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The SALDRU Financial Diaries: An Introduction

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Introduction

The apartheid-era legacy has left South Africa with two economies in one, perhaps even more so than other "dual" economies. At the one extreme, the first world part of the economy enjoys high levels of education, public services, employment and low levels of poverty. At the other extreme, half the population have less than a primary school education, over a third of children suffer from chronic malnutrition and unemployment levels are estimated to be above 30%.[1] With the needs of the third world economy ranking very high on the list of policy objectives of the South African government, understanding the financial economy of the poor has never been more crucial.

Previously, the financial system of the first world economy excluded large sections of the population leaving the third world economy to develop its own informal forms of financial transactions. But the dynamic changes taking place in South Africa is allowing more penetration of formal financial institutions into previously excluded sections of the population, which seems to be causing the dividing line between the informal and formal financial systems to become indistinct. We don't know, however, the details of how these changes are reflected in different aspects of financial transactions, such as the size, the frequency and the reasons why they are used.

This study plans to establish a comprehensive picture of the financial inflows and outflows of poor households by gathering data on income, consumption, savings, lending and investment. This will be achieved by compiling a record of household transactions by means of a year-long, bi-monthly interview with a sample of poor households.

Similar financial diaries surveys done by University of Manchester's Institute of Development Policy Management (IDPM) in Bangladesh and India showed that cash portfolios in poor households are actively managed, with little difference in the number of methods used between households of varying wealth. Households of varying livelihoods managed cash requirements for

[1] Lewis, J. (2001): "Policies to Promote Growth and Employment in South Africa" Paper presented at TIPS Annual Forum.

specific needs with specific sources with differing degrees of success. Informal devices were used at least as much as informal devices, suggesting that existing formal institutions were not entirely meeting the needs of the poor. Lump sums tended to be used for school fees, funerals, and other “life cycle needs”.

Our Objective – Getting to the Core of Household Financial Management

Our objective in the financial diaries in South Africa is to develop a multi-dimensional, comprehensive set of data on household financial management that is both qualitative and quantitative. This data set will capture financial instrument usage across different types of households and track that usage over time. Not only will financial flows be captured but also the texture of the decisions that went with those flows – why a transaction was entered into, what was the intent behind the strategy, what is done with lump sums of money. The depth of this data set should allow us to explore a breadth of issues relating to the use of financial devices, such as:

1. Do households of different livelihoods and wealth differ in their frequency and portfolio of financial devices?
2. How do households cope with shocks? Do they sell assets, and if so, which ones? Or are they able to access financial devices, and which ones? What about different kinds of shocks?
3. How “close to the bone” does household cash flow really get when a shock hits? At what level of cash flow do households manage the shock and in what way?
4. How does the income coming into the household get managed? Is there a difference between the allocation of “small money” versus a big lump sum? Is it easier to save larger sums while smaller ones get spent on trivial things?
5. Is there a difference between how households manage risk in urban areas versus rural ones? Are there added risks in an urban environment and a greater need for individual-based financial services?
6. Do households that have longer tenure status in an area draw on different financial devices than those that are in a more transitory situation?

Choosing the Sample Areas – Is there a typical South African household?

Given the diversity of income levels, population attributes and living standards in South African, it would be impossible to get a true cross section of the South African population. To accommodate the use of more quantitative data, the sample is expanded from about 42 households in previous studies to 180. Nonetheless, the sampling size is still small enough to reflect a reality that the emphasis of the study is on depth of information rather than breadth. Therefore, certain decisions needed to be made about what South African population the study would focus on. Primarily, we are trying to determine how poor people manage their money. The 2001 Census tells us that the majority of South African households are Black (77%) and that of those Black households, over half (59%) earn an annual household income of R9,600 or less. Therefore, there is a sizable and important population of poor Black households on which we should concentrate. Within this population, we decided to stratify across provinces, dwelling type and relative wealth.

The practical advantages of having the project sites based around the project offices in Cape Town and Johannesburg led us to decide upfront that two of the sites would be in those provinces, but the diversity of poverty standards across South Africa convinced us that it was also important to include a rural site in the sample. As Table 1 shows, poverty indicators across South Africa vary significantly. While Gauteng and the Western Cape have relatively low levels of poverty, the Eastern Cape has high levels of poverty. The UNDP's Human Development Index also shows that while Gauteng and Western Cape have relatively high levels of development, the Eastern Cape and Limpopo have very low levels of development. Individual poverty indicators, such as the use of energy sources and unemployment, also show that while the Western Cape and Gauteng seem to have better living standards, they differ significantly from other provinces, like the Eastern and Northern Cape, which have much worse indications of poverty. Lastly, the Western Cape and Gauteng are largely urban, whereas other provinces have a high proportion of the population living in non-urban areas. To get a cross section of living conditions for our sample, it was imperative that we take one of our sites from one of the poorer rural provinces. In the end, given the cultural and migratory links between Cape Town and the Eastern Cape, we went the Eastern Cape to find our rural site.

Table 1: Comparative Poverty Indicators - South Africa and provinces

Indicator	South Africa	Western Cape	Gauteng	Eastern Cape	Free State	KwaZulu-Natal	Mpumalanga	Northern Cape	Limpopo	North West
Poverty rate (%)	45	28	17	74	63	52	57	55	59	62
Human Development Index	0.629	0.702	0.712	0.596	0.65	0.602	0.628	0.63	0.531	NA
Proportion living in non-urban areas (%)	38	10	5	56	21	47	54	26	86	56
Use of paraffin as light source (% in province)	7	7	3	23	5	3	4	4	7	3
No refuse removal disposal (%)	8	1	3	17	9	10	10	4	15	8
Unemploy-ment rate* (%)	31	21	31	35	32	34	31	26	33	34
Annual Household Income below R4800 per month (%)**	32	15	24	40	37	36	34	23	43	33

Source: UNDP South African Human Development Report, 2000; Poverty and Inequality in South Africa: ***Report prepared for the Office of the Executive Deputy President and the Inter-Ministerial Committee for Poverty and Inequality,*** *1998; Census 2001*

*This includes both those defined as unemployed and those would could not find a job
**The lowest income bracket in the 2001 census is R0-R4800

The next step was to choose each individual sites. Broadly speaking, we were looking for areas that had a large enough population that fell below the income line that we hoped to explore. In Cape Town, several obvious choices were Khayalitsha, Gugulethu and Langa and in Gauteng, several possibilities were Orange Farm, Alexandra and Diepsloot. We decided that one site should be urban while the other be peri-urban.

In the end, although we tried to make the site selection as scientific as possible, we also needed to add in a healthy dose of pragmatism. Because we would be working with households for a year, we needed to work within the community without suspicion and with the cooperation of the community leaders. With each community we looked at, we met with ward councilors, the development forum of the area, and we engaged with the street committees within the specific areas we worked in. We also walked a fine line between wanting areas that we know something about a priori, but also not wanting an dearth of research that would create expectations of hand-outs and research fatigue. In our piloting, we included questions that might test the receptiveness of the households and the research fatigue. In general, we found the households to be very receptive, but we remained wary of areas where lots of short-term research had been done, particularly where respondents were given gifts at the end. In the end, the areas which we found the easiest to work with, given the criteria listed above, were Langa and Diepsloot, in the Cape Town and Gauteng, respectively. For the rural site, we chose an area, Mount Frere, where we knew poverty research had already been done.[2] We could have chosen from several villages, but we decided on Lugangeni, largely because of its proximity to town, where the project office would be based.

The next stage of selection was choosing neighborhoods within each site. At this level, we tried to capture different dwelling types. Within Langa and Diepsloot, the community was divided into zones or wards, which were often dependent on the dwelling type. For example, in Langa, one would differentiate between the old location with free standing houses, the converted hostels, the unconverted hostels, the flats and the shack settlements. In Diepsloot, one would differentiate between RDP houses, bonded houses, settlement shacks on serviced pieces of land and settlement shacks in un-serviced areas. We randomly chose neighborhoods within each of those areas. The exception was the rural area where most households were rural compounds. In this situation, we divided the village into the areas controlled by the different headsmen. By capturing both the long established areas, both urban and rural, as well as the transitory areas, we can be sure we are not focusing on an atypical type of household that would influence the extent and choices of financial instruments. As it turned out, within each of the three sites, there were five different types of neighbourhoods, divided either by dwelling type in the urban or peri-urban sites or by headsman in the rural site. We randomly chose our neighbourhoods out of these types.

[2] Chronic poverty and development policy, Programme for Land and Agrarian Studies, University of the Western Cape and HIV/AIDS and poverty in households with children suffering from malnutrition: The role of social security in Mount Frere, Economic Policy Research Institute.

The last level of selection was to choose households within each neighbourhood. Once again, we wanted a stratified sample across different levels of wealth. To do this, we relied on the participatory wealth ranking method followed by the IDPM studies to create the sampling frame. This methodology has been shown to be robust in identifying poor households in South Africa (van de Ruit, May and Roberts, 2001). This method is also used successfully by one of South Africa's best known NGO microlenders, the Small Enterprise Foundation (SEF), who helped us adapt their method for our purposes. Within the townships, each area is assigned a street committee. In each section, we chose one street committee that dealt with a particular area. We tried to choose sections that would easily match up against Enumerator Areas from the 2001 Census. Second, the areas were mapped in a group session with the street committee members. Then the street committees were split into two groups and each group, separately, arranged the households within the area into relative levels of poverty. The different levels were determined by the definition of poverty that each group felt appropriate. Within each of the three sites, we then randomly choose twelve households from a cross section of households across different types of households and different levels of wealth.

The Research Areas: the Old, the New and the Rural

Each research area is described below. Excerpts from pilot interviews at the preparatory stages are included in the boxes. These households were not necessarily those chosen for the study sample.

Diepsloot: Transitory community

Diepsloot is a site and service development on the northern boundary of the Greater Johannesburg Metropolitan area. It is the largest informal settlement in the peri-urban belt that lies between Pretoria and Johannesburg. Diepsloot originated from the type of peri-urban of squatter settlement commonly seen in South Africa due to a chronic housing shortage. Peri-urban employers often allowed their employees to reside on their properties, in the form of a shack. This arrangement as farmers sold their farms to property developers, as suburban residential development expanded. Many farm workers were left with neither employment nor accommodation. The transition from rural to urban land use left the peri-urban population on fewer farms and created the motives for illegal squatting, particularly when land was not developed right away. Many residents of Deipsloot come from Zevenfontein squatter camp, which developed in this way. Deipsloot formally became a community in the late 1980s, although services were not provided until the late 1990s. Diepsloot has been the site, more recently, of relocation of thousands of displaced people from the flooded riverbed of Alexandra in 2001.

Despite the transitory nature of its community, Diepsloot is known for its actively involved community development forum and the effectiveness it had in 1996 for planning the development process within Diepsloot. "The organizational power of the Diepsloot CDF is legendary in Johannesburg" (Beall, Crankshaw and Parnell, 2002). Different stages of development are reflected in the different styles of housing. Some residents live in free-standing houses, either bonded or RDP houses, while some remain in informal settlements and backyard shacks.

George and his wife Helen live in a bonded house, ie. a house that they own but they pay a bond. They have four children, all in school, one of which is in boarding school. George hasn't worked for five years, but his wife works full time and earns R465 per week, which seems to just cover their monthly expenditures. The bond every month costs them R430; they tend to spend R140 per week on food; about R25 per week for three of them in transport; about R120 per month on a creche; R180 on a burial society and R150 for weekly deductions in Helen's paycheck, including a disability insurance of R49.95. They are in debt in several different places. They are R416 in arrears on a loan from Credit Indemnity and they owe R1250; they have a credit balance at Sales House for RR733.84; and they owe African Bank R6000 for a loan they took a while ago. Servicing these debts certainly drains what remaining cash flow they have and Helen often borrows R70-R80 from the mashonisa, just to "finish the week", paying interest rates of between 30%-40% per month. What brought them to the point of such high indebtedness? How is that indebtedness impacting their ability to cope?*

**Not their real names*

Mount Frere: Deep rural poverty

Mount Frere was chosen both as a deep rural site and as a site with significant poverty. Mount Frere is part of region E of the Eastern Cape. This region is comprised of former areas of the Transkei Bantustan with two magisterial districts called Kwabacha and Tabankulu.

> *Lena* is 60 and lives alone with one grandchild who is seven. She's waiting for an old age grant but she doesn't have her identity book in order so can't receive it. She lives in a rondavel that has very little in it, except a mat, a cupboard with some plates and pots in it, and a cooking grid in the middle of the room. She has roughly ten chickens in varying stages of growth running around the room. These are her main source of income. In a good month, she can sell four chickens at R30 each. She pays for no electricity and there is water free from a common tap. She tends to save money for two months, then spends about R200 (or less) on groceries to last the next two months. Despite how little money there is, she uses the Postbank in Mount Frere to save the money. It costs her R12 return each time and she goes twice a month. She also belongs to a burial society which covers her funeral and coffin. It costs her R10 a month.*
>
> **Not her real name*

Other studies done in Mount Frere[3] give a basic picture of household income and expenditure. Unemployment is very high, and at best temporary and episodic. It is very common for children to stop school due to lack of money to pay school fees and uniforms. Household incomes can be as little as R50 per month, often earned from gathering thatch and making bricks. Household dependency on social grants and outside remittances is very high. Most households have annual expenses relating to schooling, the highest of which is uniforms for children. Households tend to own the land they use, and most had some livestock and some furniture. These houses are usually made of mud, with the odd household made of brick. Livestock is a key asset to rural households globally and South Africa is no exception. In our piloting thus far in Mount Frere,

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[3] Chronic poverty and development policy, Programme for Land and Agrarian Studies, University of the Western Cape and HIV/AIDS and poverty in households with children suffering from malnutrition: The role of social security in Mount Frere, Economic Policy Research Institute.

Thandi works in a small spaza shop and lives with her mother, father, sister and her sister's five children. All of the children are in school and two go to school in Swaziland. Thandi has been earning R250 per month at the Spaza shop and her father receives a social grant of R640 per month. They receive a child support grant of R140 for one of the children. Her father sometimes builds fences, earning between R800-R1200, working 3 or 4 times per year. The boarding school expenses bite into the monthly expenses significantly - it costs them R100 each per month, plus R210 each twice a year when they travel home. The local school costs R90 in total for the three remaining children, which is paid in January. They usually spend about R600 a year on new school uniforms. In addition, her sister has been sick for the past year, which has meant mounting medical bills. They have compensated for these extra costs by buying less food. Her mother belongs to an ASCA of 70 people. Each contributes R70 per month, then at the end of the year, they buy groceries and split them. The ASCA does make loans at 50% per month interest, and they will loan to anyone in the village. People are sure to pay the interest, but often take months to pay back the principle. Her mother often talks about taking a loan, but never does. They also belong to a burial society of 15 people, which costs R150 joining fee and R40 per month. Sometimes they borrow up to R20 from neighbours or friends, without interest, but too worried about paying back to borrow more. Their monthly cash flow seems to have plenty of to save for school fees and emergencies - how else are they saving that they are not telling us?*

**Not her real name*

we found that most households have some form of livestock that acts as both a productive asset and an emergency asset for sale.

Langa – Cape Town's Oldest Township Meets the Newest Arrivals

Langa is the oldest existing black township is Cape Town, located some 11 kilometers from centre of town. It was established in 1927 under the Urban Areas Act and was meant as an area for migrant workers. From these beginnings, housing has always been limited in Langa. Dormitory housing was built in the 1920s to house migrant workers. In the 1930s, two-, three- and four roomed houses were built as married quarters - these houses form today what is known as the "location" and were considered the best of the housing stock in Langa. The families living in this area were always considered more permanent residents, and many of those living in these houses today are descendents of the original occupants. Between 1944 and 1948, the Old Flats - 8 four-storied blocks - were built and in the 1970s, the New Flats were built. These are currently being converted into family housing units. Between 1944 and 1957, eight hundred and fifty small row hostels were built to accommodate thirteen thousand six hundred single men, which became known as the Zones. These units are now being converted to family housing. In the 1980s, as the housing market continued to be constricted, an informal settlement between Langa and the N2, known as the Joe Slovo informal area, began to develop and informal shacks between the houses in the Zones began to go up.

The early residents of Langa were from very different circumstances: displaced groups from Ndabeni, people from Bellville and Tygerberg and migrant workers from the Eastern Cape, but the community as a whole developed a strong sense of identity and holds an important place in history. Langa was the origin of the 1960 Langa marches, when some 10,000 people marched to Caledon Square to protest pass laws. Langa's long and important history meets often with the constant influx of newcomers from the Eastern Cape and other parts of South Africa.

Elizabeth is living in a house in one of the zones in Langa that has been converted from a hostel to a family house. There are thirteen people living in the household - Elizabeth, her mother, her aunt and ten children. They have the title to the house and there are six shacks within the yard, which house non-family members who pay R40 per month. The shack income is the main sources of income for the household. The aunt seems to be the main breadwinner - she works at Spur several times a week. All ten children are in school and they receive child support grants for each of them worth R140 per month. The aunt participates in an ASCA that requires a pay in of R350 per month. The money is deposited at NBS Boland Bank and at the end of the year the money is divided between the members. Last year she received R7000 from this club and she bought a stove. She also belongs to a rotating club that buys Shoprite food stamps - to this club she contributes R110 per month. She also belongs to a rotating club with four women from work that contribute R20 per week. They don't have a bank account and they don't have any outstanding loans.*

**Not her real name*

The Diary Methodology

This study adopts the same diary methodology that was used in Bangladesh and India, but attempts to build on the information gathered in the first studies to enhance the quantitative output in this study. Whereas the previous studies were mostly unstructured interviews and open-ended discussions, this study uses a combination of closed-end and open-ended questionnaires. The first three initial questionnaires are structured and gather information on household demographics, physical assets, typical income and expenditure patterns, historical and current employment, and lastly current and previous use of financial instruments. There are roughly 28 pre-defined financial instruments that each has their own questionnaires that define different aspects of the instrument. Each existing financial instrument receives its own financial device code against which cash flows are captured in the future. These three interviews not only allow the household to become more comfortable with the fieldworkers, but are also used to create an initial balance sheet position, as well as a typical monthly cash flow statement.

Diary questionnaires

Examples of the exhibits discussed in the following section may be downloaded from the Financial Diaries database (www.financialdiaries.com) under the Methodology section.

From that point, the households will be interviewed every other week for a year, capturing every cash flow come into and out of the household, including income, expenditure, changes in physical assets, servicing financial instruments, initiating financial instruments, etc. To facilitate the collection of data, the data from the first initial questionnaires will be used to produce a diaries questionnaire that is specific to each household. This is used to both prompt memory, aid data collection and to save the respondents time and patience. For example, if we know that the household received an old age grant, has a bank account and a burial society but has no loans, we will not waste time by asking how much wages they were paid and whether they paid their loan off. Data will be inputted by fieldworkers each week for the previous week's interviews and diary questionnaires will be generated. Again, each diary questionnaire is specific to each household. The diary process is enabled by a specially conceived and built Access database and the consistent weekly capture of data. Each week the respondents are also asked if they did anything new in the past two weeks, i.e. opened a new bank account, joined a new stokvel, or if they stopped a financial device. Each new financial device is captured on a specific form and cash flows generated by that device are captured thereafter. If a financial device is closed, a Close form is captured and cash flows on that device are not captured thereafter. They are also asked if a major event happened, if a person joined or left the household, if a new or casual job is joined or left or if a new physical asset is bought, sold or stolen is also asked and captured accordingly. Each week the fieldworker also fills in a journal whereby he notes various observations, events or comments made by the respondent that in not captured elsewhere in the diary questionnaire. An example of a diary questionnaire can be seen in Exhibit 1.

Ongoing data checks

A key feature of the database and the ongoing diary system is the ease with which the data can be checked. Two key checks are built into the system. The first is a report that shows which household have been interviewed in two week periods for the last six weeks. This tells the project coordinator which households haven't been see within a two week period. This report is run every week and followed up in a conference call with all six fieldworkers. An example is shown in Exhibit 2.

The second report is one that tracks the sources and uses of funds in and out of the household from the time of the most recent interview to the time of the previous interview. Allowing for cash in hand in both interviews, it should be that the sources of fund (income, taking a loan, drawing money from a bank account, etc) should equal the uses of funds (paying for food, putting money under the mattress, repaying a loan, etc). A summary report of sources less uses is run for each area (shown in Exhibit 3). Any household that has an excess or deficit of sources versus uses of funds greater than R200 will be examined individually to detect where the imbalance is coming from. If the imbalance is coming from an input error, the data is corrected. If the imbalance seems to be coming from a lack of reporting, the fieldworker is informed and given details on which to follow up in the next interview. In this way, we are continuously checking to make sure we are getting all the information from a household. A sample of a household report is shown in Exhibit 4.

Ongoing research reports

Using the data, various reports have been constructed to begin to develop hypothesis around the various research questions. For each household, we will track the number of financial instruments in each financial device type and the turnover in each type of financial device over the past month. Two composite reports are produced for each household based on this information that breaks down number and turnover by type of dwelling, wealth ranking, livelihood (whether at least one person has a regular job vs not) and dependency ratio (number of working adults/number of non-working adults+children). These reports are also broken down into categories based on formal/informal and savings/credit/insurance. The composite reports will be produced monthly to pick up trends. Examples are shown in Exhibits 5 to 10.

We will also track the balance sheet of each household. Balance sheets are calculated on a rolling two week basis. A summary sheet for all households in an area against household characteristics is then reported with net worth, change in net worth from the previous period, and a flag that signals a change in net worth greater than R500. Examples of both a composite report and a household report are shown in Exhibit 11 and 12.

A key feature of this study is to examine how households react to events. Each event is recorded using an event questionnaire which takes down details of the event as well as the strategies the households employed for dealing with the event. A report that provides a synopsis of events for each area is produced weekly. This report also sets the data against disposable income from previous month and liquid cash from previous month. An example is shown in Exhibit 13.

Lastly, we can't expect that everything that happens in these households can translate into a cash flow. Extenuating circumstances, concerns, and non-cash flow events will yield important information that might explain some of the cash flow patterns that we observe. To capture these observations, the fieldworkers fill out a "journal" after every diary questionnaire. In this journal, they write things that they're not sure how to capture, observations about what is happening in the household, and comments that household members made that they may have felt important to record. Each week the journals for the past week are printed out in a report, as seen in Exhibit 14.

Fieldwork supervision

Each of the three areas has a sample of roughly 60 households, which are covered by two fieldworkers, one of each gender. Continuous monitoring of the sample takes place in two forms of communication with fieldworkers. First, conference calls are held each morning simultaneously with all three areas. During these calls, data is checked, problems are raised and resolved and issues are discussed. The analytical reports discussed above are run every Monday for the previous week's data capture and problems are discussed with each area on Tuesday morning's call. Once a week a fieldworker presents a case study on one of his/her households. Comparisons with the households of others are made and additional questions to probe are discussed.

Each area is also visited on a monthly basis and several households are seen. This provides a spot check that the fieldwork is actually being done as well as provide the project director with a more tactile feel for each household.

This process should yield a complete set of cash flow data for each household. The project data will then build not only the most accurate snapshot of a household cash flow statement, but also a dynamic representation of how those cash flows change over time.

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