

Household Code MMDN04

Household Information

Area Type	Rural		
Report Area	Mount Frere	First Interview Date	04 December 2003
Dwelling Type	Rural Compound	Last Interview Date	08 December 2004

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	F	65	Retired	Matric + teacher	07/10/2003	Has not left
Biological Child	F	28	Seeking work	Grade 11	07/10/2003	Has not left
Spouse / Partner	M	70	Retired	Grade 10	28/04/2004	30/06/2004
Biological Child	M	26	Unemployed	Grade 11	20/02/2004	01/08/2004

School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Grandchild	M	7	Yes	Crechè	07/10/2003	Has not left

Description

Fundiswa* is a 65 year old retired woman who is living with her daughter, son and her daughter's child. She receives an old age grant of R740 every month, a pension fund of R1000 (she used to be a teacher) and rental income of about R100 from a student boarder. They also receive R300 per month in child support from the child's father and a R170 child grant. She had been abandoned by her husband long ago and that he was living in Cape Town with someone else. In April 2004, we learned that her husband had contacted her. He was very ill and asked for forgiveness and for her to send the children to see him. He also asked her to come to Cape Town to help him sell his house. He sold his car and his house. Then in June he went back to Cape Town to sign some papers for the sale of the car, but he then went on to visit family in another village about an hour away. For months he stayed there and then in September they heard he was back in Cape Town. Then in October Fundiswa found out additional news about her husband. Her husband had "given" her a car when he moved up to Lugangeni but it turns out that he had bought it on loan. He had stopped making the payments and ABSA, who had given him the loan, were ready to repossess it. Fundiswa had already spent R10,000, which she had received from a retirement annuity in September, trying to fix the car. She needed to come up with R7000, which she withdrew from her savings in the bank, part of which was the pay out from the retirement annuity. She took over the installments of R1500 per month.

*Names have been changed

Living Conditions

Adult Meals per day	3
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	10
Condition of rooms	Very good
Type of toilet	Other pit latrine
Year moved to dwelling	1976
Permanent home	Permanently
Another home	No

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Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Bank Account	R 3,010.00	R 167.00
Giving Credit	R 0.00	R 0.00
Income Arrears	R 0.00	R 1,000.00
One on One - Lending	R 0.00	R 0.00
Savings-in-house	R 200.00	R 1,762.20
Umgalelo - Saving Club	R 100.00	R -740.00
Total Financial Assets	<u>R 3,310.00</u>	<u>R 2,189.20</u>

Physical Assets

Appliances And Electronics	R 20,345.00	R 20,345.00
Furniture	R 25,200.00	R 25,200.00
Housing	R 120,000.00	R 120,000.00
Livestock	R 10,900.00	R 8,595.00
Transportation	R 60,000.00	R 84,000.00
Total Physical Assets	<u>R 236,445.</u>	<u>R 258,140.0</u>

Cash on Hand

Total Cash on Hand	<u>R 0.00</u>	<u>R 386.00</u>
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Total Assets

<u>R 239,755.00</u>	<u>R 260,715.20</u>
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LIABILITIES

Financial Liabilities

Acting as Money Guard	R 0.00	R 480.00
Credit (Account)	R 500.00	R 0.00
Formal Loan	R 0.00	R 17,000.00
One on One - Borrowing	R 0.00	R 1,000.00
Total Financial Liabilities	<u>R 500.00</u>	<u>R 18,480.00</u>

Total Liabilities

<u>R 500.00</u>	<u>R 18,480.00</u>
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Net Worth (Assets - Liabilities)**R 239,255.00****R 242,235.20**

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		
Alimony	R 281.25	10.4%
Child Grant	R 182.03	6.7%
Old Age Grant	R 909.38	33.6%
Pension /Retirement Fund	R 703.13	26.0%
Regular Rental Income	R 132.81	4.9%
Remittances Received	R 500.00	18.5%
Total Non-Business Income	R 2,708.59	100.0%
Total Income	R 2,708.59	100%
Expenditure	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 789.45	20.0%
Agricultural Expenses	R 93.20	2.4%
Car Maintenance	R 1,069.06	27.1%
Cell phone (rental, airtime)	R 34.77	0.9%
Church Fees/donations	R 15.63	0.4%
Clothing - School Uniforms	R 9.77	0.2%
Contributions to school buildings	R 3.91	0.1%
Doctor, dentist, nurses, clinic	R 29.06	0.7%
Entertainment (cinema, etc)	R 15.63	0.4%
Extra mural fees/school outings	R 41.41	1.0%
Food	R 544.21	13.8%
Home Maintenance	R 24.14	0.6%
Household Products	R 40.55	1.0%
Lotto / Gambling	R 0.39	0.0%
Medicines and supplies	R 46.46	1.2%
Newspapers, stationary, etc.	R 0.51	0.0%
Other Energy Forms	R 48.01	1.2%
Outside Phone	R 9.10	0.2%
Own Vehicle Fuel	R 31.25	0.8%
Personal (haircut, etc.)	R 13.28	0.3%
Remittances Given	R 297.07	7.5%
School books	R 3.91	0.1%
School fees - primary school	R 1.95	0.0%
Shoes	R 11.64	0.3%

Traditional Feast / Initiation	R 91.41	2.3%
Transport to Shopping	R 60.70	1.5%
Travel (Far distance)	R 623.75	15.8%
Total Expenditure	R 3,950.21	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	3	R 3,117.19	34%
Savings-in-house	Take Money	2	R 1,686.55	18%
Bank Account	Deposit	3	R 2,669.30	29%
Savings-in-house	Put Money In	2	R 1,800.78	19%
Total Average Turnover			R 9,273.81	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)	3	R 51.41	84%
Burial Plan (Umasincedane)	1	R 10.16	16%
Total Average Premium		R 61.56	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	3	R 390.63	100%
Total Average Pay in		R 390.63	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 147.66	100%
Total Average Formal Saving		R 147.66	100%

Credit

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Credit (Account)	2	R 115.39	17%
Formal Loan	1	R 546.88	83%
Total Average Payment		R 662.27	100%

Providing Financial Service

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Given</u>
Acting as Money Guard	1	R 756.25	95%
One on One - Lending	1	R 23.44	3%
Giving Credit	1	R 19.53	2%
Total Average Given		R 799.22	100%

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Major Events

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Serious injury/illness	28/04/2004	R 3,000.00	Sell Assets
Death of a relative	29/11/2003	R 10,000.00	Use savings
Death of a relative	05/06/2004	R 5.00	Take from income- enough left over to meet expense
Death of a relative	24/07/2004	R 60.00	Take from income- enough left over to meet expense
Death of a relative	23/07/2004	R 10.00	Take from income- enough left over to meet expense
Death of a household member	01/09/2002	R 14,000.00	Insurance payment (cash)
Death of a relative	09/01/2003	R 500.00	Take from income- enough left over to meet expense
Unveiling of tombstone	11/02/2004	R 2,020.00	Dispose of assets, i.e. slaughter livestock
Fire /destruction of property	07/01/2003	R 20,000.00	Insurance payment (cash)