

Vuk'uzenzele

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South Africa's heroines



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I-Masakhe Ladies Stokvel yakha izindlu

ESIKHUNDLENI SOKULINDA iminyaka ngeminyaka ngenhoso yokonga imali ukuze bazakhele izindlu noma benze imizamo yokuzitholela imalimboleko emba eqolo, iqembu labesifazane baseNtshonalanga Kapa selithole indlela yokuzithuthukisa ngokwakha ubumbano.



Silusapho Nyanda

Abesifazane bayizinsika zomphakathi. Lesi yisiqubulu samalungu angama-28 esitokofela sabesifazane esibiza nge-Masakhe Ladies Stokvel, abahlanganisa imali yokwakhelana izindlu.

Usihlalo wesitokofela, u-Ntombekhaya Nyama-Plati (oneminyaka engama-43), wathi lesi sitokofela okunge-sabesifazane kuphela, esihlanganelaeGugulethu eKappa, sasungulwa ngenhoso yokufukula nokuthukisa abesifazane, kanye nokuvulela bona neminden yabo amathuba ezomnotho.

"Abesifazane ngabantu abaletha uguquko emiphakathini, kodwa ukuze benze lokhu kumele bazibuze umbuzo wokuthi bangasiguqula kanjani isimo sezinto ezindaweni abahlala kuzona" kusho uNyama-Plati.

Wathi ukuzibuza lo mbuzo yikona kwaholela eku-sungulweni kwe-Masakhe

Ladies Stokvel. "Ngabona indlela owawukhahlamezeke ngayo umphakathi engiphila kuwona, ngenxa yokuntuleka kwamathuba omsebenzi kanye nokunqwabelana nokumpitshana kweminden iezindlini ezingamakoqosana, futhi lokho kwangenza ngizibuze ukuthi yini engingayenza." kwasho uNyama-Plati etshela i-Vuk'uzenzele.

UNyama-Plati wathi ilungu ngalinye lesitokofela sabo likhokha imali eyizi-2 500 zamarandi njalo ngenyanga. Le mali isetshe-nziselwa ukuthenga imphala yokwakha kanye nokukhela umakhi ukuze kwakhiwe ikhaya lelungu elilodwa njalo ngenyanga.

Kusukela kwasungulwa lesi sitokofela ngoMbsa, mathathu amalungu asakhelwe izindlu ngokuphele, futhi njengamanje kunenye indlu eyakhiwayo. Kapa.

Ngokusho kukaNyama-Plati, ilungu lokuqala elakhelwe yilesi sitokofela ngowesifazane obenendlu ebingakhiwanga ngokuphe-

lele, ngenxa yokudlula emhlaben komondli womndeni kungakaphothu-lwa ukwakhiwa kwendlu. Ezinye izindlu ezimbili zakhelwe amalungu abehlala ezindlini ezingase-muva emagcekeni omunye umuntu.

“Uma abesifazane besebenza ngokuba-mbisana, bangazuza okuningi.”

Kunamalungu amabili esitokofela afisa ukwakhelwa izindlu zawo ezindaweni za-semakhaya eMpumalanga

ngasemuva egcekeni ukuze siziqashise kubantu abafuna indawo yokuhlala bese sizitholela amasentsha-na angeziwe,” kwengeza uNyama-Plati.

Ilungu eselihlorumile kulesi sitokofela futhi elinguobhala we-Masakhe Ladies Stokvel, uNobantu Malgas, wathi isitokofela sesilethe ithemba emphakathini. U-Malgas, osakhe izindlu ezimbili eziqashisayo, uthi wayibeka enye yemali ayebele yona ukuze azithengele imishini yokukhulisa izi-nkukhu.

UNyama-Plati uthi sebeke bamenywa yiqembu elithile elizinze e-East London ukuze bayoleluleka mayelana nokusungula isitokofela esifana nesabo.

Wathi lesi sitokofela, esinelungu elincane kuna-wo wonke ngokweminya ka yobudala elineminya ka engama-26, sigxile kwabesifazane ngoba phe-la uma uthuthukisa abesifazane, bavamise ukwenza into efanayo kwamanyi

amalungu omphakathi. "Ezweni lethu elibuswa ngentando yeningi labantu, akhona amathuba aqondiswe kwabesifazane kodwa inkinga wukuthi bona abawazi amandla abo. Uma abesifazane besebe-nza ngokubambisana, bangazuza okuningi," kusho uNyama-Plati.

Wengeza ngokuthi njengamanje kunamanye amalungu esitokofela aeqeshe-lwa ukuba ngabakhi bezindlu. Futhi kunabesi-fazane abazoqeleshelwa ukwakha izitini.

Esigcawini sokuqeleshwa esabe sisingathwe yinkampani eyakha usimende, abakwa-PPC, leli qembu lafundiswa ngezinhlobo ezihlukahlukene zikasime-nde. "Bisingazi ukuthi usimende osetshenziselwa ukwakha uhlukile kusime-nde osetshenziselwa ukuplastela."

Isitokofela sesinedumela elikhulu, kangangokuthi manje sesinohlu lwabantu abalindile ukusijoyina njengamalungu. ▀

Usizo oluqondiswe kosomabhizinisi besifazane



Uhulumeni uhlinzeka ngezinhlolo ezahlukahlukene zosizo kwabesifazane abafisa ukusungula amabhizinisi abo, okuwusizo olusukela ekuhlinzekweni kwezeluleko kuyofinyelela ekuhlinzekweni ngoxhasomali.

I-SEDA

Esikhathini esiningi, imiqondo yabetesifazane emihle kakhulu ephathelene nezebhizinisi ayichumi ngoba phela abanalo ulwazi abaludingayo ukufezekisa amaphupho wabo.

UPhiko Lokuthuthukisa Kwamabhizinisi Amancane (i-Seda), okuwuphiko olungaphansi koMnyango Wezohwebo Nezezimboni (i-dti), lukubonile lokhu, labe selikhqiza ibhukwana elenzelwe amabhizinisi abesifazane, elihlinzeka ngolwazi mayelana nosizo olutholakalayo oluqondiswe kwabesifazane, okuwusizo oluphathele nezimali ngokunjalo nosizo olungaphathelene nezimali.

Leli bhukwana liqukethe izihloko ezhilukahlukene kusukela kwezipathelene

nokuthi ungalibhalisa kanjani ibhizinisi lakho kanye nezinselelo ababhekene nazo osomabhizinisi besifazane, kuyofinyelela olwazini oluqondene nemikhaka yezimboni ezhilukahlukene kanye nokuthi lutholakala kanjani uxhasomali. Ukuze ukwazi ukuzifundela leli bhukwana, vakashela ku:

www.seda.org.za/Publications.
Ukubhalisa ibhizinisi lakho kuyisinyathelo sokuqala esibaluleke kakhulu kunoma yimuphi usomabhizinisi, ukuze akwazi ukulandela nokuthobela imithetho elawula umsebenzi webhizinisi kuleli lizwe. Amabhizinisi kumele abhaliswe kwiKhomishana Yezinkampani kanye Namalungelo Abasunguli (i-CIPC).

www.cipc.co.za.

Imithombo yosizo

Kuneminye iminyango kahulumeni kanye namabhizinisi ombuso amaningana ahlinzeka ngosizo kosomabhizinisi besifazane emikhakheni yezimboni ehluhakhlukene.

I-SEFA

UPhiko Loxhasomali Oluqondiswe Emabhizinisini Amancane (i-SEFA) luhlinzeka ngemikhqizo kanye nezinsizakalo ezipathelene nezimali emabhizinisini asafufusa (ama-SMME) kanye nemifelandawonye efanelekile.

www.sefa.org.za.

I-Finfind

I-Finfind ixhumanisa ama-SMME adinga uxhasomali nababolekisi abafanelekile, luhlinzeka ngolwazi oluphathele nokufundiswa ngezezimali, iphendula imibuzo evamise ukubuzwa ngabantu abafuna ulwazi futhi ixazulule nezinselelo abavamise ukuhlangabeza nazo osomabhizinisi.

www.finfindeeasy.co.za.

I-IDC

Isikhwama sabesifazane esibizwa nge-*Isivande Women's Fund* esingaphansi kwesiKhungo Sokuthuthukisa Kwezimboni (i-IDC) sihlinzeka ngoxhasomali olungambi eqolo, olusebenzisekayo futhi olusabelayo. Sigxile emsebenzini wokwenza iziyumelwano ezibandakanya uxhasomali lokusungula ibhizinisi, ukwelula nokukhulisa ibhizinisi, ukuvuselela ibhizinisi, ukuhweba ngaphansi kwegama lelinye ibhizinisi kanye noxhasomali lwesikhashana.

I-NEF

Isikhwama Sokufukulwa Kwabesifazane esingaphansi kweSikhwama Sokuthuthukisa Sikazwelone (i-NEF) sisheshisa ukuxhaswa ngezimali kwamabhizinisi abesifazane abamnyama, kanti isikhwama esingaphansi kwalesi esibizwa nge-*IMbewu Fund* sixhosa osomabhizinisi abamnyama abafisa ukusungula amabhizinisi amasha futhi sixhosa namabhizinisi akhona njengamanje ngemali yokukhulisa nokwelula amabhizinisi

abo. www.nefcorp.co.za.

Uhlelo Losozimboni Abamnyama

Uhlelo Losozimboni Abamnyama lwe-dti luhlose ukusheshisa ukubamba iqhaza nokubandakanya kosozimboni abamnyama emnothweni waseNingizimu Afrika, kanti futhi uhlelo lokuthuthukisa kwamakhono olubizwa nge-*B'avumile* lusekela ukufukulwa nokuthuthukisa kwabesifazane ngokuthi bahlonyiswe ngamakhono nezinsizakalo futhi ngalolu hlelo kuhloswe ukuhlonza labo abanesiphiwo emkhakheni wezobuciko nemisebenzi yezandla kanye nasemkhakheni wendwangu nezingubo zokugqoka.

I-NYDA

UPhiko Lukazwelone Lokuthuthukisa Kwentsha (i-NYDA) luhlinzeka abantu abasha abangosomabhizinisi ngethuba lokuthola usizo lokuthuthukisa kwamabhizinisi oluphathele nezimali ngokunjalo nosizo olungaphathelene nezimali.

Ezobuchwepheshe

I-Technology for Women in Business isheshisa ukufukulwa nokuthuthukisa kwabesifazane kwezomnotho kanye nokuthuthukisa kwamabhizinisi abesifazane, kanti futhi uhlelo Lokweseka Imikhqizo Nezindlela-kusebenza Ezintsha Kwezezimboni luhlinzeka ngosizo lwezimali oluqondiswe ekuthuthukisweni kwemikhqizo nezingubo ezintsha.

www.thedti.gov.za.

- Isikhwama i-Technology Venture Capital Fund sihlinzeka ngoxhasomali lwezabelo noma lwezikweletu emabhizinisini asafufusa agxile kwezobuchwepheshe, ukuze kuguqulwe imikhqizo yezobuchwepheshe esunguliwe yaseNingizimu Afrika ibe yimikhqizo esikulungele ukuthengiswa.
- Uhlelo Lwezobuchwepheshe Lwe-Seda luhlinzeka ngezinsizakalo ezhilukahlukene ezigqugquzela ukusungulwa kwamabhizinisi, futhi ikakhulukazi lulekelela amabhizinisi amancane ukuthi akwazi ukuthola ubuchwepheshe obufanelekile ukuze akwazi ukuncintisana kahle namanye amabhizinisi futhi akhule, adlondlobale.

www.seda.org.za.

Ezolimo

Emkhakheni wezolimo, i-dti ihlinzeka osomabhizinisi abancane ngoxhasomali ngaphansi koHlelo Loxhasomali Lokulungiswa Kwemikhqizo Yezolimo, okuwuxhasomali okuhloswe ngalo ukukhuthaza utshalomali emiklamweni yokulungiswa kwemikhqizo yezolimo emisha kanye naleyo ekhona njengamanje.

www.thedti.gov.za.

Abesifazane bangaluthola futhi usizo ngaphansi kohlelo loMnyango Wezolimo, Izinguquko Kwezomhlabo Nokuthuthukisa Kwezindawo Zasemakhaya olubizwa nge-*Ilima/Letsema* kanjalo nasoHlelweni Olubanzi Losizo Lwezolimo.

www.daff.gov.za.

Ezokukhiqiza

Uphiko lwezebhizinisi lwe-IDC oluqondene nomkhakha wezingubo zokugqoka kanye nendwangu luhlinzeka ngosizo kubensi bemihlobiso yamakhaya, abakhqizi bezimpahla ezenziwe ngesikhumba kanye nabakhqizi bendwangu yemvelo kanye nendwangu yokuzenzela, kanti futhi kusenjalo uphiko lwe-IDC oluqondene nomkhakha wemikhqizo yamakhemikhali kanye nemithi luhlinzeka ngoxhasomali kanye nosizo oluphathele nokuthuthukisa kwezezimboni kanye nemiklamo emabhizinisini athuthukisa imikhqizo yamakhemikhali esifinyelele esigabeni sokulungiswa sokugcina, kanye nemikhqizo kacwazi nemithi. I-IDC luhlinzeka futhi nangosizo emikhakheni yeziyne izimboni ezhilukahlukene, kusukela kwezolimo nezokuvakasha kuyofinyelela kwezemishini namathuluzi okusebenza.

www.idc.co.za.

Ezemfundo kanye nama-NPO

Uphiko Lokuthuthukisa Lukazwelone (i-NDA) lungabalekelela labo abafisa ukusungula nokubhalisa isikhungo sokuthuthukisa kwezingane zisencane (i-ECD) noma inkulisa.

www.nda.org.za.

Uhlelo olubizwa nge-*Ilifa Labantwana* wuhlelo lweaseNingizimu Afrika lokuthuthukisa kwezingane zisencane olwasungulwa ngoweso-2009.

Uhlelo olungaphansi kwalolo olubizwa nge-*Bhalisa Inkulisa* luyalekelela

ekuhleleni kabusha ukubhalisa kwezinkulisa njengexikhungo ezigcina futhi zinakekelele izingane amahora ambadlwana ngosuku.

www.ilifalabantwana.co.za.

I-NDA iyazolekelela futhi nezinhlangano ukuze zibe izikhungo ezibhaliswe ngokusemthethweni; ziqaqe futhi zihlanganise ulwazi eziludingayo ukuze zikwazi ukubhalisa njengama-NPO noma imifelandawonye; zigcwaisle futhi zithumele amafomu okubhalisa; futhi i-NDA ihlola izidingo zazo ngendlela efanele ukuze kuginisiekiswe ukuthi uma sezibhalisiwe ziyaqhubea nokuthobela imithetho ezibhaliswe ngaphansi kwayo.

www.nda.org.za.

Uma udinga ulwazi olithe xaxa mayelana nokusungula ibhizinisi, fonela lezi zinombolo zocingo ezilandelayo;

Seda- 012 441 1000 | CIPC- 086 100 2472 | Sefa- 012 748 9600 | IDC- 011 269 3000

NEFCORP- 011 305 8000 | NYDA- 012 322 1375 | DAFF- 012 319 6000

NDA- 011 018 5500 | Ilifa Labantwana- 021 670 9848