed. It should never be the case that you have to know somebody, or you have to pay somebody, to receive a service. To facilitate township development, we need a different kind of government, but we are not optimistic that we will get that any time soon.”

Celiwe Tshabalala (Deputy Chairperson, OFBCC) – “Our mission is basically to promote economic development in our fast growing but very challenging township. We are far from the major markets, our infrastructure is in disrepair, we do not have reliable connectivity, and there are very few opportunities for our members to get access to information or to acquire skills that are relevant for their businesses. They are also unable to access any financial assistance. We are a relatively new organisation and we remain hopeful that government will work with us to strengthen businesses in the area. So far, though, we have had very little help.”

Two directors from the DBSD (Vijay Valla and Vukile Nkabinde) attended. This is what the latter had to say:

Vukile Nkabinde (Director of Informal Sector Division) – “This is an important workshop, as the directorate I head up is involved with engaging small business ecosystem players. We are working to finalise the National Integrated Small Enterprise Development (NISED) Masterplan. The aim is to establish a development strategic framework for the country's small enterprise development. We hope to address issues around information asymmetry (for evidence-based development); create an enabling policy and regulatory environment; fast-track service delivery (finance and non-financial support); and advance development through strategic partnerships within government and with the private sector. At least in my directorate, we would be happy to engage further on these issues.”

In CDE's view, there are encouraging signs that government is indicating its willingness to work with small business associations such as the ones we partnered with. However, it will take a long time and much more

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than the goodwill and hard work displayed by some dedicated civil servants to establish the kind of cooperative relationship with legitimate, established township-based business organisations that could lead to a much better environment for small business development than the prevailing one.

The President has acknowledged the problem since 2018. He promised in his 2022 State of the Nation Address to “improve the business environment for companies of all sizes through a dedicated capacity in the Presidency to reduce red tape”. To achieve this, he has appointed Siphso Nkosi, Chairman of the Small Business Institute and CDE Board member, to head up a team whose job it will be to cut “red tape across government”. That may have positive consequences, especially with regards to speeding up the work the DSBD is already doing to remove unnecessary and harmful regulations. What we need to see, though, is implementation, which, despite similar promises in earlier speeches, has steadfastly failed to materialise so far.

National Small Business Development Programmes

Provider	Programmes
DSBD ⁷	Youth Challenge Fund (YCF)
	SheTradesZA Hub
	Small Enterprise Manufacturing Support Programme
	Township and Rural Entrepreneurship programme (TREP)
SEDA ⁸	Cooperatives and Community Public Private Partnership (Coops & CPPP) Programme
	Incubation Programme
	Enterprise Development Programme
	Technology Transfer Support Programme
SEFA ⁹	Business Recovery Package (BRP)
	Township and Rural Entrepreneurship Programme (TREP)
	Small Enterprise Manufacturing Support Programme
	Direct Lending Products
	Wholesale Lending Products
	Tourism Equity Fund (TEF)
	Youth Challenge Fund (YCF)

Government needs to act

In pursuit of government’s aim of promoting enterprise in townships and inner cities, several changes are urgently required if a meaningful impact is to be made.:

- Engage constructively with well-established, legitimate organisations which both understand and represent the interests of local small businesses. Excessive consultation is not required, but there are undoubtedly many ways in which various government agencies could take on board advice from these organisations about what township-based businesses need, and to provide support to initiatives already in place rather than duplicating efforts badly and without consultation.
- Support a far greater number of black and township entrepreneurs by prioritising improved business conditions instead of special programmes and procurement policies that, in practice, tend to favour the politically connected.
- Reduce and remove harmful regulations by quickly and efficiently assessing the economic impact of

all regulations that affect SMMEs.¹⁰ If this is taking too long, bring in private sector experts to assist in conducting objective analyses of impact, such as the OECD's standard cost model.

- Provide small businesses (below a certain turnover or employee threshold) with exemptions to regulatory requirements, such as national minimum wages, centralised bargaining council decrees, and other mandatory obligations, that prevent small business from growing and from competing with larger businesses that have more substantial resources to comply.
- Strive to make bureaucracies across all three tiers of government meritocratic by coming down hard on corruption and hiring and promoting well-qualified and good workers.
- Ensure that property rights, which are essential for investment, are secure. Unnecessary land use restrictions must be removed.
- Completely change the approach with respect to informal firms. Recognise them as providing a crucial economic outlet and services that their customers value. Work with those engaged in legitimate activities to ensure they are able to become registered and to avoid undesirable and hazardous practices.

What small business associations can do

- Ensure that they have taken every measure to become registered and can vouch for their bona fides as legitimate representatives of small businesses in particular sectors and/or areas. Government cannot be expected to engage with organisations unless they are wholly legitimate, transparent, and above board.
- Stay in close touch with their members and have a clear understanding of their members' challenges and concerns. This has been extremely challenging during the time of Covid-19. Continuous dialogues and frequent surveys are some of the tools that could be utilised.
- Be very frank and clear in their dealings with government. Do not let government officials and departments get away with pseudo-consultations and box-ticking. Demand change and require bureaucrats to do their job.
- Be unambiguous in their opposition to corruption and nepotism. Report and publicise all instances of government malpractice. This is extremely important to showcase their bona fides, since public-private engagements may have the potential to facilitate both corruption and perceptions thereof if they are insufficiently transparent.
- While certain forms of government assistance to associations and specific members can be helpful, focus their core campaigns on demanding the changes in practices and rules that will benefit all small businesses, rather than a select few.

Concluding thoughts

There are several small business advocacy groups in Gauteng doing their utmost to push for a more open and conducive environment for small business in the face of indifference from a government that claims to support such entrepreneurs. While CDE does not necessarily agree with or endorse each and every suggestion made by these business chambers, we believe they are working hard to ensure small firms in marginalised areas operate in easier business environments. With good advice and guidance, assistance in capacity development, and greater resources, they could make a meaningful difference in helping to generate the business growth and job creation that this country so desperately needs if only government starts to seriously engage with them. This requires a genuine willingness to work with well-established, legitimate private business member organisations, rather than the reported non-existent or, at best, 'tick-box' approach. We call on all levels of government, from the Presidency, the Minister, and the DSBD down to provincial and municipal governments, to rise to this challenge.

Appendix: Summary of legislation that impacts on SMMEs¹¹

Name of regulatory requirement	Sphere of government
1. Direct tax included personal income tax and company tax	National
2. Indirect tax including VAT, excise and customs duties	National
3. Employer tax and levy	National
4. Basic conditions of employment Act	National
5. Labour Relations Act	National
6. Collective bargaining and bargaining councils	National
7. Skills Development Act and levy	National
8. Employment Equity Act	National
9. B-BBEE Act	National
10. Compensation for occupational injuries and diseases	National
11. Access to and protection of information legislation including PAIA and POPI	National
12. Patents Act	National
13. Occupational health and safety Act	National
14. Transfer duty	National
15. Financial Intelligence Centre Act	National
16. Consumer Protection Act	National
17. Business registration	National
18. Designs Act	National
19. Trade Marks Act	National
20. Stamp Duty	National
21. Copyright Act	National
22. Liquor licensing	Provincial
23. Public transport operating licenses	Provincial
24. Public Driver's Permit	Provincial
25. Music usage license	Provincial
26. Supply chain management regulations	Municipal
27. Land use management by-laws	Municipal
28. Building control and signage by-laws	Municipal
29. Business licensing and health regulations	Municipal
30. Trading By-laws	Municipal
31. Noise and pollution by-laws	Municipal
32. Essential services provision	Municipal
33. Property rates and taxes	Municipal
34. Credit control and debt collection	Municipal
35. Spatial planning policies	Municipal

Endnotes

¹Cyril Ramaphosa, Virtual engagement with SMMEs and Cooperatives (25 February 2021).

²Stefan Schirmer and Rehan Visser, What role can small and micro businesses play in achieving inclusive growth? Questions requiring answers, Centre for Development and Enterprise (June 2021).

³For example, Ramaphosa's has commented that he has "insisted we should work on" reforms other than those structural reforms he has repeatedly promised, reforms that will specifically "open great opportunities for ... small and medium enterprises to operate". Amanda Khoza, 'Ramaphosa promises jobs to address the 'catastrophe facing our country'', Sunday Times (19 December 2021).

⁴Recently, Minister of Small Business Development Stella Ndabeni-Abrahams announced that her department had a "responsibility to enforce regulatory compliance in the SMME sector and close businesses that are trading illegally". This led CDE's executive director Ann Bernstein to label her the "Minister of Small Business Destruction" and to call on her to cut regulations and help legalise unregistered firms. Ann Bernstein, Twitter (25 January 2022), URL: <https://twitter.com/annbernsteinSA/status/1485979307239514112?cxt=HHwW-gIC9-dGToZ8pAAAA>.

⁵For case studies of how this approach has worked in other African countries, see Simon White, CDE Small Business Advocacy Project Report, Centre for Development and Enterprise commissioned report (May 2021).

⁶BizPortal was created in November 2019 as a one-stop platform to easily, cheaply, and quickly register a company, register for tax, register a domain name, apply for a B-BBEE certificate, register for the Compensation Fund and Unemployment Insurance Fund, and open a business bank account. Companies are registered immediately and automatically registered for tax. Name approval takes approximately four hours. By the end of 2021, 251,467 new companies had been registered via the online portal at a rate of nearly 10,000 per month. BizPortal, 'Statistics' (accessed 9 February 2021), URL: <https://www.bizportal.gov.za/stats.aspx>.

⁷Department of Small Business Development, 'Programmes', URL: <http://www.dsbd.gov.za/programmes>.

⁸Small Enterprise Development Agency, URL: <http://www.seda.org.za/>.

⁹Small Enterprise Finance Agency, URL: <https://www.sefa.org.za/products/business-recovery-package>.

¹⁰Since 1 October 2015, all Cabinet memoranda seeking approval for draft policies, Bills or regulations must include an impact assessment that has been signed off by the Socio Economic Impact Assessment System Unit housed in the Presidency's Department of Planning, Monitoring, and Evaluation. However, this directive has not been followed except in one instance, the National Treasury's draft Twin Peaks Bill. Moreover, it does nothing to address the costs and harmfulness of existing legislation and policies. Department of Planning, Monitoring, and Evaluation, 'Socio Economic Impact Assessment System (SEIAS)', URL: <https://www.dpme.gov.za/keyfocusareas/Socio%20Economic%20Impact%20Assessment%20System/Pages/default.aspx>.

¹¹Cecile Nieuwenhuizen and Daniel Meyer, 'The impact of national, provincial and local legislation, regulations and policies on the development of small, micro- and medium enterprises', Centre for Development and Enterprise commissioned paper (June 2021).

CDE Publications on Small Business

What role can small and micro businesses play in achieving inclusive growth? June 2021

Global lessons for small business promotion, May 2020

Opportunities First: A New Lens to Shape Priorities for Action in Middle-Income Countries, August 2017

Youth Unemployment: An Agenda for Action. Business Growth and Inclusion: Tackling youth unemployment in cities, towns and townships, August 2017

Cities - Pathways to Prosperity: A Presentation by Edward Glaeser, September 2015

Young Soweto Entrepreneurs, June 2007

Key to Growth: Supporting South Africa's Emerging Entrepreneurs, June 2004

CDE Op-eds on Small Business

First, do no harm: Promote formal economy for small business, but not at expense of informality (Part Two), Daily Maverick, 7 July 2021

We need a fresh, fleet-of-foot approach to funding small business development (Part One), Daily Maverick, 6 July 2021

Companies of all sizes need to employ as many people as possible, Business Day, 4 July 2021

Developing the informal sector is not a nice-to-have but a must-have, Daily Maverick, 28 September 2020

Government's good intentions for informal sector have fallen by the wayside, Business Day, 28 September 2020

Smart Growth and Jobs for the Army of Unemployed Youth must be 2019 Priorities, The Sunday Times, 17 October 2017

CDE's Opportunities First: Create an Enabling Environment for all Entrepreneurs, Daily Maverick, 19 September 2017

How to Fix Crisis of Youth Unemployment in the Country, The Sowetan, 12 September 2017

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The Future is Urban, We Should Take Advantage of it, Business Day, 8 May 2014

Transformation: Racial Myths Stand in the Way of Entrepreneurship, Business Day, 6 April 2011

State Fails Enterprise Challenge, Business Day, 12 July 2004

Five Vital Steps in Entrepreneurship, (Publication unspecified), 12 July 2004



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