



## Reflections from the Head of the Fund

### About the Jobs Fund

The National Treasury established the Jobs Fund in June 2011 to support innovative initiatives and approaches to job creation. The R9 billion fund operates on challenge fund principles, and all funding allocations are made on a competitive basis in a transparent and open manner.

Once-off grants are awarded to projects that demonstrate sustainable job creation potential, and project partners are required to match the grant fund allocations at a ratio of 1:1 or higher.

The Jobs Fund is not a mass employment programme, nor is it intended to tackle long-term structural causes of low growth and unemployment. Rather, it seeks to:

1. Support job creation in the short to medium term, and
2. Identify scalable, replicable, and sustainable job creation models that lay the foundations for longer term employment into the future, thus progressively alleviating pressure on the fiscus.

### About Siyasebenza

Siyasebenza is the Jobs Fund's quarterly newsletter. *Siyasebenza* is an isiZulu word meaning "we are working".

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# S i y a s e b e n z a

Policies and initiatives aimed at promoting gender equality and women's empowerment, such as improving access to education, healthcare, economic opportunities, and political participation, can have a significant impact on fostering both social progress and economic development.

There is evidence to suggest a positive correlation between women's empowerment and economic growth. For example, a more skilled and capable workforce can positively impact productivity and innovation in various sectors of the economy; support for increased entrepreneurship among women can lead to the creation of new businesses and jobs, fostering economic growth and diversification; greater economic power and control over resources for women can lead to increased consumption and demand for goods and services, thereby expanding the consumer base; and gender diversity can lead to a wider range of perspectives and ideas, which can spur innovation and creativity in various industries.

Empowering women can also help to reduce the gender income gap and can lead to increased household income and overall economic stability. Empowered women are more likely to invest in the education and health of their children, which can lead to improved human capital development for future generations, contributing to long-term economic growth. Women's empowerment is also often associated with political stability,

which can contribute to a favourable environment for economic growth by encouraging investment and business development.

The [Global Gender Gap Report 2023](#) predicts that, at the current rate of progress, it would take 132 years to reach gender parity across the globe. We have recently celebrated Women's Day and shortly will be celebrating Heritage Day, both of which bring into focus issues of diversity, inclusion and the real benefits of pursuing these objectives. So let common sense prevail and let us do better in our pursuit of economic inclusion and gender equality.

In 2011, when the Fund was launched, one of its foundational mandates was to prioritise women's access to economic opportunity. It is thus encouraging that of the 305,860 jobs, placements and internships facilitated to date, 57% have been filled by women. We can and must do better.

Be courageous. Be kind. Be safe.

*Najwah*

**Najwah Allie-Edries**  
Head of the Jobs Fund



# Celebrating diverse partnerships during Heritage Month

The Jobs Fund and its partners have worked hard to establish a national footprint, implementing initiatives across sectors to address systemic barriers. We celebrate these partnerships.



**Construction Industry Development Board (CIDB) SME Development & Support Programme** – Supporting emerging black contractors to play a meaningful role in infrastructure development in SA. One of the implementing partners for the initiative, Toro Ya Africa, is based in the North West.

Results of the CIDB project to date:



**The Small Enterprise Foundation Expansion Programme – Micro-finance for micro-businesses.**

Results upon completion of the project:



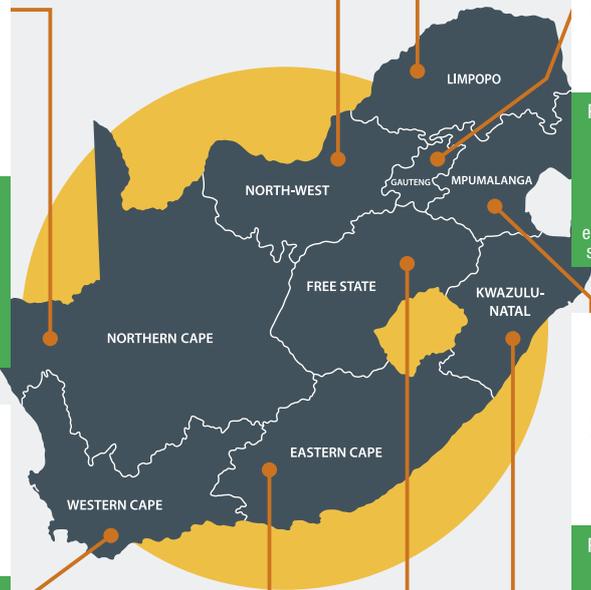
**The Eksteenskuil Raisin Incubator** – Assisting emerging raisin farmers in the Northern Cape to optimise production capacity & access markets.

Results upon completion of the project:



**SmartStart Early Learning Franchisee Development** – Technical skills development and support to social micro-enterprises delivering early childhood development services.

Results to date:



**Phakamani Creating Jobs for Rural Women** – Financial/business training and short-term loans for women entrepreneurs.

Results to date:



**CAPACiTi** – Training and placing youth work seekers in in digital jobs.

Results to date:



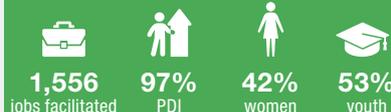
**Trading Up Asgisa Rural Agro-processing Initiative** – Value chain inclusion for emerging farmers and communities by linking production, agro-processing, and group marketing.

Results upon completion of the project:



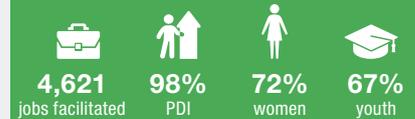
**Sernick Emerging Farmers Programme** – Emerging black farmers are capacitated and provided with supply opportunities through integration in Sernick's value chain.

Results to date:



**CCI South Africa** – Value chain solution for skills development and employment in the BPO/Contact Centre and other service-based industries in South Africa.

Results to date:



# Building Communities: Women-Owned and Managed Micro-Enterprises

South Africa currently has a labour surplus, which is particularly acute at the lower skills levels. In a low-growth and low-investment environment, the number of new jobs created in the economy has lagged significantly, resulting in an unprecedented unemployment rate – the brunt of which is experienced by women and youth. In response, there has been a greater focus on finding opportunities to develop micro-enterprises, including businesses that operate in the primary economy, in townships and rural spaces, often far from main urban areas.



The development of micro, small and medium enterprises (SMMEs) is regarded by many as an opportunity to improve livelihoods and to stimulate job creation in these geographic locations and thereby also address some of our spatial inequality challenges.

Well-designed SMME support interventions, which recognise that a one-size-fits-all approach often causes more harm than good, are critical in reducing early-stage business failure and can contribute to business growth. In rural areas, where employment opportunities are even scarcer, particularly for women, self-employment often becomes the most viable option to support the household.



Small survivalist enterprises often have no access to finance or business development support. Mainstream enterprise development initiatives often exclude such survivalist enterprises, focusing instead on growth-oriented businesses. However, survivalist

enterprises play an important role in the reduction of poverty and dependency on government grants, particularly in rural and underserved areas. Given the importance of these enterprises, it is critical that support is available to ensure their sustainability and growth.



The Phakamani Foundation recognises the important role that micro-enterprises play in reducing poverty and chronic unemployment in rural South Africa. They assist women to establish their own micro-enterprises by providing access to micro-finance. The Jobs Fund partnered with Phakamani for the first time in 2015 to support their *Creating Micro-Jobs for Rural Women Project*.

Phakamani operates in rural areas, with particularly high unemployment and scarce job opportunities, where they identify women who are motivated to make a lasting change to their economic circumstances and have a business idea to achieve it.



Traditional banks have long been hesitant and risk-averse when it comes to supporting this segment of the market. Key barriers to access finance for these micro-enterprises include lack of collateral and business track record. To address the lack of appropriate finance for micro-enterprises, Phakamani uses a development microfinance support structure based on the Grameen Bank model from Bangladesh. In this model, formal collateral-based lending practices do not apply. Rather, loan recipients form part of a group. The members of the group both help and hold each other

accountable for the loan (using “social” rather than “physical” collateral). The accompanying business management training and support is a critical component of the model and promotes business sustainability.

The Jobs Fund partnership with Phakamani has, to date, created over 6,900 jobs for rural black women and has supported the growth of their businesses. This has a significant impact on the poverty status of participants, with positive effects at enterprise, community, and household levels. Phakamani clients show a high repayment rate, despite some groups recording participant dropouts.



Development microfinance allows micro-entrepreneurs to take on reasonable small business loans safely and ethically. It also has the capacity to reach people directly and affect them in ways that make their lives better – revealing an efficient way



to catalyse inclusive economic growth.

Projects like Phakamani are critical in empowering the most vulnerable: it's about creating something sustainable and tapping into ideas and innovations from rural women, who often do not have a voice. Empowerment in this context is about creating springboards towards self-sufficiency and productivity, not dependency. 🌱

# Celebrating Women's Month with our Jobs Fund Partners

Creating opportunities for women remains a priority for the Jobs Fund and its partners. In this edition of our newsletter we focus on a few of our projects that have predominantly employed women and that continue to push for empowerment and equity across industries.

## Waste Not, Want Not – The Story of a Growing Waste Management Company

WasteWant Waste Management was born from Lydia Anderson-Jardine's desire to address the critical issue of waste management in the country. Lydia is a beneficiary of the Green Outcomes Fund (GOF), a partnership between the Jobs Fund and GreenCape, which is aimed at addressing the lack of reasonable financing solutions available



to small and medium enterprises (SMEs) within the green economy.

With the support of GOF, WasteWant has been able to secure more land and equipment, make improvements to their business systems, and arrange for key staff members to be mentored in business skills. As a result, WasteWant has scaled up its services, and in recent months created more than 800 new jobs as part of its expansion phase.

Speaking about the support GOF provides, Lydia considers the broader impact and urges, "The partnership between the Jobs Fund and GreenCape signifies a collaborative journey towards a greener

future. It highlights how strategic public-private partnerships can amplify environmental causes and create a legacy for generations to come. Furthermore, the support of SMEs in the green economy and the subsequent job creation is critical in the path towards sustainable practices."

Lydia shared insights on the impact of women within the waste management industry: "Women leaders in this field are challenging norms, introducing fresh ideas, and fostering a more inclusive work environment. The impact of women extends beyond the operational aspects; it influences decision-making, company culture, and the sector's overall trajectory."

*"I believe that we have a responsibility to our planet and future generations to find innovative ways to minimise waste, reduce environmental impact, and create a more sustainable world," says Lydia Anderson-Jardine about WasteWant's mission.*

## Shifting the Narrative Around Mental Health

Community Keepers is a non-profit organisation that delivers school-based psychological and social services to vulnerable children in South Africa. The organisation offers various services, and their multi-disciplinary team includes mental health first aiders (care facilitators), social workers, social auxiliary workers, psychologists, and registered counsellors. They offer social and emotional learning opportunities through resilience-building workshops and therapeutic counselling.

Earlier this year, the Jobs Fund partnered with Community Keepers on the *Mental Health First Aid Project*, an expansion initiative that would see more schools and children being supported. One of the young people who recently participated in the programme is Kekgaogetswe

Msiza, who was appointed as a Care Facilitator to support educators, learners, and parents. Before beginning her new role, she was sent for Mental Health First Aid (MHFA) training, which taught her techniques such as helping children navigate the different stages of grief and managing their traumatic memories and emotions. "These services were not available in my community when I was growing up. I now have an opportunity to be there for others who need the support we did not have. I want to thank the Jobs Fund for choosing to support this project so that schools in Mamelodi and Eersterust as well as the villages in the Eastern Cape can be included," says Kekgaogetswe.

"Listening to learners, educators and parents share their challenges can be



*Kekgaogetswe Msiza on the right, working as a Community Keepers Care Facilitator.*

difficult work, but I am supported by women like Motlatso Modubi, our Community Keepers Area Manager, and Khutso Malwa, the Community Keepers Social Worker who works with me at my school. Some of our colleagues are men, but in our team, we are all equals," says Kekgaogetswe.

## Rising up – Improving Development Outcomes for Rural Women

Zamandayi Msomi has always been passionate about women's economic empowerment, particularly those in disadvantaged situations. She started working for the Phakamani Foundation in 2010 as a Loan Officer in KwaZulu-Natal. By providing basic financial/business training and short-term loans, Phakamani assists rural women to pursue and grow micro-enterprises, so they are able to earn a sustainable income and improve their living conditions.

In early 2015, Phakamani and the Jobs Fund initiated a co-funded expansion project in KwaZulu-Natal. Zamandayi applied for a field operations role and was appointed as a Loan Officer in the first branch to be opened in Mtubatuba. As a result of her experience and performance, Zamandayi was promoted to Branch Manager in August 2015. She grew the branch successfully over the next few years, working with seven Loan Officers and serving over 1,200 clients by December 2020.

The second Phakamani-Jobs Fund expansion project was launched in the Eastern Cape in July 2019, and when the second EC district opened in January 2021, Zamandayi was promoted to District Manager. Zamandayi's leadership and experience has had a marked impact on the success of the branches in her district.

Zamandayi believes that working at Phakamani has given her the opportunity to assist women in creating something that is entirely theirs; a business that they have built and that sustains them and their households. She has formed strong relationships based on trust and mutual respect with the entrepreneurs. Zamandayi urges that the work she does gives hope to disadvantaged women, where before they had none.



Speaking about the partnership with Jobs Fund and the impact that it has had on participants, Zamandayi says, "The partnership has had a significant impact on the lives of women and their families. Many have been able to support their children to obtain a higher level of education, including tertiary studies."

"As a woman in this industry, I understand the important role that women play in society, and particularly in the communities in which Phakamani operates, where opportunities are scarce," says Zamandayi. "I have had the privilege of witnessing many women start a micro-business, grow their business, and even employ others to work in their business. I believe that women play a critical role in rural economies because of their strong drive to provide for their families and dependents." 🌱

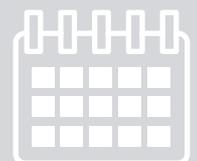


*Zamandayi Msomi, second from the right, with some of Phakamani's entrepreneurs.*

## IMPORTANT DATES

**10 OCTOBER 2023**

Quarter 2 Reporting Deadline for Jobs Fund Partners.



# Jobs Fund Performance Update: 2023

## FUNDING

### OVERVIEW

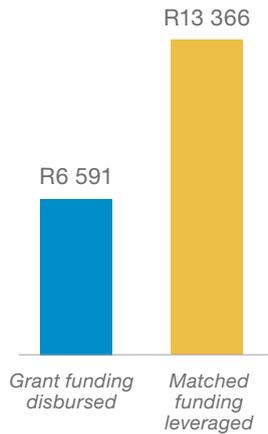
**R19.96 billion**  
total portfolio size

Total Funding for Job Creation (R millions)

**R6.59 billion**  
grant funding disbursed

**R13.37 billion**  
matched funding leveraged from partners

**1 : 2,03**  
matched funding ratio

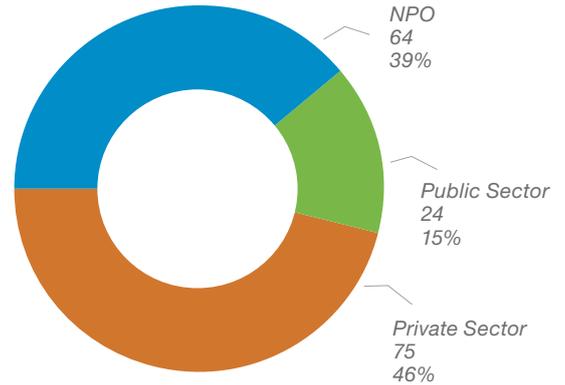


## JOBS FUND PARTNERS

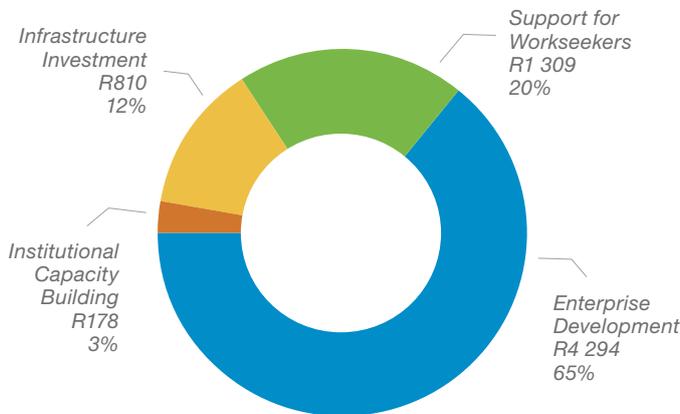
### OVERVIEW

**163**  
contracted projects

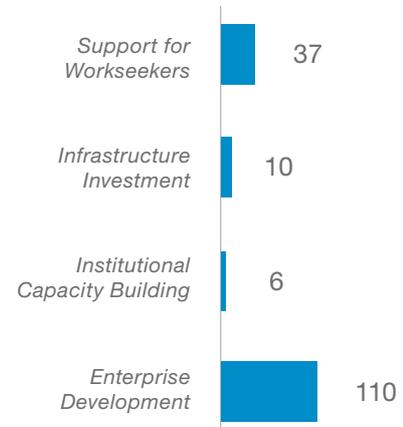
#### Projects by Implementer Type



#### Grant Disbursed by Funding Window (R millions)

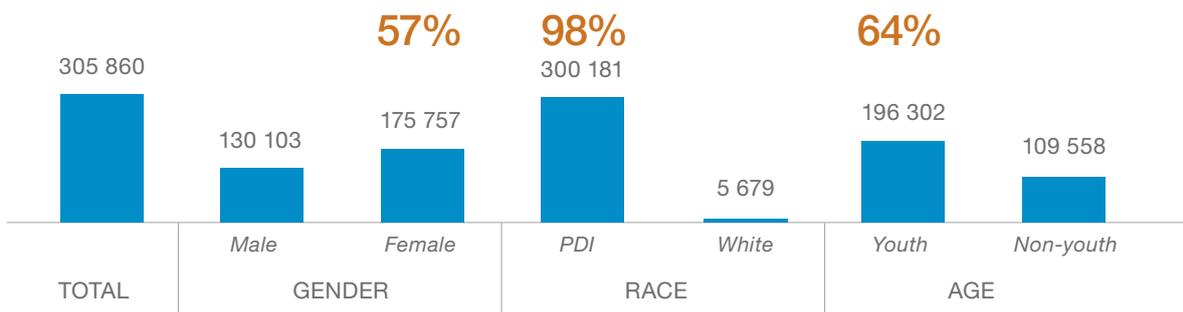


#### Projects by Funding Window



## JOB CREATION

### Total Jobs, Placements & Internships Facilitated



Source: Jobs Fund Database (showing actuals reported by projects as at June 2023)