



Household Code MMDU04

Household Information

Area Type	Rural	First Interview Date	27 November 2003
Report Area	Mount Frere	Last Interview Date	08 December 2004
Dwelling Type	Rural Compound		

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	F	74	Housewife	Grade 8	09/10/2003	Has not left
Biological Child	M	51	Unemployed	Grade 11	09/10/2003	Has not left
Grandchild	M	24	Unemployed	Grade 11	30/01/2004	Has not left

School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Grandchild	M	13	Yes	Grade 3	09/10/2003	Has not left

Description

Mamngwevu* is a 74 year old widow who stays with her 51 year old son, 24 year old grandson and 13 year old grandson. Neither one of the men work, and the older one causes her a great deal of trouble. He expects to live off her, but her only forms of income are an old age grant (R740 per month) and the income from four school children who rent rooms from her at R60 each per month. He often asks her for money for cigarettes and liquor. She has another son who lives elsewhere and is working, who often tries to give her money. The other grandson is also a problem – he was in a fight where two people were beaten to death and was wanted by the police. Often during the year, she worried about money. Twice she was concerned about having enough money to go to the doctor. Yet, at the beginning of 2004, she hired a builder to build an additional room, but he didn't finish building it all year.

*Names have been changed

Living Conditions

Adult Meals per day	2
Child Meals per day	5
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	1955
Permanent home	Permanently
Another home	No

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Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Bank Account	R 0.00	R 40.00
Income Arrears	R 120.00	R 0.00
Savings-in-house	R 0.00	R 9.40
Umgalelo - Saving Club	R 0.00	R 100.00
Total Financial Assets	<u>R 120.00</u>	<u>R 149.40</u>
Physical Assets		
Appliances And Electronics	R 20.00	R 20.00
Furniture	R 1,780.00	R 1,780.00
Livestock	R 155.00	R 0.00
Total Physical Assets	<u>R 1,955.00</u>	<u>R 1,800.00</u>
Cash on Hand		
Total Cash on Hand	<u>R 200.00</u>	<u>R 0.00</u>
<u>Total Assets</u>	<u>R 2,275.00</u>	<u>R 1,949.40</u>

LIABILITIES

Financial Liabilities		
Credit (Account)	R 0.00	R 0.00
Credit at local Store	R 1,057.07	R 1,350.26
Mashionisa Loan	R 60.00	R 0.00
One on One - Borrowing	R 0.00	R 150.00
Umgalelo Loan	R 280.00	R 190.00
Total Financial Liabilities	<u>R 1,397.07</u>	<u>R 1,690.26</u>
<u>Total Liabilities</u>	<u>R 1,397.07</u>	<u>R 1,690.26</u>

Net Worth (Assets - Liabilities)**R 877.93****R 259.14**

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.

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Typical Monthly Income and Expenditure

Business Profits	<u>Average per month</u>	<u>% of Income</u>
None		
Income		
Old Age Grant	R 779.54	60.1%
Regular Rental Income	R 225.58	17.4%
Remittances Received	R 292.33	22.5%
Total Non-Business Income	R 1,297.44	100.0%
Total Income	R 1,297.44	100%
Expenditure	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 3.30	0.5%
Agricultural Expenses	R 88.04	14.1%
Church Fees/donations	R 31.46	5.0%
Cigarettes, tobacco	R 1.93	0.3%
Clothing - Not for school	R 8.06	1.3%
Contributions to school buildings	R 2.49	0.4%
Doctor, dentist, nurses, clinic	R 12.74	2.0%
Domestic workers	R 11.43	1.8%
Entertainment (cinema, etc)	R 0.38	0.1%
Food	R 196.95	31.5%
Home Maintenance	R 129.97	20.8%
Household Products	R 17.90	2.9%
Medicines and supplies	R 0.61	0.1%
Other Energy Forms	R 22.40	3.6%
Personal (haircut, etc.)	R 0.38	0.1%
Remittances Given	R 8.59	1.4%
School fees - primary school	R 4.22	0.7%
Shoes	R 3.07	0.5%
Transport to Shopping	R 32.92	5.3%
Travel (Far distance)	R 47.72	7.6%

Total Expenditure**R 624.59****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.

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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	1	R 738.11	38%
Savings-in-house	Take Money	1	R 228.54	12%
Bank Account	Deposit	1	R 741.18	38%
Savings-in-house	Put Money In	1	R 229.26	12%
Total Average Turnover			R 1,937.08	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 21.33	50%
Burial Plan (Umasincedane)	1	R 21.02	50%
Total Average Premium		R 42.35	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 61.38	100%
Total Average Pay in		R 61.38	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)	2	R 17.26	4%
Credit at local Store	3	R 269.80	56%
Mashionisa Loan	1	R 4.60	1%
One on One - Borrowing	5	R 39.90	8%
Umgalelo Loan	12	R 146.55	31%
Total Average Payment		R 478.11	100%

Providing Financial Service

None

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Major Events

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Death of a relative	10/07/2004	R 5.00	Use savings
Death of a relative	12/04/2004	R 5.00	Sell Assets
Death of a relative	02/06/2004	R 5.00	Take from income- enough left over to meet expense
Death of a relative	25/04/2004	R 5.00	Take from income- enough left over to meet expense
Loss of crop/livestock	25/09/2003	R 100.00	No action taken
Death of a relative	25/10/2003	R 60.00	Take from income- enough left over to meet expense
Death of a relative	22/05/2004	R 2.00	Take from income- enough left over to meet expense
Death of a relative	16/05/2004	R 5.00	Take from income- enough left over to meet expense
Death of a relative	13/03/2004	R 5.00	Take from income- enough left over to meet expense