



Household Code DMYU02

Household Information

Area Type	Peri-Rural		
Report Area	Diepsloot	First Interview Date	25 November 2003
Dwelling Type	Backyard Shack	Last Interview Date	04 December 2004

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	F	39	Employed - full time	Grade 12	14/06/2003	Has not left

School-Going Children

None

Description

Sylvia* is a very disciplined 39 year old woman living in a shack in Diepsloot. She earns about R2400 per month as a domestic worker. She belongs to five stokvels. The most interesting is an accumulating stokvel that she has belonged to since June last year. There are 33 members and they pay in R200 per month and lend out the money at 30% per month. Members are obliged to take some money to lend out to friends and neighbours during the month. Sylvia keeps up a very busy lending schedule. From July to November alone, she lent to a total of sixteen people an average of R364 each. Unfortunately, Sylvia did not earn as much as she expected from the payout of this stokvel. First, because some of the people she had lent to did not pay her back, she needed to pay back the stokvel from her own pocket, which decreased the amount of money she earned in December. Second, just before the payout, the treasurer of the stokvel was robbed and killed as she was coming with the money from the bank. Luckily, she was only carrying half of the stokvel member's money. Sylvia received R1600 from the member who was holding the other half of the money, but she had expected to receive R2600.

*Names have been changed

Living Conditions

Adult Meals per day	3
Child Meals per day	0
Days per week going to bed hungry	0
Source of water	Piped water on site/yard
Source of outgoing phone	Cell phone at container (Vodacom)

Residence and Tenure

Number of rooms	2
Condition of rooms	Good condition
Type of toilet	Flush toilet
Year moved to dwelling	2003
Permanent home	Permanently
Another home	No

Household Code DMYU02

Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Bank Account	R 8,927.00	R 13,560.80
One on One - Lending	R 0.00	R 5,550.00
Savings-in-house	R 550.00	R 3,140.00
Umgalelo - Saving Club	R -20.00	R 1,834.00
Using Money Guard	R 0.00	R 0.00
Total Financial Assets	<u>9457</u>	<u>24084.8</u>
Physical Assets		
Appliances And Electronics	R 760.00	R 760.00
Furniture	R 2,770.00	R 2,770.00
Housing	R 2,500.00	R 2,500.00
Total Physical Assets	<u>6030</u>	<u>6030</u>
Cash on Hand		
Total Cash on Hand	<u>150</u>	<u>37.3</u>
<u>Total Assets</u>	<u>15637</u>	<u>30152.1</u>

LIABILITIES

Financial Liabilities		
Credit at local Store	R 0.00	R 0.00
Credit Card	R 1,394.00	R 0.00
Formal Loan	R 0.00	R 0.00
One on One - Lending	R 0.00	R 2,890.00
Total Financial Liabilities	<u>R 1,394.00</u>	<u>R 2,890.00</u>
<u>Total Liabilities</u>	<u>R 1,394.00</u>	<u>R 2,890.00</u>

Net Worth (Assets - Liabilities)**R 14,243.00****R 27,262.10**

End of survey bank account balances include remittances and wages received shortly before the end of the study. Therefore the bank account balance does not necessarily reflect amounts accumulated by respondents.

Pension balances at the beginning of the study was estimated based on date contributions started and the current contribution amount. No capital appreciation was assumed.

A negative Umgalelo – Saving Club balance reflects a rotating arrangement where the respondent has received more cash than they paid in by the end of the study.

Household Code

DMYU02

Typical Monthly Income and Expenditure

Business Profits	<u>Average per month</u>	<u>% of Income</u>
None		
Income		
Regular Wages	R 2,409.71	86.2%
Remittances Received	R 386.38	13.8%
Total Non-Business Income	R 2,796.08	100.0%
Total Income	R 2,796.08	100%
Expenditure	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 20.82	1.1%
Bedding/towels	R 28.15	1.5%
Beer, wine, spirits	R 4.90	0.3%
Cell phone (rental, airtime)	R 13.42	0.7%
Church Fees/donations	R 13.88	0.8%
Cigarettes, tobacco	R 1.04	0.1%
Clothing - Not for school	R 42.88	2.4%
Clothing - School Uniforms	R 7.71	0.4%
Contributions to school buildings	R 2.09	0.1%
Crèche	R 5.24	0.3%
Doctor, dentist, nurses, clinic	R 0.39	0.0%
Domestic workers	R 12.34	0.7%
Entertainment (cinema, etc)	R 3.08	0.2%
Extra mural fees/school outings	R 10.03	0.6%
Food	R 315.28	17.3%
Home Maintenance	R 31.23	1.7%
Household Products	R 55.56	3.1%
Kitchen equipment	R 20.04	1.1%
Lotto / Gambling	R 0.39	0.0%
Medicines and supplies	R 7.40	0.4%
Newspapers, stationary etc	R 1.30	0.1%
Other Energy Forms	R 69.29	3.8%
Outside Phone	R 13.38	0.7%
Penalties / Fines	R 0.77	0.0%
Personal (haircut, etc.)	R 12.10	0.7%
Remittances Given	R 500.82	27.5%
Rent	R 107.97	5.9%
Shoes	R 20.05	1.1%

Traditional Feast / Initiation	R 69.49	3.8%
Transport	R 69.41	3.8%
Transport to School	R 1.23	0.1%
Transport to Shopping	R 33.68	1.9%
Transport to Work	R 214.43	11.8%
Travel (Far distance)	R 85.87	4.7%
UIF	R 23.71	1.3%
Total Expenditure	R 1,819.38	100%

The above tables are for a "typical" month which requires an abstraction from actual data. Average per month is equal to total for time interviewed divided by number of months interviewed. This calculation assumes that large expenditures (such as clothing or school fees) are distributed evenly throughout the year.

Note that income may not equal expenditure as financial expenditures and incomes are considered separately.

Household Code

DMYU02

Financial Instrument Usage

Transaction Accounts

<u>Type of Financial Instrument</u>	<u>Type of Cashflow</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Turnover</u>
Bank Account	Withdrawal	4	R 2,184.06	31%
Savings-in-house	Take Money	2	R 1,058.87	15%
Bank Account	Deposit	4	R 2,622.94	37%
Savings-in-house	Put Money In	2	R 1,204.63	17%
Total Average Turnover			R 7,070.50	100%

Insurance

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total premium</u>
Burial Plan (Funeral Insurance)	1	R 48.59	60%
Burial Plan (Umasincedane)	1	R 32.01	40%
Total Average Premium		R 80.59	100%

Informal Savings

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Pay in</u>
Using Money Guard	1	R 77.12	7%
Umgalelo - Saving Club	5	R 998.71	93%
Total Average Pay in		R 1,075.84	100%

Formal Savings

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Turnover</u>
Retirement Annuity	1	R 84.83	100%
Total Average Formal Saving		R 84.83	100%

Credit

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Credit at local Store	1	R 0.62	1%
Credit Card	2	R 115.22	99%
Total Average Payment		R 115.84	100%

Providing Financial Service

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Given</u>
One on One - Lending	40	R 1,116.32	100%
Total Average Given		R 1,116.32	100%

Household Code

DMYU02

Major Events

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Death of a relative	12/09/2004	R 50.00	Take from income
Loss of regular job	27/02/2003	R 0.00	Go without food
Traditional Feast	02/10/2004	R 1,000.00	Receive gift/donation of money
Traditional Feast	11/07/2004	R 110.00	Use savings