Women Empowerment Through Business Member Organizations

Women Empowerment Through Business Member Organizations: South Africa’s Landscape

This brief aims to contribute to enhancing the capacity of business member organizations (BMOS) in assisting female entrepreneurs/business women. It will provide an overview of South Africa’s business ecosystem and outline concrete recommendations to BMOS.

The South African government has been developing many initiatives to empower female entrepreneurs. There are a number of BMOS that assist the group. However, women who need the most fail to access services available to them. In addition, female entrepreneurs’ interests do not meet institutional channels where they could be advocated.

Overview: The Business Ecosystem for Women

Entrepreneurs are “people who translate ideas into action”, being small and micro enterprises (SMEs) their breeding ground. In South Africa, only 3% of formal enterprises are large sized, the very small are the most common ones. Besides employment creation, the small, micro and medium enterprises (SMMEs) have been instrumental in South Africa’s economic growth over the years in 2006, it accounted for 27-34% of the Gross Domestic Product (GDP).

The main challenges to enterprises of all sizes are social instability (crime, theft and disorder) and lack of infrastructure (access to electricity). The latter can severely undermine the use of modern information and communication technology (ICT). The larger the enterprise, the higher the likelihood of accessing credit. The vast majority of enterprises are private domestic (90%).

Efforts by the South African government in fostering an enabling environment for SMME sector – albeit increasing in scale – are yet to reach intended outcomes. Survival rates of the enterprises and potential growth are still low.

Female entrepreneurs face additional challenges as they operate in traditional male dominated environments, often lack business skills and business experience, have limited access to financial resources and fail to access support services available to them.

References:
Women are less likely than men to engage in entrepreneurship and, when they do, they are more likely to operate in informality. In 2007, 52% of women-owned businesses were informal. Black South African women are particularly overrepresented: they alone account for 48% of all informal businesses. 94% of black females who own business are informal as opposed to 35% of women from other ethnic groups. Informal female entrepreneurs, for the most part, are in agriculture, hunting, forestry and fishing sectors (60.3%).

Overall, females are more likely to be SMME's owners than males: 45% of all SMMEs are owned by women. In particular, they own 72% of micro and 40% of small enterprises. Women make up 30% of full time formal workers in enterprises as a whole.6

Legal and regulatory system

Since the establishment of democracy in the country in 1994, South Africa has made staggering strides with regards to legislation, covering all dimensions of life, labour included. The Constitution guarantees fundamental rights with no distinction between men and women. It explicitly prohibits discrimination based on gender and marital status. Equal rights to property and inheritance are also safeguarded.

The country is one of the few that have no legal differences between men and women with regards to employment and entrepreneurship. For instance, the legislation prohibits discrimination in access to credit and guarantees equal pay for work of equal value. Important measures for work and life balance are encompassed: maternity and paternity leave; prohibition of dismissal of pregnant workers and public provision of childcare. There are however areas that can be further improved such as an express prohibition of gender discrimination during hiring and the right to nursing breaks.7

Like other countries, South Africa has a number of specific business regulations businesses' registration, licensing, inspection, taxes and finances, VAT and workers' management. Starting a business is relatively easy in comparison to other countries. It can take up to 19 days and it involves 5 procedures. Currently, the country is regarded to possess the 43th best business regulation (out of 189 countries assessed). Protecting minority investors is the area that the country performs the best: 16th place in the rank. It is followed by taxes payment (19th) and construction permits (32th). However, the country does poorly with regards access to get electricity (158th) and borders trade (import/export) (100th).8

Policy framework

Since the 1990's, the South African government has increasingly been carrying out initiatives to boost the SMME sector. The first policy of the kind was put into place in 1995 - “National Strategy on the Development and Promotion of Small Business in South Africa”, White Paper - now replaced by the “Integrated Small Enterprise Development Strategy”. This Strategy consists of 3 pillars: supply of support services; promotion of demand of SME products and services; and reduction of the regulatory burden.

The Strategy is complemented by a series of other policies/acts that deal with: industrial development, black empowerment, local economic development, informality, employment creation and skills development. Some of these frameworks are: “Industrial Policy Action Plan”, “Co-operative Incentive Scheme” Policy”, “Broad-Based Black

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Economic Empowerment (BBB-EE) Act" and “Incubation Support Programme”.

Their impact on women is unclear. In most of these frameworks, gender is mentioned in a very broad way. “The actual implementation of policies and service delivery in South Africa is an issue”, complements Mustak Ally from the “Steel and Engineering Industries Federation of Southern Africa”.

Key Actors

Alongside the complex web of policies related to entrepreneurship and the SMME sector, there are a number of South African institutions that deal with the matter. The main public business development services (BDS) providers in South Africa are listed below.

Women’s entrepreneurial needs are part of Ministry of Industry and Trade (DTI)’s action. The Ministry has the Gender and Women Empowerment (GWE) Unit to provide targeted support to women enterprises. GWE implements the “Strategic Framework on Gender and Women’s Economic Empowerment”, currently under revision. There are however no evidences of the impact of the Strategy. Yet, GWE carries out initiatives for female entrepreneurs, namely:

- **Bavumile Skills Development Initiative**: capacity building within garment sector conducted at provincial level;

- **Technology for Women in Business (TWIB)**: enhancement of the use of technology-based business applications and systems, and

- **Technogirls Programme**: extension of TWIB that focuses on girls.

Under the auspices of DTI, the Small Enterprise Development Agency (SEDA) promotes the development of small businesses (SMMEs) and coordinates other support programmes. It has a branch that deals with women’s issues Special Projects and Programme Unit. The Unit provides business training, advice and practical information to women with regards to business start-up and other services. Currently, women represent 48% of SEDA’s clients.

The National Empowerment Fund (NEF) (within DTI) supports the development of BBB-EE, providing financial and non-financial support to businesses selected based on race criteria. Black women’s entrepreneurship is specifically targeted. To this end, NEF has a specific body, the “Women Empowerment Fund”, which focuses on promoting gender parity within NEF’s initiatives. In the fiscal year 2014/15, a total of R 191 million for women’s activities were disbursed. For the same period, 26% of the businesses supported by NEF were owned by women and 47% of committed deals were destined to businesses wholly or partially owned by women.

The Industrial Development Corporation (IDC), within Ministry of Economic Development, aims at fostering sustainable industrial development. The overall IDC’s expenditure with the segment of smaller enterprises where women own at least 25% of the business amounted to R 756 million in the fiscal year 2014/15.

In 2008, IDC launched the “Women Entrepreneurial Fund” to provide female entrepreneurs (new entrants) with financing to

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9 Mr. Ally was interviewed for this paper in October 28th 2015.


start or expand their businesses. The difficulty in identifying/attracting women undermined the financial execution of the Fund: for the period of 2014/15, only R 92 million of R 300 million originally allocated were spent14.

The Small Enterprise Finance Agency (SEFA), a subsidiary of IDC, provides financial support to SMMEs. It offers a wide range of services promoting access to credit (liaison with financial sector); direct lending and support throughout the processes. SEFA implements a number of initiatives such as Khula Credit Scheme and Godisa Supplier Development Fund. Although the Agency has targets that encompass female entrepreneurs, there are no specific initiatives for the group. Nevertheless, in the year 2012/2013 for example, 49% of facilities disbursed were directed to women-owned businesses, surpassing the original target of 40%15.

The Land Bank and Micro Agricultural Financial Institutions of South Africa (MARISA) provide financial mechanisms for the agricultural sector. The former is a governmental bank and the latter, a financial scheme. Despite massive participation of women in farming sector, no specific action is foreseen for the group.

Many of these governmental agencies are represented at provincial/local level. At the same time, each province incorporates the issue of (female) entrepreneurship at some extent into its agenda at discretion of local/provincial government.

In a nutshell, women’s entrepreneurial needs are part of South African governmental agenda. This has led to increased participation of women (11%) and profitability in the SMME sector. However, despite existing specific women-led services, many female entrepreneurs still fail to access them, especially informal female entrepreneurs and women with very small businesses16.

With respect to direct government contributions it was observed that gender units within broad governmental agencies (GWE/DTI; Special Unit/SEDA; Women Empowerment Fund/NEF and Women Entrepreneurial Fund/IDC) lack political weight. As a consequence, their participation in policy making with regards to SMMEs and entrepreneurship is limited and thus advocacy for female entrepreneurs remain undermined17.

Limited action from the Department of Women on the topic of female entrepreneurship contributes to this scenario. Despite the fact that female economic empowerment is at the core of the Department’s agenda, there are no comprehensive initiatives to boost female entrepreneurship and female participation in SMME sector18.

There are also a number of private services and programmes available to business owners and entrepreneurs as a whole, conducted by private institutions, such as Anglo American Zimele, Standard Bank, FNB, Old Mutual and Eskom to name a few19. The array of initiatives is diverse, encompassing financial schemes, development support, exhibitions and awards.

The initiatives are generally gender-neutral. There are however some exceptions, such as the financial schemes “Business Partners Women’s Fund” (by the private BDS Business Partner); “Women’s Enterprise Development Initiative” (WEDI) (within Sub-Saharan Region with headquarters in South Africa) and WDB Investment Holding’s “Women Investing in Women”.

14 http://www.idc.co.za/

16 http://www.dailymaverick.co.za/article/2015-08-20-indwasa-zulu-conditions-for-sas-female-entrepreneurs-are-criminal/#.VNOvtlrL IV
17 Ally 2015, ct.
19 SEDA’s Women booklet, ct.
Despite the undisputable quality of the legislation and a number of services available to female entrepreneurs/business women, in reality, women still face a number of additional obstacles to develop their own business. Efforts to empower and support female entrepreneurs should thus address their particular needs and demands, namely:

- **Culture that recognizes and encourages female entrepreneurship:** Women are still thought to work mainly in the reproductive arena; their productive work (entrepreneurship included) is undervalued.

- **Labour inclusion:** Despite greater educational attainment, South African women still lag behind in the labour market. They are overrepresented in specific sectors (services for instance). They thus lack professional and business experience.

- **Access to credit:** Lack of financing has been reported as the major constraint to female entrepreneurial activity, in spite the fact that there are private and public funds geared to women. Financial institutions are still reluctant to lend money to women. They face discrimination due to the perception that they are not able to handle money and that their businesses are not worth of investment. Besides, they often lack collateral in the form of personal assets (since men still own most of patrimony), and struggle with financial literacy. Some are even excluded from financial systems and do not possess bank accounts.

- **Business training:** Female entrepreneurs with no/little business experience fail to access services available to them. Existing capacity building portfolio does not address their needs.

- **Assistance at the start-up phase:** Many women-owned businesses are in this stage. Yet, women mostly rely on informal support (friends etc) rather than BDS providers to start a business. The assistance at this stage is instrumental for subsequent business growth.

- **Assistance at growth phase:** Many female entrepreneurs do not necessarily want to expand their business, as the main reason why they are driven to entrepreneurship is to ensure an income/livelihood.

- **Work and life balance:** South African women are for the most part the main caregivers and the ones responsible for family and domestic tasks. The availability of public childcare services is inadequate. The tension between family responsibilities and work is a severe constraint for their entrepreneurial activity. They alone take on the responsibility to balance their work and life at great personal cost.

- **Networking and markets:** Women require assistance to access networks of information and service providers. Women’s products do not cross borders. Many BMOs assist women in marketing their products, but end up benefiting mainly the ones who have already an established business.

- **Access to existing governmental programmes:** Despite a significant portfolio of public programmes available to women, there is still a large number of women who do not access such services. Some governmental programmes do not meet their targets as far women are concerned.

- **Use of information and communication technology (ICT):** For the most part, women do not have the necessary exposure to technology.

- **Representation:** Female BMOs have limited representation in chamber organizations and in public BDS (GWE, NEF, IDC and SEFA). There is no governmental lead agency focusing on female entrepreneurship. For the most part, existing gender bodies within broad BDS providers lack mutual coordination and political power to effectively voice female
entrepreneurs’ interests. Key sectors like agriculture, hunting, forestry and fishing, where informal women are overrepresented, lack the action of overarching BMOs.

The demands of female entrepreneurs are complex and require co-responsibility of different actors: governmental bodies (from industry, economy and women’ sectors); private organizations and BDS providers.

Business and sector member associations, in particular, play a major role in public-private dialogue in order to create an enabling business environment. With this regard, South Africa relies on a number of business member organizations, some of them geared specifically to female entrepreneurs in different sectors.

The Business Unity South Africa (BUSA) is a confederation of business organizations including chambers of commerce and industry, professional associations, corporate associations and sectorial organizations. It represents business interests in a number of national, international and regional strategic spaces. Amongst its objectives, BUSA promotes an enabling environment for businesses of all sizes. Women’s issues are part of BUSA’s agenda.

To this end, BUSA has a number of initiatives focusing on women’s empowerment. It launched the “Women in Business Master Class” series to provide a platform for leading women in business to share their journey and inspire young women. Training and tool-set are also provided. Another initiative is the “Women on Board Director Development”, a capacity building program that aims to strengthen women’s representation and participation on boards of directors and committees. This to address the issue that, for the most part, female entrepreneurs are not represented in BUSA’s strategic forums.

The Steel and Engineering Industries Federation of Southern Africa (SEIFSA) represents the metal and engineering industry and thus lobbies for the interests of the sector. It is part of BUSA. SEIFSA aims to increase its activities to empower women in the sector, traditionally male-dominated. Incrementing female entrepreneurship is part of its concerns.

In addition to these organizations, South African relies on a number of female business member organizations, namely:

South African Women Entrepreneurs (SAWEN)- Its primary goal is to advocate for female entrepreneurs’ interests engaged in formal businesses. SAWEN facilitates entrepreneurs’ access to services and liaise with other similar BMOs. It offers a wide range of services: networking, capacity building and marketing (exhibitions, fairs, procurement, supply chain) and coordinates the “Ligugu Lami Awards”;

Black Business Women Association (BBWA)- The organization was incepted due to the need to strengthen the advocacy of black business women’s interests, still overlooked by the government and other BMOs. BBWA provides black women with technical assistance and facilitates their access to existing services.

Business Women’s Association of South Africa (BWASA)- This is the largest female BMO in the country. It strives to be the voice of business women. It enhances the capacity of business women by means of awards (Business woman of the Year Award’); incentives to tertiary education and incubation programmes. It has 7 branches across the country.

These organizations are complemented by the following sectorial BMOs:

South African Women in Mining Association (SAWIMA)- It assists women mining groups (informal and formal) to obtain mineral rights.
and operate businesses in the mining sector. To this end, it implements programmes with the aim to monitor changes in mining sector; liaise with stakeholders; enhance ICT and social media use; represent women within mining; build capacity and network with other bodies.

Women in Oil and Energy of South Africa (WOESA)- It is comprised of individuals and companies with the aim of facilitating and promoting business opportunities for South African women in the oil and energy sector. It offers services to develop a knowledge base; build the capacity of women; facilitate access to business opportunities and advocacy.

National African Women’s Alliance (NAWA)- NAWA provides black disadvantaged women with business assistance; financial aid; training programs. There is however no further information on the scale of its financial assistance.

The organizations “Fine Women Business Network” and “Women in Business” provide a platform for established female entrepreneurs to grow their business through networking, showcase’s events and training.

Overall, South African BMOs provide an important assistance to female entrepreneurs and business women against the backdrop of women’s needs listed above. However, many initiatives focus on already established and formal women-owned businesses. In addition, the coordination of their efforts and thus advocacy can be further enhanced. At the end, the critical issue - that a significant number of female entrepreneurs do not access existing services - remain unaddressed. The BMOs fall short of work and life balance initiatives and initiatives for informal entrepreneurs.

**IMPROVING BMO’S ASSISTANCE TO WOMEN IN BUSINESS**

In order to boost their effectivity in fostering an enabling business environment to women, it is recommended that South African BMOs do the following:

1. **Mapping out of female entrepreneurs**: Promote joint efforts to conduct a comprehensive mapping of female entrepreneurs and business women amongst BMOs members (per sectors, geographical areas, size of business, stage, profile, etc.). Identify where informal entrepreneurs are, what are their needs and reach out to them.

2. **Strengthening of institutional partnerships with key public BDS (GWE, NEF, IDC and SEFA)**: Develop a partnership strategy both at national and local level. Establish referral systems and due monitoring in order to foster women’s access to existing services. Establish, in particular, partnerships with gender bodies within these BDS. Support the action of these bodies within the government.

3. **Enhancement of partnerships with private sector**: Map value chains opportunities for women’s businesses. Identify companies within chamber organizations portfolio that are part of the value chains. Engage with such companies in order to facilitate women’s access to suppliers and potential buyers of their products.

4. **Work and life balance**: Identify family/domestic constraints to female entrepreneurial activity, such as unbalanced responsibility for children/elders/sick family members and lack of support services or of access to these services. Map out existing community, health, childcare services. Enhance solidarity networks. Develop partnerships with private sector to sponsor childcare services (Chamber organizations in particular can step in and facilitate liaison with private companies). Map out cases of domestic violence and refer to appropriate services.

5. **Support to informal entrepreneurs**: Develop joint efforts to assist such women. Approach these women and develop a strategy for the

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23 Botha 2006 and SEDA Women's booklet, cit.
formalization of their business (pinpoint bottlenecks and plan action to overcome them, liaise with appropriate services).

6. Support to black women: Assess the extent to which black women are accessing services and the reasons for eventual gaps (linked to the existence of institutional racism). Mainstream action to black women in all BMO’s initiatives. Strengthen the capacity of BBWA to champion the cause of black female entrepreneurs within the BMO’s collective. Enhance, in particular, partnerships with NEF’s “Women’s Empowerment Fund” and private initiatives.

7. Targeted assistance to women with no/few business experience/skills (incubator programmes): This group is the one who needs assistance the most. Yet, these women fail to access broad and female-specific BDS providers. Establish concerted efforts for the group. Provide focused business training, financial literacy and access to the financial system.

8. Start-up support: Provide assistance to female entrepreneurs with regards to business regulations: business registration, revenue service registration, registration of patents, trademarks and designs, licensing, black empowerment schemes. To this end, SEDA has disseminated a guide with basic information.

9. Growth support: Provide counselling/mentoring to women entrepreneurs. Liaise with appropriate services.

10. Access to financial services: There is a paradox in the South African context: despite many options of funds available, lack of financing is still a major obstacle for women. There should be a concerted effort to shed a light on this matter. BMOs can advocate for accountability of existing funds to women in order to evaluate the extent to which they have been effective in targeting the group and the reasons for remaining gaps.

In this respect, crucial questions could be addressed such as: Are the funds reaching their intended delivery rates? Are women from all walks of life (little/no business experience, informal, black etc) accessing such funds? Where are the bottlenecks? To what extent does a pervasive discriminatory culture from bank’s officials undermine women’s access to funds? Are these funds really available? Is there any corruption? On women’s side, do they feel discouraged to seek credit due to fear of discrimination, lack of information or intrinsic belief that they are not capable of dealing with money at that level? Which systems of social control (with participation of BMOs) could be put in place in order to foster accountability?

Once these questions are answered, BMOs can develop strategies to promote greater access to financing. Nevertheless, the following apply regardless. BMOs can establish/increment referrals systems in partnership with main financing providers in order to connect women with appropriate programs. Provide continuous support during lending process. Evaluate impact of credit attainment for the businesses. Confederation and federation organizations (such as BUSA and SEIFSA) can be instrumental in sensitizing the finance sector with respect to female entrepreneurs’ needs.

11. Training needs assessment: Consider language and format appropriate for female entrepreneurs. Bear in mind diversity amongst women and their particular needs (black and coloured women’s needs are different than white ones). Encompass different aspects of business development (such as compilation of a business plan, market research; advertising and financial management), particularities of sectors (specific regulations for instance), technology use, language, literacy and life skills. Consider different needs of each phase of the business cycle. Include the reason why women go to entrepreneurship (push/pull factors), foresee women’s constraints, such as lack of child support, time of the training, place etc, and encompass strategies to address them.

24 SEDA Women’s booklet, ct.
12. Demand-driven training programmes: Assess the extent to which existing training services (both from public BDS and from the BMOs themselves) address women’s needs and refer women to the pertinent ones. Follow-up impact of trainings with beneficiaries. Based on needs assessment and evaluation of services, upgrade the portfolio of trainings, adding aspects that are currently neglected.

13. ICT enhancement: Identify women’s needs bearing in mind the context of their businesses. Identify programs from other BDS providers that deal with technology, such as TWIB and SEDA’s Technology Programme Incubation and other programmes conducted by private organizations. Put women in contact with such initiatives. Establish new partnerships and sponsorship with private sector (Confederation/federation organizations in particular can step in and facilitate liaison with private companies).

14. Marketing: Upgrade initiatives to showcase women’s businesses in exhibitions, fairs at private sector. Provide women with relevant information surrounding exports (opportunities, taxation and legislation). Identify amongst members possible networks and liaise them accordingly. Identify value chains opportunities in sectors where women operate. Support women’s partnerships with stakeholders (government, private sector, trading partners).

15. Networking amongst BMOs: Promote a unified agenda with regards to female entrepreneurship. Promote a network of BMOs. Establish a forum with representation from all BMOs with regular meetings to foster collective action and advocacy and evaluate progresses and challenges in the country. Enhance partnerships between confederation and federation organizations and female BMOs. “BMOs need to come together in a single voice”, sums up Mr Ally.

16. Representation: This follows from above. Discuss strategies to bridge the gap in sectors where female entrepreneurs do not have effective representation (agriculture, hunting, forestry and fishing). Identify who can do what in this front. Strengthen the advocacy for black women’s issues and thus support BBWA’s role as the leader with this regard. Seek representation within gender bodies so BMOs can enhance their advocacy for female entrepreneurs’ interests. In turn, support these gender bodies in fostering their representation in concerned governmental strategic forums with support from chamber organizations.

17. Knowledge sharing: South African universities have been embracing the issue of female entrepreneurship. Many dissertations and research work have been conducted and can offer valuable inputs. This knowledge however is for the most part restricted to academic environments. BMOs can engage with high learning institutions and promote forums for knowledge sharing and capacity building. Further issues can be explored, for instance, “To what extent does social instability impact on female entrepreneurs in particular?”.

CONCLUSIONS AND RECOMMENDATIONS

Unlike many countries in the Region, South Africa relies on a significant array of available services to female entrepreneurs in addition to active women-geared BMOs. Female entrepreneurship has increased but remains low in comparison to male’s. Not only have many needs of women remained unanswered, but also many women themselves fail to access existing services.

Informal entrepreneurs and women with no/little experience, who account for the majority of female entrepreneurs, are particularly neglected. All in all, many female entrepreneurs in South Africa have an untapped potential.

Despite being active and operating in various sectors of productive activity, BMOs lack...
coordination and leadership. Sectors where women are overrepresented, like agriculture, hunting, forestry and fishing, miss the action of national overarching BMOs.

BMOs should enhance their efforts in a coordinated fashion. There should be strategic spaces for them to come together and discuss a common agenda for female entrepreneurs, increasing synergies. Acting in a united front is crucial for strengthening their political power as valid players.

For the most part, BMOs can improve the liaison between entrepreneurs and national/local public services and/or private programmes. Strengthening of partnerships with key public BDS (such as GWE, NEF, IDC and SEFA) is crucial.

BMOs need to approach female entrepreneurs at grass root level, with special attention to women traditionally marginalized: informal entrepreneurs, the ones with little or no business experience and black women.

Women’s needs throughout the business cycle should be addressed in the assistance provided by BMOs. Support both at start-up and growth stages. Work and life balance is a critical aspect, often neglected. Private partnerships and community liaison can be fruitful in this front.

The lack of access to financial programmes should be tackled, still a major constraint for female entrepreneurs. Enhancing financial literacy of informal, black and inexperienced entrepreneurs as well as assisting them in lending processes is necessary.

The current offer of capacity building services is noteworthy. Not only most of BMOs provide women with training, but also key public BDS as well. However, it is necessary to evaluate the extent to which such facilities address women’s needs. A thorough needs and impact assessment is imperative.

Other aspects key to female entrepreneurship such as ICT and marketing can be strengthened in BMOs’ assistance. As for the former, initiatives in place are isolated and lack scale. As for the latter, BMOs at some degree provide women with opportunities to improve the marketing of their products. These spaces, however, remain restricted to women with well established businesses.

Other aspects such as promotion of supply chain linkages and advocacy for procurement policies should be fostered.

Last but not least, lack of strengthened representation of female entrepreneurs in strategic forums hampers female entrepreneurship in the country. Much remains to be done in this front. Confederation/federation organizations are instrumental in supporting the representation of female BMOs in their own structures and thus in the strategic forums they in turn have a voice. BMOs should partner with gender bodies within BDS agencies and strengthen their institutional and political capacity.

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Information about these organizations can be found in the following websites:

http://www.sawen.org.za/
http://www.bbwa.co.za/
http://www.bwasa.co.za/about
http://www.sawima.co.za/index.php/about/
http://www.woesa.com/
http://www.finewomen.co.za/what-we-about
http://www.womeninbusiness.org.za/