



Household Code MMDN01

Household Information

Area Type	Rural	First Interview Date	03 December 2003
Report Area	Mount Frere	Last Interview Date	09 December 2004
Dwelling Type	Rural Compound		

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	M	85	Retired	Grade 1	06/10/2003	Has not left
Spouse / Partner	F	70	Housewife	Grade 8	06/10/2003	Has not left
Biological Child	F	43	Employed: full time	Technikon	06/10/2003	Has not left

School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Grandchild	F	12	Yes	Grade 2	06/10/2003	Has not left
Grandchild	F	5	Yes	Crechè	06/10/2003	Has not left
Grandchild	F	13	Yes	Grade 4	06/10/2003	Has not left
Grandchild	M	7	Yes	Crechè	06/10/2003	Has not left
Grandchild	F	17	Yes	Grade 9	06/10/2003	Has not left

Description

This is a household of two elderly parents, an adult daughter and five children. The head of the household is 85 years old, receives an old age grant, but refuses to share it or to tell anyone how he uses it. His wife also receives an old age grant, which is the main income of the household. They also receive rental income of about R60 from a student who boards at their house. The daughter is an adult educator who is paid R800 per month, but she is owed R6000 from one of the programs that she teaches for. She was paid back wages worth R2400 in December which they used to buy things they need for Christmas and for school fees. She used to have a small business selling chicks but most of them died. The head of the household has a lot of livestock, but he won't let them slaughter any of them to eat. They borrow often from neighbours and relatives to bridge their cash flow every month.

*Names have been changed

Living Conditions

Adult Meals per day	3
Child Meals per day	4
Days per week going to bed hungry	0
Source of water	Public tap
Source of outgoing phone	Cell phone at container (Vodacom)

Residence and Tenure

Number of rooms	8
Condition of rooms	Very good
Type of toilet	Other pit latrine
Year moved to dwelling	1956
Permanent home	Permanently
Another home	No

Household Code MMDN01

Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Bank Account	R 600.00	R 210.00
Giving Credit	R 0.00	R 0.00
Income Arrears	R 0.00	R 6,000.00
One on One - Lending	R 0.00	R 0.00
Savings-in-house	R 0.00	R 554.40
Umgalelo - Saving Club	R 0.00	R -1,100.00
Total Financial Assets	<u>R 600.00</u>	<u>R 5,664.40</u>
Physical Assets		
Appliances And Electronics	R 3,794.00	R 3,794.00
Capital Equipment	R 28.00	R 28.00
Furniture	R 12,425.00	R 12,425.00
Housing	R 22,000.00	R 22,000.00
Livestock	R 33,400.00	R 26,300.00
Transportation	R 225.00	R 225.00
Total Physical Assets	<u>R 71,872.0</u>	<u>R 64,772.00</u>
Cash on Hand		
Total Cash on Hand	<u>R 400.00</u>	<u>R 0.00</u>
<u>Total Assets</u>	<u>R 72,872.00</u>	<u>R 70,436.40</u>
LIABILITIES		
Financial Liabilities		
Credit (Account)	R 0.00	R 0.00
Mashionisa Loan	R 250.00	R 430.00
One on One - Borrowing	R 0.00	R 1,140.00
Umgalelo Loan	R 0.00	R 0.00
Total Financial Liabilities	<u>R 250.00</u>	<u>R 1,570.00</u>
<u>Total Liabilities</u>	<u>R 250.00</u>	<u>R 1,570.00</u>
<u>Net Worth (Assets - Liabilities)</u>	<u>R 72,622.00</u>	<u>R 68,866.40</u>

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

MMDN01

Typical Monthly Income and Expenditure

Business Profits	<u>Average per month</u>	<u>% of Income</u>
Business Inventory	R 0.58	1
Business Revenues	R 4.30	1
Total Business Profit Income	R 4.00	0.2%
Income		
Casual Work	R 62.18	3.3%
Child Grant	R 40.41	2.1%
Old Age Grant	R 1,579.27	83.8%
Regular Rental Income	R 42.75	2.3%
Remittances Received	R 156.99	8.3%
Total Non-Business Income	R 1,881.61	99.8%
Total Income	R 1,885.61	100%
Expenditure	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 60.51	4.1%
Agricultural Expenses	R 48.63	3.3%
Bedding/ Towels	R 32.64	2.2%
Beer, wine, spirits	R 1.17	0.1%
Cell phone (rental, airtime)	R 3.89	0.3%
Church Fees/donations	R 44.81	3.0%
Clothing - Not for school	R 44.46	3.0%
Clothing - School Uniforms	R 15.16	1.0%
Contributions to school buildings	R 4.66	0.3%
Crèche	R 6.14	0.4%
Doctor, dentist, nurses, clinic	R 77.72	5.3%
Extra mural fees/school outings	R 13.76	0.9%
Food	R 486.72	33.0%
Home Maintenance	R 50.14	3.4%
Household Products	R 46.09	3.1%
Kitchen equipment	R 32.41	2.2%
Medicines and supplies	R 57.92	3.9%
Other Energy Forms	R 64.51	4.4%
Outside Phone	R 8.16	0.6%
Personal (haircut, etc.)	R 19.27	1.3%
Remittances Given	R 20.21	1.4%

School books	R 3.89	0.3%
School fees - primary school	R 5.44	0.4%
School fees - senior/high school	R 54.40	3.7%
School fees - tertiary school	R 6.22	0.4%
Shoes	R 6.61	0.4%
Traditional Feast / Initiation	R 41.58	2.8%
Traditional healer fees	R 4.27	0.3%
Transport to School	R 95.36	6.5%
Transport to Shopping	R 49.90	3.4%
Transport to Work	R 15.78	1.1%
Travel (Far distance)	R 50.21	3.4%
Wedding	R 3.89	0.3%
Total Expenditure	R 1,476.50	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

MMDN01

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	2	R 290.67	31%
Savings-in-house	Take Money	2	R 170.25	18%
Bank Account	Deposit	2	R 260.36	28%
Savings-in-house	Put Money In	2	R 213.34	23%
Total Average Turnover			R 934.63	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 14.46	12%
Burial Plan (Umasincedane)	4	R 106.87	88%
Total Average Premium		R 121.32	100%

Informal Savings

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Pay in</u>
Umgalelo - Saving Club	1	R 54.40	100%
Total Average Pay in		R 54.40	100%

Formal Savings

None

Credit

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Credit (Account)	1	R 19.43	16%
Mashionisa Loan	5	R 34.97	29%
One on One - Borrowing	10	R 40.03	34%
Umgalelo Loan	4	R 24.48	21%
Total Average Payment		R 118.91	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	1	R 7.77	17%
Giving Credit	1	R 39.17	83%
Total Average Given		R 46.94	100%

Household Code

MMDN01

Major Events

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Death of a relative	22/05/2004	R 12.00	Take from income- enough left over to meet expense
Death of a relative	01/12/2004	R 15.00	Borrow money
Death of a relative	29/07/2003	R 700.00	Take from income- enough left over to meet expense
Wedding	02/04/2004	R 50.00	Use savings
Death of a relative	29/11/2003	R 710.00	Use savings
Death of a relative	04/12/2004	R 30.00	Take from income- enough left over to meet expense
Loss of crop/livestock	03/10/2003	R 900.00	No financial impact
Cut-off /decrease to government grants	25/07/2003	R 2,478.00	Borrow money
Cut-off /decrease to government grants	25/06/2003	R 1,224.00	Use savings