



**MINISTER STELLA TEMBISA NDABENI SPEAKING NOTES FOR THE
WOMEN'S ROUNDTABLE**

eThekwini, KwaZulu-Natal

14 September 2026

Acknowledgements

Programme Director;

Distinguished guests;

**Representatives of the Department of Small Business Development and
SEDFA;**

Leaders of business associations and support organisations;

Women entrepreneurs and business owners;

Members of the media;

Ladies and gentlemen.

Good morning.

As we gather today, we do so in the spirit of the past Women's Month, during which South Africans commemorate the courageous women who stood against injustice and changed the course of our nation's history.

We pay tribute to iconic leaders such as Lilian Ngoyi, Helen Joseph, Rahima Moosa and Sophia Williams-De Bruyn, who led the historic 1956 Women's March against

the apartheid regime. Their courage, determination and sacrifice continue to inspire generations of women to take their rightful place in society and the economy.

We owe it to these struggle stalwarts to ensure that their legacy is never forgotten. More importantly, we must honour their contribution through meaningful action that advances women's empowerment and economic participation.

Today's roundtable is one such effort.

Empowering Women Through Enterprise Development

The Women in Business Symposium, a joint initiative of the Department of Small Business Development and SEDFA, brings together women entrepreneurs and key stakeholders to unlock practical opportunities for business growth.

Through this platform, we aim to provide access to:

- Finance and funding opportunities;
- New markets and procurement opportunities;
- Business development support;
- Skills development and mentorship;
- Strategic partnerships and networks.

I am especially pleased that, through the Informal Micro Enterprise Development Programme (IMEDP), 60 women entrepreneurs will receive productive assets that will directly support the growth and sustainability of their businesses.

This intervention demonstrates our commitment to helping women-owned enterprises move from survivalist activities to sustainable and scalable businesses.

Building Sustainable Women-Owned Enterprises

We want to position the Women in Business Symposium as more than a once-off event.

It must be a practical intervention that delivers real economic outcomes for women entrepreneurs by:

- Building awareness of available government support programmes;

- Increasing participation in DSBD and SEDFA initiatives;
- Expanding access to finance, markets, skills and productive assets;
- Creating opportunities for networking and collaboration;
- Profiling successful women entrepreneurs and programme beneficiaries;
- Generating referrals, business assessments, funding applications and market linkages; and
- Showcasing women-led enterprises as drivers of inclusive economic growth.

Imbali for Her Fund

Colleagues and entrepreneurs,

One of the flagship interventions supporting women-owned businesses is the Imbali for Her Fund.

This national programme promotes inclusive economic participation for women entrepreneurs through an integrated package of financial and non-financial support.

The programme serves women-owned enterprises at various stages of development, including start-up, growth and established businesses across urban, peri-urban, township and rural communities. Importantly, it also supports women entrepreneurs living with disabilities.

Key features of the programme include:

- Funding of up to R5 million per qualifying applicant, depending on the stage and viability of the business;
- A requirement that businesses must be at least 51% black woman-owned and fully registered and tax compliant;
- A blended finance model that combines loan and grant funding;
- A grant component of up to 40%, with the loan component offered on concessional terms;
- Business development support, mentorship, networking and skills development opportunities;

- Conditional grant support of up to R200 000, based on business needs.

The programme is highly relevant for women operating in the digital economy, including digital agencies, online retail businesses, fintech-enabled enterprises, creative industries, technology-based services and digitally enabled township businesses.

Progress on Applications

The Imbali for Her Fund operates through application windows.

The most recent application window closed on 31 July 2026, and SEDFA is currently processing applications and following up on outstanding information from applicants. The next application window is expected to open in May 2027.

The response from women entrepreneurs across South Africa has been great.

Nationally, the Fund received 6 639 applications, reflecting the significant demand for support among women-owned enterprises.

KwaZulu-Natal recorded the second-highest number of applications nationally, accounting for 978 distinct businesses, or 14.7% of the total applications received.

To date, 584 KwaZulu-Natal applicants, representing 59.7% of the province's applicants, have successfully passed eligibility, identity and fraud verification processes and have been requested to submit outstanding documentation.

In addition, business development interventions are being identified and will be implemented for eligible applicants requiring support to strengthen their enterprises.

The remaining 394 businesses did not meet the requirements at this verification stage. In many cases, this relates to businesses that were not reflected as being actively "In Business" on the CIPC system, which remains a mandatory eligibility requirement.

These outcomes demonstrate the integrity and rigour of our verification processes. Our responsibility is to ensure that public resources reach eligible, viable businesses that can grow, create jobs and contribute meaningfully to economic development.

I have instructed the SEDFA Board that we need to speed up the turnaround times of applications and also to improve communications with applicants throughout the application process.

I will be monitoring this closely.

Besides the Imbali for Her Fund which specifically targets women entrepreneurs, we also have as the DSBD Portfolio several instruments to support women-owned businesses across all MSME segments as well as specific to certain sectors.

With regards financing instruments, we have the Township and Rural Entrepreneurship Fund, the Small Enterpriser Manufacturing Support Programme, the Cooperatives Development Support Programme, the Spaza shop Support Fund, our Peo Pele Youth Fund, funds for entrepreneurs in the construction as well as the creative sectors, as well as a range of other wholesale lending and credit guarantee instruments where we work with other financing institutions to derisk their lending to MSMEs.

Across all these instruments we stipulate at least 40% must go to women.

We also recognise that not all MSMEs are capital ready and therefore provide pre-investment and business development support to help turn innovative ideas into commercial success. This includes through the 117 incubators we run with various partners including universities and TVET Colleges.

I encourage all of you to familiarise yourselves with our various offerings, and work with your local SEDFA offices to become complaint and funding ready.

We also know that markets in our country are extremely concentrated and designed to exclude new entrants and especially women. Here we provide support to access both local supply chains and export markets. We will this year focus especially on public sector markets to get women-owned enterprises ready for the new opportunities from the new Public Procurement Act.

We are also very involved in reducing red-tape and trying to improve the ease of doing business. We have several initiatives we are busy with, including working with provincial governments and municipalities on e-registration systems.

We know women face more extreme red-tape barriers than men and would like to hear from you how we can work together to address these.

Closing

Programme Director

As we move forward, our focus remains firmly on supporting women-owned enterprises that have the potential to grow, compete and create sustainable employment opportunities.

Women entrepreneurs are not only business owners. They are job creators, innovators, community builders and key contributors to South Africa's economic transformation.

Through partnerships, targeted support and investments such as the Imbali for Her Fund and others, we are creating an enabling environment in which women-led enterprises can thrive.

Let us continue working together to ensure that more women-owned businesses access opportunities, expand into new markets and contribute to building an inclusive and prosperous economy.

I thank you.