LRAD

DEPARTMENT: AGRICULTURE
REPUBLIC OF SOUTH AFRICA

UKWABIWA KOMHLABA NGEZINHLOSO ZOKUTHUTHUKISWA KWEZOLIMO

ISANDULELO

Incwajana yolwazi ngeLRAD inikeza izimpendulo ezilula ngemibuzo evamise ukubuzwa. Ngaphezu kwalokho, le ncwajana yenzelwe ukusiza abangahle bahlomule usizo kanye nabathengisi, ukuba baqonde izisekelo kanye nezidingo okumele zeneliswe ukuze basizakale ohlelweni ukusuka kunoma yiliphi iphuzu, kungaba ngumthengisi, ophathele abathile noma osizwayo.

Le ncwajana ayenzelwe ukuba ithathe indawo yombhalo wenqubomgomo (LRAD) noma indawo yencwadi yokuchasisisa yalolu hlelo, kepha imane ikhona ukuba yengeza futhi ibonelele abantu abeswele amakhono okuqondisisa imicabango ebanzi kakhulu, noma labo bantu abamane bedinga izimpendulo ezisheshayo ngemibuzo ebalulekile.

1. Luyini uhlelo lweLRAD?

Uhlelo lokwaBiwa koMhlaba ngezinhloso zokuThuthukiswa kwezoLimo lwahlelelwa ukusiza izakhamuzi zaseNingizimu Afrika ezazingabonelelwa ngaphambili, eziqhamuka emiphakathini yabaNsundu, amaKhaladi namaNdiya, ukuba zithenge umhlaba noma izinto zokusebenza zokulima, ikakhulukazi ngezinhloso zezolimo.

2. Lubasiza kanjani abantu?

Iningi labantu bakithi alunayo imali eyenele yokuthenga umhlaba ngezinhloso zokulima. Lolu hlelo seluzosiza ngokwenza ukuthi kutholakale imali ethile kubafakizicelo abaphumelele, ukubasiza bengeze kulokho asebenakho ukuthenga umhlaba wokulima. Lokhu kuzokwenziwa ngeminikelo yokusiza kahulumeni, ezonikezwa ngokulandela imigomo ethile.

3. Uyini umnikelo wokusiza weLRAD?

Uyindlela yokunika izimali noma umnikelo kahulumeni wemali ongabuyiswa, owenzelwe ukusiza abahlose ukuba ngabalimi ukuba bathenge umhlaba.

4. Ngabe ngizothola malini?

Kuzosetshenziswa ifomula ukuthola ukuthi umuntu ngamunye uzothola malini. Le fomula yesekelwe ekuthini umuntu uyonikela okungakanani mayelana nokuthengwa kwengxenye ethile yomhlaba noma ekuthengweni kwamathuluzi okusebenza epulazini (imali engumnikelo womuntu luqobo lwakhe), yesekelwe futhi kulokho okuyoba ngumnikelo womuntu mayelana nakufakayo okuzosetshenziswa emisebenzini yokulima kuleyo ngxenye yomhlaba (umnikelo ongeyona imali kepha ongokunye), noma-ke yesekela kunhlanganisela yalokhu okubili.

Inani lemali lizobe selinqunywa ngokulandela isibalo esiphelele esiyisamba salokho okungumnikelo womuntu luqobo lwakhe. *Bheka ithebula 1.*

5. Uyini umnikelo ongowomuntu luqobo lwakhe?

Umnikelo wokusiza uyosebenza kuphela njengokugcwalisela kulokho umfakisicelo asuke esenakho. Umnikelo ongowomuntu luqobo lwakhe, ngakhoke uyimali umfakisicelo okumele ayilethe kulokho okwenziwayo, izoba yingxenye yalo lonke iphakethe lemali, okungukuthi umnikelo ongowomuntu luqobo lwakhe + nomnikelo wokusiza.

6. Ngabe kwemukelwa imali engukheshi kuphela njengomnikelo ongowomuntu luqobo lwakhe?

Kunezindlela eziningi okungenziwa ngazo umnikelo ongowomuntu uqobo lwakhe, okuyilezi,

(a) Umnikelo ongukheshi

Umfakisicelo anganikela ukusuka ebuncaneni bemali obuyi- R5000, okuzobe kulungela umnikelo wokusiza ohambelana nakho oyi-R20 000 kuze kufike esibalweni esikhulu esiyi-R400 000, eyobe isilungela ukuthola inani lo mnikelo wokusiza ohambelana nakho oyi-R100 000.

(b) Umnikelo okungesiyo imali

Kunezindlela eziningi onganikela ngazo okungeyona imali, okuyilezi -

Impahla, imishini, izinto ezisetshenziswayo nemfuyo: Lezi zinto ziyolinganiswa nenani lazo langaleso sikhathi bese kusetshenziswa isibalo esiphelele sazo njengomnikelo ongowomuntu luqobo lwakhe.

(c) Umnikelo ongukusebenza

Noma yiliphi inani lesibalo elingukusebenza lizolinganiswa lifike ezingeni lobukhulu obuyi-R5000 umnikelo ongowomuntu luqobo lwakhe.

7. Yiziphi izimpahla ezingasetshenziswa njengomnikelo ongowomuntu luqobo lwakhe?

Yizimpahla zezolimo ezikhona, eziyingxenye esemqoka ekusetshenzisweni komhlaba ozotholwa ngokusebenzisa
uhlelo.

8. Yiziphi izimpahla ezingenakusetshenziswa njengomnikelo ongowomuntu luqobo lwakhe?

(a) **Ngumhlaba** owatholwa ngomnikelo wokusiza owatholwa ngaphambili, ngokubuyiselwa komhlaba, ngomnikelo wokuthi usuhlale futhi usebenza kuleyo ndawo isikhathi eside, njengesipho, njll.

9. Kwenzekani uma ngabe angikaqedi ukukhokhela ezinye zezimpahla zami?

Izikweletu ezisasele zempahla yezolimo azizukuba namphumela ekubolweni njengomnikelo ongowomuntu luqobo lwakhe.

10. Ingubuncane noma ubukhulu obungakanani imali engahle itholwe ngumuntu, futhi uyini umnikelo ohambelana nayo?

Imali engubuncane obuyi-R20000 izodinga ubuncane obuyi-R5000 obungumnikelo ongowomuntu luqobo lwakhe (imali engukheshi noma okunye okungeyona imali. Ubukhulu obuyi-R100 000 buzodinga umnikelo ongowomuntu luqobo lwakhe obukhulu bawo obuyi-R400 000. Phakathi kwamanani amancane kanye namakhulu, kunamanani omnikelo wokusiza akhona, kwencike emnikelweni womuntu obambe iqhaza. (Bheka isikali somnikelo wokusiza kanye nomnikelo ongowomuntu luqobo lwakhe).

11. Kungani uma imali efakwa ngumuntu ingaphansana kuba nereshiyo eliphakeme lomnikelo wokusiza kunalapho kuqhathaniswa khona nomnikelo omkhudlwana?

Lolu hlelo luqondiswe ekusizeni abantu abampofu. Isikali somnikelo wokusiza sihlelwe ngendlela yokuthi uma incane imali onayo kube nosizo olukhulu uma kwqhathaniswa nomnikelo ongowomuntu luqobo lwakhe. Lokhu kuvela uma kuqhathaniswa nalokho okungatholwa ngumuntu onomnikelo omkhudlwana.

12. Yini okuyomele ngiyisebenzisele umnikelo wokusiza?

(a) Ukuthola umhlaba

(b) Ukwenza ngcono umhlaba, ukutshala izimali kuzingqalasizinda, impahla eyimali kanye nezinto zezolima ezidingeka esikhashaneni esiseduze.

13. Yimuphi umnyango/iminyango ebhekene nohlelo?

Iminikelo yokusiza izonikezwa nguMnyango kaZwelonke wezoMhlaba, kepha yomibili iminyango, owezoMhlaba nowezoLimo, izosebenza ngokubambisana ukubona ukuqubeka kohlelo ukusuka ekuqaleni kuze kube sekupheleni.

14. Ngobani okumele bafake izicelo?

Kumele

- ube yilungu leqembu elalincishwe amathuba ngaphambilini (abaNsundu, amaKhaladi noma amaNdiya)
- ube neminyaka eyi-18 noma ngaphezulu
- ube nenhloso yokuthi umhlaba lowo uwusebenzisele izinhloso zokulima zodwa
- ube nenhloso yokuba ngumlimi osebenza lowo msebenzi wodwa (ngaphandle kwamaprojekhthi avikelwe)
- kungabikho sikhundla onaso ngaphakathi kwemisebenzi kahulumeni
- uzimisele ukuhlanganyela ohlelweni lokuqeqeshwa ngemuva kokutholwa komhlaba
- ukwazi ukuthi wenze umnikelo ongowakho
- nibe yinhlangano ehlelekile uma ngabe nifaka isicelo njengeqembu
- ube ne-akhawunti yasebhange.

15. Ayini amaprojekhthi avikelwe?

Uhlelo lweLRAD lwenziwe ngendlela yokuthi abazuzayo bakwazi ukungena ohlelweni emabangeni ahlukahlukene okukhiqiza, okuyilawa:

(a) Amaprojekhthi avikelwe

Leli yizinga lapho abasizwayo bethola kulo umhlaba ukuze bakhiqizele ikakhulukazi ukuzidlela.

(b) Izinhlelo zokulinganisa (ama-equity scheme)

Ilungu ngalinye leqembu, liyonikela inani elithile ukuze kutholwe umnikelo wokusiza. Ngenxa yalokho, ilungu nelungu lizoba nephesenti elithile (isheya) leprojekhthi, kuye ngezinga lomnikelo walo. Leli sheya libizwa i-*equity,* futhi lizolingana nobungako bomnikelo womuntu ngamunye kanye nomnikelo wokusiza. Laba baninimasheya bazoba yikho kokubili ukuba ngabanikazi abahlangene, futhi babe ngabasebenzi bepulazi.

(c) Ukukhiqizela izimakethe

Abanye abantu bazongena ohlelweni ezingeni eliphakeme kakhudlwana kunalabo abaphawulwe ngenhla. Laba bantu kungenzeka babe nolwazi lwangaphambili lwezokulimo. Bangabuye babe nendlela yokuthola imali eyengeziwe ngokusebenzisa izimali ezejwayelekile ezetshelekwa emabhange. Bangaba nezimpahla zabo kanye nemali engukheshi ukuthenga amapulazi amakhulu bese kuthi ngenxa yalokho bakwazi ukusebenzela ezingeni elikhulu impela uma liqhathaniswa namanye.

(d) Ezolimo ezindaweni ezihlanganyelwe ngabantu abaningi

Abantu abaningi ezindaweni ezihlanganyelwe, sebenawo umhlaba abangawusebenzisela ezolimo, kodwa okungenzeka ukuthi abanayo imali yokuqala ukusebenzisa lowo mhlaba ngempumelelo, labobantu bazovunyelwa ukuba bafake izicelo zosizo ukuze baqale izindlela zokutshala imali ngempumelelo kulowo mhlaba. Lezi zinhlobo zamaprojekthi zingaba sohlangothini olukhiqiza kancane (amaprojekthi avikelwe) noma zibe koluphezulu (ukukhiqizela izimakethe).

16. Nhloboni yomhlaba engivunyelwe ukuyithenga ngaphansi kwalolu hlelo?

Noma yimuphi umhlaba wokulima eNingizimu Afrika, kunganakiwe ukuthi usesimweni esinjani mayelana nokuhlala nokusebenza kuwo, uthathwa njengolungele lokwabiwa kabusha ngaphansi kwalolu hlelo, ngaphandle komhlaba ongaphansi kwabantu abawuhlanganyele ezindaweni ezazingozibuse esikhathini esedlule.

17. Ngabe umuntu angawuthola umhlaba kodwa abe eqhubeka esebenza kwenye indawo?

Esinye sezidingo ngukuthi umfakisicelo kumele azinikele kwezolimo isikhathi sakhe ngokugcwele, ngaphandle kwalabo balimi abakhiqizela ikakhulukazi uzidlela.

18. Kuyokwenzekani ngemuva kokuba ngithole umhlaba? Nhloboni yosizo engiyoluthola kuhulumeni?

Umnyango wezoLimo unohlaka lwezinsizakalo zokuxhasa asebewutholile umhlaba ukuze lusize abalimi. Ukuqeqeshwa kuzokwenziwa ezikhathini ezivelayo futhi neziphathimandla ezizosebenza phakathi kwabantu labo, zizoba khona kuzo zonke izifunda ukunikeza usizo lwezobuchwepheshe kubo bonke abalimi, abafufusayo kanye nabasebenzela intengiso.

19. Yimiphi imibhalo ezolindelwa iqhamuka kimi?

• Isiphakamiso ngokusetshenziswa komhlaba/ipulani yepulazi (isiphakamiso seprojekthi

• Ithuba lokuthengisa ngentengiso evunyiwe, uma ngabe uqashile ube unikezwe nethuba lokuthi ungathenga.

• Uhla lwamalungu ekhaya noma amalungu eqembu, uma ngabe isiphakamiso kungeseqembu.

• Isiqiniseko sokuthi itayitela lomhlaba licacile, likhululekile emibangweni yezomhlaba, libhaliswe egameni lomthengisi kanye nesiqiniseko sokuthi intengo okuvunyelwene ngayo ayikho ngaphezulu kwentengo yamanani abekiwe emakethe.

• Ubufakazi bokutholakala kwezinsalela zemali okuzothengwa ngayo (izimali zakho noma inkontileka yemali engahle itshelekwe)

• Umbiko wemali elinganisiwe ngomhlaba lowo

20. Ngingaya kuphi ukuthola usizo mayelana nokulungiswa ngendlela efanele kwemibhalo engenhla?

Abafakizicelo bangazenzela konke ukuhlela bona luqobo lwabo, noma bangakhetha ukwemukela usizo losebenza ngezokuhlela. Akuyona impoqo ukusebenzisa umsizi uma ubona ukuthi ungenza futhi ugcwalise zonke izidingo. Iziphathimandla zesifunda nazo ziyobasiza abafakizicelo uma kunesidingo.

KUma ubona kungcono ukusebenzisa umuntu osebenza ngezokuhlela, ungakwenza lokho ngokuthi uthole uhla lwabasizi labo, emahhovisi esifundazwe okuhlanganiswa komhlaba noma emahhovisi esifundazwe ezolimo. Laba basizi bazobe sebenza wonke umsebenzi odingekayo bese kuba khona imali engumnikelo obekelwe ukuhlela ezoba yinkokhelo yabo.

ITHEBULA 1 Isikali somnikelo wokusiza kanye nomnikelo ongowomuntu luqobo lwakhe

Umnikelo ongowomuntu		**10 000**	**20 000**	**30 000**	**40 000**	**50 000**	**60 000**	**70 000**	**80 000**	**90 000**	**100 000**
		25 798	33 278	38 622	42 926	46 592	49 819	52 721	55 371	57 819	60 100
1000		26717	33880	39090	43317	46932	50122	52996	55624	58054	60320
2000		27585	34463	39548	43702	47268	50422	53269	55875	58287	60539
3000		28408	35031	39998	44081	47600	50720	53540	56125	58519	60756
4000		29192	35583	40439	44455	47928	51014	53808	56372	58750	60972
5000	20000	29941	36120	40871	44823	48252	51305	54074	56618	58978	61187
6000	21385	30659	36644	41296	45187	48572	51594	54337	56861	59206	61400
7000	22631	31350	37156	41714	45545	48889	51879	54599	57103	59431	61612
8000	23768	32015	37655	42125	45899	49202	52162	54858	57343	59656	61823
9000	24819	32657	38144	42528	46248	49512	52443	55116	57582	59879	62033

Umnikelo ongowomuntu	**110000**	**120000**	**130000**	**140000**	**150000**	**160000**	**170000**	**180000**	**190000**	**200000**
-	62241	64262	66180	68006	69751	71424	73032	74582	76077	77524
1000	62448	64458	66366	68184	69921	71588	73190	74733	76224	77666
2000	62654	64654	66552	68361	70091	71751	73347	74885	76371	77808
3000	62859	64848	66736	68537	70260	71913	73503	75036	76516	77949
4000	63063	65041	66920	68713	70428	72075	73659	75186	76662	78090
5000	63266	65233	67103	68888	70596	72236	73814	75336	76807	78230
6000	63467	65424	67285	69062	70763	72396	73968	75485	76951	78370

7000	63668	65614	67467	69235	70929	72556	74123	75634	77095	78510
8000	63867	65804	67647	69408	71095	72715	74276	75782	77239	78649
9000	64065	65992	67827	69580	71260	72874	74429	75930	77382	78788

Umnikelo ongowomuntu	**210000**	**220000**	**230000**	**240000**	**250000**	**260000**	**270000**	**280000**	**290000**	**300000**
-	78926	80286	81608	82893	84145	85366	86558	87722	88860	89973
1000	79064	80420	81738	83020	84269	85487	86675	87837	88972	90083
2000	79201	80553	81867	83146	84392	85607	86793	87951	89084	90193
3000	79338	80686	81997	83272	84515	85727	86910	88066	89196	90302
4000	79475	80819	82126	83398	84637	85846	87027	88180	89308	90412
5000	79611	80951	82255	83523	84760	85966	87143	88294	89419	90521
6000	79747	81083	82383	83648	84882	86085	87259	88408	89531	90630
7000	79882	81215	82511	83773	85003	86203	87375	88521	89642	90738
8000	80017	81346	82639	83898	85125	86322	87491	88634	89752	90847
9000	80152	81477	82766	84022	85246	86440	87607	88747	89863	90955

Umnikelo ongowomuntu	**310000**	**320000**	**330,000**	**340,000**	**350000**	**360000**	**370000**	**380000**	**390000**	**400000**
-	91063	92131	93178	94206	95214	96204	97177	98134	99074	100000
1000	91171	92237	93282	94307	95314	96302	97274	98228	99168	
2000	91278	92342	93385	94409	95413	96400	97370	98323	99261	
3000	91386	92447	93489	94510	95513	96498	97466	98418	99354	
4000	91493	92553	93592	94611	95612	96595	97562	98512	99446	
5000	91600	92657	93694	94712	95711	96693	97657	98606	99539	
6000	91707	92762	93797	94813	95810	96790	97753	98700	99632	
7000	91813	92866	93899	94913	95909	96887	97848	98794	99724	
8000	91919	92971	94002	95014	96008	96984	97944	98888	99816	
9000	92025	93075	94104	95114	96106	97081	98039	98981	99908	

UBUKHULU BOMNIKELO WOKUSIZA UHAMBISANA NOMNIKELO ONGOWOMUNTU UQOBO LWAKHE

	20000	**30,000**	**40,000**	**50,000**	**60000**	**70000**	**80,000**	**90,000**	**100000**
-	5000	15080	33005	60596	99548	151463	217,873	300245	400000
1000	5710	16489	35301	63953	104130	157427	225368	309415	
2000	6481	17977	37695	67425	108844	163538	233024	318761	
3000	7315	19549	40189	71014	113690	169796	240843	328283	
4000	8214	21204	42784	74722	118671	176204	248825	337983	
5000	9180	22945	45484	78550	123788	182763	256974	347863	
6000	10214	24774	48289	82499	129042	189474	265289	357923	
7000	11320	26693	51201	86572	134435	196339	273772	368166	
8000	12498	28703	54222	90770	139969	203360	282425	378592	
9000	13751	30807	57353	95095	145644	210537	291249	389203	

Ngenxa yokuthi uhlelo kuhloswe ukuba lusebenze esikhathini esiyiminyaka eyi-15 ukuya ku-20 iminikelo yokusiza ngaphansi kohlelo lolu izokhonjiswa ngokobungako bangempela beRandi

21. Ngabe ngizoqala kanjani kulokhu?

Shayela lapha - (012) 319 7020 noma uthintane namahhovisi aseduze nawe esiFundazwe ezoMhlaba noma ezoLimo angezansi.

Iminyango yesifundazwe yezoLimo neyezoMhlaba

Isifundazwe	**Umnyango**	**Umuntu ongaxhumana naye**	**Iinomobolo yocingo**
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2001

Compiled by Directorate Farmer Settlement and Development
Printed and published by Department of Agriculture, Directorate Communication
and obtainable from Resource Centre, Private Bag X144, Pretoria, 0001South Africa