



# UMAZISIZE

MAHHALA

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## Ngiyanemukela kushicilelo lwesibili luka UMAZISIZE!

Xolile Gule, Umxhumanisi weSinamandla

Ngithemba wakujabulele ukufunda iphephandaba lethu lokuqala ngoAprili – abanye benu basazisa ukuthi bakujabulela kakhulu ukufunda ngezindaba zamalungu oMazisize balapha kwaZulu-Natal. Kulolu shicilelo ziningi kakhulu izindaba ezizokuhlaba umxhwele.

UJulai inyanga yokonga eSouth Africa. Njengelungu likaMazisize ungumuntu owongayo vele manje uSinamandla uyakugquzela ukuthi wonge kakhulu kunakuqala – ikakhulu wongele imfundo nezempilo yezingane futhi nokuthuthukisa ikhaya lakho. Uzofunda ngomama abaqhamuka koMazisize abahlukene - umama uCele wase Asibemunye, umama uDlamini wase Siyathuthuka kanye nomama uDlunge wase Vukuzenzele bonke bahlala KwaZulu-Natal, bonga baphinda baboleka imali koMazisize babo ukwakha nokuthuthukisa amakhaya abo.

Kulolu shicilelo kunengxeny ephathelene nezokonga imali nokuthi ungayithuthukisa uyiphathe kanjani, engicabanga ukuthi uzokuthola kuwusizo kakhulu. Kuhlale kunezidingo eziningi zemali emindenini yethu kodwa kubalulekile ukuthi imali siyichithe ezintweni eziyisidingo. Ngiyanigquzela ukuthi nenze uhlelo lwezimali phecelezi “ibhajethi” uma ungayazi. Ngaphezu kwalokho, ungenza nenye ibhajethi yebhizinisi lakho.

Sizobuka ukuthi uMazisize uhluke kanjani kwisitokofela. Abanye babantu bangacabanga ukuthi uMazisize uyafana nje nestokofela kanti akunjalo nawe ungfakazi walokho. Ngithanda ukugquzela ukuthi ukhulume nomakhelwane ngoMazisize wakho nokuthi uhluke kanjani kwezinye izinhlangano ezinje ngezitokofela nokuthi ikusiza kanjani. Ungabamema omakhelwane bakho ukuthi nabo bajoyine noma basungule uMazisize omusha emphakathini ngomuso.

Ngomhlaka 9 Agasti sizobe sigubha usuku lwabesifazane olugujwa minyaka yonke eMzansi. Ngiyazi abanye oMazisize bazobe behlangene noma benemicimbi ephathelene nalolu suku olubaluleke kangaka emphakathini yabo. Funda ngeMazisize iMasibekezele ongase Msinga amalungu awo akha aqala inkulisa yezingane emphakathini wawo – mhlawumbe nani nizokwenza into yezingane noma nibambe umbungazo wabesifazane emphakathini wenu? Ngicela nazise iSinamandla nganoma yini enizobe niyenza ngoAgasti – izindaba nezithombe ezivelele zizokhethwa zifakwe kushicilelo olulandelayo luka UMAZISIZE oluzotholakala ekupheleni kukaSeptemba. Ungaletha indaba nesithombe sakho kumxhumanini womphakathi. Sizobe silindile ukuzwa kuwe!

Ngicela futhi ukunxusa ukuthi UMAZISIZE niwunike namalunga emindenini yenu afunde uma seniqedile niphinde ninike nomakhelwane abangewona amalungu kaMazisize bafunde nabo ukuthi kwenzekani kuMazisize.

Kuthokozele ukufunda lolushicilelo luka UMAZISIZE, nginifisela usuku oluhle lwabesifazane ngoAgasti!



*Xolile Gule*

## Uzobe wenzani ngosuku lwabesifazane?

Ingabe uMazisize noma Isi-Gungu sakho sizobe senzani emphakathini wakho ukugubha usuku lwabesifazane ngoMgqibelo womhlaka 9 Agasti kulo nyaka? ISinamandla ingathanda ukuthola izindaba nezithombe zemimbi, imibuthano nemibhiyozo ezobe yenziwe oMazisize neziGungu eziphathelene nosuku lwabesifazane.

Kuzokhethwa izindaba nezithombe ezisihlabe umxhwele ezizofakwa ephephandabeni UMAZISIZE elizophuma ngasekupheleni kuka Septemba. Ungakwazi ukusithumela lezozindaba nezithombe ngomxhumanisi wenu womphakathi azilethe kuSinamandla. Sizobe silindile ukuzwa kuwe!



## Abasebenzi abasha be Amangwe Village

**IAmangwe Village** eyinhlangano esebenzisana neSinamandla eseRichards Bay, yaqala iprojekthi yayo yoMazisize ngo 2009. Yaqala ngamalungu amane kwaMthethwa okunamhlanje asakhula afika kumalungu awu 133 awu 14 awo masha aphuma kwaSokhulu.

IAmangwe isanda kuthola uxhaso oluvela kwaBell Equipment lokunweba iprojekthi yabo kaMazisize nokwengeza abasebenzi nabaxhumanisi bomphakathi abazosebenzela kwaSokhulu, kwaMthethwa nase Ntambanana kusukela ngoMashi 2014.

Ngemuva (kusukela kwesokunxele) Thembe-kile Mhlongo (Sokulu), Regina Mkhwanazi

(Sokhulu), Beatrice Ntuli (Sokhulu), Lucia Mthiyane (Sokhulu), Zandile Mntungwana (kwaMthethwa), Nondumiso Mgcobo (Ntambanana), Ntombi Sibiyi (Sokhulu). Ngaphelele (kusukela kwesokunxele) Ritta Sithole (kwaMthethwa), Nombuso Shozi (Ntambanana) no Rosemary Ximba (Sokhulu).



# Ukongga kuMazisize

uMazisize yinhlango ehlango yonge imali eyakhiwe ngabesifazane abafuna ukubhekana nezidingo zabo nemindenini yabo ezidinga imali ngokuba bahlanganisa imadlana yabo encane ndawonye. Ngamafuphi, ukonga kufana neconsi nje ebhakedeni lamanzi. Ungenzelutho ngeconsi elilodwa lamanzi, kodwa uma uqokelela amaconsi abemangingi, ungakwazi ukwenza izinto eziningana, ungageza ubuso, ungapheka ngawo kanti futhi ungapheza. Ngakho iconsi ngalinye ligcwalisa ibhakede noma ujeke- Ubunye bungamandla! Kuyafana nemali, ngesikhathi ilunga ngalinye likaMazisize longa okuncanyana, leyomadlana encane evela kuwo wonke umuntu iyakhula igcine seyenze imali eningi esingakwazi ukuyisebenzisa ukwenza izinto eziningi.

KuMazisize, ukonga akwaxhiwa yimali engenisiwe engaphezu kwezindleko kodwa kongiwa ngokuzinikela. Ukonga kungachazwa njengokubeka eceleli imali. Ukonga ngokuzikhethela kuyakhuthazwa



kuMazisize. Kugqugquzela ilunga ukuba longe kakhulu. Kodwa inani okuqalwa ngalo ukonga libekwe nguMazisize kujwayelwe ukongiwa R2.00 njalo ngesonto yilunga ngalinye. Amalunga kaMazisize akhuthazwa ukuba anciphise ukusebenzisa kwawo imali ezintweni ezingezona izidingo ezingabalulekile njengokuphuza utshwala noma ukudla

okungenamsoco. Amalunga kaMazisize angazingenisela imali ngezinye izindlela njengokuthengisa izinkuni, ukuthengisa imishanelo njalonjalo.

Amalunga kaMazisize akhetha isikhathi, usuku nendawo lapho imihlangano yawo nokonga kuyobanjelwa khona – ayikho imali ekhokhwa noma ibolekwe ngaphandle kwasemhlanganweni.

## UMazisize uhluke kanjani kunesitokofela

KuMazisize:	Esitokofeleni:
Amalunga aphuma emindenini entulayo/ esigabeni esintengayo somphakathini.	Amalunga kanye nomphakathi /izindawo azikhethwa.
Amalunga angawomphakathi wendawo eyodwa futhi angomakhelwane.	Ubulunga buvulelekile kunoma ubani emphakathini noma engahlali endaweni kuphela nje uma ethumela imali yakhe.
Amalunga onga njalo ngesonto lokho abangakukhona ngokuvumelana kuvamise ukuba nguR2 ilunga ngalinye- awagcini ngokuthumela imali yokonga kuphela.	Amalunga onga nyanga zonke kuvame ukuba bongwe isamba esiphezulu. Phakathi kuka R50 kuya ku 100 nangaphezulu nyangazonke.
Imali ibolekwa yilunga likaMazisize kuphela hhayi owangaphandle (aboleka imali ngenzalo engu 10%- ibuyiswa emavikini amane).	Imali ibolekisa kumalunga esitokofela kanye nomphakathi ngenzalo enkulu (engaba phakathi kuka 30% nangaphezulu).
Konke kwenzelwa emhlanganweni phambi kwawowonke amalunga, nemali ngokunjalo ibolekwa emhlanganweni	Ngokwejwayelekile esitokofeleni into ebalulekile ukuthi imali ingena kahle yingakho umuntu ekwazi ukuba yilunga. Akuphoqelekile ukuba konke kwenzeke emhlanganweni naphambi kwawowonke amalunga isibonelo imali ingafakwa ebhange noma ilunga lingayiboleka ngokuthintana nomphathi sikhwama ngaphandle komhlangano.
Amalunga abelana ngemisebenzi nokushintshana kwezikhundla zokuphatha.	Kuqokwa ikomiti elihola iqembu lesitokofela.
Umazisize uziphathela wona imali yawo ayisebenzise ngokuvumelana – imali isiza amalunga ukuba abhekane nezidingo zansuku zonke ngakho ayihlali nje kodwa isebenza ijikeleza emalungeni yingakho ke futhi kungekho mphathi wesikhwama futhi kungekhosidingo sokuba ifakwe ebhange.	Imali ingcinwa ebhange noma eposini ize ikhishwe ekupheleni konyaka noma uma kunesidingo sokukhokhela amalunga athize.
Umelekeleli osebenzela inhlangano esiza umphakathi (NGO) uyaqokwa ukusebenza nokuqeqesha uMazisize, kodwa ngemuva kwezinyanga eziyisithupha uMazisize uyakwazi ukuzimela aqhube umsebenzi ngaphandle komlekeleli.	Isitokofela sizimele ngokwaso futhi siqhuba izinhlelo zaso ngokwezifiso zaso.
Imali kaMazisize ayehlukaniswa ekupheleni konyaka.	Imali iyehlukaniswa yonke ekupheleni konyaka.
Amalunga awahlanganeli kuphela izindaba zemali, ayafundiswa kwezomnotho, ezenhlalo nokuba nezwi emindenini nasemphakathini. Lokhu yikho okuqinisa ubudlelwane bamalunga kubuyise ukuthandana nokuzwelana phakathi kwamalunga okwenza bakwazi nokuxazulula izinkinga ngokuhlalnganyela.	Esitokofeleni amalunga agxile kakhulu ekuqhubeni imisebenzi eqondene nezimali.

## Ibhizinisi eliphumelelayo

**USibongile Bhengu oneminyaka ewu 58 ubudala noNozitha Bhengu oneminyaka ewu65 ubudala bangaphansi koMazisize iLethukukhanya** ese-Sabuza kwaZulu-Natal, eyaqalwa ngoAgasti 2011 isungulwa iAmangwe Village. Bangamakhosikazi oBhengu abangabandawonye bahlala emizini ehlukeneyakhiwe egcekeni elilodwa. USibongile uthola isibonelelo sabantwana sika hulumeni sabazukulu bakhe ababili bese kuthi uNozitha athole imali yempesheni yokukhula.

Lamalungu kaMazisize aseboleke imali kuMazisize wabo ukuziqalela ibhizinisi. Ngamunye bathenga umshini yokuthunga nowokuphetha, izinto zokuthunga nezindwangu ngenjongo yokuqala



ibhizinisi elincane lokuthunga ababezoliqhubela ekhaya. Kuze kube manje uSibongile (kwesokunxele) useboleke imali mboleko izikhathi eziwu13 kanti uNozitha (ongakwesokudla) yena usethathe imali mboleko izikhathi eziwu16 kuMazisize wabo.

Baqala ngokwenza nokuhlobisa izikhwama zeziqamelo; bengeza ngamakhethini nezindwangu zetafula abakudayisela omakhelwane babo. UNozitha njengamanje wenza adayise umfaniselwano wesikole namatrack sudu ezikole nezinkulisa abazakhele eSabuza. Ngokwabo sikhulu isidingo sabakudayisayo njengoba engekho okwenzayo endaweni.

Ekuqaleni kuka 2014 uNozitha wathi wakwazi ukuthenga isitofu esisha sasekhaya lakhe. Baliqhuba ngokuhlukana ibhizinisi labo kodwa bahamba ndawonye sebodayisa izimpahle zabo empesheni njalo ngenyanga. Babike ukuthi enyangeni okuhambe kahle ngayo, ngamunye benza imali ephakathi kuka R1,000 no R2,000 kwabakudayisile.

## OMazisize bahlosa ukwakha inkulisa emphakathini

**UMazisize iMasibekezele** yasungulwa Umvoti AIDS Centre ngoOkthoba 2012 kwaXaba Village kwaZulu-Natal, inamalungu awu 19. Kuyimanje loMazisize sewonge imali elinganiselwa kuR3,500 yabolekisa ngemali kawu 217 kumalungu awo ebalelwa ku R30,927. Imali yayibolekelwa izidingo zasekhaya, umfaniswano nezidingo zesikole, ukwakha imizi emisha, izinhlobo ezahlukeneyezokungenisa imali nokuthenga izinto zebhizinisi.

Ngo2013 amalungu aloMazisize avumelana ngokusizana uma kunemingcwabo emindenini yawo ngomnikelo kaR50 umuntu emunye.

Bayakujabulela futhi ukusiza ngokwenza ukudla nokududuza umndeni ohanjelwe ngaleso sikhathi.

IMasibekezele nabanye oMazisize abakhelene nayo babebhekene nenkinga yezingane zase-mphakathini ezazingenayo inkulisa. Ngalokho kwathi ekupheleni kuka 2013 bahlangana bathatha isinqumo sokuza necebo lokusombulula lenkinga. Baqala ngokuthola isakhiwo esasingasetshenziswa muntu endaweni, babe sebecela umnikazi ukulungisa ngenhloso yokwakha inkulisa yezingane eziwu 25. Bathola nothisha oyilungu loMazisize ukuthi aqhube lenkulisa, bahlanganisa nemali koMazisize babo eyayizothenga ukhethe nezixobo zophahla lwenkulisa.



Amalungu eMasibekezele nabesifazane abaqhamuka koMazisize abakhelene babo bayaziqhenya ngegalelo labo lokuthuthukisa izimpilo zabantwana ngaphandle kokulinda uxhaso lwanaphandle.

## Esebenzisa imali mboleko kaMazisize

**UBongekile Cele ungumfelokazi oneminyaka ewu 56 ubudala, uyilungu likaMazisize iAsibemunye** eyaqalwa Amangwe Village ese-Ntuthunga kwaZulu-Natal. Uhlala namadodana akhe amadala amabili nomzukulungu oyedwa amholela imali yesondlo sabantwana sika hulumeni. Wajoyina uMazisize wakhe ngo Februwari 2012, lapho aboleka khona imali mboleko yokuqala uR40 ayisebenzisa ukubhekana nezindleko zomndeni wakhe. Inani

lemali ayiboleka wayinyusa emva kwezinyanga yaze yafinyelela kuR500 ayewubolekele ukuthenga usimende wokwenza izitini zokwakha elinye ikamelo lomndeni wakhe.

Wabona ukuthi angazenzela inzuzo ngokudayisa amacansi, wabe eseboleka enye imali ukuthenga utshani. Njengamanje useyadayisa amacansi empesheni ngasekhaya. Uma kuhambe kahle uBongekile udayisa amacansi ayishumi ngenyanga. Uyawubona umehluko ekhaya lakhe

selokhu aba kuMazisize futhi uma amadodana akhe engenzi imali ebhekile ematsheni awo, uyakwazi ukuboleka imali kuMazisize ukuze abhekane nezindleko zomndeni.

UBongekile useqedile ukwakha indlu karawondi ayisebenzisa ukhlanganela kuyo namalungu kaMazisize wakhe uma kuyilanga lokuthi beze emzini wakhe ngomhlangano abawubamba masonto wonke. UBongekile uthi wayengazi ngesikhathi beqala ukuthi kuzokwenzekani ngoR2 ababewonga masonto wonke kodwa manje usengomunye

wabesifazane abaningi emphakathini wakhe okufakazisile ukuthi uma abesifazane behlangene ndawonye bazuza lukhulu.



## Isitolo sami esincane

**UMama uNgema oneminyaka ewu42 ubudala uyilungu loMazisize Isu Lomama** oseMakhwezini kwaZulu-Natal, eyasungulwa ngoJanuwayi 2010 yiAmangwe Village. Wathatha imali mboleko kuMazisize wakhe ukuqala isitolo esincane ekhaya nokuthenga ayezokudayisa okunjengezithelo, amaqanda, okokuphuza namasneksi. Ibhizinisi lakhe lakhula waze wengeza ngezinye izimpahla zokudayisa.

NgoNovemba 2013 waboleka imali ewuR5,000 kuMazisize wakhe ukwakha elinye ikamelo emzini

wakhe ayezodayisela kulo, elamnika indawo enkulu yokubeka ayekudayisa lenza kwaba lula nakubathengi bakhe ukufinyelela kulo. Wakwazi ukukhokha imali ayeyibolekile kuMazisize wakhe izinyanga ezimbalwa. Indodakazi yakhe iyamsiza ukuqhuba lesisitolo esincane.

Umama uNgema uthi ngoAprili 2014 wadayisa isamba esibalelwa ku R12,000 futhi uyakujabulela ukuthi wakha indlu eseceleni yesitolo sakhe. Wayengeke akwazi ukukwenza lokho ngaphandle kosizo loMazisize wakhe. Uyakwazi ukwenza inzuzo ebhekile nyanga zonke esitolo sakhe futhi ukwazi nokuthenga izimpahla zokudayisa ngaphandle kokuboleka imali kuMazisize.

## Umndeni wami uyanakekelwa

**Umama uDlunge oneminyaka ewu 56 ubudala, uyilungu likaMazisize iVukuzenzele** engase Eshowe, eyaqalwa yi kwaZulu-Natal Regional Christian Council (KRCC) ngo Okthoba 2009. Uhlala nabazukulu ababili kwindlu enhle enamakamelo amathathu ayakha ngemali ayeyiboleka kuMazisize wakhe.

Imali wayeyibolekele ukuthenga izikhwama zikasemende nesihlabathi, waqala wenza izitini ngosizo lwabazukulu bakhe. Ngemuva kokuqeda ngezitini wakha ikamelo elilodwa

wabe eseboleka enye imali kuMazisize wakhe ukuze aqhubeke nokwenza ezinye izitini, umuzi wanwetshwa kwaze kwaba amakamelo amathathu. Waphinda wawupenda umuzi wakhe.

Umama uDlunge ave ejabule futhi uyabonga njengoba manje esenomuzi omkhulu onendawo eyanele yena nabazukulu, njengoba babengenayo lenkululeko besahlala kurawondi owawuyikamelo elilodwa.

Unebhizinisi elincane lokudayisa izikhwama nezingubo aliqala ngemali ayiboleka kuMazisize wakhe, wasebenzisa inzuzo yalo ukukhokhela imali ayeyibolekele ukwakha umuzi wakhe omusha. Uyaziqhenya ngokuba ilungu loMazisize

iVukuzenzele ngoba uphinde wasizakala ukukhokhela izindleko zokufunda zendodakazi yakhe efunda imfundo ephakeme.

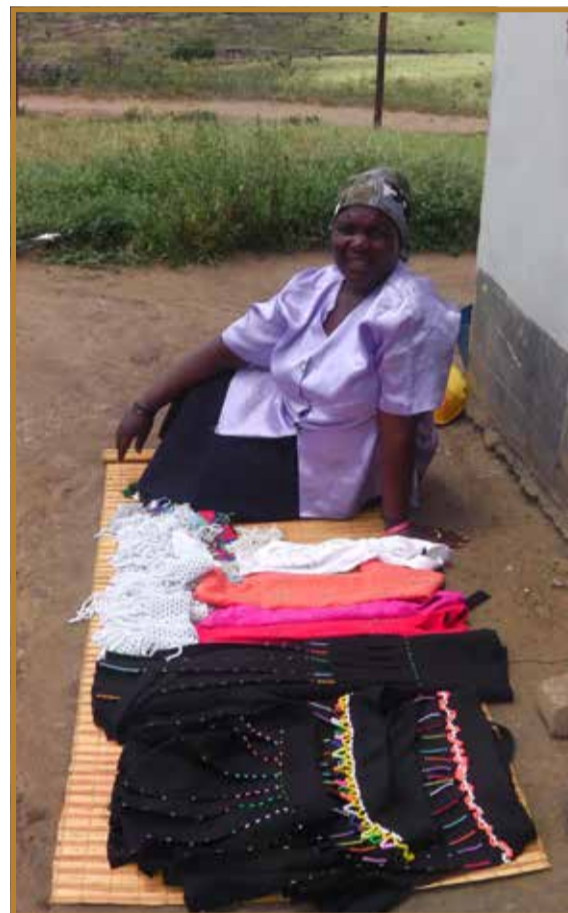


## Buka uR2.00 ungenzani!

**Umama uChonco** oneminyaka ewu54 ubudala uyilungu likaMazisize iAsithandane eNtambanana kwaZulu-Natal eyasungulwa Amangwe Village ngo-Februwari 2012 inamalungu awu21. Umyeni wakhe washona ngo2004, kumanje unakekela amalungu omndeni awu8 abandakanya izingane ezimbili nabazukulu abahlanu, okungekho noyedwa othola isondlo sabantwana sika hulumeni.

Umama uChonco uthi ngesikhathi aziswa okokuqala ngomqondo wokonga uR2 ngesonto akakhohlwanga futhi kwamxaka ukuthi imali encane kanje ingaletha umahluko omkhulu kangaka emndenini wakhe. Kodwa wayezimisele ukuzibonela ngokwakhe ukuthi ababekusho abase Amangwe Village kwakuzofezeka kulethe imiphumela emihle. Wayehlale efisa izingane zakhe nabazukulu bathole imfundo nekusasa elihle kunelakhe, kwakuyisifiso sakhe ukubasiza.

Umama Chonco wathatha imali mboleko yokuqala ukubhekana nezindleko zomndeni wakhe ezinjengo kudla nemali yezinto zokuhamba. Ngokuhamba



kwesikhathi wabona ukuthi angaboleka imali kuMazisize wakhe ukuqala into ezomngenisela imali emzini wakhe. Waboleka imali ukuthenga izindwangu nobuhlalu ayezokwenza ngakho imvunulo yesintu sakwaZulu ayezoyibolekisa noma ayidayisele izintombi eziya emkhosini womhlanga abaya emkhosini womhlanga. Ngemuva nje kancane eqalile wabona ukuthi wenza inzuzo wabe esethathat isinqumo sokuboleka enye imali ukuze athenge okokwenza imvunulo okuthe xaxa.

Ngesikhathi ibhizinisi lakhe likhula, wacela amalungu kaMazisize wakhe ukuthi amsize ngenye imali yokubhekana nezindleko zemfundo zenye yezingane zakhe eyayifisa ukophothula izifundo enyuvesi yakwaZulu. Amalungu kaMazisize wakhe akuthokozela ukumsiza, wabe eseboleka uR2,500 wokuthi ingane yakhe ikhokhele indawo yokuhlala enyuvesi.

Umama uChonco uthi ukuba wayengelona ilungu likaMazisize iAsithandane, wayengeke akwazi ukubhekana nezindleko zemali. Uyakujabulela ukuthi ingane yakhe kuyimanje yenza unyaka wesithathu enyuvesi ifundela iziqu zesayensi futhi konke lokhu kwaba lula ngenxa yoxhaso aluthola kuMazisize wakhe.

## Kukhulunywa ngezobulili

NgoMashi kulonyaka, **iSinamandla yethule izifundo ezaba yizinsuku ezimbili ezindaweni ezahlukene komasipala abane** (Sisonke-uMzikhulu, Ugu-Harding, uMzinyathi kanye naMajuba-Newcastle). Lokhu kwaba yizinsuku ezingu 8 sezisonke kanti abantu abathamela lezifundo baba ngu 100 beqhamuka koMazisize abahlukene abasungulwa nguZimele.

Loluqeqesho lwezifundo kwakusoshwe ngalo ukudlulisa luqwashise ngalokho okulandelayo:

- Ukufundisana ngobulili nokuphathelene nakho
- Ukuqwashisa ngezinto ezingenza ukuhlukunyezwa ngobulili kuqhubekele phambili
- Ukuxhumana phakathi kwamasiko, ukuhlukunyezwa okuncikene nobulili, indlala nesifo sengculazi
- Amasiko nemigomo ayibekela abesifazane ngokuziphatha nobudlelwane babo nabesilisa. Njengemisebenzi emele yenziwe

ngabesifazane benzela imindeni yabo uma iqhathaniswa neyenziwa abesilisa. Lokhu kuveza imiphumela engemihle kwabesifazane okuholela kulokhu: ukugula kwabesifazane, ukungabibikho kwesikhathi sokusondelana kwabesifazane nezingane zabo, ukungabibikho kwesikhathi sokunakekela ngendlela abayeni babo ngenxa yokukhanda emzimbeni.

- Ukusiza ababethamele ukuqonda ngegalelo labo ekucindezelweni kwabanye abesifazane. Ukusiza abesifazane ukuzijwayeza nokwazi ngamanye amalunga emizimba yabo nemisebenzi yawo ukuze bakwazi ukukhuluma ngokukhululeka ngezindaba eziphathelene ocansi nobulili.

Amalungu oMazisize agqugquzelwa ukuthi athathe ayekufundile aye nakho koMazisize bawo ukufundisa abanye. NgoJuni noJulayi abesifazane bazoqhubeka nokuthola olunye uqeqesho olumayelana nokuhlukunyezwa okuthintene nobulili nokuthi bangabhekana kanjani nalokhu njengamalungu kaMazisize.



Isifundo esafundwa kuloluqeqesho ukuthi abantu besifazane abafuni ukukhuluma ngezindaba ezishubile eziphathelene nocansi, ukuya esikhathini nokungalingani kwezobulili, kwavela nokuthi babehlale besaba ukwenza into engahambisani namasiko abo nokungabinalo ulwazi olwanele. Noma kunjalo, kubukeka sengathi izinto ziyashintsha manje ikhulu kwintsha esakhulayo njengoba yona ingesabi ukukhuluma ngezinto engaziqondi ngamasiko nezinto ezilindelwe kwabesifazane nokuziphatha emphakathini.

# Amaphutha esiwenza ngemali

**Iningi lethu lenza amaphutha amaningi ngemali. Funda izibonelo zamanye alamaphutha ngezansi:**

- ukudedela omunye umuntu akuphathele izindaba zakho zezimali
- ukungaxoxisani ngezindaba zezimali
- ukungabi nebhajethi



**1** Kubalulekile ukuziphathela izindaba zezimali zakho. Wonke umuntu - abesilisa kanye nabesifazane kumele sonke sazi kabanzi mayelana nalo lonke isenti esinalo. Njengokuthi:

- inani lemali engenayo,
- inani lemali ephumayo noma echithwayo,
- kanye nenani lemali elondolozwayo.

**2** Kubalulekile ukuhlela isikhathi sokuxoxisana ngezimali. Ukuxoxisana njengomndeni ngemali kubalulekile kakhulu. Onke amalungu omndeni kumele azi izindlela zokuphatha imali - okubandakanya kubo abesilisa, abesifazane kanye nezingane.

**3** Kubalulekile ukwenza ibhajethi. Ibhajethi injengohlelo oluzokulekelela ukwazi ukuphatha nokusebenzisa kahle imali yakho. Ibhajethi izokulekelela ngalezi zindlela:

- ngokuthi wazi lapho usebenzisa khona imali nokuthi uyisebenzisela,
- ngokuthi ungangeni ezikweletini,
- ngokwenza kube lula ukulondoloza imali ozoyisebenzisela ukufeza izidingongqangi.

Nyangazonke ngaphambi kokusebenzisa imali, xoxisanani njengomndeni ngezidingo zasekhaya. Bese nibhala ibhajethi yenyanga yonke.

## Uyazazi yini izinto ochitha kuzo imali yakho?

Khetha isonto elilodwa, ubhale uhla lwezinto ozithengayo nozikhokhelayo. Qala namuhla!



uMsombuluko	uLwesibili	uLwesithathu	uLwesine isinkwa R6.99	uLwesihlanu	uMgqibelo	iSonto

**Ngokuzayo: Sifunda ukugcwalisa ifomu lebhajethi.**

# Indlela yokwenza ibhajethi

Ibhajethi yinto oyakhayo uyisebenzise njenge qhinga elikulekelela ekusebenziseni imali ngendlela efanele. Ikulekelela ukuthi wazi lapho uchitha khona imali yakho. Ngebhajethi ukwazi ukubona imali osala nayo uma usukhokhe zonke izindleko. Futhi uba namandla okwenza iholo lakho lanele izindleko zakho. Uma wakha ibhajethi, kubalula ukuhlelela ukonga nyanga zonke.



## Isinyathelo 1

Ibhajethi yakhiwa kanje. Bhala uhla lwezindleko zenani elilinganayo nyanga zonke:

- Imali yokuthela
- Imali yezingane yesikole
- Imali yokugibela
- Imali elondolozwayo

Inani selilonke: \_\_\_\_\_

## Isinyathelo 2

Bhala uhla lwezindleko zenani elishintsha nyanga zonke: Lezi izinto ozithenga noma ozikhokhela ngengani elingafani njalonjalo njengalezi:

- Ugesi
- Ukudla
- Ucingo noma umakhalekhukwini
- Ama-akhawunti
- Ukuzithokozisa
- Amakhambi okwelapha
- Nezindleko ezivela ungazelele

Inani selilonke: \_\_\_\_\_

## Isinyathelo 3

Manje bhala imali enganayo ekhaya lakho ngenyanga. Lena imali okumele uyichithe ngenyanga.

- Iholo
- Isibonelelo sikahulumeni
- Isibonelelo sezingane
- Okunye

Inani selilonke: \_\_\_\_\_

Ngeliphi inali eliphezulu, iholo noma imali eya ezindlekweni? Uma ngabe imali eya ezindlekweni ingaphezu kweholo lakho, uchitha imali engaphezu kwamandla akho. Uma iholo lakho lingaphezu kwezindleko, uyakwazi ukonga, kanti unethuba lokulondolozela ikusasa.

**Hlanganisa zonke izindleko ukuze ubone ukuthi malini oyichitha isiyonke.**

**Bhala ibhajethi yakho yalenyanga lapha ngezansi:**

Izindleko		Izindleko ezishintshayo		Imali engenayo	
<b>Khumbula! Ukuhlelela ibhajethi yakho ibe nemali oyilondoloza nyanga zonke!</b>					
Izindleko ezingashintshi	Inani	Izindleko ezishintshayo	Inani		Inani
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
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_____	_____	_____	_____	_____	_____
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_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Inani selilonke		Inani selilonke		Umahluko phakathi kwemali engenayo/neyezindleko:	

## Umuzi omusha kamama uDlamini

**UMama uDlamini oneminyaka ewu55 ubudala, uyilungu likaMazisize iSiyathuthuka** eyasungulwa yiZimele ngo Apreli 2013 iqalwa ngamalungu awu20 angabantu baseMsinga. Umam' uDlamini usonge uR260 selokhu kwaqala kuMazisize wakhe, useboleke uR2,560 kuyimanje kuMazisize wakhe ukufeza iphupho lakhe lokunweba umuzi wakhe. Unakekela izingane eziwu6, ezimbili zazo okungezika dadewabo osewashona.

Isifiso sakhe kwakungugwema ukuxhaphaza imali. Waboleka umshini wokwenza izitini

kumakhelwane wakhe, waqala wenza izitini ekhaya. Usenze izitini eziwu 2 500 ngemali ayiboleke kuMazisize wakhe. Uhlawumbisela ukuthi lezitini wayezokikhokhela imali engaphezu kuka R15,000 esitolo okusho ukuthi usonge imali eningi ngokuzenzela ekhaya.

Uma eseqede ukunweba umuzi wakhe umama uDlamini ucabanga ukuziqalela ibhizinisi lokwenza izitini ngomuso ukuze azenzele imali. Uyazi ukuthi angakwazi ukuthola imali kuMazisize wakhe ukuze aqale lelibhizinisi lakhe.



## Akusathenjewe kumali yesibonelele sikahulumeni kuphela



**Umama uZungu nomama uXaba bobabili babalelwa eminyakeni engaphezu kuka 30, bangamalungu kaMazisize iSakhisizwe,** eyaqalwa ngoJanuwari 2010 isungulwa iAmangwe Village kwaMthethwa kwaZulu-Natal ngo2013 baboleka imali ewu R500 kuMazisize wabo ukuthenga izinto ababezozidayisa bakwazi ukuyikhokha futhi kalula. Babheka emphakathini wabo bathola isakhiwo esasingasetshenziswa muntu, bathola imvume yokusisebenzisa ukuvula isitolo esincane kuso. Baboleka imali yesibili ewu R1,000 ukuthenga ezinye izinto zokudayisa ezinjengeziphuzo ezipholile nezitshalo. Kusukela lapho sebakwazi ukulikhulisa ibhizinisi labo futhi bakwazi nokuthenga isiqandisi esisha.

Umama uZungu unamalunga omndeni awu14 emzini wakhe ababephila ngemali yempeshe ni neyesondlo sezingane sikahulumeni kodwa njengamanje ingxenye yakhe yenzuzo ayithola ebhizinisini labo seyenza umehlukho. Umama uXaba unamalunga ayisithupha omndeni ekhaya lakhe futhi nabo babephila ngemali yesondlo sezingane ngaphambi kokuqala ibhizinisi labo elimngenisela imali. Nyanga zonke umama uXaba nomama uZungu benza isiqiniseko sokuthi babeka imali eceleni yokuthenga ezinye izimpahla abazidayisayo nenye abazoyonga ngaphambi kokuhlukaniselana ngenzuzo abayenzile. Bathemba ukudayisa okunye okuthe xaxa esitolo sabo ezinyangeni ezizayo.

## Sebephekela imicimbi yomphakathi

**UMazisize iMasibambisane** eseRookdale kwaZulu-Natal, ingomunye woMazisize abadala, yasungulwa USIZO ngoJuni 2006. Noma inani lamalungu lehla ekuhambeni kweminyaka, kunamalungu awu 9 asaahubeka ngoMazisize wawo ngenxa yenzuzo alutholayo.

Njengakuyo yonke imiphakathi esemakhaya, kuba nemi-bhiyozo yomphakathi eba khona izikhathi eziningi. Lokho kwenza amalungu abone ithuba lokwenza imali ngokubolekisa ngezinto zemicimbi ezifana namabhodwe, izitofu zegas, izihlalo netende.



Besebenzisa imali kaMazisize, lamalungu akwazi ukuthenga amabhodwe amakhulu amane, isitofu segesi enimamaziko amane nezihlalo abakuboleka umphakathi. Inzuzo abayenza ebhizinisini labo bahlukaniselana ngayo. Isinyathelo esilandelayo ukuthenga itende ukuze badayise konke okusetshenziselwa imicimbi emikhulu.

## Uqeqesho ngengculazi nesandulela sayo

NgoFebruwari 2014 **IsiGungu iSiyathuthuka** eyasungulwa iZimele, eku-masipala Ugu kwaZulu-Natal yanquma ukwenza usuku okubalulekile lwamalungu kaMazisize ayemukela izitifiketi zoqeqesho ngesifo sengculazi nomthelela waso. IsiGungu sasifuna ukugqugquzela amalungu kaMazisize ukuthi anikele emphakathini yawo ngokusebenzisa kuwo ulwazi abalufundile baphinde basebenzisane nonompilo nekliniki yomphakathi.

Baba nomgubho omncane wokuthweswa iziqu. Imenenja yekliniki nomhlengikazi babemenyiwe ukuzozibonela amalungu kaMazisize ethola izitifiketi futhi bawagqugquzela ukuthi lamalungu angaba usizo kanjani emiphakathini yawo aphinde asebenzisane kanjani nekliniki. Imenenja yekliniki yamema amalungu kaMazisize ukuthi abe ingxenye yemibuthano yezempilo ehlelwa ikliniki.

Umbuthwano wokuqala owawumayelana nokukhulelwa wabanja ngomhlaka 21 Februwari, iningi lamalungu kaMazisize abamba iqhaza kuwo.

Amalungu kaMazisize akhombisa intshisekelo yokuvakashela umphakathi oseduzane nawo obizwa nge Esabelweni, ukuhlomisa amalungu omphakathi ngekho abalizuzile kuqeqesho ngengculazi nesandulela sayo.



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