



Household Code MSOP04

## Household Information

<b>Area Type</b>	Rural	<b>First Interview Date</b>	19 November 2003
<b>Report Area</b>	Mount Frere	<b>Last Interview Date</b>	07 December 2004
<b>Dwelling Type</b>	Rural Compound		

## Household Members

### Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	F	66	Unemployed	Grade 11	06/10/2003	Has not left
Nephew / Niece	M	43	Unemployed	Grade 1	06/10/2003	13/01/2004
Biological Child	F	28	Unemployed	Grade 12	06/10/2003	Has not left
Biological Child	F	25	Unemployed	Grade 11	14/08/2004	01/10/2004

### School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Grandchild	M	2	No	None	15/03/2004	Has not left
Grandchild	M	17	Yes	Grade 6	06/10/2003	Has not left
Grandchild	F	7	Yes	Crechè	06/10/2003	Has not left
Grandchild	M	16	Yes	Grade 7	06/10/2003	13/01/2004
Grandchild	F	7	Yes	Grade 1	15/03/2004	Has not left

## Description

Nozitha\* is a 65 year old woman who lives with her two daughters, nephew and four grandchildren. They all live on Nozitha's old age grant of R740 per month and in July and October, respectively, two of the grandchildren started child grants of R170 per month. Sometimes her daughter gives her money or food or net wire for the garden, but she says that it's not enough. Her biggest concern has been to meet the payments of the five funeral plans she belongs to. The first is an undertaker that would cover her funeral – someone comes to her house to collect R5 per month. The last burial society is paid R10 per month but they charge R20 if a payment is missed. She worries about missing a payment so she borrows to cover the cost of the burial societies and food. She's borrowed from umgalelos and she's taken credit at the local store. She has also taken various items – chicks, a wardrobe - on credit from private sellers.

\*Names have been changed

## Living Conditions

Adult Meals per day	2
Child Meals per day	3
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	4
Condition of rooms	Good condition
Type of toilet	Other pit latrine
Year moved to dwelling	1975
Permanent home	Permanently
Another home	No

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## Net Worth

## ASSETS

<b>Financial Assets</b>	<b>Start of Survey</b>	<b>End of Survey</b>
One on One - Lending	R 0.00	R 0.00
Savings-in-house	R 120.00	R 62.00
<b>Total Financial Assets</b>	<b><u>R 120.00</u></b>	<b><u>R 62.00</u></b>
<b>Physical Assets</b>		
Appliances And Electronics	R 58.00	R 58.00
Furniture	R 2,600.00	R 2,600.00
Housing	R 5,000.00	R 5,000.00
Livestock	R 160.00	R 88.00
<b>Total Physical Assets</b>	<b><u>R 7,818.00</u></b>	<b><u>R 7,746.00</u></b>
<b>Cash on Hand</b>		
<b>Total Cash on Hand</b>	<b><u>R 700.00</u></b>	<b><u>R 970.00</u></b>
<b>Total Assets</b>	<b><u>R 8,638.00</u></b>	<b><u>R 8,778.00</u></b>

## LIABILITIES

<b>Financial Liabilities</b>		
Credit (Account)	R 604.00	R 210.00
Credit at local Store	R 57.00	R 0.00
Mashionisa Loan	R 0.00	R 0.00
One on One - Borrowing	R 0.00	R 0.00
Umgalelo Loan	R 0.00	R 0.00
<b>Total Financial Liabilities</b>	<b><u>R 661.00</u></b>	<b><u>R 210.00</u></b>
<b>Total Liabilities</b>	<b><u>R 661.00</u></b>	<b><u>R 210.00</u></b>

**Net Worth (Assets - Liabilities)****R 7,977.00****R 8,568.00**

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

<b>Business Profits</b>	<u>Average per month</u>	<u>% of Income</u>
None		
<b>Income</b>		
Child Grant	R 221.61	19.1%
Old Age Grant	R 765.83	66.0%
Remittances Received	R 173.37	14.9%
<b>Total Non-Business Income</b>	<b>R 1,160.80</b>	<b>100.0%</b>
<b>Total Income</b>	<b>R 1,160.80</b>	<b>100%</b>
<b>Expenditure</b>	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 7.09	0.9%
Agricultural Expenses	R 91.81	12.3%
Church Fees/donations	R 0.15	0.0%
Clothing - Not for school	R 22.31	3.0%
Clothing - School Uniforms	R 16.28	2.2%
Club memberships (soccer, etc)	R 2.26	0.3%
Contributions to school buildings	R 4.90	0.7%
Crèche	R 3.02	0.4%
Doctor, dentist, nurses, clinic	R 9.05	1.2%
Entertainment (cinema, etc)	R 1.13	0.2%
Extra cost for teachers	R 0.75	0.1%
Extra mural fees/school outings	R 7.84	1.1%
Food	R 320.88	43.0%
Home Maintenance	R 60.90	8.2%
Household Products	R 36.15	4.8%
Medicines and supplies	R 10.47	1.4%
Other Energy Forms	R 54.57	7.3%
Outside Phone	R 2.64	0.4%
Penalties / Fines	R 2.49	0.3%
Personal (haircut, etc.)	R 6.26	0.8%
Remittances Given	R 0.75	0.1%
School fees - primary school	R 3.02	0.4%
Shoes	R 12.96	1.7%
Traditional Feast / Initiation	R 9.80	1.3%
Traditional healer fees	R 2.26	0.3%
Transport to Shopping	R 33.84	4.5%
Travel (Far distance)	R 22.61	3.0%

**Total Expenditure**

**R 746.19**

**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>
Savings-in-house	Take Money	2	R 121.96	50%
Savings-in-house	Put Money In	2	R 122.86	50%
<b>Total Average Turnover</b>			<b>R 244.82</b>	<b>100%</b>

**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)	2	R 14.32	21%
Burial Plan (Umasincedane)	5	R 54.27	79%
<b>Total Average Premium</b>		<b>R 68.59</b>	<b>100%</b>

**Informal Savings**

None

**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)	6	R 81.71	28%
Credit at local Store	1	R 111.82	39%
Mashionisa Loan	3	R 39.95	14%
One on One - Borrowing	5	R 5.80	2%
Umgalelo Loan	5	R 48.24	17%
<b>Total Average Payment</b>		<b>R 287.53</b>	<b>100%</b>

**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 0.75	100%
<b>Total Average Given</b>		<b>R 0.75</b>	<b>100%</b>

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**Major Events**

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Death of a relative	22/05/2004	R 20.00	Borrow money
Did not receive regular remittance	01/06/2003	R 260.00	No action taken
Theft of property	05/10/2003	R 399.00	No action taken