A South African gem, *The Precious Little Black Book* has condensed into a single publication the most essential information every woman may need. From the domestic worker to the woman in the workplace or shelter in the rural areas, the intention of the book is to empower every woman by providing critical information in one, easy-to-use directory.

Chic and compact, this book is a powerful hub for all things important to women. Whether you need advice on funding your business, need pregnancy tips, or simply need a book detailing emergency numbers for your home, *The Precious Little Black Book* will help you in your time of need.

“A wonderful resource that is sure to benefit South African women, regardless of their race, class or age.”
– South African Federation for Mental Health (SAFMH)

“A great reference book for women and women’s health, written in a way that is accessible to gender and health activists.”
– Professor Pamela Naidoo

“Helpful and empowering ... and written in a way that is accessible and understandable.”
– Department of Small Business Development

www.themotsepefoundation.org
Precious

THE LITTLE

BLACK BOOK
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This book was developed by the Motsepe Foundation’s Women’s Unit. Information, advice and suggestions in this book are of a general nature and should be used as a guideline only.

While all efforts have been made to ensure accurate, up-to-date information, the Motsepe Foundation Women’s Unit shall not be held liable, legally or otherwise, for any incorrect and/or inaccurate information, advice or opinion in this book, by any reader, government department or official, or any other interested party.

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HOW TO USE THIS BOOK

The Precious Little Black Book provides South African women with information about their rights, health, education and economic empowerment, as well as know-how about social and legal issues. We believe every woman has the ‘right to know’ and that this book will therefore become precious to them.

Each section has been indexed to help you choose the correct section, and each chapter ends with contact details which you can use for additional information or support services.

No single book can cover every situation or answer every question, but this one should provide you with the practical tools to achieve a better quality of life.

Remember that this book is only a guide. If you have more serious issues or need more help, use the information in this book to find organisations to help you, or get help from a registered practitioner or reputable organisation.
ACKNOWLEDGEMENTS

We acknowledge and express our deepest gratitude to the many government and non-governmental organisations and individuals who participated directly or indirectly in the compilation of this book. Without the information supplied by financial institutions, associations, public and private sector and academic institutions, this book would not have been written. Special appreciation to the Motsepe Foundation team, the Bookstorm team and the editors.
South Africa celebrated 20 years of the Constitution in 2016, and it is indeed 20 years of progress for women’s rights. Rights, however, will only lead to empowerment if they are known, promoted, protected and used.

*The Precious Little Black Book* is an important and timely reference, providing easily accessible information to women on a range of issues: from what to do in emergencies, to contact details for different support groups, how to access educational opportunities, to preparing for an interview. There are also very useful sections on parenting and family planning. Women’s rights are human rights, and the section on citizens’ rights is particularly useful.

It is now the accepted wisdom that the empowerment of girls and women has a multiplier effect: it leads to improved education and health outcomes for families and communities. As the founder of the democratic South Africa, President Nelson Mandela said: “Freedom cannot be achieved unless the women have been emancipated from all forms of oppression”.

*The Precious Little Black Book* is a necessary tool to empower women of all ages, and contains information on issues that girls and women might wonder about silently.

*Dr Nkosazana Dlamini-Zuma*
PREFACE: WHY PUBLISH A RESOURCE GUIDE FOR WOMEN?

Women play a critical role in improving the wellbeing and living standards of their families and communities. They are generally the primary caregivers to the young, the elderly and the sick. They bear the consequences of decisions related to family size, children’s education, and family finances among many responsibilities. This role often places them front and centre of major economic, social and political activities in their families and society.

In order to fulfil this role, women must ensure that they take care of themselves in much the same way that flight attendants advise parents in emergency situations to first fit their own oxygen mask before helping others, including young children. So, women must first make certain that they are well-equipped physically, mentally and emotionally to be active participants in their family lives and society in general.

I believe that appropriate information empowers women by giving them tools to transform their lives, allowing them to be more independent, to be effective participants in the economy, and to be agents of change. In South Africa, despite enormous progress towards women’s empowerment, women are still under-represented in many spheres of socioeconomic and political decision making. This is affected by the considerable difference in women’s and men’s access to information, opportunities and resources,
which impacts their ability to participate meaningfully in socioeconomic structures in their communities.

This book helps to fill the gap by providing basic but critical information on health, education and finance, as well as social and legal matters. It is my hope that this guide will be a hands-on resource to help women make informed decisions and to take charge of various aspects of their lives. It will also provide practical and specific information and advice, as and when it is needed.

In 2016, we marked the 60th anniversary of the 1956 Women’s March to Pretoria. We acknowledge the progress made in advancing the welfare of women. I am confident that we will achieve a more inclusive society where men and women, girls and boys have the same access to information and opportunities in order to improve their lives and work towards improving the lives of those less fortunate than themselves.

Dr Precious Moloi-Motsepe
Johannesburg, 2017
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MEDICAL EMERGENCY SITUATIONS POSE AN IMMEDIATE RISK TO A PERSON’S LIFE AND CAN HAPPEN ANYTIME: AT HOME, IN THE MIDDLE OF THE ROAD, OR IN THE WORKPLACE.

Many fatalities could be prevented if attended to in good time. Ordinary people, and especially women, are often the first respondents in medical emergencies. Unfortunately, people can be hesitant to get involved because they are not sure of what to do. It is important that we all have some knowledge of how to manage emergency situations.

The most important thing to remember in an emergency is that every second counts. Try to stay calm and act as quickly as you can.
WHAT TO DO IN AN EMERGENCY

• Stay calm.
• Quickly assess the situation – do you need the police or an ambulance?
• Phone the emergency number and tell them:
  - Where you are
  - What has happened
  - Why you need emergency help
• Follow the instructions given by the emergency officer. They may ask you to do CPR (see opposite).

HOW TO DO CPR

Cardio Pulmonary Resuscitation (CPR) is performed to keep a person alive by breathing into their lungs and massaging their heart. It is lifesaving.

ABC
Before performing CPR, you must check that the conditions are correct. You can do the ABC check:

A – Airway
• Clear the mouth of any particles or obstructions.

B – Breathing
• Listen for breathing
• Look for chest movement

C – Circulation
• Feel pulse

Learn how to perform
CPR – you could save a life!
If the person is not breathing, perform CPR:

- Place your hands, one on top of the other, in the middle of the person’s chest. Push down about 5 cm, quite hard and fast. Do this 30 times.
- Tilt the person’s head back, lift their chin and pinch their nose shut. Cover their mouth with yours and blow until you see their chest rise. Blow twice, for one second each time.
- Carry on with 30 chest pumps and two breaths until help arrives.

**EMERGENCY NUMBERS**

**Police** ☎ 10111

**Ambulance** ☎ 10177

**Any emergency from a cellphone (all networks)** ☎ 112

**Resuscitation Council of South Africa** ☎ 011 478 3989 ☝️ www.resus.co.za
GENDER-BASED VIOLENCE

DOMESTIC AND SEXUAL ABUSE

South Africa has one of the highest incidences of domestic violence in the world. Domestic abuse can have long lasting effects on the victim and her family.

*What is domestic abuse?*

Domestic abuse is violent behaviour between family or household members – wives and husbands, or ex-wives and ex-husbands, parents and children, boyfriends and girlfriends.

The abusers can be men or women, but the people who are most often abused are women and children.

Domestic abuse can be:
• **Physical abuse:** Hitting, slapping, pulling hair, punching and using objects to cause pain and harm. If someone, especially a partner, physically abuses you once, he/she will almost certainly do it again. Physical abuse often gets worse over time.

• **Sexual abuse:** Forcing somebody to have sex against their will, even if that person is a spouse or a partner.

• **Emotional abuse:** Being made to feel afraid, or feeling like you’re not a good person, or like you’re going crazy. Partners who are jealous or possessive are often emotionally abusive.

• **Psychological abuse:** Shameful behaviour towards someone (like insulting them or calling them names or making them feel afraid), which makes them feel like a nobody.

• **Verbal abuse:** Saying horrible things or calling people names to make them feel bad about themselves.

• **Intimidation, harassment and stalking:** Making people feel afraid by saying or doing threatening things.

**What to do if you experience domestic abuse**

- Don’t wait until you get hurt. Get help immediately.
- Talk about it. Tell friends and family what’s going on.
HOW TO GET A PROTECTION ORDER

A protection order is an order from a magistrate that lists the things that your abuser is not allowed to do. If the abuser does these things, it means he/she has broken the order. He/she can be arrested and taken to court.

- Go to your nearest Magistrates’ Court (see page 107) and fill in some required forms and/or provide an affidavit. The court will give you an interim protection order.
- On the ‘return date’ on the order, the Magistrate will allow both you and the other person to tell each side of the story. (If the other person doesn’t attend court on the return date and there’s proof that he/she committed domestic violence, a final protection order will be issued in his/her absence.)
- The Magistrate will give you a final protection order if he/she is satisfied that domestic violence is happening.
Ambulance/Emergency Services ☑ 10177

Police ☑ 10111

Stop Women Abuse Helpline (Lifeline) ☑ 0800 150 150

The Trauma Centre (for survivors of violence and torture)
☎ 021 465 7373 ☑ www.trauma.org.za

People Opposing Women Abuse (POWA)
☎ 011 642 4345/6 or 083 765 1235 ☑ www.powa.co.za

Family and Marriage Association of South Africa (FAMSA)
☎ 011 975 7106/7 to find your nearest branch ☑ www.famsa.org.za

LifeLine Emergency Counselling Line ☑ 011 422 4242 or 0861 322 322

Legal Aid South Africa
☎ 0800 110 110 ☑ www.legal-aid.co.za

Rape Crisis 24-hour Crisis Line
☎ 021 447 9762 ☑ www.rapecrisis.org.za
SEXUAL HARASSMENT

If someone pays you attention that’s sexual in nature, and you don’t want them to or it makes you feel uncomfortable, that constitutes sexual harassment.

South Africans are protected from sexual harassment by the Protection from Harassment Act, No 17 of 2011.

Sexual harassment may be:

- Unwanted physical contact, from touching, to sexual assault and rape.
- Unwelcome sexual advances, comments with sexual overtones, sex-related jokes or insults, or unwelcome comments about a person’s body made in their presence or directed towards them.
- Unwelcome gestures, indecent exposure, or unwelcome displays of sexually explicit pictures and objects.
- Requests for sex in exchange for a job, a promotion or a pay increase.

SEXUAL HARASSMENT IN THE WORKPLACE

Sexual harassment is a criminal offence under the Labour Relations Act, No 66 of 1995.

Your employer should be able to give you their policy on sexual harassment in the workplace. Read it so that you know what to do if it happens to you.
If you’re being sexually harassed at work:

- Make notes: Write down all incidents, including the dates they happened and the names of people who may have seen the incidents.
- Let the person know that his/her behaviour is making you uncomfortable. If this makes you feel unsafe, you can tell your manager.
- Follow the steps that are set out in your employer’s policy and guidelines on what to do if you’re sexually harassed in the workplace. You could also get help from someone in the human resources department.

In order to be able to do this properly, women must take care of themselves too.

Look after yourself by getting enough sleep (at least eight hours every night), eating well (lots of fresh fruit and vegetables if you can), being physically active, and keeping a positive attitude.
HEALTH ASSESSMENTS

Women need to have regular health check-ups to help them stay healthy. A health assessment will alert you to any health risks, and your doctor will then help you to manage these. You should try to have a medical check-up once every year.

Diseases such as heart disease, high blood pressure, diabetes and some cancers can be picked up in their early stages when treatment is often more effective and can lead to a cure. If you have risk factors, such as a family history of a disease, it may be more likely that you will develop that disease.

At your check-up, talk to your doctor about your medical history, your family’s history of disease, and your lifestyle choices such as diet, exercise and if you smoke or drink alcohol.

WHEN TO HAVE HEALTH CHECKS FOR COMMON AILMENTS

Certain conditions – such as high or low blood pressure, high cholesterol, and cervical or breast cancer – are very common. Getting checked early can help you to treat diseases early and stay healthy.
## Necessary tests for health screening

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<td>Once a year unless advised more often.</td>
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<td>Diabetes screening</td>
<td>Those with symptoms or family history of diabetes.</td>
<td>Once a year or as advised by your doctor.</td>
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<td>STI (sexually transmitted infection) and HIV/Aids tests</td>
<td>Every sexually active woman.</td>
<td>If exposure is suspected; otherwise, once a year (during pregnancy too).</td>
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<td>Every five years or as recommended by your doctor.</td>
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<td>Everyone from the age of 20.</td>
<td>As recommended by your doctor, especially when pregnant.</td>
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<td>Pap smear test</td>
<td>Every sexually active woman or from the age of 20.</td>
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<td>Breast examination</td>
<td>Every woman from the age of 20.</td>
<td>Self-examination once a month, one week before your period; clinical examination by a doctor once a year.</td>
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<td>Mammogram</td>
<td>Every woman from the age of 40.</td>
<td>Once a year.</td>
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<td>Bone density test</td>
<td>Every woman from the age of 50.</td>
<td>As recommended by your doctor.</td>
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VISITING THE DOCTOR

Before you go to the doctor, make sure you have everything you need, including medical aid or insurance and past medical records. You should also make a list of questions you may want to ask the doctor.

Keep your medical records updated with the following information:

- Menstrual history.
- Pregnancy history.
- Family medical history.
- Your own medical history (including any surgeries).
- Medications-supplements you may be taking: Take these with you, in their correct containers. This helps the doctor know what medicine to prescribe to avoid a clash with what you are already taking.
- The results of clinical tests such as blood pressure, cholesterol, glucose, iron levels, Pap smear, or breast examination.
When you visit the doctor, it’s very important that you answer all the questions honestly. Don’t leave out anything, even if it makes you feel embarrassed.

If you feel unsafe or uncomfortable, you can ask for someone else to be with you (a friend or a nurse) when the doctor examines you.

Tell the doctor:
- About your symptoms.
- When did it start?
- Has it happened before?
- Has anyone else in your family had a similar problem?
- Are you currently taking any medications?
- Have you had any medical problems before?
- Have you had surgery before?

Ask the doctor:
- To explain to you what is wrong.
- To explain about your medication: When must you take it? How must you take it? Are there any side effects? Will it affect your other medication (e.g. contraceptive pills)?
- If you need to come back for a follow-up.
- Any other questions you might have.

After the visit:
- Follow the doctor’s instructions.
- Report any side effects.
- Go back to the doctor if you’re not feeling better within two to four days.
YOUR RIGHTS AS A PATIENT
According to the National Patients’ Rights Charter of South Africa, every patient has the right to:

- A healthy and safe environment.
- Access to healthcare.
- Choose their healthcare provider.
- Treatment by a named healthcare provider.
- Confidentiality and privacy.
- Be informed about their condition and treatment, so they can give informed consent.
- Take part in their healthcare decision-making.
- Referral for a second opinion.
- Continuity of care.
- Refuse treatment.
- Complain about poor quality of healthcare.
- Access to social security, including occupational health schemes, medical schemes, private insurance, road accident funds and social grants.

According to the National Health Act, No 61 of 2003, no hospital can turn you away if you have a medical emergency.
Have your rights been infringed? If so, you can complain at any of these provincial Thusong Service Centres, depending on which province you live in:

<table>
<thead>
<tr>
<th>Province</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eastern Cape</td>
<td>043 722 2602</td>
</tr>
<tr>
<td>Free State</td>
<td>051 448 4504</td>
</tr>
<tr>
<td>Gauteng</td>
<td>011 834 3560</td>
</tr>
<tr>
<td>KwaZulu-Natal</td>
<td>031 301 6787</td>
</tr>
<tr>
<td>Limpopo</td>
<td>015 291 4689</td>
</tr>
<tr>
<td>Mpumalanga</td>
<td>013 753 2397</td>
</tr>
<tr>
<td>North West</td>
<td>018 381 7071</td>
</tr>
<tr>
<td>Northern Cape</td>
<td>053 832 1378/9</td>
</tr>
<tr>
<td>Western Cape</td>
<td>021 697 0145</td>
</tr>
</tbody>
</table>
Diet and Nutrition

Healthy eating, including lots of fresh fruit and vegetables, and home-cooked meals rather than fast food, is important for your health. By making healthier choices about what you eat, you can prevent or reverse many health problems associated with poor diet, such as obesity, anaemia, high blood pressure, heart disease, diabetes and high cholesterol.

Good foods include:
- **Whole grains** such as oatmeal and wholewheat bread.
- **Fruit and vegetables** (try to eat three to five portions every day).
- **Protein** from fish, chicken and meats, some nuts and seeds.
- **Dairy products** such as milk and cheese.

Foods that you shouldn’t eat a lot of include:
- **Fats and oils**.
- **Processed foods** including fast food (takeaways).
- **Very refined foods** like white bread.
- **Baked goods** like cookies, cakes and pies.
Chapter 2 - Health

WHAT IS BODY IMAGE?

Human bodies naturally come in all shapes and sizes, big, thin, tall or short. We’re all different as individuals and should be able to appreciate who we are.

Many women today, especially young girls, feel pressured to look like the near-perfect pictures of models in magazines. These pictures are incorrect because they are often airbrushed, changed to give a false image and an unreal picture of women. Most men and women have flaws.

It is self-affirming to be a woman who is physically active, eats healthily and is strong and proud of her body.

EATING DISORDERS

Having an eating disorder (eating too little or too much) causes emotional and physical unhappiness and can be extremely harmful to the body, and in some cases even deadly.

Anorexia

This is a life-threatening condition involving self-starvation. It can be caused by a false perception of being overweight.

⚠️ Warning signs and symptoms of anorexia include:

- Losing a lot of weight.
- Being too concerned with body weight.
- Being obsessed with ‘being thin’.
- Exercising much more than is normal.
- Brittle hair and nails.
- Absence of menstruation (no periods).
Bulimia

Bulimia is a condition that results from compulsive overeating followed by forced vomiting or taking laxatives in order to avoid the food being absorbed by the body.

The warning signs and symptoms of bulimia include:

• Eating very large amounts of food in a short period of time.
• Going to the bathroom very often, and signs of vomiting.
• Discoloured teeth (because of the vomiting).
• Using laxatives when they’re not necessary.

Eating Disorders South Africa (EDSA)

012 993 1060  www.edsa.co.za

LIFESTYLE CHOICES

Making good lifestyle choices will help you to be healthy:

• If you’re overweight or obese, speak to your doctor about a diet to help you lose weight.
• Quit smoking, or do not start.
• Don’t drink too much alcohol (for women, not more than two glasses of wine daily).
• Get some exercise every day, even if it’s only a half-hour’s brisk walk.
• Follow your doctor’s advice.
• Take any chronic medication regularly, as prescribed by your doctor.
• Don’t self-medicate (don’t take medication without advice from a health professional).

According to a 2014 study released by the World Health Organization, South Africa has one of the highest rates for lifestyle risk factors of obesity (45%) and low physical activity (59%) in the world.
**CHRONIC DISEASES**

A chronic disease is a medical condition that lasts a long time – from a few months to an entire lifetime. Most chronic diseases are caused by poor lifestyle choices, such as not eating well or not getting enough exercise. Some are caused by exposure to environmental hazards, such as certain chemicals, while some are inherited (you’re born with them).

Many chronic diseases are manageable. Chronic diseases include:

- Heart disease.
- Stroke.
- High blood pressure.
- High cholesterol.
- Diabetes.
- Obesity.
HEART DISEASE

Research shows that one in four South African women may develop some form of heart disease before the age of 60. The good news is that most heart diseases are preventable if they’re diagnosed early and treated properly.

Risk factors for heart disease:
- Genetic causes.
- High blood pressure.
- Obesity.
- Smoking.
- Diabetes
- Excessive alcohol intake.

Heart failure

Heart failure happens when your heart can’t pump enough blood to meet your body’s needs. The most common cause is high blood pressure.

⚠️ Warning signs and symptoms of heart failure:
- Shortness of breath that gets worse with activity and when lying down.
- Unusual tiredness.
- Feeling lightheaded (dizzy or faint).
- Swelling in the feet, ankles, legs and body, and in the veins in the neck.
- Brownish discoloration of the tongue and nails.
- Going to the toilet to urinate often, especially at night.
If you think you have heart failure:

Call ☎ 10177 (from a landline) or 📞 112 (from a cellphone).

Go to your nearest emergency room immediately.

Heart attack
A heart attack usually happens when a blood clot blocks the flow of blood through an artery (a blood vessel that feeds oxygen-rich blood to the heart). This can damage or destroy part of the heart.

⚠️ Warning signs and symptoms of a heart attack:
• Chest pain that may feel like a heavy weight on the chest or a tightness around the chest.
• Pain or discomfort in the stomach, in one or both arms, or in the back, shoulder, neck or jaw.
• Shortness of breath.
• Sweating (often a cold, clammy sweat).
• Light-headedness.
• Nausea (feeling sick).

The signs and symptoms of a heart attack in women may be milder than in men.
Don’t ignore any of these symptoms:

- Mild discomfort in the chest, or a feeling of pressure or squeezing.
- Weakness in the body.
- Being very tired all the time for quite a long time.
- Not being able to sleep properly.
- Digestion problems, such as indigestion, nausea or vomiting.
- Feeling very anxious.

If you think you’re having a heart attack:

Call 10177 (from a landline) or 112 (from a cellphone).

Go to your nearest emergency room immediately.

Call your loved ones, your neighbour or colleague and let them know you need help urgently.

STROKE

A stroke happens when a blood vessel to the brain ruptures or breaks or when a blood vessel to the brain is blocked by a blood clot. This may mean that part of the brain can’t get enough blood, and therefore is not getting enough oxygen. This can lead to that part of the brain dying. A stroke can cause serious disability or even death.
Risk factors for stroke:

- Having high blood pressure.
- Having diabetes.
- Women who smoke and are on the Pill.
- An unhealthy lifestyle, including a high-fat diet.

⚠️ Warning signs and symptoms of a stroke:

- Sudden weakness or numbness in the face, arm or leg on one side of the body.
- Sudden difficulty speaking or understanding.
- Problems with vision, especially loss of vision in only one eye.
- A sudden, very bad headache with no obvious cause.
- A sudden loss of balance, which gets worse when you bend or cough.

A stroke is a medical emergency. If you feel like you’re having a stroke, get medical attention immediately.

Call 📞 10177 (from a landline) or 📞 112 (from a cellphone), or go to your nearest emergency room.

Heart and Stroke Health Line
📞 0860 143 278 🌐 www.heartfoundation.co.za

Stroke Aid Society
📞 011 485 0235 🌐 www.strokeaid.org.za

Stroke Support Group
📞 084 270 4507 🌐 www.strokesupport.co.za
HIGH BLOOD PRESSURE
High blood pressure, also called hypertension, is a chronic condition where the force of the blood pushing against the blood-vessel walls is stronger than it should be. This means the heart has to work harder to circulate blood through the body. It can also damage the lining of the blood vessels.

High blood pressure contributes to hardening of the arteries, stroke, kidney disease and the development of heart failure.

Risk factors for high blood pressure:
• Ethnicity (black women are more likely to develop high blood pressure).
• Having a family history of high blood pressure.
• Being overweight or obese.
• Having diabetes.
• Smoking.
• Not getting enough exercise.
• Pregnancy (for some women).

The ‘silent killer’
New research says that South Africa has the highest rate of high blood pressure reported among people aged 50 and over in the world, with consistently higher levels among women.

A 2014 study (Study on Global Ageing and Adult Health, conducted by the World Health Organization) says that only about one-third of people who tested positive for high blood pressure even knew they had it. This is why high blood pressure is often called the ‘silent killer’ – often, there are no symptoms.
**HOW IS BLOOD PRESSURE MEASURED?**

A blood pressure reading has a top number (systolic) and bottom number (diastolic).
Normal: 120/80 or less.

Pre-hypertension: When your blood pressure is above 120/80 but below 140/90.
Hypertension (high blood pressure): When your blood pressure is 140/90 or above.

⚠️ Warning signs and symptoms of high blood pressure:
- Severe headache.
- Fatigue (feeling very tired).
- Being confused.
- Changes in how you see.
- Difficulty breathing.
- Irregular heartbeat.
- Pounding in the chest, neck or ears.
- Nose bleeds.

**KEEP YOUR BLOOD PRESSURE WITHIN NORMAL RANGE**

- Have your blood pressure checked regularly (at your doctor or your nearest clinic).
- Maintain a healthy weight by eating a sensible, balanced diet.
- Quit smoking, or don’t start.
- Limit the amount of salt in your food.
- Follow your doctor’s advice.
HIGH CHOLESTEROL
Cholesterol is a type of fat found in your blood. It is naturally produced mostly in the liver but some cholesterol comes from the foods you eat, such as red meat, fish, eggs and dairy products.

Your body needs a little bit of cholesterol to help your brain, skin and other organs grow and function. But if your body cannot process cholesterol or you eat food high in cholesterol, this can affect your general health.

Too much cholesterol in the bloodstream may cause some cholesterol to collect in the blood-vessel walls, causing these vessels to become narrower over many years. This means that not enough blood can flow through these vessels to your heart. This can lead to heart attacks and strokes.

Signs and symptoms
High cholesterol does not normally present any noticeable symptoms. The only way to know if your cholesterol is too high is to have a blood test. Unfortunately, the only true symptoms associated with high cholesterol are heart attack or stroke from the damage caused by high cholesterol over time.
Types of cholesterol

HDL cholesterol is called ‘good cholesterol’ because it helps remove ‘bad cholesterol’ from the arteries.

LDL cholesterol is called ‘bad cholesterol’ because too much of it can harden your arteries and cause heart disease. It is produced naturally by the body, but many people inherit genes from their mother, father or even grandparents that cause them to make too much cholesterol.

Risk factors for bad cholesterol:
• Age: Your risk increases as you get older.
• Gender: After menopause, women’s LDL levels increase quicker than men’s.
• Ethnicity: People of Asian and African descent tend to have more problems with cholesterol.
• Smoking.
• High blood pressure.
• Diabetes.
• Family history of premature heart problems.
• Being overweight.
• Diet: An unhealthy diet can increase a risk of high cholesterol.

How to reduce your bad cholesterol
• Eat a healthy diet: Cut down on red meat, eggs, butter, cheese and some margarines.
• Exercise every day: Even 30 minutes of fast walking a day will help.
• Maintain a good weight and shape: Carrying too much fat in your belly is associated with greater risk of heart problems.
• If high cholesterol runs in your family, speak to your doctor about medication.
DIABETES

Failure of the body to produce insulin results in diabetes. Insulin is a hormone in the body that controls blood sugar levels. It helps cells in the body to use glucose (sugar) for energy. Without insulin, the body can’t get the energy it needs from the food you eat.

If left untreated, diabetes can lead to serious complications, including organ damage, heart disease, stroke, vision loss, kidney failure, foot ulcers, foot amputation and even death.

If you’ve been diagnosed with diabetes, you need to be under a doctor’s care. Follow all advice and treatment, and get regular check-ups.

Risk factors for diabetes:

• Family history.
• Ethnicity: African people are more likely to get diabetes.
• Being overweight or obese.
• Not getting enough exercise.
• Intolerance to glucose or resistance to insulin.
• High blood pressure.
• High cholesterol.
• Age: People over 45 are more likely to get diabetes.
Warning signs and symptoms of diabetes:

- Increased thirst.
- Increased tiredness.
- Going to the toilet very often.
- Unexplained weight loss.
- Changes in vision.
- Itching, especially in your genitals.

**Types of diabetes**

<table>
<thead>
<tr>
<th>Type 1 Diabetes</th>
<th>Type 2 Diabetes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Onset:</strong> Usually in early childhood</td>
<td><strong>Onset:</strong> Usually starts in adulthood</td>
</tr>
<tr>
<td><strong>Cause:</strong> The pancreas doesn’t produce enough insulin, and is usually genetic or caused by the body’s immune system attacking its own pancreas cells.</td>
<td><strong>Cause:</strong> The body is not releasing enough insulin or is resistant to the insulin released. People who are overweight are particularly vulnerable to diabetes.</td>
</tr>
<tr>
<td><strong>Risks:</strong></td>
<td><strong>Risks:</strong></td>
</tr>
<tr>
<td>• Eye problems.</td>
<td>• Kidney failure.</td>
</tr>
<tr>
<td>• Nerve problems.</td>
<td>• Heart disease.</td>
</tr>
<tr>
<td>• Kidney disease.</td>
<td>• Stroke.</td>
</tr>
<tr>
<td>• Heart disease.</td>
<td></td>
</tr>
<tr>
<td>• Stroke.</td>
<td><strong>Prevention:</strong></td>
</tr>
<tr>
<td><strong>Prevention:</strong></td>
<td>• Maintain a healthy body weight.</td>
</tr>
<tr>
<td>• Cannot be prevented, but can be managed well.</td>
<td>• Eat plenty of fruit, vegetables, fish, chicken and whole grains, and less sugary food and starch.</td>
</tr>
<tr>
<td>• Have regular blood checks.</td>
<td>• Exercise daily.</td>
</tr>
<tr>
<td>• Take medication as prescribed.</td>
<td>• Take medication as prescribed by your doctor.</td>
</tr>
<tr>
<td>• Stop smoking.</td>
<td></td>
</tr>
</tbody>
</table>

The third type of diabetes is related to pregnancy and is called Gestational Diabetes. Ask your doctor for more information.
OBESITY

Obesity is a medical condition whereby excess fat is stored in the body. Doctors often measure your body weight vs height ratio (body mass index or BMI). A body mass index above 25 is considered obese (very overweight).

Being overweight, and especially being obese, can trigger many health problems, such as heart attack, stroke and high blood pressure.

How to lose weight

- Get at least 30 minutes of exercise per day. This will be easier if you find activities that you enjoy.
- Cut down on foods that are high in salts, sugars, starches and unhealthy fats, especially fast foods (takeaways).
- Eat more fresh fruit and vegetables, and whole (unprocessed) foods.
- Drink lots of water every day.
- Get enough sleep.
Risk factors for obesity:

- Family history – genetics play a part.
- Not getting enough exercise.
- Unhealthy eating.
- Certain medications, such as some antidepressants, anti-seizure medications, antipsychotic medications and steroids.

**OBESITY IN SOUTH AFRICA**

According to a 2013 study published in the medical journal *The Lancet*, South Africa has the highest overweight and obesity rate in sub-Saharan Africa: 7 out of 10 women and 4 out of 10 men have more body fat than is healthy.

A study by the Medical Research Council found that 61% of the South African population is overweight or obese (almost double the world rate of nearly 30%). Black women have the highest obesity rate of any demographic.

South African Society for Surgery, Obesity & Metabolism (SASOM)

☎ 011 304 7821  🌐 www.sasomonline.co.za
LUNG DISEASES

ASTHMA

Asthma occurs when the tubes that carry air in and out of the lungs become inflamed, meaning that they swell and produce lots of thick mucus. The muscles surrounding the airways tighten, making the airways narrow. This can cause shortness of breath, wheezing, tightness in the chest and coughing.

Asthma is the most common chronic disease in children.

Asthma can’t be cured or prevented, but with proper diagnosis and the right medicine and treatment, it can be controlled and managed. People with asthma can lead healthy lives – in fact, some of the greatest athletes in the world suffer from asthma, including Bafana Bafana and Ajax Cape Town goalkeeper Moeneeb Josephs and Olympic gold medal-winning swimmer Roland Schoeman.

To manage asthma properly, you need to see your doctor first. He/she will measure your lung function (how well your lungs work) with a peak-flow meter, show you how to use an inhaler, explain what may trigger an attack and how to avoid this, and if necessary, prescribe additional treatment.
ASTHMA IN SOUTH AFRICA

- According to the 2014 Global Asthma Report, South Africa has the highest reported mortality (death) rate for asthma in the world.
- According to a recent report by the Global Initiative for Asthma, South Africa has the world’s fourth-highest asthma death rate among 5- to 35-year-olds.
- Asthma is the third-most-common cause of hospital admissions of children in South Africa.

Risk factors for asthma:
- Gender: Asthma is more common in boys than in girls.
- Genetics: Asthma tends to run in families.
- Environmental factors: Air pollution, cold temperatures, high humidity, and allergies to airborne substances such as pollen, mould and dust mites, all contribute to the incidence of asthma.
- Smoking.
### Signs and symptoms of asthma

<table>
<thead>
<tr>
<th>MILD ASTHMA ATTACK</th>
<th>MODERATE ASTHMA ATTACK</th>
<th>SEVERE ASTHMA ATTACK</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Coughing.</td>
<td>• Continual coughing.</td>
<td>• Great difficulty</td>
</tr>
<tr>
<td>• Wheezing.</td>
<td>• Moderate to loud</td>
<td>breathing, with the</td>
</tr>
<tr>
<td>• Some shortness of</td>
<td>• Obvious difficulty</td>
<td>person unable to speak</td>
</tr>
<tr>
<td>breath.</td>
<td>breathing.</td>
<td>more than a few words</td>
</tr>
<tr>
<td></td>
<td></td>
<td>at a time.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Wheezing, often loud.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Obvious sucking-in of</td>
</tr>
<tr>
<td></td>
<td></td>
<td>the throat and chest</td>
</tr>
<tr>
<td></td>
<td></td>
<td>muscles.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Pale and sweaty</td>
</tr>
<tr>
<td></td>
<td></td>
<td>appearance.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Obvious anxiety and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>distress.</td>
</tr>
</tbody>
</table>

If someone is having a severe asthma attack:

**Seek medical attention immediately.**

**Call 10177 (from a landline) or 112 (from a cellphone), or go to your nearest emergency room.**

**Perform CPR if necessary (see page 18).**

**Phone a trained health professional for advice.**
TUBERCULOSIS (TB)

According to World Health Organization reports, South Africa is one of the countries with the highest burden of tuberculosis (TB), with an estimated 450 000 cases of active TB in 2013.

TB disease is a serious condition and can lead to death if not treated. It usually affects the lungs but it can also affect other parts of the body.

TB is spread when small droplets of infected spit are coughed into the air by people who have TB, and then breathed in by people who do not have TB. People who are on effective TB treatment are less likely to infect others.

To catch TB, you normally need close and prolonged contact with a person who has active TB in the lungs. The people most likely to be infected will be those in the same house or same family as a person diagnosed with TB.

TB IN CHILDREN

Children can get TB and even newborn babies can get TB – they can be born with the disease if their mother has it.

In South Africa, all babies get the Bacillus Calmette-Guérin (BCG) vaccine at birth. This protects against some forms of TB.
Warning signs and symptoms of TB:
- Coughing that lasts three or more weeks.
- Fatigue.
- Loss of appetite.
- Weight loss (if you aren’t on a diet).
- Fever and/or night sweats.
- Coughing up blood.
- Chest pain, or pain with breathing or coughing.
- Chills.

If you think you have TB:
People with TB are considered infectious, and can spread TB bacteria to others. If TB is suspected, seek medical attention immediately for a complete medical evaluation. If it is determined that a person has TB disease, steps are taken to treat it.

Treatment of TB:
*TB can be cured.* Treatment is free at most government clinics and hospitals. Take your TB medicine exactly as the nurse or doctor tells you to. You may be asked to go back to the clinic for more spit tests, to make sure the medicine is working.

Even if you start feeling better, *you must finish all your TB medicine.* The germ is hard to kill and this usually takes at least six months. If you stop taking your medicine, the germs may become active again. Then, when you start taking your medicine again, it won’t work so well.

South African National Tuberculosis Association (SANTA)
☎ 011 454 0260 🌐 www.santa.org.za
CANCER

Cancer is a general word that describes the abnormal growth of cells anywhere in the body. It affects men, women and children of all ages, races, cultures and ethnic origin.

Cancer can be caused by a combination of genetic, environmental or physical factors. It is often difficult to identify a single risk factor. All cancers respond to different types of treatment.

Scientists believe that it is the interaction of many factors together that produces cancer.

- The factors involved may be genetic, physical or environmental.
- Family history may also play a role; your risk of developing breast cancer increases up to three times if your mother or sister has had breast cancer.
- Genetic causes of cancer are more common amongst children.

Cancer Association of South Africa
☎ 0800 22 66 22  🌐 www.cansa.org.za

People Living With Cancer/Cancer Buddies
☎ 0800 033 337  🌐 www.cansabuddies.org.za

BREAST CANCER

There is no way to prevent breast cancer. You can, however, keep your risk as low as possible by leading a healthy lifestyle – eating well, getting enough exercise, and not smoking.

Early diagnosis of breast cancer is vital – the earlier it’s diagnosed, the better the chances of survival.
If you notice any change in your breasts, see a doctor immediately. Remember to perform monthly self-examinations on your breasts (see opposite) and get your doctor to do a clinical examination once a year. After the age of 40, you will also need to have yearly mammograms.

Risk factors for breast cancer:
• Family history: If you have a close relative who has had breast cancer, you will be more likely to get it.
• Age: The risk increases as you get older.
• Gender: Although men do get breast cancer, women are more likely to get it.
• Genes: Some people’s genes make them more likely to develop breast cancer.
• Dense breast tissue: More gland tissue and less fatty tissue increases the risk.
• Hormone replacement therapy (HRT): Women receiving HRT with oestrogen over several years have a higher risk.
• Race: Although white women are more likely to develop breast cancer, there is an increase among African women.
• Simple lifestyle changes such as healthy diet, staying active and not smoking are within our control.

⚠️ Warning signs and symptoms of breast cancer:
Symptoms may not be obvious in the early stages, and the warning signs of breast cancer are not the same for all women. Later symptoms include:
• A lump or swelling in or near your breast, or under your arm – usually painless, but can cause a prickly feeling.
• Change in nipple appearance (shape or colour/texture of skin).
• Itchy or irritated breast.
• General pain in or on any part of the breast (but most breast cancers aren’t painful).
• An inverted nipple – when your nipple is turned inward into the breast.
• Thickening of your breast in or near the breast or under the arm area.
• Unusual nipple discharge, especially if it’s stained with blood.
• Skin changes, such as swelling or redness.
• Changes in the shape of your breast.
• Changes in how your breast feels – hardness, tenderness or unusually warm.

**BREAST EXAMINATIONS**

• A monthly self-examination will help you to find lumps as soon as they’re big enough to feel.
• From the age of 20, you should have a clinical breast examination every year. This is when a doctor or nurse checks your breasts. From the age of 40, you should also have a mammogram each year.
• A mammogram is an X-ray of your breast. If you’ve never had one before, and especially if you’re in a high-risk group for breast cancer, have your first mammogram at age 40. This is called your baseline mammogram. You’ll need to have a mammogram every year.
• You can also have radiological assessments – these are breast examinations by mammogram, ultrasound or MRI scan.
CERVICAL CANCER

Cancer of the cervix is the second most common form of cancer among South African women – it kills about 3,500 South African women every year. South African national guidelines estimate that one in 41 women will develop this form of cancer in their lifetime.

Most cervical cancer is caused by the human papillomavirus, or HPV, which is spread by sexual contact.

Cervical cancer develops very slowly – over as long as 20 years or more. Early diagnosis is very important.

Risk factors for cervical cancer:

• Sexual contact while you have symptoms of a sexually transmitted infection (STI) or are being treated for an STI.
• Intimate sexual contact (oral, anal or vaginal) with anyone who has symptoms of an STI, may have been exposed to an STI, or is being treated for an STI.
• Having more than one sexual partner.
• Not using a condom.
• Smoking: Women who smoke have a higher risk for cervical cell changes that can lead to cervical cancer.
Signs and symptoms of cervical cancer:
Usually, there are no symptoms of this cancer. Often, the first clue is a Pap smear that is abnormal. Later symptoms may include:
• Bleeding from the vagina that is not normal, such as bleeding between menstrual periods, after sex or after menopause.
• Pain in the lower belly or pelvis.
• Pain during sex.
• Vaginal discharge that isn’t normal.

How to protect yourself against cervical cancer:
• Have regular Pap-smear tests, which can find changes in cervical cells before they turn into cancer, so they can be treated.
• If you’re younger than 26, get vaccinated against the human papillomavirus (HPV). The vaccines Cervix and Gardasil protect against two types of HPV that cause cervical cancer.

CANSA – The Cancer Association of South Africa
National Call Centre ☎ 0800 22 66 22 🌐 www.cansa.org.za
ANAEMIA

Anaemia is a medical condition where you have fewer red blood cells than normal, or you have less haemoglobin in each red blood cell than normal. This results in reduced amounts of oxygen being carried in the blood. Doctors may sometimes explain anaemia to patients as ‘weak blood’.

Warning signs and symptoms of anaemia:
Most people with anaemia may not know it because they may not have any symptoms.
- Breathlessness when exerting little effort.
- A fast heartbeat or palpitations.
- Tiredness or feeling weak.
- Dizzy spells.
- Lethargy or low energy levels.

WHAT CAUSES ANAEMIA?
There are many causes of anaemia, but the most common cause of anaemia in women is iron deficiency. Low intake of iron in the diet, poor absorption in the gut (intestines), or loss of iron from bleeding are common causes of iron deficiency anaemia. Most women suffer from iron deficiency for the following reasons:
- Pregnancy.
- Heavy menstrual bleeding.
- Bleeding from the gut due to ulcers or other intestinal diseases.
- A diet that doesn’t have enough iron in it, such as vegetarian or vegan diets.

Prevention and treatment:
- Take iron supplements before and during pregnancy as directed by your doctor.
- Report abnormal menstrual periods to your doctor (heavy bleeding with clots, or for more than 7 days in a month).
REPRODUCTIVE HEALTH

In South Africa, generally the legal age of consent (that is, agreement) to have sex with another consenting adult is 16, but some exceptions apply.

The consequences of having sex, and especially unprotected sex, can be life changing: an unwanted pregnancy, or at worst, a disease that could kill you. So it’s very clear that with sex, regardless of your age, comes responsibility.

CONTRACEPTION

Contraception is also called ‘birth control’ or ‘family planning’. There are many different contraceptive methods, including ‘natural’ methods (which don’t use devices or medication), hormones (which involve taking medication of some kind) and barrier methods (which block the sperm).
Facts about types of contraception

<table>
<thead>
<tr>
<th>METHOD</th>
<th>AVAILABILITY</th>
<th>ADVANTAGES</th>
<th>CAUTION!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Condom</td>
<td>All clinics, hospitals and pharmacies, and in many workplaces.</td>
<td>- Protects against pregnancy and most STIs.</td>
<td>- Must be worn properly. - Needs partner’s cooperation. - Must be used once only.</td>
</tr>
<tr>
<td>Female condom</td>
<td>Some clinics.</td>
<td>- Protects against pregnancy and most STIs.</td>
<td>- Not yet readily available. - Some women say it’s uncomfortable.</td>
</tr>
<tr>
<td>The Pill</td>
<td>Most clinics, GPs, gynaecologists and pharmacies.</td>
<td>- Easy to use. - Also has other medical benefits (less bleeding, control for acne). - Protects against ovarian cancer.</td>
<td>- You have to take the Pill every day at the same time — missing pills can lead to unwanted pregnancy. - The Pill doesn’t protect against STIs.</td>
</tr>
<tr>
<td>Injection</td>
<td>Most doctors/clinics (given at eight- to 12-week intervals).</td>
<td>- Ideal for young women or those breastfeeding.</td>
<td>- Many women report abnormal bleeding, weight gain and delayed fertility. - It does not protect against STIs.</td>
</tr>
</tbody>
</table>
Facts about types of contraception (*cont*)

<table>
<thead>
<tr>
<th>METHOD</th>
<th>AVAILABILITY</th>
<th>ADVANTAGES</th>
<th>CAUTION!</th>
</tr>
</thead>
</table>
| Intrauterine Device (IUD) | Only a doctor or qualified nurse can insert it.                             | - There’s no risk of forgetting to use contraception. It lasts up to five years.  
- Newer forms (e.g. Mirena) also give off hormones for added protection. | - You can have complications if it’s not inserted properly by a health professional.  
- It must be checked one month after insertion.  
- It can cause tubal pregnancy, heavy bleeding and/or menstrual pain, and can make pelvic infections worse. |
| Morning-after Pill      | Most clinics, doctors, emergency rooms, rape centres and pharmacies.        | - It can be used after unprotected sex.                                   | - It must be taken within 72 hours (three days) of unprotected sex.  
- It should not be used as regular contraception. |
| Sterilisation           | Surgical procedure by qualified health professional.                        | - Permanent (only done on women over 18 years; consent form is needed).  
- Almost 100% effective.  
- Can be done after childbirth.                                   | - No protection against STIs. |
PREGNANCY

A healthy pregnancy starts before you become pregnant. First and most important is to prepare your body. Adopt a healthy diet and lifestyle, and give up smoking, drinking and recreational drugs if you take these.

A new baby usually costs time and money. Find out what the maternity-leave policy is at your work (see page 150). Look carefully at your finances. If necessary, get a financial planner to help you — all South African banks offer free help with financial planning.

It’s also a good idea to see your doctor. Tell him/her about your family medical history.

When you become pregnant, you should be able to continue life as usual. Make sure you take folic acid, a B vitamin that promotes healthy red blood cells and helps to prevent serious birth defects. You can get folic acid from your nearest clinic or pharmacy.

Make your first antenatal (pre-birth) appointment. You can do this as early as six or seven weeks (that is, two to three weeks after your missed period) in the pregnancy. At 11–14 weeks, your doctor will screen for Down syndrome, high blood pressure specific to pregnancy (pre-eclampsia) and other medical conditions.

Under the National Health Act, a pregnant woman can get free medical treatment at any public health facility.
HOW DO YOU KNOW YOU’RE PREGNANT?

A positive pregnancy test is the only way to know for sure if you are pregnant. You can only take the test after your missed period. Pregnancy tests that test hormone levels in your urine are available at pharmacies. Your doctor or clinic can also do a blood test to confirm a suspected pregnancy (a blood test will show a positive result earlier in the pregnancy than a urine test).

Other early pregnancy signs and symptoms are:

- Your breasts may be tender and you may get morning sickness (nausea). These are two of the earliest signs of pregnancy.
- You may bleed a little bit.
- You may have a thin, milky discharge. (Don’t use a tampon during pregnancy, as it can introduce germs into the vagina.)
- You may be tired.
- You may not want certain foods, and have cravings for others.
- You may visit the toilet to urinate much more often.
- You may get indigestion and heartburn.
- You may have mood swings.
- You may gain weight.
- You will miss your monthly period.
What to expect at your first antenatal appointment

Your medical practitioner will ask you about:

- Your general health/medical history (including chronic conditions, allergies, psychiatric issues, and habits such as smoking, drinking or drug use).
- Your family’s medical history (including whether any relatives have any chronic or serious conditions that may be hereditary).
- Your periods – if they’re regular and how long they last.
- When the first day of your last period was (to find out your baby’s due date).
- Any symptoms or problems you’ve noticed since your last period.
- Any gynaecological problems (including STIs).
- Details about any previous pregnancies.
- Whether you, the baby’s father, or anyone in either family has a chromosomal or genetic disorder, had developmental delays, or was born with a structural birth defect. You’ll be offered various screening tests, including a blood test that’s done at 9–13 weeks and, if it’s available, an ultrasound at 11–13 weeks.

If you have epilepsy and want to have a baby, talk to your doctor. Most women with epilepsy can have a healthy pregnancy and baby, but you’ll need to be carefully monitored.

For more about epilepsy, see page 93.
Your medical practitioner will do:

- A physical examination.
- A pelvic examination, including a Pap smear if necessary.
- Possibly a culture to check for STIs such as chlamydia and gonorrhoea (see page 75).
- A urine sample.
- Blood tests to identify your blood type and check for anaemia (see page 60). Your doctor will also test your blood for HIV (see page 79) and syphilis (see page 77), hepatitis B and immunity to rubella (German measles), and chicken pox.
- Possibly an ultrasound to see how your baby is developing.
Unplanned pregnancy

For many women, the surprise of an unplanned pregnancy comes with worry about lifestyle choices they may have made in the first few weeks after conception. These include smoking, drinking alcohol and/or coffee, taking drugs (either recreational or prescription), and being very stressed.

Most unplanned pregnancies will be normal and healthy, but studies do show that women who have unplanned pregnancies are at increased risk of health problems, for both themselves and the baby.

If you’re not sure whether you’re ready to have a child, speak to your family and health provider for advice. Don’t be fooled by adverts promising safe, easy and cheap abortions. Having a ‘backstreet’ abortion can seriously damage your health or even lead to death.
LABOUR AND CHILDBIRTH
Many women, especially those who are first-time mothers, don’t know what to expect when they go into labour. To find out everything you need to know, it’s very important that you attend a prenatal class, that you ask your health provider (doctor or nurse) questions when you go for your check-ups, and that you get good information from trusted family and friends.

It’s a good idea to have a ‘birth plan’ – a written document that lets your doctor or midwife know how you’d like to manage your labour and delivery. This would cover topics such as pain management and possible emergencies such as a C-section (a Caesarean).

You also need a trusted birth partner – this can be your husband, boyfriend, life companion, mother, sister or best friend.

You need to register your baby and get a birth certificate from Home Affairs within 30 days of his/her birth.

See page 200 for more information.
BABY BLUES AND POSTNATAL DEPRESSION

Being a new mother, it’s very important that you take good care of yourself. Follow your doctor’s advice and recommendations, and don’t miss any follow-up appointments or clinic visits.

Besides bringing great joy, motherhood can also be a rollercoaster of emotions. The huge changes to your lifestyle, as well as the hormones your body produces, can result in ‘baby blues’ (feeling like crying is normal during the first few weeks after childbirth) or more serious postnatal depression. In South Africa, 48% of new mothers suffer from postnatal depression.

If you are having problems, speak to a trusted family member and see a doctor as soon as possible.

Symptoms of postnatal depression:
• Feeling sad and/or crying a lot.
• Having trouble focusing, remembering or making decisions.
• Feeling very tired and having no energy.
• Feeling no love for the baby.
• Having feelings of hopelessness.
• Having thoughts of suicide.
• Thinking of hurting yourself or the baby.

Postnatal Depression Support Association
☎ 082 882 0072 ☎️ www.pndsa.org.za

Family and Marriage Association South Africa (Famsa)
☎ 011 975 7106/7 ☎️ www.famsa.org.za
MENOPAUSE AND PMS

Menopause starts when your body gradually begins to produce fewer eggs and less of the female hormones oestrogen and progesterone. Menstruation (your period) becomes erratic and finally stops. This usually happens between the ages of 45 and 55. ‘Early-onset’ or premature menopause happens before the age of 40. You will manage your menopause better if you lead a healthy lifestyle, with good food, regular exercise and enough sleep.

A woman is considered to have gone through menopause when she hasn’t had a period for a year. The intensity of symptoms vary, and for some women they might be severe. If you’re struggling, speak to your doctor.

Signs and symptoms of menopause:

• Hot flushes.
• Sweats (often at night).
• Tiredness.
• Anxiety and/or depression.
• Less interest in sex.
• Irritability and mood swings.
• Difficulty concentrating.
• Loss of confidence.
• Forgetfulness.
• Difficulty sleeping.
• Headaches.
• Palpitations of the heart.
• Vaginal dryness.
• Incontinence.
• Infections of the urinary tract and vagina.
What is Premenstrual Syndrome (PMS)?

Premenstrual syndrome, commonly known as PMS, is a combination of physical and psychological symptoms that most women experience two weeks to a few days before the beginning of their monthly menstrual periods.

The symptoms may vary from one woman to another and from one cycle to the next. Symptoms may be mild and manageable, or severe, resulting in absenteeism from school or work, or even stress on personal relationships.

PMS is believed to be caused by hormonal changes in the body during the menstrual cycle. Changes in certain chemicals in the brain are responsible for the psychological symptoms.

Signs and symptoms of PMS:

Physical
- Water retention, bloating, weight gain.
- Tender, swollen breasts.
- Headache.
- Fatigue.
- Constipation.

Emotional and behavioural
- Mood swings.
- Depression.
- Irritability.
- Sleep disorders or insomnia (not being able to sleep).
How can I manage my PMS?

- Eat small, frequent meals to avoid feeling bloated.
- Eat more whole grains, fruit and vegetables.
- Eat as little salt and fatty foods (salt can make you retain water and become more bloated).
- Drink plenty of water.
- Avoid alcohol and caffeine (for example in coffee and energy drinks).
- Get plenty of sleep.
- Taking calcium or a daily multivitamin supplement can be helpful.
- Over-the-counter pain medicines like ibuprofen can relieve headaches and pain.

Keep a record of your symptoms so that your doctor can prescribe the best treatment for your condition. Doctors often prescribe birth control pills to manage hormonal fluctuations that cause PMS.
SEXUALLY TRANSMITTED INFECTIONS (STIs)

Sexually transmitted infections (STIs), commonly referred to as sexually transmitted diseases (STDs) or venereal diseases (VDs), are infections that can be passed on via sexual activity involving the mouth, anus, vagina or penis. These include HIV, chlamydia, genital herpes, genital warts, gonorrhoea, syphilis and some forms of hepatitis. These infections are very common: over 4 million people get treatment for STIs in South Africa every year.

HIV is also an STI (for more about HIV and Aids see page 79). All STIs have the potential to cause serious damage if not treated.

Safe sex

Having safe sex means taking steps to protect yourself and your partner from getting harmful infections. If you have unprotected sex, you increase the risk of getting STIs, including HIV.

Many women think they are safe from getting an STI because their partners don’t look sick but it is impossible to know if someone is infected just by looking at them. Many people with STIs don’t have any symptoms.

If you or your partner have many sexual partners, the danger of contracting an infection is much higher.

• Always use a condom (whether you use other contraceptives or not) – even if your partner doesn’t like it.
• Use each condom only once.
• Get tested regularly.

Contact your local clinic or health department for details on where you can get free STI testing.
Gonorrhoea

Gonorrhoea is a very contagious STI. It can even be passed on from mother to infant during childbirth. The disease is treated with antibiotics.

As with many other STIs, women are more at risk of getting infected with gonorrhoea than men. It takes only one single act of unprotected sex with an infected partner to get it.

Protect yourself by:
• Staying in a sexual relationship with only one partner who does not have any STIs.
• Using a condom every time you have sex (even if you’re also using other contraceptives). Use each condom only once.
• Getting tested – gonorrhoea is treatable once it’s detected.
• Asking your partner to get tested.

Risk factors for gonorrhoea:
• A person who is a sexual partner of someone with gonorrhoea.
• Anyone who engages in unprotected sex.
• People who have unprotected sex with many sexual partners.
• People who have a current chlamydia infection.
• Women in polygamous relationships.
Signs and symptoms of gonorrhoea:

- Pain during intercourse.
- Cloudy, yellowish vaginal discharge which may have a nasty odour.
- Redness and swelling of the genitals.
- Burning or itchy vaginal area.
- Stomach pain.
- Heavy menstrual bleeding.
- Sometimes a very sore throat and pain when you swallow.

**Chlamydia**

Chlamydia is one of the most common STIs worldwide in women, especially among teenagers. It doesn’t have many symptoms in women and can linger for months or years before being discovered. It is easy to detect through a simple swab, and is completely curable with antibiotics.

Symptoms of chlamydia:

- Vaginal discharge.
- Burning with urination.
- Severe period pains as a result of pelvic inflammation.

Complications associated with chlamydia:

- Chronic pelvic inflammation disease.
- Infertility.
- Ectopic pregnancy due to blocked tubes.
- It may be passed on to a baby by a mother during childbirth.
Syphilis

Syphilis is a bacterial infection. Like most STIs, it is spread by direct contact with a syphilis sore during anal, vaginal or oral sex.

Any sexually active person can get syphilis through unprotected sex. It may also be passed from an infected mother to her unborn child.

If left untreated, syphilis can cause long-term complications and can eventually lead to damage of the heart and nervous system. If diagnosed, however, it is completely curable with antibiotics.

Signs and symptoms of syphilis:
Syphilis develops in four distinct stages, with different signs for each stage. Most people show no signs at first.

• The primary stage is when a firm, round lesion (sore) may form at the point the syphilis entered the body, but it's painless and it heals within three weeks, so it may go unnoticed.

• The secondary stage of syphilis (about eight weeks after contact) can produce signs including swollen glands, a rash or sores in the mouth, vagina or anus, and/or reddish-brown spots on the palm of the hands and soles of the feet. These signs may disappear within a few weeks, or come and go for as long as a year.

• If you don’t get treatment at this stage, syphilis enters its latent stage, which can last for years without any signs and symptoms.

• The tertiary stage may develop many years later, and may damage your brain, nerves, eyes, heart, blood vessels, liver, bones and joints.
Protect yourself by:

- Taking control of your sexual health by learning more about STIs.
- Staying in a monogamous sexual relationship with a partner who does not have any STIs.
- Using a condom every time you have sex (even if you’re also using other contraceptives). Use each condom only once.
- Getting tested.
- Asking your partner to get tested.

LifeLine AIDSline ☎️ 0800 012 322

Marie Stopes South Africa HIV and STI screening
☎️ 0800 11 77 85 🌐 www.mariestopes.org.za/hiv-stis/
HIV AND AIDS

HIV, the human immunodeficiency virus, is one of the deadliest forms of sexually transmitted infections (STIs). For more about STIs, see page 74.

HIV/AIDS IN SOUTH AFRICA

South Africa has the highest prevalence of HIV/AIDS in the world, with 5.6 million people living with HIV. Over 2 million children were orphaned due to AIDS in South Africa in 2011.

South African women face a greater risk of HIV infection.

(Source: www.aids.org.za/hivaids-in-south-africa)

HIV attacks the immune system. Someone infected with the virus (HIV positive) can live with it for many years without getting ill or showing symptoms. During this time, however, the virus damages the immune system and the person remains infectious, meaning that he or she can spread the virus to others.

Over time, HIV can damage or weaken the immune system to such a degree that the body becomes unable to fight off other infections and diseases. This can result in Aids, or acquired immune deficiency syndrome. Aids is made up of several medical problems, including infections and a low CD4 count. CD4 or T-cells are a type of white blood cell that fights infection.
HIV has become manageable and you can live a normal life for a long time as long as you take proper care of yourself and take your medication as prescribed.

HIV can be transmitted from one person to another through:
- Unprotected vaginal, oral or anal sex with an infected person.
- ‘Vertical transmission’, which is a mother passing the infection to her child during pregnancy, birth or breastfeeding.
- Injections with contaminated needles (e.g. when intravenous-drug users share needles, or when healthcare workers are accidentally pricked by an infected needle).
- Use of contaminated surgical instruments (e.g. during traditional circumcision).
- A blood transfusion with infected blood.
- Having more than one sexual partner, and especially having many sexual partners.

- You can’t get HIV by hugging, kissing, shaking hands or living with someone who has HIV.
- You can’t tell if someone has HIV just by what they look like.
## Signs and symptoms of HIV

<table>
<thead>
<tr>
<th>EARLY SIGNS AND SYMPTOMS OF HIV</th>
<th>LATE SIGNS AND SYMPTOMS OF HIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Rapid weight loss.</td>
<td>• Sores on the skin or in the mouth.</td>
</tr>
<tr>
<td>• Dry cough.</td>
<td>• Increased outbreaks of cold sores/fever blisters.</td>
</tr>
<tr>
<td>• Recurring fever or sweats, especially at night.</td>
<td>• Shortness of breath and a dry cough.</td>
</tr>
<tr>
<td>• Severe, unexplained tiredness.</td>
<td>• Numbness or pain in the hands and feet.</td>
</tr>
<tr>
<td>• Swollen glands in the armpits, groin or neck.</td>
<td>• Red, brown, pink or purplish blotches on or under the skin, or inside the mouth, nose or eyelids.</td>
</tr>
<tr>
<td>• Diarrhoea (runny tummy) that lasts for more than a week.</td>
<td>• Memory loss, depression and other neurological disorders.</td>
</tr>
<tr>
<td>• White spots or unusual marks on the tongue, or in the mouth or throat.</td>
<td>• TB.</td>
</tr>
<tr>
<td>• Pneumonia and/or repeated chest infections.</td>
<td></td>
</tr>
</tbody>
</table>
Get tested

You can find out if you have HIV by having a blood test. The test looks for HIV antibodies that can be detected within three months of becoming infected.

You can get a free HIV test in many places, including medical clinics, community health centres, hospitals, pharmacies, mobile testing vans, and community-based organisations that deal with HIV/AIDS. Contact your local clinic or health department for details.

You have the right to privacy. You don’t have to tell your HIV status to your employer or colleagues, or anyone else. Your HIV status should not affect your job security, employee benefits or promotions.

If your spouse or partner is HIV positive and you are not:
- Always practise safe sex (use a condom).
- Go to counselling together, and talk openly about your HIV status.
- Speak to your local healthcare worker about your options.

Where can I get treatment for HIV and Aids?

If you find out you are HIV positive, there is treatment available from all South African clinics and hospitals. The treatment is made up of drugs called antiretrovirals, or ARVs. Your clinic can help you cope with your diagnosis, reduce risk behaviour and find other services such as nutrition information. Your healthcare provider will be able to tell you when it becomes necessary to take medication.
What are antiretroviral drugs?
Antiretroviral drugs are used in the treatment and prevention of HIV infection. They fight HIV by stopping or interfering with the reproduction of the virus in the body.

National AIDS Helpline  📞 0800 012 322
LifeLine  📞 0861 322 322 or 011 422 4242
LoveLife Sexual Health Line  📞 0800 121 900  🌐 www.lovelife.org.za
National Association of People Living with HIV and AIDS (NAPWA)  📞 084 696 4964 or 011 873 7156  🌐 www.napwasa.org
MENTAL HEALTH

There are many mental-health conditions that can seriously affect a person’s behaviour, and disrupt their thinking, feeling and ability to relate to others.

Mental illnesses are thought to be caused by a variety of genetic and environmental factors. They can affect anybody – old or young, rich or poor.

Most common forms of mental illness include post-traumatic stress disorder (PTSD), anxiety, depression and panic attacks.

Your mental health is as important as your physical health. Correct diagnosis of disorders, made by a professional, is very important. The earlier the diagnosis, the sooner treatment can begin.

Risk factors for mental illness:

• Genes: Having a relative, such as a parent or sibling, with a mental illness.
• Stressful life situations, such as financial problems, a loved one’s death or a divorce.
• A traumatic experience, such as being assaulted or witnessing a violent event.
• Use of illegal drugs.
• Being abused or neglected as a child.
• A previous mental illness.

According to the World Health Organization, 1 in 4 people in the world will likely experience some form of mental illness or problems during their lifetime.
The Mental Health Care Act of 2002 outlines the rights of mental health patients. People with mental illness have the right to human dignity, privacy and protection against discrimination, abuse, exploitation and degrading treatment.

Signs and symptoms of mental illness:

- Social withdrawal and loss of interest in others.
- Doing much less than you usually do, especially at school or work (e.g. giving up sports, failing subjects or struggling to perform your usual tasks).
- Problems with concentration, memory, or logical thought and speech.
- Not wanting to participate in any activity; apathy.
- A vague feeling of being disconnected, or a sense of unreality.
- Fear, or being suspicious of others, or feeling very nervous.
- Behaving strangely.
- Big changes in your sleep patterns.
- Big changes in what you like to eat.
- Not washing, brushing your teeth or wearing clean clothes.
- Constant mood swings.

SADAG: The South African Depression and Anxiety Group
☎ 0800 12 13 14 ☎ 0800 567 567
🌐 www.sadag.org ☎ sms 31393 (they will call you)

SADAG Suicide Crisis Line ☎ 0800 567 567

The SA Federation for Mental Health
☎ 011 781 1852 ☐ www.safmh.org.za
DEPRESSION
Depression is a serious illness that affects many people. It goes beyond the feeling of ups and downs in your moods. It is a constant and deep feeling of emptiness and extreme despair or sadness. Depression affects how you feel about yourself, your sleep, the food you eat, and your relationships with your family and friends.

According to a WHO Report (2008), depression is the leading cause of disease burden for women in both high-income and low- and middle-income countries. The same report also noted that while depression is the leading cause of disability for both men and women, the burden of depression is 50% higher for women than men.

Depression is a disorder that can be reliably diagnosed and treated in primary care, but correct diagnosis is important (for postnatal depression see page 70).

Signs and symptoms of depression:
- Loss of interest or pleasure in daily activities.
- Feelings of helplessness and guilt.
- Depressed mood.
- Change in appetite (eating more or eating less).
- Significant weight loss or gain.
- Constant mood swings.
- Difficulty concentrating.
- Suicidal thoughts or often having thoughts of death.
- Sleep disturbance (sleeping more or sleeping less).
- Lack of energy and feeling very tired.
SADAG: The South African Depression and Anxiety Group
☎ 0800 12 13 14  🌐 www.sadag.org  ☎️ sms 31393 (they will call you)

SADAG Suicide Crisis Line  ☎️ 0800 567 567

The SA Federation for Mental Health
☎ 011 781 1852  🌐 www.safmh.org.za
ANXIETY
Anxiety is normal: most of us feel anxious when we’re challenged, threatened or under pressure. It can be a motivating factor and can keep us focused.

However, when anxiety becomes a constant presence in your life and overwhelms you in such a way that you stop being able to do normal things, then it is a problem.

Anxiety disorders take many forms, including obsessive-compulsive disorder (OCD), panic attacks, phobias, post-traumatic stress disorder (PTSD), and social anxiety disorder. Symptoms may be different for each person.

If you’re feeling very anxious, try to take some time to think carefully about your lifestyle and see if there are ways to lessen your worries and fears. If, however, you’re anxious to the point where it is creating extreme distress or upsetting your life, and if you do not understand what is causing your constant worrying, you need professional help.
Some signs and symptoms of anxiety disorder:
• Feelings of panic, fear and uneasiness.
• Trouble focusing.
• Avoidance of daily activities.
• Uncontrollable, obsessive thoughts.
• Repetitive behaviours.
• Inability to be still and calm.
• Nightmares.
• Insomnia.
• Sweating.
• Palpitations and/or shortness of breath.
STRESS

Many of us have stress in our lives. Like anxiety, it can be motivating and productive, or negative and destructive. Continual stress can lead to depression and anxiety disorders.

Today’s demands of family and work can overwhelm us or push us to breaking point but you can learn to manage your stress and improve the quality of your life.

Signs and symptoms of stress:
- Feeling tense, helpless or overwhelmed.
- Having trouble concentrating.
- Having trouble remembering things.
- Feeling angry and/or hostile.
- Feeling very irritable or impatient.
- Having trouble making decisions.
- Being easily distracted.
- Experiencing mood swings.
- Having negative thoughts.
- Drinking too much alcohol, eating too much or smoking.
- Having low energy levels.
- Often having headaches.
How to handle stress:
• Get lots of exercise.
• Listen to relaxation tapes, CDs or podcasts.
• Write in a journal.
• Meet with a friend or family member to talk about it.
• Get enough sleep.
• Do deep-breathing exercises.
• Take time out to listen to calming music and try to remove yourself from the situation for a while.
• Have a bath.
• Have a back rub or massage.
• Practise meditation.

The Anger & Stress Management Centre
www.angerstress.com

Cape Town  021 556 9588
Durban (north)  079 943 2093
Durban (south)  031 903 4378
Ekurhuleni  011 907 3273
Pretoria  081 336 3828
Sandton  081 336 3828
SCHIZOPHRENIA

Schizophrenia is one of the most common mental illnesses found throughout the world, in all races and cultures, and affects both men and women equally. The age of onset for schizophrenia is usually late adolescence to early and mid-twenties.

Symptoms of schizophrenia:
• Delusions (false perceptions and beliefs): trouble with understanding reality and what is not real. For example, the person may believe that aliens or spies are controlling him/her.
• Paranoia: The unreal fear that someone is ‘out to get you’.
• Hallucinations: Seeing, hearing, tasting, smelling or feeling things that do not really exist.
• Difficulties with language and expressing emotion: People with schizophrenia speak very little or their speech is disjointed/disorganised. The person may even change the topic halfway through a sentence.

Causes of schizophrenia:
Medical experts have not been able to agree on one single cause of the disorder. Instead, there are numerous possibilities.
• Genetics: When there’s family history of schizophrenia, there is a greater chance of another family member suffering from it.
• Chemical imbalance in the brain that affects behaviour.
• Physical changes, such as a brain injury.
• Some illegal drugs, such as cannabis (also known as dagga or marijuana) can cause schizophrenia relapses or can lead to schizophrenia-like changes in the brain.

Diagnosing schizophrenia
If the doctor suspects possible schizophrenia, he/she will need to know about the patient’s medical and psychiatric history.
Certain tests will be ordered to rule out other illnesses and conditions that may trigger schizophrenia-like symptoms. Examples of some of the tests may include:

- Blood tests.
- A brain image may be taken (to rule out tumours, problems in the structure of the brain, and other conditions).
- Psychological evaluation: A specialist will assess the patient’s mental state by asking about thoughts, moods, hallucinations, suicidal traits, violent tendencies or potential for violence, as well as observing the patient’s demeanour and appearance.

_Treating schizophrenia_

Schizophrenia is a serious condition that should not be left untreated. Although there is no cure, schizophrenia can be managed with medication. Many people with schizophrenia are successfully treated and go on to live productive, healthy lives.

_EPILEPSY AND SEIZURES_

Epilepsy is a disorder where the nerve-cell activity in the brain is disturbed. During a seizure, different people behave differently – some just stare blankly for a few seconds, others’ legs and arms twitch, while other people may convulse and/or lose consciousness.

An epileptic seizure may be very quick, lasting only a few seconds to a few minutes. But a severe seizure can result in a dangerous situation if the person is, for example, swimming or driving when it happens, or if they fall hard or from a height.

Proper diagnosis is very important. Treatment may stop or reduce the frequency and intensity of seizures. Treatment usually includes medication and sometimes surgery.
Risk factors for epilepsy:
- Family history.
- Head injuries.
- Stroke and other blood-vessel diseases which can lead to brain damage.
- Infectious diseases, such as meningitis, Aids and viral encephalitis.
- Brain infections such as meningitis, which causes inflammation in the brain or spinal cord.
- Prenatal (before-birth) injury to the baby’s brain as a result of an infection in the mother, poor diet or not enough oxygen.
- High fevers in childhood, especially if these resulted in serious seizures.

Warning signs and symptoms of an epileptic episode:
- Odd feelings (e.g. ‘out-of-body’ feelings, or when situations or people look unexpectedly familiar or strange).
- Unusual smells or tastes.
- Feeling ‘fuzzy’ or confused.
- Periods of forgetfulness or memory lapses.
- Jerking movements of an arm, leg or body.
- Falling.
- Tingling or numbness.
- Headaches.
- Unexplained confusion, sleepiness or weakness.
- Unexpected loss of control of bowels or bladder.
What to do when someone has a seizure

Do’s

• Call a doctor or an ambulance (10177).
• Clear a space around the person; prevent others from crowding around.
• Loosen any tight clothing.
• Remove spectacles or other objects that could hurt the person.
• Cushion the head to prevent injury.
• Put the person into the ‘shock recovery’ position – on their side, with the top leg bent, and the bottom arm slightly stretched out.
• Wipe away excess saliva to help breathing.

Don’ts

• Don’t restrict or restrain the person’s movements.
• Don’t move the person unless it’s to get him/her out of a dangerous situation (e.g. if he/she is lying in a busy road).
• Don’t put anything between the person’s teeth or in his/her mouth.
• Don’t give anything to eat or drink.
• Don’t give any medication.

Epilepsy South Africa 086 037 4537 www.epilepsysa.org.za

National office 021 556 3753

Western Cape 021 703 9420

Mpumalanga and Limpopo 013 254 0161

Gauteng 011 811 1596

Free State and North West 056 811 5959
ADDICTION
Addiction is when a person depends too heavily on a certain substance, thing or behaviour. There are many different kinds of addiction. The most common are addictions to alcohol, drugs, gambling, the internet and pornography.

The South African Medical Research Council says that 11% (5.7 million) of the South African population will suffer from some kind of addiction in their lifetime.

Addiction may destroy your relationships with friends and family, damage your health, and lead to job loss, arrest and sometimes death.

Signs and symptoms of addiction:
- Inability to function without drugs, gambling, the internet, pornography or alcohol.
- Having memory lapses or trouble concentrating.
- Not feeling like doing anything; having little energy or self-discipline.
- Poor physical coordination, and/or talking in a way that’s hard to understand (e.g. slurring).
- Looking unhealthy (e.g. bloodshot eyes, sores on the face).
- Not washing, brushing teeth or wearing clean clothes.
- Regular spending of money on drugs, alcohol or gambling, even when the person doesn’t have enough money.
- Lots of time spent searching for alcohol or drugs, or in a casino.
- Owning drug-related equipment such as pipes, rolling papers or small decongestant bottles.
- A smell of drugs, or of incense or other ‘cover-up’ scents.
- Conversations and jokes that are centred around drugs, alcohol or gambling.
• Being very dishonest – stealing, lying or cheating.
• Suddenly having new ‘friends’ or talking about new friends.
• Having lots of money that can’t be explained.

Alcoholics Anonymous  📞  0861 435 722  🌐 www.aasouthafrica.org.za


SA National Council on Alcoholism & Drug Dependence (SANCA)  📞  0861 472 622  🌐 www.sancanational.info

Al-Anon (support for families and friends of problem drinkers)  📞  0861 252 666  🌐 www.alanon.org.za

National Responsible Gambling Programme Counselling Line  📞  0800 006 008  🌐 www.responsiblegambling.co.za
IN A WORLD OF TURMOIL AND UNCERTAINTY, IT IS MORE IMPORTANT THAN EVER TO MAKE OUR FAMILIES THE CENTRE OF OUR LIVES AND THE TOP OF OUR PRIORITIES.

Our children are the hope for the future. But looking after a family can be very challenging. Many women are single parents with difficult work circumstances, some have no jobs and rely on maintenance and grants, and others are living in disadvantaged situations of abuse and hardship.

When looking after your children, remember that it is also important to look after yourself too.
PARENTING

Parents (including other caregivers) have a huge responsibility in taking care of children and laying a solid foundation for them to grow into adulthood. The role of parenting requires a lot of time, effort and resources, and may also mean less time for yourself, friends and relationships, but it is key to maintain balance. Taking care of your own wellbeing will mean you have more energy for interacting with your children.

Remember:
• There’s no such thing as a perfect parent or a perfect child.
• As the old saying goes, ‘It takes a village to raise a child.’ Ask for help from grandparents, sisters and brothers, friends, teachers and the community. People usually will gladly assist.
• You don’t have to know all the answers. It is fine to say you don’t know.
• Take time to care for yourself and to manage your relationships.

Parents’ responsibilities are to:
• Ensure the child is safe and healthy.
• Provide day-to-day care of the child until 18 years old or can support themselves.
• Make sure the child attends school.
• Maintain regular contact with the child.
• Act as a guardian of the child.
• Contribute to the cost of maintaining the child, including food, clothing and school fees.

FINDING WORK–LIFE BALANCE
• Most women, especially single mothers, have a challenge balancing work and family.
• Society’s expectations mean that most parenting roles are carried out by women. Some women decide to leave work to raise their children as a result.
As we work towards equality for men and women, most women still have to negotiate with their partners to share the responsibilities of childcare and/or household chores.

- Taking maternity leave (dads should also take paternity leave).
- Working part-time or flexi hours.
- Employing home help or childminders.
- Taking their children to day care centres.

**Single mothers and caregivers**

According to Statistics South Africa, most households in South Africa are run by single mothers. HIV and Aids (see page 79) have also taken a huge toll on the country, with parents dying and leaving orphaned children. According to UNICEF, there are an estimated 3.7 million orphans in South Africa (half of whom have lost one or both parents to Aids), and 150,000 children are living in child-headed households (where all family members are under the age of 18).

*The majority of children in South Africa and through the world have someone other than a parent to raise them. It is important that government policy, employers and society in general help in assuring that childcare facilities, parental leave and societal attitude in general are supportive towards working mothers and fathers.*

Family and Marriage Association of South Africa (FAMSA)

📞 011 975 7106/7 to find your nearest branch 🌐 www.famsa.org.za

Tough Love South Africa 📞 0861 868 445 🌐 www.toughlove.org.za
VACCINATION

Vaccinations, also called immunisations, are meant to help keep children safe from preventable diseases, including mumps, polio, measles, chicken pox and whooping cough. Vaccination is free at government health facilities.

It’s possible that some side effects (such as a slight fever) may result, but these are usually mild and will clear up quickly.

Children need various vaccinations at different growth stages: birth, 6 weeks, 10 weeks, 14 weeks, 9 months, 18 months, 6 years and 12 years.

All your child’s vaccinations will be recorded on a ‘Road to Health’ card. This is given to you when your child is born and it tracks your child’s development until the age of five.
## Vaccine schedules for South Africa

<table>
<thead>
<tr>
<th>AGE OF CHILD</th>
<th>VACCINE NEEDED</th>
<th>HOW AND WHERE IT IS GIVEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth</td>
<td><strong>BCG</strong> Bacilles Calmette Guerin</td>
<td>Intradermal/right arm</td>
</tr>
<tr>
<td></td>
<td><strong>OPV (0)</strong> Oral Polio Vaccine</td>
<td>Drops by mouth</td>
</tr>
<tr>
<td>6 weeks</td>
<td><strong>OPV (1)</strong> Oral Polio Vaccine</td>
<td>Drops by mouth</td>
</tr>
<tr>
<td></td>
<td><strong>RV (1)</strong> Rotavirus Vaccine</td>
<td>Liquid by mouth</td>
</tr>
<tr>
<td></td>
<td><strong>DTap-IPV-Hib (1)</strong> Diphtheria, Tetanus, acellular Pertussis, Inactivated Polio Vaccine and Haemophilus influenzae type b Combined</td>
<td>Intramuscular/left thigh</td>
</tr>
<tr>
<td></td>
<td><strong>Heb B (1)</strong> Hepatitis B Vaccine</td>
<td>Intramuscular/right thigh</td>
</tr>
<tr>
<td></td>
<td><strong>PCV7 (1)</strong> Pneumococcal Conjugated Vaccine</td>
<td>Intramuscular/right thigh</td>
</tr>
<tr>
<td>10 weeks</td>
<td><strong>DTap-IPV-Hib (2)</strong> Diphtheria, Tetanus, acellular Pertussis, Inactivated Polio Vaccine and Haemophilus influenzae type b Combined</td>
<td>Intramuscular/left thigh</td>
</tr>
<tr>
<td></td>
<td><strong>Heb B (2)</strong> Hepatitis B Vaccine</td>
<td>Intramuscular/right thigh</td>
</tr>
<tr>
<td>14 weeks</td>
<td><strong>RV (2)</strong> Rotavirus Vaccine (should not be administered after 24 weeks)</td>
<td>Liquid by mouth</td>
</tr>
<tr>
<td>AGE OF CHILD</td>
<td>VACCINE NEEDED</td>
<td>HOW AND WHERE IT IS GIVEN</td>
</tr>
<tr>
<td>--------------</td>
<td>----------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>14 weeks</td>
<td>DTap-IPV-Hib (3)</td>
<td>Intramuscular/left thigh</td>
</tr>
<tr>
<td></td>
<td>Diphtheria, Tetanus, acellular Pertussis, Inactivated Polio Vaccine and Haemophilus influenzae type b Combined</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Heb B (3) Hepatitis B Vaccine</td>
<td>Intramuscular/right thigh</td>
</tr>
<tr>
<td></td>
<td>PCV7 (2) Pneumococcal Conjugated Vaccine</td>
<td>Intramuscular/right thigh</td>
</tr>
<tr>
<td>9 months</td>
<td>Measles Vaccine (1)</td>
<td>Intramuscular/left thigh</td>
</tr>
<tr>
<td></td>
<td>PCV7 (3) Pneumococcal Conjugated vaccine</td>
<td>Intramuscular/right thigh</td>
</tr>
<tr>
<td>18 months</td>
<td>DTap-IPV-Hib (4)</td>
<td>Intramuscular/left arm</td>
</tr>
<tr>
<td></td>
<td>Diphtheria, Tetanus, acellular Pertussis, Inactivated Polio Vaccine and Haemophilus influenzae type b Combined</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Measles Vaccine (2)</td>
<td>Intramuscular/right arm</td>
</tr>
<tr>
<td>6 years</td>
<td>Td Vaccine</td>
<td>Intramuscular/left arm</td>
</tr>
<tr>
<td></td>
<td>Tetanus and reduced strength of diphtheria vaccine</td>
<td></td>
</tr>
<tr>
<td>12 years</td>
<td>Td Vaccine</td>
<td>Intramuscular/left arm</td>
</tr>
<tr>
<td></td>
<td>Tetanus and reduced strength of diphtheria vaccine</td>
<td></td>
</tr>
</tbody>
</table>
CHILD SUPPORT

MAINTENANCE

It’s both parents’ duty to provide for their child’s wellbeing. This includes housing, education and clothing, as well as medical and other expenses.

Both parents need to support their child or children according to what they can afford. It doesn’t matter whether the child was born in a marriage or outside a marriage, or is adopted. It also doesn’t matter if the mother is no longer with the father of the child or is in another relationship.

Child maintenance is regular financial support that the parent without the main day-to-day responsibilities of caring for a child pays to the parent who is taking care of the child. In some cases, the person taking care of the child is a grandparent, a legal guardian or an adoptive parent.

**How to apply for maintenance**

- Go to your nearest Magistrates' Court (see page 107) or local court to get the necessary forms.
- Fill out the forms (they will ask for your personal information, your income, and what you spend on both yourself and your child/ren).
- A maintenance officer will look into your case. They may hold an interview with both you and the father of your child/ren.
- If the maintenance officer is satisfied that all the necessary information has been provided and your case is valid, you will be given a court date.
- On that date, the magistrate will make a decision, taking into account the best interests of the child/ren, and based on the reasonable maintenance needs of the child/ren, and both parents’ ability to support the child or children.
REFUSING TO PAY MAINTENANCE IS A CRIMINAL OFFENCE AND THE ACCUSED CAN BE FINED OR IMPRISONED FOR UP TO ONE YEAR, OR BOTH

If you (or the father) need to change the maintenance order or amount, you need to approach the Magistrates’ Court to grant the change.

If the responsible person refuses to pay maintenance money, you can go to your local Magistrates’ Court, and they will issue a subpoena for the parent to appear in court. If he/she refuses to come, a warrant of arrest will be issued.

An effective way to enforce child support is to have the payments taken directly from the other parent’s salary. The court can issue an order to the other parent’s employer to make sure this happens.

For support and advice, speak to a legal clinic (see page 185)

For a list of Magistrates’ Courts contact details, see the website www.justice.gov.za/contact/lowercourts_full.html
SOCIAL GRANTS
If you need financial help to raise a child, as a mother or primary caregiver, you may qualify for a social grant from the government.

HOW TO APPLY FOR A SOCIAL GRANT
Contact your nearest SASSA (South African Social Security Agency) office to apply for a social grant (see page 111). Application is free. SASSA will give you the application forms and answer any additional questions you may have.

For up-to-date information on grant amounts, which change every year, and qualifying criteria, see www.sassa.gov.za

Child Support Grants
The Child Support Grant is intended to provide for the basic needs of South African children whose parents or primary caregivers are not able to provide sufficient support due to unemployment.

A primary caregiver can be a parent, grandparent, or anyone who is mainly responsible for looking after and providing for the basic needs of the child. The primary caregiver is responsible for ensuring that the child is fed, clothed, immunised (see page 102) and given access to healthcare. The money from the grant must be used to benefit the child.
Parents and primary caregivers qualify for the Child Support Grant if:

- The child is under the age of 18.
- The child lives with the primary caregiver and not in a state institution.
- The primary caregiver is over the age of 16.
- The primary caregiver is not paid to look after the child.
- The primary caregiver is a South African citizen or permanent resident.
- Both the child and primary caregiver live in South Africa.
- The primary caregiver passes the means test (which assesses financial need).

The ability to get the grant will depend on the financial situation of the primary caregiver and their spouse. If the primary caregiver is a single parent, he/she should first try to get money from the child’s other parent by applying for a maintenance order from the magistrates’ court (see page 107).

Payment of the grant

- The grant will be paid for all qualifying biological or legally adopted children. In the case of non-biological children and those who are not legally adopted, the grant will be paid for a maximum of six children.
- The grant is paid to the primary caregiver, but the grant follows the child. This means that if someone else becomes the primary caregiver, then the grant goes to that person.
- There is a waiting period of up to three months before the primary caregiver receives payment. The first payment of the grant should include all the money from the date of application.
- If the application is not approved, a letter will be sent to give reasons for the rejection. You have the right to appeal against this decision.
**Foster Child Grants**

A Foster Child Grant is intended to provide for the basic needs of foster children who have been placed in the care of foster parents by a Children’s Court. The Foster Child Grant is paid to foster parents for children under 18 years old. An extension order for foster care can be given until the age of 21 years if the child is still at secondary school. Usually a grant is for two years but a social worker can extend the grant depending on the circumstances.

A foster parent is responsible for ensuring that the child is fed, clothed, healthy, attending school and that the grant is used to benefit the child. SASSA (South African Social Security Agency) officers must always be allowed to have access to the child, as the situation of the child who is placed in need of care is reviewed from time to time.

A social work review may take into account, whether the foster child:
- Remains in the care of the parents.
- Is living in adequate housing.
- Is fed and given clothes to wear.
- Receives necessary medical and dental care.
- Goes to school regularly.

In order to apply for a Foster Child Grant, the following criteria must be met:
- The applicant and the child must be resident in South Africa.
- The applicant must be in possession of a court order that makes the foster care status legal.
- The foster parent must be a South African citizen, permanent resident or refugee.
- The child must remain in the care of the foster parent.
If a child is severely disabled, the foster parent can get a Care Dependency Grant as well as a Foster Child Grant (see below).

**Grants for children with disabilities (Care Dependency Grants)**

If you are the parent, foster parent or the primary caregiver of a child with a disability, who needs full-time and/or special care, you could qualify for a Care Dependency Grant.

To qualify for a Care Dependency Grant:
- You must be a South African citizen or a permanent resident.
- You must be the parent, primary caregiver or foster parent of the child.
- Both you and the child must live in South Africa.
- The child must be younger than 18 years old, have a severe disability and be in need of full-time care.

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**Social Grants Helpline**  📞  0800 601 011

**Cash Payment Services**  📞  0800 600 160

**Anti-Fraud**  📞  0800 701 701

South African Social Security Agency (SASSA)  📞  0800 601 011 (to find where your nearest SASSA office is) or  🌐  www.sassa.gov.za
In South Africa, the right to education is defined in Section 29 of the Bill of Rights. According to the South African School Act of 1996, schooling is compulsory for all South Africans from the age of seven (Grade 1) to the age of 15, or the completion of Grade 9.

South African schools begin with Grade R and end with Grade 12 or matric. Grades 1 to 9 are compulsory and classified as General Education and Training. Grades 10, 11 and 12 are considered to be Further Education and Training.

A child must obtain Grade 12 certificate (National Senior Certificate) that meets certain requirements to go on to university or college. Different tertiary institutions have different rating systems for acceptance into the courses they offer.

“Education is the most powerful weapon which you can use to change the world.”
- NELSON MANDELA
ENROLLING YOUR CHILD AT SCHOOL
If your child is between the ages of seven and 15, you need to ensure that he/she is registered to go to school and attends school regularly. You can register your child at a government school close to your home or workplace. If nearby schools are full, get in touch with the Department of Basic Education (see page 114) for assistance with finding a place for your child.

If your child is due to start school in the next year, you need to register between July and October of the previous school year (check registration deadlines with the school).

- There are no ‘entry tests’ (written or otherwise) for admission to a government school.
- Your child can’t be turned away from a government school because you can’t afford to pay the fees.
- If your child is refused admission to a government school, the school must give you a written explanation why your child wasn’t granted entry. You can appeal the refusal by writing to the MEC for Education in your province.
- If you’re applying to a private school, check that it’s registered with the Provincial Education Department (see Department of Basic Education, page 114).
- The age of a child entering Grade 1 is five turning six by 30 June in the year of admission.
- For Grade 0, the age is four turning five by 30 June in the year of admission.

The South African Schools Act, No 84 of 1996 outlaws corporal punishment. Any teacher administering physical punishment like slapping, hitting, kicking, shaking or pinching a child can be prosecuted and may even face jail.
What documents do I need to enrol my child?

For government schools, you need:

- The school’s application form(s) to fill out.
- Your child’s birth certificate (see pages 200 and 213).
- Your child’s vaccination or ‘Road to Health’ card (see page 102).
- Your ID (see page 201) and proof of residence (eg an electricity or phone bill that has your name and physical address on it).
- A transfer card or school report form previous school (if relevant).
- If you’re not South African, your work permit, study permit or permanent residence permit.

Department of Basic Education  0800 202 933  www.education.gov.za
(for more info, and for contacts for education district offices in your province)

Disabled Children’s Action Group (DICAG)
  021 797 5977  www.dicag.co.za
BULLYING

Bullying among school-aged children is unwanted, aggressive behaviour that is usually repeated over time. Bullying includes making threats, making fun of, spreading rumours, attacking someone physically or verbally, and excluding someone from a group on purpose.

Repeated bullying can cause severe emotional harm, and affect your child’s self-esteem and mental health.

There are many roles children play in bullying. Some bully others, some are bullied, and some witness bullying. When children are involved in bullying, they often play more than one role.

**Signs and symptoms that your child is being bullied**

- Not wanting to go to school.
- Afraid of taking the same school transport as others.
- Unexplained loss of belongings (clothing, books or lunchboxes).
- Unexplained injuries.
- Sudden drop in school marks.
- Loss of interest in or avoiding extramural activities.
- Frequent headaches or stomach aches (real or faked).
- Difficulty sleeping; nightmares.
- Fear of being left alone.
- Appearing sad or anxious.
- Self-destructive behaviour, e.g. self-harming, running away from home, talking about suicide.
Some children will tell their parents when they’re being bullied. If your child confides in you, you must get help for them, whether this is from the school, or a counsellor or therapist.

Children often find it hard to voice their feelings, however. If you’re concerned that they’re involved in bullying, and especially that they’re being bullied, you need to ask some questions. Watch your child’s reaction when they answer. Their body language (or silence) can give you good clues. Ask leading questions, for example:

- ‘I can’t find your school jersey. Has someone taken it?’
- ‘How did this tear in your shirt happen? Did someone do this to you?’
- ‘Why are you in such a hurry to eat when you get home? Did you eat your lunch at school?’
**What to do if your child is being bullied**

- Find out what happened, who was involved, and when and where it happened, and keep a record of this information.
- Encourage your child to express his/her thoughts and feelings about what happened. Let your child know that it is normal to feel hurt, fear and anger.
- Teach your child to be assertive (stand up for himself/herself) without being aggressive. Retaliation is against school rules and often makes bullying worse.
- Assure the child/children that you will handle the situation.
- Speak confidentially to an educator at their school – the head of the school is the best choice.
- Find out if the child needs to avoid certain areas on school property at certain times; suggest that the school increase supervision in high-risk areas or monitor the child’s interactions with other learners more closely.
- Encourage your child to talk to an adult (such as a supportive teacher) every day to give an update on the mistreatment.
- Monitor your child’s whereabouts and friendships.
- Watch for signs of depression and anxiety in your child, and do not hesitate to seek professional counselling.
Cyber-bullying is when a child of any age is tormented, threatened, harassed, made fun of, humiliated, embarrassed or otherwise targeted by another child using the internet and/or any other digital technology such as a smartphone. Cyber-bullying often happens on social-media sites like Facebook.

You can handle cyber-bullying by:

- Teaching your child not to share personal or embarrassing information online or on social media. This includes making sure that passwords are protected.
- Keeping track of how much time your child spends online and who he/she is interacting with. Ask him/her who each person is and how your child knows him/her.
- Asking your child if he/she has ever experienced cyberbullying or seen it happen to someone.
- Discussing with your child what to do if he/she is bullied by someone online. If your child is being bullied, tell him/her not to respond but rather show the threatening message to an adult.
- Make sure your child knows that bullying others is wrong and unacceptable.
CHILD ABUSE

The abuse of children is a major problem in South Africa and around the world. When a parent, caregiver or guardian causes harm, injury or death to a child (whether on purpose or by failing to act), that is considered child abuse.

There are many forms of child abuse, including physical abuse and maltreatment, verbal abuse, sexual abuse or indecent assault, exploitation and child labour, emotional neglect, medical neglect and educational neglect.

Signs that child abuse may be taking place

- Refusal to go home or to the home of a relative or friend for no apparent reason.
- Bed wetting.
- Withdrawal from peer-group activities.
- Deterioration in school work.
- Drastic changes in personality (e.g. used to be even-tempered and is suddenly extremely aggressive).
- Excessive crying or irritability.
- Increased disobedience.
- Malnutrition or eating disorders.
- Unexplained burns, fractures or dislocations and bruises, swelling, lacerations, redness or bleeding.
- Many fractures at different stages of healing.
- Bald patches or bruises on the head.
- Bruising around the mouth.
- Difficulty walking or sitting.
CHILD SEXUAL ABUSE

When any adult engages in sexual activity with a child, that is considered child sexual abuse. It is a crime in South Africa to engage in sexual activity with a child, male or female.

You can’t know if a person is a sexual abuser by the way they look. Sexual abusers of children are not unknown strangers lurking in the dark. Very often they are people you know and trust, like a family member, friend, neighbour, teacher, priest or coach.

Sexual abuse is not easy to identify and may continue for years without being reported. Sexual abuse happens across South Africa every day, regardless of race, background, education or religion.

Teach your child to tell you if someone touches them inappropriately, and keep your eyes open for the signs and symptoms of possible abuse.

There are many laws and Acts in South Africa that protect children and their rights. According to South African criminal law (Sexual Offences and Related Matters, 2007), sexual offense against children is a criminal offense.
Child sexual abuse includes:

- Touching a child’s genitals (penis, vagina, testicles or anus).
- Making a child touch somebody else’s genitals.
- Inserting any body part (penis, fingers or tongue) inside a child’s vagina or anus for sexual pleasure.
- Exposing adult genitals to a child for sexual reasons.
- Taking a picture of a child in sexual poses.
- Making a child watch adult sexual activity.
- Showing pornography to a child.

Warning signs and symptoms of possible sexual abuse of a child:

- Fear of certain places or people.
- Not wanting to be left alone with an adult for unknown reasons.
- Refusing to undress.
- Refusing to bath.
- Developing a special relationship with an older person.
- Becoming secretive.
- Suddenly showing extreme fear or having nightmares without any explanation.
- Inappropriate play with toys, such as replication of explicit sexual acts.
- Sexually explicit drawings.
- Sexual knowledge beyond what the child should know for their age.
- Unexplained bruises, bleeding, itching or pain in the genital area or mouth.
- Torn, stained or bloody underclothes.
- Blood in urine or stools.
- Repeated genital infections.
- Any signs of an STI (see page 74).
What to do if you suspect sexual abuse

- Report it to the police, a doctor or a trusted teacher or community leader.
- The South African Police Service, and in particular the Family Violence, Child Protection and Sexual Offences Units, is responsible for the investigation of these crimes.
- Ensure your child gets counselling and therapy if necessary.

You will need to give a statement, and the child will be interviewed by a trained police member. A medical examination will be done on the child, and any injuries photographed. Statements from witnesses and other evidence (such as fingerprints) will be gathered.

Teddy Bear Clinic  📞 011 484 4554  🌐 www.ttbc.org.za

ChildLine  📞 0800 055 555  🌐 www.childline.org.za
Elderly Family Members

The elderly have a great deal to offer their families and communities. Some grandparents spend time taking care of children while parents are working or unavailable. The older generation also has important advice and wisdom to share with younger family members.

But as people get older, they may need help with daily activities; they may need additional healthcare, and as they become frail, they may become vulnerable to abuse.

To qualify for a Grant for Older Persons you must:
- Be a South African citizen, permanent resident or refugee.
- Be living in South Africa.
- Be 60 years or older.
- Not be receiving another grant for yourself.
- Not be being cared for by a State institution.

You and/or your spouse may be required to complete a means test (to assess your financial need).

Social Grants Helpline ☏ 0800 601 011
South African Social Security Agency (SASSA) ☏ 0800 601 011
(to find where your nearest SASSA office is) ☝️ www.sassa.gov.za
HOUSING FOR THE ELDERLY

If you are in need of constant care and would like to go to an old-age home, you can contact your local Social Development office. In order to be admitted, you have to meet certain requirements:

- You are frail and in need of 24-hour care in an old-age home.
- You receive a grant for older persons (see page 123).
- You are a woman over the age of 60 or a man over the age of 65.

Department of Social Development
☎ 012 312 7794/7500 ☎️ www.dsd.gov.za

South African Social Security Agency (SASSA)
☎ 0800 601 011 ☎️ www.sassa.gov.za

South Africa Older Persons Forum ☎ 021 422 5286 ☎️ www.saopf.org.za

Age in Action ☎ 012 426 4249 ☎️ www.age-in-action.co.za

Abbeyfield South Africa ☎ 021 671 6535 ☎️ www.abbeyfield.co.za
ABUSE OF ELDERS
Many senior citizens are abused every day in their homes, communities or nursing homes. Most often the abuser is closely related to the victim, such as a family member, or someone who is trusted by the rest of the family.

Elderly people can suffer physical and sexual abuse, as well as psychological, emotional and verbal abuse. Lack of proper care and neglect are also forms of abuse, and are in fact the most common forms of elder abuse in South Africa.
Signs that an elder may be being abused:

- Unexplained injuries such as bruises or welts, including around the breasts or genitals.
- Signs of being tied up, such as rope marks on wrists.
- The caregiver’s refusal to allow you to see the elder alone.
- Unexplained STIs (see page 74) or genital infections.
- Unexplained vaginal or anal bleeding.
- Torn, stained or bloody underclothing.
- Unusual weight loss, malnutrition or dehydration.
- Untreated physical problems, such as bed sores.
- Unsanitary living conditions: dirt, bugs, soiled bedding and clothes.

Abuse of the elderly is a crime. If you’re being abused, speak to a trusted family member and report it to the nearest police station.

SAPS/Emergency Services 📞 10111

Halt Elder Abuse Hotline (HEAL) 📞 0800 00 30 81

South African Gerontological Society 📞 011 483 7497
### DEPARTMENT OF SOCIAL DEVELOPMENT OFFICES

<table>
<thead>
<tr>
<th>Province</th>
<th>Address</th>
<th>Contact Number</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EASTERN CAPE</strong></td>
<td>Dukumbana Building, 1st Floor, Independent Avenue, Bisho, 5605</td>
<td>043 605 5004</td>
</tr>
<tr>
<td><strong>FREE STATE</strong></td>
<td>Old Mutual Building, 3rd Floor, Maitland Street, Bloemfontein, 9300</td>
<td>051 4000 307/304</td>
</tr>
<tr>
<td><strong>GAUTENG</strong></td>
<td>Thusanong Building, 11th Floor, 69 Commissioner Street, Johannesburg, 2000</td>
<td>011 355 7687</td>
</tr>
<tr>
<td><strong>KWAZULU-NATAL</strong></td>
<td>208 Hoosen Hassagee Street, Ground Floor, Pietermaritzburg, 3200</td>
<td>033 264 5402</td>
</tr>
<tr>
<td><strong>LIMPOPO</strong></td>
<td>21 Biccard Street, Polokwane</td>
<td>015 230 4300</td>
</tr>
<tr>
<td><strong>MPUMALANGA</strong></td>
<td>7 Government Boulevard, Building 3, Riverside Park, Extension 2, Nelspruit, 1200</td>
<td>013 766 3097</td>
</tr>
<tr>
<td><strong>NORTHERN CAPE</strong></td>
<td>Mimosa Complex, Barkly Road, Homestead, Kimberley, 8300</td>
<td>053 874 9100</td>
</tr>
<tr>
<td><strong>NORTH WEST</strong></td>
<td>Provident House Building, 4th Floor, University Drive, Mmabatho, 2735</td>
<td>018 388 1668</td>
</tr>
<tr>
<td><strong>WESTERN CAPE</strong></td>
<td>Union House, 7th Floor, 14 Queen Victoria Street, Cape Town, 8000</td>
<td>021 483 3858/3765</td>
</tr>
</tbody>
</table>
In current challenging times, a good job can be difficult to find and keep. This is why it's so important to have a good education.

The Department of Higher Education and Training is responsible for tertiary education up to doctorate level, technical and vocational training, as well as adult basic education and training.

The best investment you can make for yourself, or your child, is some kind of post-school education and/or training.
TECHNICAL VOCATIONAL EDUCATION AND TRAINING (TVET)

TVET Colleges offer vocational, occupational and artisan education and training. This means that studies prepare students for the world of work (usually for a specific occupation), giving people essential skills for the workplace.

Even if you only completed Grade 9, you can apply to a TVET College. This option is ideal for responsible older adolescents and adults who are serious about getting skills to find employment.

TVET Colleges offer certificate and diploma qualifications, and a wide range of courses are offered. Categories of courses include:

- Agriculture.
- Arts and culture.
- Business.
- Commerce and management.
- Education.
- Training and development.
- Engineering.
- Manufacturing and technology.
- Services.
- Building contraction and security.

There are over 50 registered and accredited TVET Colleges in South Africa, with over 264 campuses in both rural and urban areas. Private colleges also exist, although some operate illegally.

Phone the DHET Helpline (0800 87 2222) to verify a college.
COMMUNITY EDUCATION AND TRAINING COLLEGES

Colleges have been established to cater for disadvantaged groups. These colleges focus on youth and adults who, for various reasons, did not complete their schooling or never attended school and wish to raise the base for further learning, improve their skills for employability, and/or progress to opportunities in TVET colleges and university education. There is at least one community college in each province.

Qualifications or part-qualifications are registered on Levels 1 to 4 of the National Qualifications Framework, and include:
- General Education and Training Certificate for Adults.
- Senior Certificate.
- National Senior Certificate for Adults (still to be implemented).

Skills development courses include:
- Sewing.
- Plumbing.
- Mechanics.
- Welding.
- Gardening.
- Travel and tourism.

Entry requirement
There is no entry requirement, except that learners should be 15 years old and above. Applicants will be assessed and placed in appropriate levels that meet their needs.
For more information contact the Department of Higher Education:

Department of Higher Education
Call Centre 0800 87 2222 www.dhet.gov.za
Gauteng 011 474 9041
Today there are a number of university degrees or diplomas available from tertiary education institutions.

If your Grade 12 (matric) marks are good enough, you may qualify for university admission. You will then have the option of registering at a traditional university (offering theoretically orientated degrees); a comprehensive university (offering a combination of academic and vocational diplomas); or a university of technology (focusing on vocationally orientated education).

How long you study for will depend on your chosen field as well as the type of qualification that you are aiming for. You may also decide to study part-time, which will mean that your qualification will take longer than if you were studying full-time but you should be able to work and support yourself during this time.

Some universities offer residence options (staying on or nearby the campus), if you are studying far from home, while others offer distance learning. Distance learning is a method of study where teachers and students do not meet in a classroom, but use the Internet, e-mail, mail, etc, to have classes.

When choosing an institution, it is important to check if the one you have selected is accredited with the South African Qualifications Authority (SAQA). You can also get assistance from a career counsellor at the nearest labour centre to you.
For information on higher learning institutions and universities in South Africa contact:

---

Department of Higher Education and Training Career Helpline
📞 086 999 0123 🌐 www.dhet.gov.za

Department of Labour (Labour centres)
📞 0860 10 5350 🌐 www.labour.gov.za/DOL/contacts

The South African Qualification Authority (SAQA)
📞 0860 111 673 🌐 www.saqa.org.za
With the rising cost of education, not all parents can afford the cost of tertiary education. Fortunately, there are both government and private bursaries that can help.

A bursary is a financial contribution made by a higher-education institute, a private company or a government organisation to help students who can’t afford to pay for their education themselves.

**Means-tested bursaries**
A means-tested bursary evaluates whether a family may receive government assistance. This bursary type is available for students of parents who earn below an annual threshold amount.

**Scholarships**
A scholarship is performance-based and is usually awarded to top students who receive high results in their matric exams. A scholarship is not usually required to be ‘paid back’. However, some organisations may require that recipients work with the organisation for a given time once the student has successfully completed their studies.

You can find a list of available bursaries here:

http://bursaries-southafrica.co.za/list-of-all-bursaries-in-south-africa/
National Qualification Framework (NQF) and Career Development Services Helpline (for info on career, qualifications and educational providers)
☎️ 0860 35 66 35

Department of Labour (labour centres)
☎️ 0860 10 1018 🌐 www.labour.gov.za/DOL/contacts

GoStudy ☎️ 021 555 3928 🌐 www.sa.gostudy.info

National Youth Development Agency ☎️ 0800 52 5252 🌐 www.nyda.gov.za

Motsepe Foundation Bursary ☎️ 011 324 1500
🌐 http://motsepefoundation.org
### COMMUNITY EDUCATION AND TRAINING

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<tr>
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<tbody>
<tr>
<td>NATIONAL CALL CENTRE</td>
<td>012 312 6018</td>
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<tr>
<td>EASTERN CAPE</td>
<td>040 608 4200</td>
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<tr>
<td>GAUTENG AND FREE STATE</td>
<td>011 355 0930/0892</td>
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<tr>
<td>KWAZULU-NATAL</td>
<td>082 437 8800</td>
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<tr>
<td>LIMPOPO</td>
<td>015 291 2012</td>
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<tr>
<td>MPUMALANGA AND NORTH WEST</td>
<td>018 389 8150</td>
</tr>
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<td>WESTERN AND NORTHERN CAPE</td>
<td>021 467 2614/9278</td>
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### TVET (TECHNICAL EDUCATION VOCATIONAL TRAINING)

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<td>EASTERN CAPE</td>
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<tr>
<td>Buffalo City TVET College</td>
<td>043 704 9218</td>
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<td>East Cape Midlands TVET College</td>
<td>041 995 2000</td>
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<tr>
<td>Ikhala TVET College</td>
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<td>Ingwe TVET College</td>
<td>039 255 1415/0346</td>
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<td>King Hintsa TVET College</td>
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<td>King Sabata Dalindyebo TVET College</td>
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<td>Lovedale TVET College</td>
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<td>Port Elizabeth TVET College</td>
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<tr>
<td><strong>LIMPOPO</strong></td>
<td>Capricorn TVET College</td>
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<td>Sekhukhune TVET College</td>
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<td>Waterberg TVET College</td>
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<td><strong>MPUMALANGA</strong></td>
<td>Ehlanzeni TVET College</td>
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<td></td>
<td>Gert Sibande TVET College</td>
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<td></td>
<td>Nkangala TVET College</td>
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<td><strong>NORTHERN CAPE</strong></td>
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<td>Northern Cape Urban TVET College</td>
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<td><strong>NORTH WEST</strong></td>
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<td>Taletso TVET College</td>
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<td>Vuselela TVET College</td>
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### WESTERN CAPE

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<tr>
<td>Boland TVET College</td>
<td>021 886 7111/2</td>
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<tr>
<td>College of Cape Town TVET College</td>
<td>021 404 6700/8</td>
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<tr>
<td>False Bay TVET College</td>
<td>021 787 0800</td>
</tr>
<tr>
<td>Northlink TVET College</td>
<td>021 970 9011/213</td>
</tr>
<tr>
<td>South Cape TVET College</td>
<td>044 884 0359</td>
</tr>
<tr>
<td>West Coast TVET College</td>
<td>022 482 1143/79/95</td>
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## UNIVERSITIES

### Traditional universities

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<thead>
<tr>
<th>University</th>
<th>Phone Number</th>
<th>Website</th>
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<tbody>
<tr>
<td>Rhodes University</td>
<td>046 603 3811</td>
<td><a href="http://www.ru.ac.za">www.ru.ac.za</a></td>
</tr>
<tr>
<td>North-West University</td>
<td>018 299 4897</td>
<td><a href="http://www.nwu.ac.za">www.nwu.ac.za</a></td>
</tr>
<tr>
<td>University of Cape Town</td>
<td>021 650 9111</td>
<td><a href="http://www.uct.ac.za">www.uct.ac.za</a></td>
</tr>
<tr>
<td>University of Fort Hare</td>
<td>040 602 2016</td>
<td><a href="http://www.ufh.ac.za">www.ufh.ac.za</a></td>
</tr>
<tr>
<td>University of the Free State</td>
<td>051 401 9111</td>
<td><a href="http://www.uvos.ac.za">www.uvos.ac.za</a></td>
</tr>
<tr>
<td>University of KwaZulu-Natal</td>
<td>031 260 1111</td>
<td><a href="http://www.ukzn.ac.za">www.ukzn.ac.za</a></td>
</tr>
<tr>
<td>University of Limpopo</td>
<td>015 268 3332</td>
<td><a href="http://www.ul.ac.za">www.ul.ac.za</a></td>
</tr>
<tr>
<td>University of Pretoria</td>
<td>012 420 4111</td>
<td>web.up.ac.za</td>
</tr>
<tr>
<td>University of Stellenbosch</td>
<td>021 808 9111</td>
<td><a href="http://www.sun.ac.za">www.sun.ac.za</a></td>
</tr>
<tr>
<td>University of the Western Cape</td>
<td>021 959 2911</td>
<td><a href="http://www.uwc.ac.za">www.uwc.ac.za</a></td>
</tr>
<tr>
<td>University of the Witwatersrand</td>
<td>011 717 1000</td>
<td><a href="http://www.wits.ac.za">www.wits.ac.za</a></td>
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### Comprehensive universities

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<tr>
<th>University</th>
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<tr>
<td>University of Johannesburg</td>
<td>011 559 4595</td>
<td><a href="http://www.uj.ac.za">www.uj.ac.za</a></td>
</tr>
<tr>
<td>Nelson Mandela Metropolitan University</td>
<td>041 504 1111</td>
<td><a href="http://www.nmmu.ac.za">www.nmmu.ac.za</a></td>
</tr>
<tr>
<td>University of South Africa</td>
<td>012 429 3111</td>
<td><a href="http://www.unisa.ac.za">www.unisa.ac.za</a></td>
</tr>
<tr>
<td>University of Venda</td>
<td>015 962 8000</td>
<td><a href="http://www.univen.ac.za">www.univen.ac.za</a></td>
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<tr>
<td>University of Zululand</td>
<td>035 902 6001/6</td>
<td><a href="http://www.uzulu.ac.za">www.uzulu.ac.za</a></td>
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<tr>
<td>Walter Sisulu University</td>
<td>047 502 2844</td>
<td><a href="http://www.wsu.ac.za">www.wsu.ac.za</a></td>
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### Universities of technology

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<td>Cape Peninsula University of Technology</td>
<td>021 959 6767</td>
<td><a href="http://www.cput.ac.za">www.cput.ac.za</a></td>
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<tr>
<td>Central University of Technology</td>
<td>051 507 3911</td>
<td><a href="http://www.cut.ac.za">www.cut.ac.za</a></td>
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<tr>
<td>Durban University of Technology</td>
<td>031 373 2411</td>
<td><a href="http://www.dut.ac.za">www.dut.ac.za</a></td>
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<tr>
<td>Mangosuthu University of Technology</td>
<td>031 907 7111</td>
<td><a href="http://www.mut.ac.za">www.mut.ac.za</a></td>
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<tr>
<td>Tshwane University of Technology</td>
<td>012 382 5911</td>
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<tr>
<td>Vaal University of Technology</td>
<td>016 950 9924</td>
<td><a href="http://www.vut.ac.za">www.vut.ac.za</a></td>
</tr>
</tbody>
</table>
women in the WORKPLACE

WOMEN ARE A KEY PART OF SOUTH AFRICA’S WORKFORCE, IN THE PUBLIC AND PRIVATE SECTORS, AS WELL AS NON-PROFIT ORGANISATIONS.

Although some progress has been made, female representation in the workforce is still unequal and women still face challenges, such as unequal pay, discrimination and sexual harassment.
FINDING A JOB

Looking for a job can be exciting – but also stressful. It can take a while to find employment that suits your financial needs, your skills and your geographical area, so you need to accept from the beginning that you’re going to have to invest time and energy in the process.

First steps to finding a job:
• Identify what you are good at.
• Prepare a CV (curriculum vitae) (see page 146).
• Read the jobs section of daily and community newspapers.
• Visit employment agencies or place your CV on a job website.
• Ask your friends and family to keep their ears and eyes open for possible employment opportunities.
• Approach the HR department of companies you would like to work for.
• Be open-minded – explore all options.
• Consider internships or volunteering opportunities in your field of interest so you can gain valuable experience.
• Don’t give up!

KNOW YOUR RIGHTS AND BENEFITS

Take the time to read your organisation’s code of conduct, as well as your employment contract. These outline your rights at work, and should be in line with South Africa’s labour laws. You should also know if you qualify for any benefits, such as medical aid, pension, childcare, education or training.
BEWARE OF SCAMS

Some job offers sound like easy money but turn out to be a trick to get money out of you. If it seems ‘too good to be true’, it probably is! Don’t fall for ‘job offers’ that ask you to pay any money upfront.

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National Qualification Framework (NQF) and Career Development Services Helpline (for info on career, qualifications and educational providers)
☎ 0860 11 16 73

Department of Labour (labour centres)
☎ 0860 10 53 50  www.labour.gov.za/DOL/contacts

GoStudy ☎ 021 555 3928  www.sa.gostudy.info

National Youth Development Agency ☎ 0800 52 5252  www.nyda.gov.za
DRAWING UP A CV

A curriculum vitae, or CV, is a document that provides a current summary of your education, skills, work experience and other information. A well-written CV could get you the interview you really want, so it’s important to present a good CV. The ideal CV should be no longer than two pages.

What should be included in a CV:
• Personal details (name, contact details).
• Education and qualifications.
• Work experience/employment history.
• Skills relevant to the job, including computer skills, foreign language skills, and any other recent training that is relevant to the role applied for.
• References (contact details for a minimum of three people who can recommend you for the job).
Job interviews can make job-seekers very nervous. The key to a successful job interview is to prepare well:

• Research the company: If you can, find out what the company does (products and services), if they have branches in other regions and who their main clients are.

• Dress appropriately: Whether we like it or not, our first physical impression counts. Dress smartly and neatly.

• Be on time for the interview: In fact, arrive early, as this will help you calm down before you go in. If you live in a busy area, allow for possible traffic delays – even if you have a genuine reason for being late, it will still create a bad impression.

• Show a positive attitude: Employers like positive people; nobody likes to employ miserable people or complainers.

• Know the description of the position: Find out all you can about the job you’re applying for.

• Be ready to answer questions: You will be asked about your previous jobs, your likes and dislikes, your strengths and weaknesses, your goals, etc. Have these answers prepared before the interview.

• Ask questions: It shows that you’re interested in the job. Find out about working hours, annual leave, and any legal responsibilities and rights.
LEGAL RIGHTS

INCOME TAX

Income tax is the money that is deducted from your income (your wages/salary, your business/trade or an investment) and goes to the South African Revenue Service (SARS). The government uses this money to provide key services such as healthcare and education, good roads and other public services.

The amount of tax you pay depends on what you earn.

To register as a taxpayer, you need to fill in an IT77 registration form – you can do this at your nearest SARS office. You will then need to submit an income tax return by a certain deadline each year.

For the most up-to-date information about tax thresholds and tax-return deadlines, and all other information about income tax, visit your nearest SARS office.

South African Revenue Service (SARS)

📞 0800 00 7277 🌐 www.sars.gov.za

WHAT IS PAYE?

PAYE, which stands for ‘Pay As You Earn’, is the tax your employer takes off your monthly salary and pays on your behalf to SARS. This system allows the total amount of tax that you have to pay for the year to be spread steadily over 12 months.
UNEMPLOYMENT INSURANCE FUND (UIF)

Your contributions to the Unemployment Insurance Fund (UIF) are deducted from your monthly salary by your employer, who also contributes to the fund. You each contribute 1% of your monthly salary.

The UIF provides an income for you if you ever become unemployed due to reasons that aren’t your fault, if you get sick or if you need to go on maternity leave. It will also provide relief to your dependants if you die.

To claim from the UIF, you need to fill in the forms at your nearest Department of Labour. Your employer should also be able to help you.

- You can’t claim from the UIF if you resigned from your job.
- You can’t work and claim from the UIF at the same time.

Department of Labour (Labour centres)

☎ 0860 10 53 50 🌐 www.labour.gov.za/DOL/contacts
MATERNITY LEAVE

In South Africa, the law recognises the dual role of women as mothers and as part of the labour force. Women have the right to four months of maternity leave, which can start any time from four weeks before your expected due date.

Your employer must keep your position open during that time, so you can return to it when your maternity leave is over. Your employer doesn’t have to pay you while you’re on maternity leave. Make sure you know what your company’s maternity leave policy is.
Maternity leave and UIF

- If you’ve been contributing to the UIF (see page 149), and if you are not receiving a full salary during your maternity leave, you can claim from the fund for 17 weeks.
- If you have a miscarriage in the third trimester or a stillborn child, you can claim from the fund for six weeks.
- In order to qualify for maternity benefits, you must have made 13 consecutive weeks’ contributions to the UIF.
- If you qualify for maternity benefits, the fund will give you a certain percentage of your ordinary daily wage, depending on how long you’ve worked and how much you earn.

Apply as soon as you can. You must submit your application before your baby turns six months old.

You’ll need to go to your nearest labour centre and fill in the necessary forms. You will be asked to submit documentation that confirms that you’ve had a baby (your doctor or midwife will need to complete some forms), and that you are not receiving a full salary from your employer during your maternity leave. You can also find all the forms you need at the UIF’s new website, www.ufiling.co.za

Unemployment Insurance Fund (UIF) National Call Centre
☎ 0860 345 464 🌐 www.ufiling.co.za
LOSING YOUR JOB OR BEING UNEMPLOYED

Being retrenched is a shocking event that can cause a lot of worry and stress.

If you’re being retrenched, your employer must first speak to you about a reasonable severance package. The severance package can’t be less than one week’s remuneration for each completed year of service. You could also be entitled to notice pay.

If you’ve been contributing to the UIF, you can claim unemployment benefits from your nearest Department of Labour (see page 149).

If you find yourself unemployed, it’s very important for you to keep busy and look after yourself.

- Try to keep healthy: Exercise (even if it’s just going for a walk) at least three times a week for 40–60 minutes; eat well, including lots of fresh vegetables; drink plenty of water; try to avoid (or at least cut down on) coffee, alcohol and cigarettes; and get enough sleep (six to eight hours per night).
- Keep your personal appearance neat and clean; try to keep up your personal interests and hobbies; and treat yourself regularly by going on a picnic or preparing a special meal.
- Try not to go into debt. Ask family members to help by not expecting you to provide or do the things you used to do while you were working.
- Don’t carry your fear into your next job. People who have been retrenched may be anxious about losing their job again. Remind yourself of your strong points and achievements, and keep believing in yourself.
• Get help if you feel you’re not coping. The shock of retrenchment can have a big effect on your behaviour. Smoking or drinking more, taking drugs, or eating or sleeping either more or less than usual, are all stress responses. Get help from your nearest doctor or clinic.

• Most importantly, have a plan: Make a list of the things you have to do every day, including job-hunting (see page 144). Think about finding a place where you can volunteer – not only will this help you not to feel ‘useless’, but you will get experience that may help you when looking for a job.
STARTING YOUR OWN BUSINESS

A business is an entity that provides goods or services to customers. Businesses can operate in both the informal and formal sectors. Anybody can start a business but it needs hard work, careful thinking and planning, passion and basic business skills.

Informal-sector businesses are usually not registered, taxed or monitored by any authority. They may include women who sell fruit and vegetables by the roadside, retail traders at marketplaces, a hair salon in a house or car repair in a backyard.

Formal businesses are registered, pay taxes and value-added tax (VAT), and are governed by the Companies Act, No 71 of 2008.
Anybody can start a business but not everyone can make a business successful. Before deciding to start your own business, consider some of these questions:

- Am I going into business for the right reasons?
- Do I have the skills and personality traits (creativity, flexibility, perseverance, commitment and management skills) to succeed as an entrepreneur?
- Do I have enough money to start my business? Can I obtain financing?
- Do I understand all the legal requirements of running a business in South Africa?
- Do I have a good product or service that guarantees me a flow of customers and/or regular work?
DECIDING ON THE TYPE OF BUSINESS

There are various kinds of formal business, each with its own advantages and disadvantages. The Companies Act of 2008 also provides for two categories: non-profit and for-profit companies.

- **Personal liability company – Inc:**
  This is a business registered by professionals who are jointly and severally liable for the company’s debts. This means that no matter how much the business owes, all the partners are responsible for the debt, and may even have their personal property seized to settle debts.

- **Private business – (Pty) Ltd:**
  This is a proprietary company and must have at least one shareholder but no more than 50. There is a slight advantage to writing ‘(Pty) Ltd’ after your company’s name because it is viewed as being more stable and established.

- **Public company – Ltd:**
  - Name must end with the word limited (Ltd).
  - The incorporators of the company must consist of at least one person.
  - The company must have at least three directors.

- **Closed Corporations – CC:**
  Under the Act, it will no longer be possible to register new closed corporations, nor may companies be converted into one. Existing closed corporations will be treated as private companies.

- **Non-profit companies – NPC:**
  - They are incorporated for a public benefit or purpose such as foundations, churches or charitable organisations.
- A minimum of three persons, called incorporators, must complete and sign the Memorandum of Incorporation (MOI).
- A minimum of three directors must be approved.
- All assets and income of the company must be used to advance its stated objective.

Department of Trade and Industry National Call Centre
☎ 0861 843 384 ☏ www.thedti.gov.za

Department of Small Business Development
☎ 0861 843 384 (option 2) ☏ www.dsbd.gov.za

Small Enterprise Development Agency (SEDA)
☎ 0860 103 703 ☏ www.seda.org.za

Companies and Intellectual Property Commission (CIPC) call centre
☎ 086 100 2472 ☏ www.cipc.co.za

Copac (info about the cooperative movement)
☎ 011 447 1013 ☏ www.copac.org.za
DRAWING UP A BUSINESS PLAN

A business plan is a document that describes all the ideas you have about your business. It is a map that will help you on your journey and to achieve your business goals.

Your business plan should include:

- The details of your core business.
- The details of your marketing plan (a document that outlines your plan for marketing and advertising your business).
- The details of your operations plan (a document detailing how you are going to run your business on a day-to-day basis, e.g. production/manufacturing, inventory, sales and distribution).
- The details of your staffing plan (a document that shows what positions need to be filled in order for your business to operate effectively).
- The details of your financial plan (a document indicating how much money your business needs to achieve its goals).

Small Enterprise Development Agency (SEDA)

📞 0860 103 703 🌐 www.seda.org.za
BUSINESS FUNDING AND SUPPORT

There are various funds and organisations in South Africa to help entrepreneurs start their own businesses:

FUNDING

Eastern Cape Development Corporation:
Provides access to finance, training and other business support to businesses that are headquartered in the province
☎ 043 704 5600  🌐 www.ecdc.co.za

Free State Development Corporation:
Provides financial and non-financial support to businesses
☎ 051 4000 800/810  🌐 www.fdc.co.za

Industrial Development Corporation’s Women Entrepreneurial Fund:
Provides funding for women’s businesses
☎ 086 069 3888  🌐 www.idc.co.za

The Small Enterprise Finance Agency (SEFA):
Provides funding for small businesses
☎ 08600 67 332 or 012 748 9600  🌐 www.sefa.org.za

National Empowerment Fund’s iMbewu Fund:
Provides black entrepreneurs with funds
☎ 0861 843 633  🌐 www.nefcorp.co.za
Business Partners Ltd:
Provides financing, knowledge and added value to small and medium enterprises
📞 011 713 6600 🌐 www.businesspartners.co.za

Awethu Project:
Provides assistance and funding for entrepreneurs
📞 011 024 1606 🌐 www.awethuproject.co.za

**SUPPORT**

**African Women Chartered Accountants (AWCA):**
Empowers women accountants and entrepreneurs who want to start their own accounting practice
📞 011 621 6881 🌐 www.awca.co.za

**Black Business Women’s Association (BBWA):**
Provides a platform for networking, partnerships and training
📞 011 886 0808 🌐 www.bbwa.co.za

**Business Engage:**
Offers entrepreneurship development, assistance, training and mentorship
📞 084 353 9865 🌐 www.businessengage.co.za
Business Women’s Association (BWA):
Provides assistance, training and networking to women entrepreneurs
📞 0860 000 041  🌐 www.bwasa.co.za

Franchise Association of South Africa (FASA):
Promotes franchising and entrepreneurship
📞 011 615 0359/0368/0378  🌐 www.fasa.co.za

International Women’s Forum of South Africa (IWfSA):
Educates, empowers and provides networking opportunities for women in leadership
📞 011 325 5295  🌐 www.iwfsa.co.za

National Youth Development Agency (NYDA):
Tackles challenges that face South Africa’s youth and offers a range of programmes, including career guidance, entrepreneurial development and support
📞 0800 52 52 52  🌐 www.nyda.gov.za

South African Black Entrepreneurs Forum:
Provides capacity-building opportunities and business education
📞 011 053 7091  🌐 www.sa-bef.co.za
South African Women Entrepreneurs Network (SAWEN): 
Gives women entrepreneurs networking opportunities and business solutions
☎ 011 403 1048 🌐 www.sawen.org.za

South African Women in Construction (SAWiC): 
Helps women in construction gain access to contracts, finance, training and networking
☎ 011 435 3911 🌐 www.sawicgauteng.org.za

Technology for Women in Business (TWIB): 
Works to fast-track women-owned business through technology and innovative solutions
🌐 www.twib.co.za

Tourism Enterprise Partnership (TEP): 
Facilitates and encourages growth and expansion of small and medium enterprises in the tourism economy
☎ 011 880 3790 🌐 www.tep.co.za

Women in Business: 
Provides a platform for sharing ideas and promotion opportunities
☎ 082 972 2675 🌐 www.womeninbusiness.org.za

Women’s Development Businesses (WDB): 
Provides basic business skills and other support to rural women’s micro-enterprises
☎ 011 341 9900 🌐 www.wdbinvestments.co.za
Women in Engineering and the Built Environment (WiEBE):
Gives women professionals in the field networking and learning opportunities
📞 011 475 1030 🌐 www.wiebe.co.za

Women in Oil & Energy South Africa (WOESA):
Facilitates and promotes business opportunities for women in the field
📞 011 835 1880 🌐 www.woesa.com
WE ALL KNOW THAT LIFE CAN SPRING UNPLEASANT SURPRISES ON US, SUCH AS A JOB LOSS OR A MEDICAL EMERGENCY THAT WILL NEED MONEY.

That’s why financial planning and knowing about how to manage your money is important.

Managing your finances means you need to understand about banking and how to budget and save. It is also important to know about debt, loans and insurance.
FINANCIAL PLANNING

Financial planning helps you to use your money wisely. One of the key factors in financial planning and management is saving money each month. This gives you a safety net for when you need it most, and can help you during emergencies.

BUDGETING

Budgeting means keeping an accurate track of your income (money coming in) and expenses (money going out), so that you can see clearly where your money is going. Keeping a monthly budget makes you face reality. It helps you to manage your money wisely.

Sticking to a monthly budget needs discipline and commitment, but it will help you stay out of debt by making sure you keep control of your expenses. When you can easily see what your necessary and unnecessary expenses are, it’s easier to decide what to cut back on.

- **Income**: Your income is what you earn every month. It could be from wages or a salary, or casual payment for odd jobs, or earnings from sales.
- **Expenses**: Expenses are what you spend money on every month. They can be ‘fixed’ expenses (the ones you can’t change, like rent, electricity, water, food, transport, school fees, and monthly savings) or ‘variable’ expenses (things you can cut back on, like clothing and entertainment).

At the end of the month, subtract your expenses from your income. Ideally, you should have some money left over. These are your savings (see page 172). You should try to avoid debt by never having higher expenses than your income.
A simple family budget

<table>
<thead>
<tr>
<th>INCOME</th>
<th>AMOUNT</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary or wages</td>
<td>R3 000</td>
<td></td>
</tr>
<tr>
<td>Other earnings</td>
<td>R500</td>
<td></td>
</tr>
<tr>
<td>Maintenance</td>
<td>R500</td>
<td></td>
</tr>
<tr>
<td>Grant</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td><strong>Total income</strong></td>
<td></td>
<td><strong>R4 000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>AMOUNT</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>R800</td>
<td></td>
</tr>
<tr>
<td>School fees</td>
<td>R400</td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>R200</td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td>R100</td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td>R1 000</td>
<td></td>
</tr>
<tr>
<td>Toiletries</td>
<td>R50</td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td>R1 000</td>
<td></td>
</tr>
<tr>
<td>Debt payment</td>
<td>R100</td>
<td></td>
</tr>
<tr>
<td>Clothes</td>
<td>R150</td>
<td></td>
</tr>
<tr>
<td>Airtime</td>
<td>R100</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>R100</td>
<td></td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td></td>
<td><strong>R4 000</strong></td>
</tr>
</tbody>
</table>

**NETT (INCOME LESS EXPENSES)** | **R–**
BANKING

There are two kinds of financial institutions in South Africa:

- The formal sector is dominated by big commercial banks, and smaller financial institutions, such as Postbank, and savings and credit cooperatives.
- Informal banking options include unlicensed moneylenders, burial societies, rotating saving and credit associations (ROSCAs) and stockvels, which mainly provide financial services to people without access to bank accounts in both rural and urban areas.

PRODUCTS AND SERVICES OFFERED BY BANKS

All commercial banks offer a wide range of services and products, including different types of accounts, investment opportunities, loans, insurance, overdraft facilities, revolving credits, as well as self-service banking such as telephone banking, internet banking and ATMs. There are branches throughout South Africa where you can also get assistance in person.

Before committing to a particular bank, do some research. Look at the products and services the bank is offering and assess if they meet your needs in terms of monthly fees, interest rates and customer service.

With advances in technology, you don’t have to visit a branch to do your day-to-day banking. You can perform transactions via the following channels at any time of the day:

- **ATM banking:** ATMs (or automated teller machines) offer the option to perform financial transactions without entering a branch. Most banks have a national network of ATMs for easy access to your bank account.
• **Cellphone banking:** You can perform a range of transactions safely through a dial-up session on your cellphone. Some banks also have smartphone applications (‘apps’) that you can download and use on your cellphone.

• **Telephone banking:** You can do your banking over the telephone. Most banks offer this service 24 hours a day, and you can choose between the voice-recording option (self-help) or speaking to a consultant directly.

• **Internet banking:** You can log in to your bank account via your bank’s secure website to manage your money online.
OPENING A BANK ACCOUNT

There are many different types of accounts offered by banks in South Africa. These include the following:

- Access or saving accounts.
- Cheque or current accounts.
- Mzansi accounts.
- Money market or investment accounts.

Which account you choose will depend on your financial situation – whether you have a job or regular income, and what your current and future needs are likely to be.

To open most bank accounts, you’ll need the following:

- Some money as an opening deposit.
- Your green barcoded South African identity document or the new smart identity card.
- Proof of residence: This could be a lease (if you’re renting), or a recent electricity or phone bill that has your name and physical address on it. If you are living with someone who owns or rents the home, you will need him/her to confirm in writing that you live together. He/she will also need to provide his/her ID number and proof of residence.

For non-South African citizens, you’ll need:

- A valid passport.
- Proof of residence.
- Work permit.
- Employment contract.
Different types of bank accounts

Your chosen bank should be able to advise you on the different types of bank accounts they offer. All banks should offer the following options:

- **Cheque or current account:** Ideal if you are earning income each month and need to make regular transactions, such as paying bills and withdrawing money. You may also be offered an overdraft facility, which is a loan offered by the bank each month if your expenses are more than your income. You will be charged interest fees on this amount.

- **Savings account:** This account is perfect for people looking to invest money and save. The bank may charge you more than a current account to make transactions, so if you have a lot of transactions each month, a savings account may not be the most cost-effective option for you. There are also different types of savings accounts. Some allow you immediate access to your money, while others, like a 32-day notice account, offer more interest on savings but require you to request your money from the bank in advance.
SAVINGS

Savings are a portion of income or money put aside after you’ve paid all your expenses. You should try to save money to pay for unexpected events or emergencies such as a leaky roof, a car breakdown, a medical emergency or a sudden loss of income. You should try to save about 10% of your monthly income. You should also try to save for your children’s education and for your own retirement.

Without money put away in savings and/or investments, you may be forced to take out a loan in an emergency. Borrowing money is very expensive.

SAVING THROUGH A BANK

There are many different kinds of savings and investment accounts to choose from.

- Some are **short-term savings accounts** that are easy to use and don’t cost much to operate. To start with, look for a tax-free savings account that doesn’t have a minimum deposit.

- Other kinds of savings accounts are **longer-term accounts** that need a bit more money to open, and which you need to ‘give notice on’ (warn the bank) when you want to withdraw money.

- **Fixed-deposit savings accounts** require you to put a specific amount of money into saving for a longer time, sometimes for a certain number of years.
SAVING THROUGH A **STOKVEL**

A *stokvel* is a form of informal saving where a group of people save money together. Each member contributes a fixed amount on a regular basis, and members take turns to receive the full amount.

*Stokvels* are popular because there are no credit checks and no hidden costs, and members are ‘forced’ to save by the group. *Stokvels* traditionally meet regularly and make an occasion of the meetings, giving members a sense of community.

Many *stokvels* have a constitution that guides the operation of the group. This means that all the members agree on how the savings should work, including how often and how much people should contribute.

SAVING THROUGH A BURIAL SOCIETY

This is a kind of *stokvel*, where a group of people meet regularly and each member contributes an agreed amount. Then, on the death of a main member, spouse, child or an extended family member, the burial society pays out an agreed amount.
Being in debt (owing money) can cause huge stress and may affect relationships at home and at work. Getting out of debt isn’t easy, but it can be done.

**Managing your debt**

- Start by tracking your expenses. To do this, you need to draw up a budget (see page 167).
- Work out where you can cut back every month (e.g. buying fewer clothes, walking instead of taking a taxi, getting together with a group of people to buy groceries in bulk).
- Start paying off your debts. Pay off the debt with the highest interest first.
- Try not to get into any more debt. Pay cash as often as you can.
- Save some money each month.
- If you’re getting overwhelmed by your debt, ask for help.

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**National Debt Mediation Assistance (NDMA)**

☎ 0861 11 6362 🌐 www.ndma.org.za

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**Financial Services Board (FSB)**

☎ 0800 202 087 🌐 www.fsb.co.za
LOANS

Banks offer a variety of different loans, for different purposes. These include personal loans (to pay for things in your personal life, such as a special occasion), home loans (to buy property), vehicle finance (to buy a car or motorbike), student loans (to pay student fees) and business loans (to start and/or grow your business).

**How do you qualify for a loan?**

Whether you qualify for a loan from the bank will depend on the following factors:

Your income
- You need to be earning regular income – the bank needs to see that you will be able to pay back the loan.
- If you are not earning a salary, the bank may require someone else to stand surety for you. This means that they will be legally obligated to pay the money back to the bank if you don’t.

The need for collateral/security
- You may need collateral or security for the loan. This is the primary source of repayment if you fail to pay the loan (e.g. if you own property, the bank could use this as security, and may auction off your house to get their money back if you can’t pay them back).
- Usually the bank would want the security to be larger than the amount you’re borrowing.
The type of loan
- The type of loan you are applying for and the repayment period will influence the terms the bank offers you.

Your credit history
- Your credit history matters. The bank will look at how you have managed previous personal or business loans (i.e. whether you paid the loan back in time).
- They will conduct a full credit analysis and may also get your credit score from the credit bureau (a private company that keeps records of each consumer’s credit history).

Your business
- For business loans, the bank will look at your business experience, skills, financial statements, internal control of your business, other loans, the type of business, and the financial viability of the business.

If you’re in doubt about the kind of loan that meets your needs, speak to one of your bank’s consultants.

**WHAT IS INTEREST?**

Interest is the added fee you pay the lender (e.g. bank) for using their money.

A loan is borrowed money (it is not *your* money) and the lender makes extra money by charging you for this privilege.
Insurance is an arrangement that protects you financially from future losses from, for example, theft, damage, illness or death.

There are different types of insurance. The most common are:

- **Medical insurance**: Medical insurance covers unforeseen health-related events, such as accidental injuries and disabilities.

- **Car insurance**: If you own a car, it is important to take out car insurance as it safeguards you against unforeseen vehicle loss/damage (e.g. theft, hijacking, road accidents). Third-party insurance covers damage you do to the vehicle of a third party (e.g. if you crash into another car).

- **Home insurance**: Homeowner’s insurance (also known as building insurance) protects you financially from loss or damage (e.g. through fire or natural disasters) to the structure of your home. You can also take out household insurance (also known as home contents insurance), which covers the items in your home against theft, accidents, fire and natural disasters.

- **Life insurance**: Life insurance (or life cover) gives you peace of mind, knowing that your family’s expenses will be paid if you die and your own debts will be paid. Life insurance also often includes disability insurance, which means you are covered if you can’t work due to an illness or injury.

- **Funeral insurance**: Funeral cover takes care of the expenses of a funeral for you or your family.
CHOOSING THE RIGHT INSURANCE COMPANY

There are many insurance companies in South Africa so finding the right one for your needs can be confusing.

- Do your research and get at least four quotes to compare prices and policies. Remember that you can choose different insurance companies for different types of insurance.
- Find out what the insurer’s reputation is like. Do they give good service? How long do they take to settle claims?
- Make sure you know about any hidden costs (e.g. excess).
- Make sure you understand the policy you’re being offered. Discuss the details with the insurance company or your insurance broker.
- The insurance company you pick must be a registered Financial Services Provider. You can verify this with the Financial Services Board (see page 174).

WHAT IS AN EXCESS?

An excess is the part of the insurance claim that is paid by you. When you submit a successful claim to the insurance company, they will pay out a certain amount, according to your policy, but you will still be expected to pay a fee for making the claim.
HUMAN RIGHTS ARE THE BASIC RIGHTS OF EVERY WOMAN, MAN AND CHILD.

It is important for you to make sure that you know and understand your human rights. This will help you to defend yourself if your rights are being violated.

In South Africa we celebrate Human Rights Day every year on 21 March.
YOUR BASIC CONSTITUTIONAL RIGHTS

The highest law of South Africa is the Constitution, and this includes the Bill of Rights. The South Africa Constitution gives a full range of rights and protection for all citizens.

The Constitution states that South Africa belongs to everyone who lives in it, and that everyone is entitled to human dignity, equality and freedom. This means that our rights as women are protected by it.

Section 9 of the Constitution says:
• Everyone is equal before the law and has the right to equal protection and benefit of the law.
• Equality includes the full and equal enjoyment of all rights and freedoms.
• The Constitution promotes the achievement of equality, legislative and other measures designed to protect or advance people disadvantaged by unfair discrimination may be taken.
• The State may not unfairly discriminate against anyone for any reason, including race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language and birth.
• No person may unfairly discriminate against anyone else.
DETENTION AND ARREST

- You must be told immediately of the reason for being arrested or detained.
- You must be taken to a police station as soon as possible after your arrest. This is to ensure that you are in the custody of the SAPS as soon as possible.
- You may not be detained by the police for more than 48 hours.
- You must be told of your right to remain silent, and of the consequences of not remaining silent.
- You may not be forced to make any confession or admission of guilt.
- You must be allowed to choose and consult with a lawyer or to apply for legal aid (see pages 185–87).
- You must be treated with dignity, and given proper accommodation, food and medical treatment if needed.
- You must be allowed to be visited by family, your partner/spouse, religious counsellor or medical practitioner if needed.
- You must be brought before a court as soon as possible.
- You must be charged, or be informed of the reason for your detention to continue, at the first court appearance after being arrested.
- You must be released from detention if the interests of justice allow this, subject to reasonable conditions.
If you feel you’ve been treated badly by the police, you have the right to make a complaint to the officer in charge, who must investigate and take action. Try to remember the name of the officer who gave poor service.

You can also lodge a complaint with the Independent Police Investigative Directorate.

**Independent Police Investigative Directorate**

📞 012 399 0000  🌐 www.icd.gov.za

---

**GETTING BAIL**

If you are arrested for a minor crime, you may ask for bail at the police station. The police will decide if you can get bail and go home until the court hearing or if you have to stay in custody. If you are given bail, make sure to keep the receipt, and arrive on time at your court hearing.
LEGAL CENTRES AND CLINICS

Legal centres offer information and support of various kinds, particularly to those who are unable to afford a lawyer’s fees.

• Legal Aid:
  Provides legal representation and access to justice for the poor
  ☎ 0800 110 110  www.legal-aid.co.za

• Legal Resources Centre:
  Provides legal aid for the disadvantaged
  ☎ 011 836 9831  www.lrc.org.za

• Nicro:
  Provides services to adults and children in conflict with the law
  ☎ 021 462 0017  www.nicro.org.za

• Tshwaranang Legal Advocacy Centre:
  Provides free legal services to women
  ☎ 011 403 4267  www.tlac.org.za

• Women’s Legal Centre:
  Provides legal advice via phone or email; aims to advance women’s struggle for equality
  ☎ 021 424 5660 (CT) or 011 339 1099 (JHB)  www.wlce.co.za
Legal aid clinics based at universities provide legal advice and support to members of the public, especially members of poor and/or marginalised communities:

**GAUTENG**

| University of Johannesburg law clinic | ☎️ 011 559 2633 |
| University of Pretoria law clinic     | ☎️ 012 420 4155 |
| University of the Witwatersrand law clinic | ☎️ 011 717 8562 |
| University of South Africa law clinic | ☎️ 012 429 4838/4848 |

**FREE STATE**

| University of the Free State law clinic | ☎️ 051 448 5940 |

**NORTH WEST**

| University of the North West law clinic (Potchefstroom campus) | ☎️ 018 297 5341/5983 |

**KWAZULU-NATAL**

| University of KwaZulu-Natal law clinic - Durban | ☎️ 031 260 2446 |
| - Pietermaritzburg                                 | ☎️ 033 260 6257 |
| University of Zululand law clinic                 | ☎️ 035 902 6011 |
**LIMPOPO**

<table>
<thead>
<tr>
<th>University of Limpopo law clinic</th>
<th>☎ 015 268 2506</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Venda law clinic</td>
<td>☎ 015 962 8637</td>
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</table>

**WESTERN CAPE**

<table>
<thead>
<tr>
<th>University of Cape Town law clinic</th>
<th>☎ 021 650 3775</th>
</tr>
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<tbody>
<tr>
<td>University of the Western Cape law clinic</td>
<td>☎ 021 959 2756</td>
</tr>
<tr>
<td>University of Stellenbosch law clinic</td>
<td>☎ 021 808 3432</td>
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**EASTERN CAPE**

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<thead>
<tr>
<th>Nelson Mandela Metropolitan University law clinic</th>
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<tbody>
<tr>
<td>Rhodes University law clinic</td>
<td>☎ 046 622 9301</td>
</tr>
<tr>
<td>University of Fort Hare law clinic</td>
<td>☎ 043 704 7366</td>
</tr>
</tbody>
</table>
CONSUMER RIGHTS AND PROTECTION

The Consumer Protection Act (CPA), No 68 of 2008, protects consumers from poor-quality goods and services. It also prohibits unfair practices, sets out the requirements for certain consumer contracts, and provides licencing requirements for regulated businesses.

This means that you have the right to demand good service and quality products. The law also protects you against businesses that give misleading or inaccurate information about what they are offering you.

If you feel any of your rights under the Consumer Protection Act have been ignored or breached, first raise the matter directly with the customer-care department of the business concerned. If you’re not satisfied with the result, contact the CPA Complaints Handling Unit and/or your Provincial Consumer Affairs office.

National Consumer Commission Helpline 📞 012 428 7000
or complaints@thencc.org.za
### PROVINCIAL CONSUMER AFFAIRS OFFICES

<table>
<thead>
<tr>
<th>Province</th>
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<th>Email Addresses</th>
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<tr>
<td>Eastern Cape</td>
<td>📞 0860 007 255</td>
<td></td>
</tr>
<tr>
<td>Free State</td>
<td>📞 051 400 4852</td>
<td></td>
</tr>
<tr>
<td>Gauteng</td>
<td>📞 011 355 8006, <a href="mailto:consumer@gauteng.gov.za">consumer@gauteng.gov.za</a></td>
<td></td>
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<tr>
<td>KwaZulu-Natal</td>
<td>📞 033 264 2537, 033 264 2616</td>
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<td>Limpopo</td>
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<td>Mpumalanga</td>
<td>📞 013 766 4952</td>
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<td>North West</td>
<td>📞 018 387 7700, 018 3877946, 018 3877866</td>
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<tr>
<td>Northern Cape</td>
<td>📞 053 831 5562</td>
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</tr>
<tr>
<td>Western Cape</td>
<td>📞 0800 007 081, <a href="mailto:consumer.protector@westerncape.gov.za">consumer.protector@westerncape.gov.za</a></td>
<td></td>
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</tbody>
</table>
HOUSING AND LAND RIGHTS

HOUSING
The Department of Human Settlements works to improve the quality of household life for the poor, from offering access to accommodation, to basic services and bond (mortgage) finance. Owning a house gives people a sense of pride and helps the entire community.

Reconstruction and Development Programme (RDP) houses
South African citizens over the age of 21, with a total household income of less than R3 500 per month can apply for an RDP house. These houses are free and qualifying applicants will only receive one house. To qualify, you can’t own any other property in South Africa. For example, you must get permission from the municipality if you wish to renovate the RDP house in the first eight years of ownership.

To apply for an RDP house, you will need to apply at your local housing department (see page 213). You will be placed on a waiting list and notified when your house is ready.

HOUSING SUBSIDIES
A housing subsidy is a grant from the government that makes owning a house more affordable to you.

You do not have to repay this subsidy (it is not a loan) but you will have to pay the difference between the subsidy and the cost of the house (the subsidy may not cover the full cost).
How is the grant paid?
The grant will not be paid to you in cash; it will be paid either directly to a seller or the financial institution that offers you a bond.

The requirements to qualify for a housing subsidy are:
• You must be a South African citizen or permanent resident.
• You must be either married or living with a long-term partner; or, if you’re single, you must have provable financial dependants (e.g. children or other family members).
• You must have a provable monthly household income of less than R3 500.
• Neither you nor, if applicable, your partner may have received any other subsidy from the government.
• Neither you nor, if applicable, your partner may have owned property before.

Contact your closest provincial Human Settlements Department through the national office (see page 213) or municipality for more information and application forms.
LAND RIGHTS

During apartheid, it is estimated that at least 3.5 million South Africans were forcibly removed from their land under the Native Land Act of 1913. In 2014, the Restitution of Land Rights Amendment Act was signed into law. It reopened the restitution claims process – people who have a claim to land now have until 30 June 2019 to lodge those claims.

Lodging a claim is a free government service. Those who charge money to help you lodge a claim are doing so illegally. It is also illegal to submit a fraudulent claim and/or prevent someone else from lodging a claim.

Department of Rural Development and Land Reform National Call Centre
☎ 0800 007 095
There are three types of marriage in South Africa: civil marriage, customary marriage and civil union.

CIVIL MARRIAGE

The Marriage Act, No 25 of 1961, governs civil marriages. You have to be at least 18 years old to take part in a civil marriage. If you are younger than 18, you will need your parents’ or legal guardian’s consent or consent of the Commissioner of Child Welfare or a judge. If the minor getting married is under the age of 18 for boys or 15 for girls, the written consent from the Minister of Home Affairs will also be required.

There are three types of civil marriage: marriage in community of property; marriage out of community of property; and marriage out of community of property with accrual.

Marriage in community of property

- You and your spouse agree not to sign an antenuptial contract (ANC). This means that if the marriage ends in divorce, you will share the assets that you collected during the marriage. In other words, all of your property and all of your spouse’s property are combined as one, which is called a joint estate. You own half of the joint estate and your spouse owns the other half. You can only decide what happens to your half of the joint estate.
- Both parties are equally responsible for any debts incurred before or during the marriage. This means that you could end up paying for whatever debts your spouse accumulates.
Marriage out of community of property
• You and your spouse sign an antenuptial contract (ANC) which allows each spouse to keep their assets separate.
• In this type of marriage, you keep full power over the use of your assets, as your estate is made up of all your assets less your debts.
• If your spouse gets into debt, your assets will be protected and creditors won’t be able to take items belonging to you.

Marriage out of community of property with accrual
• You and your spouse each keep the assets you had before the marriage.
• If the marriage end in divorce, you will only have to divide what you have collected during the marriage.
• Neither of you is liable for the other’s debts.

GETTING A MARRIAGE CERTIFICATE

To apply for a marriage certificate, you need the ID books/documents of both partners.

If either partner is divorced, you also need the final decree of divorce.

If either partner is widowed, you also need the death certificate of the deceased spouse.

If you’re a minor, you also need the written consent of your parents or legal guardian or the Commissioner of Child Welfare.

For more information and application forms, contact your nearest Department of Home Affairs through the national office (see page 213).
CUSTOMARY MARRIAGE

The Recognition of Customary Marriage Act (RCMA), No 120 of 1998, recognises marriages under African customary law. These marriages are not legally the same as civil marriages under the Marriage Act, No 25 of 1961.

The RCMA automatically sees all people in customary marriages as married in community of property (see page 193). If you and your partner do not want to be married in community of property, you must sign an ANC before you get married. If you are already married and do not want to be married in community of property, you must apply to the High Court (see page 206) to change your status.

Those entering into a customary marriage must comply with certain requirements, including:

- Both people must be 18 or older, otherwise parental consent is required.
- Both people must give consent.
- The marriage must be discussed and celebrated in accordance with customary law.
- The marriage must be registered at any office of the Department of Home Affairs (see page 213).
CIVIL UNION

The Civil Union Act, No 17 of 2006, allows for (among other things) same-sex marriages. These marriages are legally the same as marriages under the Marriage Act. Both people must be 18 or older, and neither may already be married in terms of any other Act.

COHABITATION IS NOT CONSIDERED MARRIAGE IN SOUTH AFRICA

South Africa does not yet have a law that recognises cohabitation as ‘marriage’, so if you are living with your partner, you have limited legal protection if your relationship comes to an end.

Even if you and your partner have been living together for many years, you still won’t be legally considered a married couple. This applies even if you have children together.

The Children’s Act, No 38 of 2005, states that the father of a child, who is not married to the mother, still has a duty and responsibility to care for and contribute towards maintenance of the child (see page 105).

It is vital that you and your partner draw up a written agreement that says how to manage your assets in case you separate or one of you dies.

For more information, contact a legal aid clinic (see pages 185–87) or the Department of Home Affairs (see page 213).
DRAWING UP A WILL

A Will is a written document that records what should happen to your property and belongings when you die, provides for your minor children, and lets your family know how you would like to be buried. If you do not leave a Will, the law will decide how your property will be divided and this may take a long time.

Anyone who is 16 years or older, and is of sound and sober mind, can have a Will drawn up.

If you are married, and regardless of the type of marriage you are in, you can write a Will – you don’t need your husband’s permission.

REQUIREMENTS FOR A VALID WILL

- The Will must include your full names and ID number.
- It must state the full names and ID number of the person you want to manage your estate (the executor – this person must be 18 years or older).
- It must list the full names and ID number(s) of people you want to receive your property when you die (the beneficiaries).
- If you’re the only surviving parent to your children, and they are younger than 18, the Will must contain the name and ID number of the person you want to look after your minor children.
- You must sign every page and put the date and your signature at the end. You must sign in front of two witnesses (who must be 14 years or older and cannot be beneficiaries).
Inheritance is the money, property, debts, titles, rights and obligations that is passed on to someone else when a person dies.

**Widows’ inheritance rights**
In a civil marriage, if a husband dies without a Will, his property is divided up equally between his wife and children. In other types of marriages, different rules apply.

Inheritance rights for a woman in a customary marriage:
Three Acts apply to inheritance rights for women in customary marriages:

- The Intestate Succession Act, No 81 of 1987, recognises customary polygamous marriages, and protects the rights of those in such marriages.
- The Reform of Customary Law of Succession and Regulation of Related Matters Act, No 11 of 2009, states that if you are in a polygamous marriage, you may inherit the equivalent of a child’s share of the husband’s estate. However, if the estate does not have sufficient money, then the estate gets divided equally between you and other surviving spouses.
- The Maintenance of Surviving Spouses Act, No 27 of 1990, allows you to file a claim for maintenance against the deceased estate if you have not been provided with anything, or not been provided with enough, in your deceased partner’s Will.

Inheritance rights for a woman in a religious marriage:
Even though religious marriages (e.g. Hindu and Muslim) are not yet legally recognised, when it comes to inheritance, you are protected and you can claim maintenance if your spouse dies without a Will.
Inheritance rights for a woman in a domestic partnership:
No matter how long you have been in a domestic relationship, there is no law yet that recognises this form of marriage. You and your partner must get a Will drawn up as soon as possible. For more information, contact a legal aid clinic (see pages 185–87).

Reporting a death for inheritance purposes
Report the death to the Master’s Office close to a High Court (see page 206) nearest to where the deceased lived (not where he/she died). If there isn’t a Master’s Office close to you, contact your nearest Magistrates’ Court (see page 107).

You must report the death within 14 days. When reporting the death, take with you certified copies of the following documents:
• The Will (if there is one).
• The death certificate (see page 200).
• Your ID.
• The ID of the deceased.
• The ID of the person nominated as executor (if applicable).
LEGAL DOCUMENTS

REGISTERING A BIRTH (GETTING A BIRTH CERTIFICATE)
South African law requires that you register the birth of your child within 30 days after birth. If you don’t do this, your child will not have a birth certificate, and therefore will be unable to enrol at a school. Later, your child will have difficulty applying for an ID document. If you miss this 30-day deadline, it is considered a late registration of birth and you’ll be required to submit more documentation.

To register a birth, you need your ID document and the child’s proof of birth from the hospital or midwife who delivered your baby. If either parent is deceased, you will also need a copy of the death certificate (see below).

The first issue of the birth certificate is free.

For more information, contact your nearest Department of Home Affairs (see page 213).

REGISTERING A DEATH (GETTING A DEATH CERTIFICATE)
The Births and Deaths Registration Act, No 51 of 1992, requires that the death of any person be reported as soon as possible to your nearest Department of Home Affairs (see page 213). If there isn’t a Department of Home Affairs near you, you can report the death at the nearest police station. A death report will then be issued.

To get a death certificate, you will need a completed application form (a medical practitioner or traditional healer will need to fill out a portion of it) and the death report.

For more information, contact your nearest Department of Home Affairs (see page 213).
GETTING AN ID BOOK/DOCUMENT/SMARTCARD

All South Africans and permanent residents need an ID. This allows them to open a bank account, vote, have access to education, get a loan and get a job. You can apply for your ID at any office of the Department of Home Affairs (see page 213) or any South African mission or consulate overseas.

To qualify for an ID

To qualify for an ID, you have to be 16 years or older. If you are applying for an ID for the first time, you will not be charged a fee but you will need to:

• Fill out a form in black ink (take a black pen with you).
• Provide a certified copy of your birth certificate.
• Provide two identical colour photographs that comply with ID specifications (not necessary at smartcard offices as ID images are taken digitally).

If you need to have your ID reissued

If your ID reissued has been stolen, lost or damaged, or your surname has changed (e.g. you have taken your husband’s name, or you have gone through a divorce and want to change your name back), you will need to:

• Contact your nearest Department of Home Affairs (see page 213).
• Fill out a form.
• If you are changing your name on your ID, you will need to submit a copy of your marriage certificate or proof (e.g. a birth certificate) that you are entitled to use a previous surname.
• Provide two identical colour photographs that comply with ID specifications, if you require a temporary ID.
• Pay a fee.
GETTING A PASSPORT

A passport certifies your identity and nationality, and is the document that allows you to travel outside of the country. A fee is charged to issue a passport.

A child (under 18 years old) needs his/her parents’ consent to apply for a passport; both parents need to accompany the child to the nearest Home Affairs in person.

To apply for a passport, you will need to:
• Fill out a form in black ink (take a black pen with you).
• Submit your original South African ID document and a copy. (If you are under 16 years old, you will need to submit your original birth certificate plus a copy.)
• Provide two identical colour photographs that comply with passport specifications (not necessary at smartcard offices as images are taken digitally).
• Pay a fee.
GETTING A DRIVER’S LICENCE

It is illegal to drive a vehicle on public roads in South Africa without a driver’s licence. Before you can apply for a driver’s licence, you need to apply for a learner’s licence. For this, you will need to write a test.

When you book your driver’s test you will have to pass an eyesight exam. You will then be given a date and time for your test. You will be required to pay a booking fee.

When you book your driver’s test you will need:
- Your learner’s licence.
- Your ID.
- Four black-and-white head-and-shoulder photographs.
- Proof of residence (e.g. a utility bill). If the bill is not in your name, the owner of the bill must produce an affidavit declaring that you live with him/her at that address.
- If you stay in an informal settlement, take a letter from your ward councillor confirming your address (this must have an official date stamp).

Once you’ve passed your driving test, you will be required to submit fingerprints, and you may need to take another eyesight exam.

Passing your driver’s licence isn’t easy. It’s highly recommended that you book at least a few lessons with a driving school before you take your driver’s test.

Contact your local licencing office for more information on getting a driver’s licence.
useful CONTACTS

The following pages provide contact numbers and addresses for the following:

The Masters of the High Courts
The Thusong Service Centres
The Thuthuzela Care Centres
Government Department Head Offices
MASTERS OF THE HIGH COURT

The Master of the High Court serves the public regarding deceased estates, liquidations (insolvent estates), registration of trusts, tutors and curators, as well as administration of the Guardian’s Fund (protecting the funds of minors and mentally challenged people).

<table>
<thead>
<tr>
<th>Location</th>
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<th>Address</th>
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<tbody>
<tr>
<td>Bloemfontein</td>
<td>051 411 5500</td>
<td>Southern Life Building, cnr Charlotte Maxeke (Maitland) and Aliwal streets, Bloemfontein 9301</td>
</tr>
<tr>
<td>Cape Town</td>
<td>021 410 8300</td>
<td>High Court, Parade Street, Cape Town 8001</td>
</tr>
<tr>
<td>Durban</td>
<td>031 306 0123</td>
<td>2 Devonshire Place, 2nd Floor, Durban 4001</td>
</tr>
<tr>
<td>Grahamstown</td>
<td>046 603 4000</td>
<td>5 Bathurst Street, Grahamstown 6139</td>
</tr>
<tr>
<td></td>
<td>011 429 8001</td>
<td></td>
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<tr>
<td>Kimberley</td>
<td>053 831 1942</td>
<td>Civic Centre, Sol Plaatjie Drive, Kimberley 8300</td>
</tr>
<tr>
<td>Mahikeng</td>
<td>018 381 8585</td>
<td>Justice Chambers, 44 Shippard Street, Mahikeng 2745</td>
</tr>
<tr>
<td>Mthatha</td>
<td>047 531 2120</td>
<td>Holy Cross Building, 7 Craister Street, Mthatha, 5099</td>
</tr>
<tr>
<td>Nelspruit</td>
<td>013 752 2755</td>
<td>3 Marloth and Russell Street, Nelspruit 1200</td>
</tr>
<tr>
<td>Location</td>
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</tr>
<tr>
<td>Pietermaritzburg</td>
<td>033 264 7000</td>
<td>Colonial Building, 241 Church Street, Pietermaritzburg 3201</td>
</tr>
<tr>
<td>Polokwane</td>
<td>015 230 6000</td>
<td>Polokwane High Court Building, 4th Floor, Block B, cnr Bodenstein and Biccard streets, Polokwane 0700</td>
</tr>
<tr>
<td>Port Elizabeth</td>
<td>041 403 5100</td>
<td>523 Govan Mbeki Avenue (cnr Crawford and Govan Mbeki Avenue), North End, Port Elizabeth 6001</td>
</tr>
<tr>
<td>Pretoria</td>
<td>012 339 7700 012 339 7808</td>
<td>SALU Building, 316 Thabo Sehume Street, Pretoria</td>
</tr>
<tr>
<td>Thohoyando</td>
<td>015 962 1032</td>
<td>Venda Government Building Complex, Thohoyando 0950</td>
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</tbody>
</table>
THUSONG SERVICE CENTRES

The Thusong Service Centres are one-stop centres where you can get access to government services and information, and at the same time give feedback on government services.

The Thusong Service Centres can help you with government services, pension assistance, unemployment and ID documents, amongst others.

Contact your Government Communication and Information System provincial office (below) to get the number and directions to the centre closest to you.

www.thusong.gov.za

<table>
<thead>
<tr>
<th>Province</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Eastern Cape</td>
<td>043 722 2602</td>
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<tr>
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<td>Gauteng</td>
<td>011 834 3560</td>
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<td>031 301 6787</td>
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<tr>
<td>Limpopo</td>
<td>015 291 4689</td>
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<td>013 753 2397</td>
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<td>North West</td>
<td>018 381 7071</td>
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<tr>
<td>Northern Cape</td>
<td>053 832 1378/9</td>
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<tr>
<td>Western Cape</td>
<td>021 697 0145</td>
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</table>
THUTHUZELA CARE CENTRES

The Thuthuzela Care Centres are one-stop care centres that are located in public hospitals, and provide emergency medical care, counselling and court preparation in a survivor-friendly manner.

If you have been raped, it is likely that you will be taken to a Thuthuzela Care Centre. If no one mentions it inside of the hospital, you should request to be directed to one.

The Thuthuzela Care Centres are staffed with medical professionals and social workers, and police are on call 24 hours a day to assist you.

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<tr>
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<tr>
<td>TCC Libode Umtata – St Barnabas Hospital</td>
<td>📞 047 568 6274</td>
</tr>
<tr>
<td>TCC Mdantsane East London – Cecilia Makiwane Hospital</td>
<td>📞 043 761 2023</td>
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<tr>
<td>TCC Tshepong – National District Hospital</td>
<td>📞 051 448 5028</td>
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<tr>
<td>TCC Mamelodi Mamelodi Hospital</td>
<td>📞 012 801 2717</td>
</tr>
<tr>
<td>TCC Natalspruit Natalspruit Hospital</td>
<td>📞 011 909 1002</td>
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<tr>
<td>TCC Soweto – Chris Hani Baragwanath Hospital</td>
<td>📞 011 933 1229/3346</td>
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<tr>
<td>TCC Masakhane Tembisa Hospital</td>
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<tr>
<td>TCC Umlazi – Prince Mshiyeni Hospital</td>
<td>📞 031 907 8496</td>
</tr>
<tr>
<td>TCC Phoenix Crisis Centre – Mahatma Ghandi Hospital</td>
<td>📞 031 502 2338</td>
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<tr>
<td>Province</td>
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<td>LIMPOPO</td>
<td>TCC Mankweng</td>
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<td>TCC Tshilidzini</td>
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<tr>
<td>MPUMALANGA</td>
<td>TCC Kanyemazana – Themba Hospital</td>
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<tr>
<td>NORTHERN CAPE</td>
<td>TCC Galeshewe – Kimberley Hospital</td>
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<td>TCC Kakamas – Kakamas Hospital</td>
</tr>
<tr>
<td>NORTH WEST</td>
<td>TCC Makifeng Makifeng Hospital</td>
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<tr>
<td>WESTERN CAPE</td>
<td>TCC Mannenberg – GF Jooste Hospital</td>
</tr>
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### GOVERNMENT DEPARTMENT HEAD OFFICES

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<thead>
<tr>
<th>Department</th>
<th>Contact Information</th>
<th>E.g.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry and Fisheries</td>
<td>☎️ 012 319 6000</td>
<td>If you have questions on food security and agricultural implements, female entrepreneur awards</td>
</tr>
<tr>
<td>Arts and Culture</td>
<td>☎️ 012 441 3000</td>
<td>If you want to learn and get involved in upcoming arts &amp; culture events, projects and campaigns</td>
</tr>
<tr>
<td>Basic Education</td>
<td>☎️ 0800 202 933/012 357 3000</td>
<td>If you have questions about matric results, curriculae, or information on how to become a teacher; school governing bodies, school nutrition programmes</td>
</tr>
<tr>
<td>Civilian Secretariat of Police</td>
<td>☎️ 012 393 2500/2/3</td>
<td>If you need more information about the police service</td>
</tr>
<tr>
<td>Communications</td>
<td>☎️ 012 473 0000</td>
<td>Information on digital television</td>
</tr>
<tr>
<td>Co-operative Governance</td>
<td>☎️ 012 334 0600</td>
<td>Information on local government issues, community works programmes</td>
</tr>
<tr>
<td>Correctional Services</td>
<td>☎️ 012 307 2999/8</td>
<td>If you need information about correctional centres in your province, offenders’ visitation process, as well as other offenders’ related queries</td>
</tr>
<tr>
<td>Department</td>
<td>Contact Information</td>
<td>Description</td>
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</tr>
<tr>
<td>Defence</td>
<td>012 355 6200</td>
<td>E.g. If you have questions about people doing military service, navy, army or employed in the Defence Force.</td>
</tr>
<tr>
<td>Economic Empowerment (Development)</td>
<td>012 394 1006/3747</td>
<td>E.g. If you have questions about economic policies, objectives, plans, as well as green economy, growth path and youth accord.</td>
</tr>
<tr>
<td>Energy</td>
<td>012 406 8000</td>
<td>E.g. If you have questions on access to energy, energy efficiency and solar energy programmes for rural non-grid areas, solar power and water heating.</td>
</tr>
<tr>
<td>Environmental Affairs</td>
<td>012 399 9000</td>
<td>E.g. If you have questions about climate change and green economy issues, working for water, fire, forests etc.</td>
</tr>
<tr>
<td>Government Communication and Information System</td>
<td>012 473 0000</td>
<td>E.g. If you need any information about government policies, plans and programmes, Vuk’uzenzela newspaper.</td>
</tr>
<tr>
<td>Government Printing Works</td>
<td>012 748 6001/2</td>
<td>E.g. Printing of the Government Gazette, legislation, etc.</td>
</tr>
<tr>
<td>Health</td>
<td>012 395 8000/9200</td>
<td>E.g. If you have any health-related questions and to find out which services may be available in your area.</td>
</tr>
<tr>
<td><strong>Higher Education and Training</strong></td>
<td>📞 012 312 5911 Career Helpline 📞 086 999 0123</td>
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<tr>
<td>E.g. If you have questions about universities, TVET Colleges, literacy, numeracy, ABET, skills development and training, information on SETAs</td>
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<tr>
<td><strong>Home Affairs</strong></td>
<td>📞 012 406 2500/0800 60 11 90</td>
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<tr>
<td>E.g. If you need to get a marriage or death certificate or identity document, or to register a birth, passports etc.</td>
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<tr>
<td><strong>Human Settlements (housing)</strong></td>
<td>📞 012 421 1474</td>
<td></td>
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<tr>
<td>E.g. If you have questions about housing subsidies for families, rural housing and emergency housing</td>
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<tr>
<td><strong>Independent Police Investigative Directorate</strong></td>
<td>📞 012 399 0000</td>
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<tr>
<td>E.g. If you want to lodge a complaint against the police service in cases such as rape by a police officer, death in police custody, complaint of torture or assault by a police officer, as well as certain cases of corruption</td>
<td></td>
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<tr>
<td><strong>International Relations and Cooperation</strong></td>
<td>📞 012 351 1000/0594</td>
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<tr>
<td>E.g. Coordination of the international participation of women’s programmes, embassies</td>
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<tr>
<td><strong>Justice and Constitutional Development</strong></td>
<td>📞 012 315 1111/1730</td>
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<tr>
<td>E.g. If you have questions about anything justice related such as courts, wills, estates and trusts</td>
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<tr>
<td>Labour</td>
<td>☎️ 012 309 4000</td>
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<tr>
<td>E.g. If you have questions about employment, Unemployment Insurance Fund (UIF), maternity, adoption and dependent’s benefits, as well as protection for domestic workers and sexual harassment; also assistance with employment counselling, career choices, and CV preparation, injury on duty</td>
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<thead>
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<th>Mineral Resources</th>
<th>☎️ 012 444 3220/3000</th>
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<tbody>
<tr>
<td>E.g. If you want to find out more about the mining industry and opportunities to get involved</td>
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<th>Military Veterans</th>
<th>☎️ 012 765 9300/080 232 3244</th>
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<tr>
<td>E.g. Information on benefits for military veterans</td>
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<tr>
<th>National Treasury</th>
<th>☎️ 012 315 5111</th>
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<tr>
<td>E.g. If you want to learn about the national and provincial budgets, tenders etc.</td>
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<thead>
<tr>
<th>Performance Monitoring and Evaluation</th>
<th>☎️ 012 300 5200/012 312 0000</th>
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<tr>
<td>E.g. If you want to know about government priorities and progresses</td>
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<tr>
<th>National School of Government (previously PALAMA)</th>
<th>☎️ 012 441 6777/6000</th>
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<td>E.g. If you are a public servant and need courses and training that will enhance your competencies in human resources, monitoring and evaluation, supply chain and finance management function</td>
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<tr>
<td>Service Area</td>
<td>Contact Number</td>
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<tr>
<td>Public Enterprises</td>
<td>012 431 1000</td>
</tr>
<tr>
<td>Public Service &amp; Administration</td>
<td>012 402 3800</td>
</tr>
<tr>
<td>Public Service Commission</td>
<td>012 352 1000</td>
</tr>
<tr>
<td>Public Works</td>
<td>012 406 1000</td>
</tr>
<tr>
<td>Rural Development and Land Reform</td>
<td>012 312 8911</td>
</tr>
<tr>
<td>Science and Technology</td>
<td>012 843 6300/3</td>
</tr>
<tr>
<td>Small Business Development</td>
<td>086 184 3384 (option 2)</td>
</tr>
<tr>
<td>Service</td>
<td>Phone Number</td>
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<tr>
<td>Social Development</td>
<td>012 312 7500</td>
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<tr>
<td>South African Social Security Agency (SASSA)</td>
<td>0800 601 011</td>
</tr>
<tr>
<td>South African Police Service</td>
<td>012 393 1000</td>
</tr>
<tr>
<td>South African Revenue Service</td>
<td>012 422 4000</td>
</tr>
<tr>
<td>Sport and Recreation South Africa</td>
<td>012 304 5000</td>
</tr>
<tr>
<td>Statistics South Africa</td>
<td>012 310 8911</td>
</tr>
<tr>
<td>Telecommunications and Postal Services</td>
<td>012 427 8000</td>
</tr>
<tr>
<td>The Presidency</td>
<td>☎️ 012 300 5200</td>
</tr>
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<td></td>
<td>E.g. If you have any complaints about government services or need to be referred to other government institutions, get in touch with the presidential hotline</td>
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<tr>
<td></td>
<td>Presidential hotline ☎️ 17737 (1 PRES)</td>
</tr>
<tr>
<td>Tourism</td>
<td>☎️ 012 444 6000</td>
</tr>
<tr>
<td></td>
<td>E.g. If you want to learn more about the tourism industry</td>
</tr>
<tr>
<td>Trade and Industry</td>
<td>☎️ 012 394 9500</td>
</tr>
<tr>
<td></td>
<td>E.g. If you want to learn about entrepreneurship, businesses and economic empowerment programmes</td>
</tr>
<tr>
<td>Traditional Affairs</td>
<td>☎️ 012 336 5824/5</td>
</tr>
<tr>
<td></td>
<td>E.g. If you need more information about traditional affairs, such as traditional courts, indigenous laws and governance</td>
</tr>
<tr>
<td>Transport</td>
<td>☎️ 012 309 3000</td>
</tr>
<tr>
<td></td>
<td>E.g. If you need information about the transportation system as well as road-safety campaigns</td>
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<tr>
<td>Water and sanitation</td>
<td>☎️ 012 336 7500/0800 20 02 00</td>
</tr>
<tr>
<td></td>
<td>E.g. If you have any questions about water licences, water quality and other water-related enquiries</td>
</tr>
<tr>
<td>Women</td>
<td>☎️ 012 359 0071/13</td>
</tr>
<tr>
<td></td>
<td>E.g. If you have any concerns and need access to women empowerment's resources</td>
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REFERENCES

In compiling content for this publication, the following websites were used as sources and resources.

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<th>Reference</th>
<th>URL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applying for a Social Grant. Legal Aid</td>
<td><a href="http://www.legal-aid.co.za/selfhelp/?p=152">http://www.legal-aid.co.za/selfhelp/?p=152</a></td>
</tr>
<tr>
<td>Banking, shopping, office hours. SouthAfrica.net</td>
<td><a href="http://www.southafrica.net/za/en/travel-tips/entry/travel-tip-banking-shopping-office-hours#.u1h01NSaPU">http://www.southafrica.net/za/en/travel-tips/entry/travel-tip-banking-shopping-office-hours#.u1h01NSaPU</a></td>
</tr>
<tr>
<td>Blood Pressure. The Heart and Stroke Foundation South Africa</td>
<td><a href="http://www.heartfoundation.co.za/blood-pressure">http://www.heartfoundation.co.za/blood-pressure</a></td>
</tr>
<tr>
<td>Child Support Grant. South Africa Government Services</td>
<td><a href="http://www.services.gov.za/services/content/Home/ServicesForPeople/Socialbenefits/childsupportgrant/en_ZA">http://www.services.gov.za/services/content/Home/ServicesForPeople/Socialbenefits/childsupportgrant/en_ZA</a></td>
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<tr>
<td>Emergency signs and actions- for life. Heart and Stroke Foundation</td>
<td><a href="http://www.heartandstroke.com/att/ct/%7B99452d8b-e7f1-4bd6-a57d-b136ce6c95b6%7D/emergency-signs-actions-for-life-en.pdf">http://www.heartandstroke.com/att/ct/%7B99452d8b-e7f1-4bd6-a57d-b136ce6c95b6%7D/emergency-signs-actions-for-life-en.pdf</a></td>
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<tr>
<td>Fact Sheet on Cancer. Cancer Association of South Africa (Cansa)</td>
<td><a href="https://www.youtube.com/watch?v=tp36hiOgZCW&amp;list=PLFFC185E0E3950CD9">https://www.youtube.com/watch?v=tp36hiOgZCW&amp;list=PLFFC185E0E3950CD9</a></td>
</tr>
<tr>
<td>How to Prepare for an Interview. MyWage.co.za</td>
<td><a href="http://www.mywage.co.za/main/work-smart/job-search/interviewfolder">http://www.mywage.co.za/main/work-smart/job-search/interviewfolder</a></td>
</tr>
<tr>
<td>Identifying Elder Abuse: Know It-Understand It-Report It. Meals on Wheels Community Services</td>
<td><a href="http://www.mowcs-sa.org/316/">http://www.mowcs-sa.org/316/</a></td>
</tr>
<tr>
<td>Reference</td>
<td>URL</td>
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<tr>
<td>Land Claims Processes. South Africa Info</td>
<td><a href="http://www.southafrica.info/services/rights/land-010714.html#V48unDXb2yy">http://www.southafrica.info/services/rights/land-010714.html#V48unDXb2yy</a></td>
</tr>
<tr>
<td>Maintenance Order. South Africa Government Services</td>
<td><a href="http://www.services.gov.za/services/content/Home/ServicesForPeople/Parenting/Maintenanceorder/applicationformaintenanceorder/en_ZA">http://www.services.gov.za/services/content/Home/ServicesForPeople/Parenting/Maintenanceorder/applicationformaintenanceorder/en_ZA</a></td>
</tr>
<tr>
<td>Mzansi Accounts Reach Dead-End. Mail &amp; Guardian</td>
<td><a href="http://mg.co.za/article/2012-02-17-mzansi-accounts-reach-dead-end">http://mg.co.za/article/2012-02-17-mzansi-accounts-reach-dead-end</a></td>
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<td>Reference Type</td>
<td>Description</td>
</tr>
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<td>--------------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Tips on Resume or CV Writing Skills. MyWage.co.za</td>
<td><a href="http://www.mywage.co.za/main/work-smart/job-search/cvfolder">http://www.mywage.co.za/main/work-smart/job-search/cvfolder</a></td>
</tr>
<tr>
<td>TVET Colleges. The Official DHET TVET Colleges site</td>
<td><a href="http://www.fetcolleges.co.za/">http://www.fetcolleges.co.za/</a></td>
</tr>
<tr>
<td>What is Hypertension? Southern African Hypertension Society</td>
<td><a href="http://www.hypertension.org.za/content/patients-corner">http://www.hypertension.org.za/content/patients-corner</a></td>
</tr>
<tr>
<td>What to do if you were raped. Rape Crisis Cape Town Trust</td>
<td><a href="http://rapecrisis.org.za/information-for-survivors/what-to-do-if-you-were-raped/">http://rapecrisis.org.za/information-for-survivors/what-to-do-if-you-were-raped/</a></td>
</tr>
<tr>
<td>When one partner is HIV+. Aids.gov</td>
<td><a href="http://aids.gov/hiv-aids-basics/prevention/reduce-your-risk/mixed-status-couples/">http://aids.gov/hiv-aids-basics/prevention/reduce-your-risk/mixed-status-couples/</a></td>
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A South African gem, *The Precious Little Black Book* has condensed into a single publication the most essential information every woman may need. From the domestic worker to the woman in the workplace or shelter in the rural areas, the intention of the book is to empower every woman by providing critical information in one, easy-to-use directory.

Chic and compact, this book is a powerful hub for all things important to women. Whether you need advice on funding your business, need pregnancy tips, or simply need a book detailing emergency numbers for your home, *The Precious Little Black Book* will help you in your time of need.

“A wonderful resource that is sure to benefit South African women, regardless of their race, class or age.”
– South African Federation for Mental Health (SAFMH)

“A great reference book for women and women’s health, written in a way that is accessible to gender and health activists.”
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