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Blacklisting in South Africa – A Women's Month Crash Course

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August, celebrated as Women's Month in South Africa, is a time to reflect on the daily challenges women face in asserting their rights and accessing opportunities. While gender-based violence ("**GBV**") is often understood in terms of physical or emotional abuse, economic abuse is another pervasive form of GBV that undermines women's independence and dignity. One of the most devastating examples of economic abuse is when a partner deliberately overburdens a woman with debt (whether by taking out loans in her name, coercing her into signing credit agreements, or leaving her solely responsible for household debts), ultimately leading to her being blacklisted.

For many women, particularly single mothers, survivors of abuse, and breadwinners, blacklisting is not just a financial mark against their name. It can trap them in cycles of poverty and dependency, making it harder to escape abusive relationships, support their families, or access the resources needed to build independence.

What does blacklisting mean?

Generally, a blacklist is a list of people who are barred from accessing certain services or opportunities due to negative conduct that created a perception of untrustworthiness. In the context of debt, blacklisting refers to a negative notation on a person's credit report that labels them as high risk because of either late payments or non-payment of debts. This notation warns credit providers and others that the person may not be financially reliable and may struggle to settle their debts timeously.

Why does this matter for women?

The consequences of blacklisting are especially harsh for women for the following reasons:

Access to credit - Blacklisted people cannot easily obtain loans, credit cards, or housing finance, limiting their ability to invest in businesses, buy homes, or cover emergency expenses. This can prevent women in abusive or oppressive environments from being able to establish themselves independently.

Employment opportunities - Certain jobs that require financial responsibility are closed off to people with negative credit reports, further limiting employment options for blacklisted women.

Housing security - Landlords may refuse to lease to blacklisted applicants, often forcing women to remain in dangerous living arrangements.

Economic independence - For women leaving abusive relationships, being blacklisted often means having no access to the financial tools necessary to build a new life.

In this way, blacklisting perpetuates structural inequality that can trap many women in cycles of dependence and financial instability.

How blacklisting happens

The National Credit Act 34 of 2005, regulates the process of blacklisting. Once a consumer defaults on their payments, the credit provider may report this default to a credit bureau, but only after giving 20 business days' notice to the consumer. The bureau then records the default as a blacklist notation on the consumer's credit report.

Preventing wrongful blacklisting

If a person receives notice that they are about to be blacklisted, they have the right to dispute the accuracy of the information. They can demand proof from the credit provider and, if unsatisfied, escalate the dispute to the National Credit Regulator ("**NCR**"). Importantly, during this dispute the bureau cannot proceed with the blacklisting until the matter is resolved.

Removing a wrongful blacklisting

If notice is not given or the blacklisted person only discovers the blacklisting after it has been reported, the process of removal is unfortunately more complex. Once disputed with the NCR, the case may proceed to the Consumer Tribunal or the Consumer Court. If successful, the consumer has the right to be compensated for the costs of clearing the wrongful blacklisting.

When the blacklisting is correct

If the blacklisting is accurate, the only way forward is to settle the debt through a repayment plan with the creditor or with the assistance of a debt counsellor. Once the debt is settled, the credit provider must notify the bureau to remove the notation.

Why this matters for Women's Month

Economic justice is a core principle of gender justice. Just as women have the right to live free from physical violence, they also have the right to financial independence and dignity.

By educating women about their rights under the National Credit Act and providing free or affordable access to legal and debt counselling services, we can empower women to regain their financial standing and break free from economic abuse.

If you are a woman struggling with debt, blacklisting, or economic abuse, seek advice from an attorney, a debt counsellor, or your nearest law clinic. Taking that step is not just about clearing your name, it is about reclaiming your independence and dignity.

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