

#### Foreword

It gives us pleasure to release the data from the Royal Bafokeng Nation's first Population and Use of Land Audit and the most comprehensive socio-economic study to date in the RBN.

Planning for the long term sustainability of a community, its people, and its land is a complex task. Our commitment to approaching this task using the most up-to-date and accurate baseline information is unflagging. The research findings contained in this report emanate from the most rigorous and extensive research project ever conducted in the Royal Bafokeng Nation, and gives us a thorough picture of the community's demographic and socio-economic status quo.

This report is comprised of the results from a comprehensive population and land use audit, which established the number of structures and people in the Nation, as well as a 650-household sample that delves more deeply into our social, economic, and health status. These datasets have been reviewed and analysed by experts in the fields of demographics and public health, and have been compared and contrasted with other datasets from South Africa and beyond. We are confident that they paint an accurate picture of the Royal Bafokeng Nation in 2011, and that we will be able to use these results to measure our progress as a community when we repeat the studies in 2016.

As an organization that seeks to design social spending programmes based on empirical findings that are transparent and accurate, the RBN entities will use this information to align their projects and programmes to the current realities in the community, and to understand some of the social and economic complexities that contribute to poverty, unemployment, and population shifts. Data such as this is fundamental to development programming, and to long term monitoring and evaluation.

#### Kgosi Leruo Molotlegi

#### Acknowledgements

The Royal Bafokeng's Population and Use of Land Audit project was envisioned, commissioned and steered by the Royal Bafokeng Administration. A project of this magnitude could not be done without the dedicated work of a team of diverse experts, world-class consultants and committed enumerators.

The RBA's Research department initiated this project under the guidance of Dr. Sue Cook, head of the department, with Martin Bekker as the project leader and principal. Ogodiseng Letlape was my teammate and support throughout. Dr. Elmie Castleman, Ernie Kemm, Moses Maithufi and Andrea Jordaan constituted the rest of the steering committee, which provided consistent and insightful guidance throughout the project. The combined effort, intellectual input and critical questions of all the above staff ensured that the project was completed and achieved its objectives.

For our consulting team, who carried out the bulk of the research, Craig Schwabe of AfricaScope was the project manager. He was supported by Bob Currin in the management of the project. Their consistently fast responses, never-failing commitment to fact-checking, and their professionalism, even under pressure, ensured a smooth journey throughout. Mr. Peter Jacobusen of Dynamic Research was responsible for the conducting of the fieldwork. He was ably supported by his team of fieldwork coordinators and professional supervisors. The late Dr. Mark Colvin from Maromi Health did a fantastic job in steering the health section of PULA, and his insight and suggestions helped us make sense of the vast set of epidemiological data. He was an inspiration to us all.

PULA would not have been accomplished without the hard work that was done by the many Bafokeng youth that undertook the enumeration of the population.

The staff of GeoTerraImage provided the specialist expertise needed to do the structure count and land use classification. Their team was lead by Andre Erasmus with support from Pieter Sevenhuysen. Many other organizations and individuals contributed in various ways to the success of the project and are thanked for the assistance that they provided.

Finally, a story must sell itself – otherwise impact is lost. PULA is nothing if not a guide to the decision-makers of the RBN. I thank Sven Uhlig and Studio UHU for helping us turn dry statistics into understandable infographics.

#### Martin Bekker

April 2012

#### Introduction

This report illustrates the most significant findings from the Royal Bafokeng Nation's first full-scale census and household survey, PULA 2011.

The first data gathering exercise was a census-like project, which gathered data from the29 villages on the RBN land, from people of all ages, languages and ethnicities. Apart from general demographic traits and service needs, this exercise also recorded the land use and structure types of people's dwellings.

The second data gathering exercise was a social survey-like project, which visited enumeration areas selected by statisticians, gathering data from 660 households – in both the formal and informal areas of RBN land. This looked at social, health and demographic data.

For ease of usage, this report combines the findings from the two studies.

For more information about the methodology, statistical weighting, confidence interval of the findings, and references, please contact the Royal Bafokeng Administration's Research department at (+27) 014 566 1200.



#### **Table of contents**

#### **General Demographics**

Population size	1
Village population	2
Household size	4
Age-gender profile	5
Population density	6
Structure counts	7
Home ownership	8
Structure types	9
Language spoken or home language	10
Bafokeng/non-Bafokeng	11

\_\_\_\_\_

#### Household Economics

Employment	13
Types of occupations	14
Entrepreneurship	14
Type of business	15
Motivation for business creation	15
Business efficiency and regulatory tools	16
Household income	17
General household expenditure	20
Grants, pensions and remittances	21
Banking and formal savings	22
Knowledge and usage of financial products	24
Other investment vehicles	25
Income-scarce months	27
Living Standards Measure	29

#### **Education**

Education levels	31
Literacy and access to books	33

#### **Food Security**

Household food availability	34
Food consumed over the past 7 days	37
Backyard food production	39
Livestock rearing and crop production	40
Reasons why land not cultivated	42
Percentage of produce self-consumed	43

#### Icon identification



## **Population size**

 $(\mathbf{Q})$ 

To determine the size of the population and how it is distributed by age categories.

How old were you at your last birthday? (also asked of parents on behalf of infants)

A	Number of infants (0-4)	9 600				
	Number of learners (5-17)		23 400			
	Number of adults (18-64)				100 300	
	Number of elderly (65+)	8 700				
	Total population				1	42 000
	Number of "youth" (14-35)			60 300		

Figure 1: Indication of age groups

The National Census of 2001 shows that the population of the formal villages within the RBN was 87 560, at the time. The population in the informal areas was 22 575. This excludes the population living on privately owned properties, pure state land and within the mining establishments which are also found within the RBN land. Thus, in 2001 there was a total population 110 135 people.

A comparison of the current figure with the 2001 census shows a 13% increase in the formal residential population and a 53% increase in the informal area population since 2001. Several other similar studies (by state organs and private companies) have yielded similar results over the past seven years.

The majority of the adult population is to be found in the North Region (estimate: 18 518), the Capital Region (estimate: 17 083) and Central Region (estimate: 11 979). The North East region has the lowest concentration of the adult population with only 9.9% of the adult population. The South East Region is home to 38% of the non-Bafokeng compared to only 8% of Bafokeng in that region.

# Village population



To determine the size of the population per village, and also to determine the general population distribution in the RBN.



Phokeng has the largest population with 22 200 people followed by Luka with 13 100. The villages with the next highest populations are Kanana with 10 600 people and Lefaragatlhe with 8 900. The two informal areas of Freedom Park and Nkaneng have populations of 9 700 and 9 200 people respectively. Approximately 56% or 5 300 people living in Freedom Park fall into RBN land.

#### Distribution of the population

The population is mainly concentrated in 29 villages and 5 informal areas. However, some 'Bafokeng villages' are not fully formalised. Figure 3 shows the distribution of the population at an enumeration area level within the Royal Bafokeng Nation. The highest numbers of people are found in the large villages situated in the North and Capital Regions.

### Village population (continued)



Figure 3: Population distribution in the Royal Bafokeng Nation

Within the Central Region, bordering Kanana and Freedom Park, there is a large EA that has a population of more than 850 people. This area has a large population because formal and informal areas are "spilling over" into this formerly vacant land. Since the 2001 census the population has expanded throughout the RBN land and there has been a spill over from villages and informal areas into mining areas and vacant land.

The numbers above reflect the RBN in mid-2011, and are rounded to the nearest 10 or 100, where appropriate.

(EA - Enumeration Area, these are counting areas deliniated by StatsSA)

## Household size



#### To establish the number of people per household in the RBN

142 000 people / 48 000 households = 3 people per household



Figure 4: Household size

 $(\mathbf{A})$ 

In our sample, we found that 84% of non-Bafokeng households contain one or two adults, whereas Bafokeng households had a greater chance of having three or more adults in the household.

A "household" is a person or a group of persons who are related to one another, who share the same meals, who share household money (and other items) and live together at least 4 nights a week.

"NIDS" is the National Income Dynamic Survey

Note that, by design (and ethical requirements regarding some of the questions asked) child-headed households were excluded from the Household Survey, which implies a certain bias in some of the household findings.

## Age-gender profile

To determine the gender balance and the spread of ages within the RBN



Figure 5: Proportion of males to females

While the overall split in gender is 55% male to 45% female, the Household survey identified a percentage of about 50% male and female among Bafokeng, whereas among non-Bafokeng, the split is 65% male and 35% female. This difference in gender proportions has a major influence on the socio-demographics of the Royal Bafokeng population as a whole.

The gender ratio shows that of every 100 people, 54 are males and 46 are females. In the informal areas the gender ratio shows that of every 100 people, 60 are males and 40 are females. The figure above is a gender-age pyramid for the general population, but also marks the Bafokeng-component of the population. It illustrates how much larger the male population is among non-Bafokeng, and shows that it is in the economically active ages from about 21 years to just below 60 years where the male population dominates numerically.

Gender	Total	Bafokeng	Non-Bafokeng
Total	100%	67%	33%
Male	55%	50%	65%
Female	45%	50%	35%

Table 1: Gender split by Bafokeng/non-Bafokeng



"Bafokeng": whether a person is classified as Mofokeng or not was purely selfreported.

The age-gender profile only considered people living in the formal villages of the RBN

# **Population density**

 $(\mathbf{A})$ 



To determine the population per unit area. In general, areas that have more people living in close proximity to each other also require more services.

The population density map illustrates that the informal areas have the greatest concentration of people. Nkaneng and Freedom Park have the highest population densities of just over 10 000 people per km<sup>2</sup>. Robega, with over 2 100 people per km<sup>2</sup>, has the highest population density of the formalised villages (which includes an informal area situated on the periphery of the villages). Although Phokeng has the largest population, its population density is lower than that of Robega and Chaneng.



#### **Structure counts**

 $(\mathbf{A})$ 

 $(\mathbf{I})$ 

To determine how many structures there are in the RBN and to classify them into various categories based on a modified national classification system.

As part of the structure count and land use component of PULA, a total of 64 059 structures were identified within the RBN.

64% of the structures fell into the "formal residential areas" category. Thus, these may not all be formal structures, but are classified according to the area in which they are located.

For the structure count, high resolution aerial photography (captured in October 2010) was sourced. Photo interpretation specialists demarcated all structures within the administrative area of the RBN, excluding land that was privately owned. Each structure was given a unique number and classified into one of sixteen categories, based on a modified national classification system.

Land use classification: Using the classified structures, the overall land use in the administrative area was defined. This was done by attributing the structure classification to stands within the villages or enumeration areas where there were no stands. Field verification was used to check the quality of the structure count and land use classification.

Structures were grouped into 16 main catagories and several subclasses: to obtain more accurate information, please contact the RBA Research unit - details in the introduction.

## Home ownership



To establish the scale of ownership and renting on RBN land.



Figure 7: Home ownership

- The Masterplan layer of the RBA's Geographic Information System suggests that 32 620 stands have been demarcated throughout RBN land. Many of these stands appear to have been allocated to families. From PULA it was possible to show that 21 733 (67%) of the stands had at least one structure on them. Thus, 10 887 (30%) do not have structures and may be classified as "vacant". Of the stands that had structures on them, 19 751 (91%) had at least one household associated with them.
- Only formal villages were considered for this indicator. This question relied on the honesty of respondents, who may feel that admitting to illegal usage of land might be to their detriment.

Note that in many instances, the land used for residential purposes by the people on RBN land does not match the shape and size of the stands that have been demarcated by the RBA.

Note that 350 stands had "institutions" on them, 835 stands had businesses on them and 697 of the stands carried both businesses and households.

#### Structure types

To establish the living conditions of people residing in the RBN, using building material as a proxy-indicator.





Figure 8: Main material for roof

 $(\mathbf{A})$ 







Figure 10: Three main wall materials used by Bafokeng / non-Bafokeng

Non-Bafokeng (68.4%) are far more likely to be living in corrugated iron houses (often backyard shacks and informal accommodation) than Bafokeng (18.2%). Bafokeng are more likely to have dwellings with brick walls.



# Language spoken or home language

To determine which languages are spoken in the Royal Bafokeng Nation.

Q What is your home language?



Figure 11: Home language

According to PULA the vast majority of people living in the formal villages speak Setswana. Among non-Bafokeng, if taken to be those living in informal areas, the main language spoken is also Setswana. This includes Bafokeng and people who have moved to the RBN from the rest of the North West province.

A very high proportion of people living in the RBN speak Setswana, even if not as their home language. This figure is even higher when considering only the formal villages of the RBN.

11% of respondents reported that they are currently foreign citizens, which correlates somewhat with the linguistic regions of origin.

### Bafokeng/non-Bafokeng

To determine the distribution of the Bafokeng and non-Bafokeng population across the RBN.



Figure 12: Bafokeng / Non-Bafokeng

The demographic factor that produced the most statistically significant variance throughout the PULA study was the "Bafokeng/non-Bafokeng" distinction. This unsophisticated distinction places all "traditional" members of the community in one category, and any visitors, economic and labour migrants, expatriates and other people from the immediate surrounds who have chosen to reside on RBN land, in another. Imprecise as this distinction is, the analysis of differences between the two groups highlights the divergent socio-economic realities faced by the two constituencies.

For instance, non-Bafokeng living on RBN land cannot legally apply for a residential or commercial stand, and are consequently dependant on Bafokeng landlords. In certain instances land tenure by non-Bafokeng is illegal, or not secured by the necessary legal documents. The findings also show that non-Bafokeng households are far more likely to live in corrugated iron dwellings, in comparison to Bafokeng households.

(I)



As economic migrants (a sizeable proportion of this group has moved to the RBN within the last ten years) non-Bafokeng tend to have looser family connections, and thus weaker support networks. A higher proportion of non-Bafokeng work for wages, but this does not mean that their general income is higher. Also, non-Bafokeng indicated markedly less knowledge and usage of financial products, such as life insurance, savings accounts or clubs, or even pensions. Options for alternative employment (employed non-Bafokeng were found to be primarily working in the mining industry) are limited, as they have lower levels of education, on average. As a consequence, school and crèche enrolment is also lower among the non-Bafokeng portion of the population. Owing to these differences, non-Bafokeng report fewer personal belongings, and also report being less food-secure, using the HFIAS scale.

Regarding access to utilities and facilities, non-Bafokeng have less access to water, sanitation and electricity than Bafokeng.

Male-dominated populations are more prone to risky sexual behaviours, and STD infections, including HIV. Moreover, the non-Bafokeng population not only displays higher disease prevalence, but are less knowledgeable about diseases. The security situation is also influenced by general perceptions of safety: non-Bafokeng feel (on average) unsafe within their communities, while Bafokeng report feeling safe.

Lastly, with less knowledge of local councillors and other local leaders, non-Bafokeng are less aware of the avenues for pursuing grievances, compared to the Bafokeng population.

Self-identification and self-reporting - the method we used to establish whether people are Bafokeng or not - means that individually, some questions may be misunderstood and some answers given may be dishonest. However, at the large scale of the study, the demographics and geographic trends are clearly visible.

## **Employment**

To determine the level of employment in the RBN

Q

How would you describe your present employment situation?



Figure 13: Employment situation

About 48% of the adult population (aged 18 years and older) in the RBN is employed and working for wages or employed in their own business.

Among the Bafokeng population, close to 26% of the people are working for wages or employed in their own business. In contrast, 58% of the non-Bafokeng are employed. The main reason for this difference is that a larger proportion of the Bafokeng are not economically active (a majority of infants, scholars and elderly are Bafokeng).

The distribution of those who say that they are unemployed and looking for work is widespread across the RBN. There are, however, higher concentrations noticeable within the informal settlement areas.

32% of adults reported that they are unemployed and looking for work. A further 3% say that they are unemployed and not looking for work. This places the broad unemployment rate at around 35% of the adult population. By way of a comparison, the FinScope access to finance survey for 2010 also indicated that the percentage of rural people who are unemployed and looking for work amounted to 35%.

A socio-economic survey in 2005 estimated Bafokeng employment at around 36%, a similar finding to the above. The local employment rate of about 48% compares favourably with the South African employment rate of 42.5%.

Measuring the indicators around banking, we asked respondents whether they have a bank account (see section on Banking and formal savings). Of the 24% of adults who do not have a bank account, 82% say that they do not have a bank account because they are unemployed.

# **Types of occupations**



To establish the economic sectors in which RBN-inhabitants are employed.

Q

What is your current occupation – in which group would you classify it? (29 options provided)



 $(\mathbf{I})$ 

#### Occupations

Mining sector						58	8%	(roughly 61 700)
Funeral services			10%	(roug	ghly	10 600)		
Construction work			6%	(roug	ghly	6 400)		
Retail sector		5%	(roug	hly 5 S	300)			
Domestic work	3%	(rou	ghly 3	200)				
	0							

Figure 14: Types of occupations

Roughly 13% of working people reported that they work outside the RBN (in the greater Rustenburg area); therefore we could speculate that a high percentage of the remaining 87% either works at the mines in and around the RBN, or that they work within the villages and settlements within the RBN.

The percentages above are proportions of all employed people and only considered respondents aged 18 or older.

# Entrepreneurship

To consider levels of entrepreneurship, using business ownership as a proxy-indicator.



 $(\mathbf{T})$ 

 $(\mathbf{I})$ 

Does anyone in this household own and run their own business?

	es .	970	9%	s 9%	Yes	Ye	es	9%	9%
No	lo			C	No	No	١o		

#### Figure 15: Entrepreneurship

A projected 8 200 adults reported that either they or someone else in the household runs their own business. Three quarters of respondents were able to provide the name of this person. This appears to indicate a low incidence of entrepreneurship thought RBN land.

49% of respondents who own businesses themselves indicated that they opened the business because they "saw a market opportunity".

Answers to this self-reported indicator were not empirically verified by visiting the businesses if they were not on the stand where the interview took place.

91 %

#### **Type of business**

To determine what types of the businesses there are in the RBN



Figure 16: Type of business

 $(\mathbf{A})$ 

 $(\mathbf{A})$ 

Most businesses simply buy and resell items. An example of this type of business would be a general dealer, a tavern or a spaza shop. This indicates that there is little added value generated by Bafokeng businesses. Just over 13% of businesses indicate they are providing a service such as repairing items or providing advice to others. Only 7% of businesses say that they buy something, add value and then resell the items. An example would be a bakery that purchases its ingredients elsewhere and bakes its bread on site. Just under half the businesses (48%) trade from the stand on which they are located and buy their goods from elsewhere. It is only 17% of businesses that say that they are producing and selling from the same stand.

For the purpose of this indicator, only SMMEs – and thus no mines – were considered.

#### **Motivation for business creation**

To determine the main reason why people decided to create businesses in the RBN.

49% of business owners indicated that they opened the business because they saw a market opportunity (Figure 17). A further 28% of respondents said that they opened the business because they had previous experience in that line of work and saw the opportunity to go ahead by themselves.



Figure 17: Motivation for business creation



# **Business efficiency and regulatory** tools

To determine which resources local businesses use in order to run their businesses effectively.



#### **Business Communication**

The usage of mobile phones outstrips all other methods of communication. 66% of businesses said that they have a mobile phone in their business compared to only 9% having a landline.



Figure 18: Businesses with access to communication devices

#### **Business Finances**

Overall 44% of businesses said that they have a bank account (Figure 19).



Figure 19: Businesses with access to business utilities

Three percent of businesses indicated that they keep financial records compared to 4% nationally. It is concerning that 42% of businesses in the Royal Bafokeng Nation said that they do not have any of the tools (e.g. bank account, financial records, or VAT registration) needed to run a business.

Ownership of computers is very low with less than 1% of respondents saying that they have a computer in the business. For comparison, a national survey of small businesses conducted in 2010 found that 7% of small businesses claim to use computers. Greater access to computers may improve management practices among small businesses, for example paying workers and suppliers, or filing taxes.

A national survey conducted in 2010 indicated that 47% of small businesses in South Africa have a bank account. Hence the situation in the RBN appears to be on par with the national average. Comparing the ownership of a bank account across the different types of business, those buying and reselling are most likely to have a bank account followed by those in the service industry. Those in the agricultural sector are least likely to have a bank account.

Nine percent of businesses say that they are registered for VAT whereas the national small business survey in 2010 found that only 7% were registered nationally. Only 2% of respondents said that they make use of a business plan. This compares with 4% found in the national survey.

#### Household income

To determine the average household income in the RBN

What is your gross monthly household income (income earned by all household members) before tax? By income we mean any money received, for example you should include salary, wages, grants, rent, family contributions – in other words, all income.



Figure 20: Household income

 $(\mathbf{T})$ 

 $(\mathbf{Q})$ 



No income				18%
R1 - R500	2%			
R501 - R1000	4%			
R1001 - R1500		119	6	
R1501 - R3000		10%		
R3001 - R6000			15%	
R6001 - R12000	4%			
R12,000+ <b>0.4%</b>				
Don't know		119	6	
Refuse to answer				
	0			

Figure 21: Monthly household income in formal villages

less than R500 per month

The household is an important economic unit, because when people share resources, it is most often at this level. There are three aspects of the monthly household income graph that are noteworthy (Figure 21).

18% of the population report no income whatsoever; the map in **Figure 22** shows that this occurs most often in the more isolated villages in the North East and South East regions. Still, there are large villages in the Capital and Central regions where between 24-28% of households report no income. In contrast, the villages in the North region are better off with fewer than 18% of the households earning less than R500 per month.



The second noticeable aspect is the two main income groups (those earning R1000-R1500 and those earning R3000-R6000). Close to 50% of the households in the higher income group include someone working in the mining industry, while 57% households in the lower-earning group seem likely to include pensioners receiving a state grant (these households include older persons and young children).

**Figure 23** shows the reverse to **Figure 22**. It shows that the villages with the highest percentage of households with an income of more than R3 000 per month are generally located near major mining operations. This is followed by villages like Rasimone, Mogono and Photsaneng. The two sections in the Capital Region that have the highest number of households earning an income of more than R3 000 per month are Saron and Masosobane in Phokeng. These areas are generally associated with administrative and commercial activities.

![](_page_25_Figure_2.jpeg)

Figure 23: Percentage of households earning greater than R3000 per month.

An important caveat is that 26% of respondents refused to answer this question, and 11% stated that they did not know their household's monthly income. The large proportion of 'refuse to answer' responses implies that, while a general trend is visible, it would be imprudent to attach much meaning to specific percentages reported here.

Among the Bafokeng households, 35% refused to answer the question about household income compared to 65% among non-Bafokeng households. A further review of those that refused to answer shows that it is mainly non-Bafokeng households whose members work in the mining industry that declined to answer the question.

 $(\mathbf{I})$ 

![](_page_26_Picture_0.jpeg)

# **General household expenditure**

To determine the breakdown of average monthly household expenditure in the RBN.

In the last month, did you spend any money on the following items for household consumption?

If "yes" – how much?

Total amount: R1,557.98	
Food	R 713.37
Clothing, shoes	R 214.21
Transport	R 167.83
Education, school fees, uniforms	R 150.72
Airtime for a mobile phone	R 80.12
Construction, house repair	R 65.00
Celebrations, social events	R 40.47
Funerals (This does not include savings, such as contributions to a Burial Society)	R 38.89
Medical expenses, health care	R 36.13
Equipment, tools, seeds, animals	R 26.51
Hiring labour	R 22.04
Other debt repayment (e.g. mashonisa)	R 2.69

Figure 24: Mean spend on household items/month

The notable omission of expenditure on housing and rent is present in this dataseries.

### Grants, pensions and remittances

To determine the extent to which respondents receive pensions, grants or remittances from family or friends.

Do you receive any form of grant or pension? Do you regularly receive any money sent to you by friends or family? How much do you receive per month?

23% of adults claim to receive some sort of grant or pension.

![](_page_27_Picture_4.jpeg)

![](_page_27_Figure_5.jpeg)

Figure 25: Receive a grant or pension

 $(\mathbf{Q})$ 

 $(\mathbf{A})$ 

Figure 26: Receiving money from friends or family

![](_page_27_Figure_8.jpeg)

Figure 27: Avarage amount of money recieved

Of those who receive remittances, just under 60% say that they receive between R100 and R500 per month. Just over 21% say they receive between R50 and R1000 per month.

The FinScope Access to Finance Survey indicated that 12% of adults received a child grant, 2% a disability grant, 8% a government old age pension, 1% received UIF and 2% received other grants. The total grants in the FinScope survey were around 25% which is very much in line with the findings of this survey.

Statistically, those who say they are receiving money are most likely to be 'students', those 'unemployed, looking for work', those 'unemployed and not looking for work', those 'working in the informal sector and not looking for permanent work' and those 'self-employed - part time' (working less than 40 hours per week).

(**T**)

![](_page_28_Picture_0.jpeg)

### **Banking and formal savings**

 $(\mathbf{Q})$ 

To establish how many people have access to (and use) banking service products

Do you have any of the following financial products or services? (Options given) Have you ever used your mobile phone to perform any banking service? Do you know how to perform the following? (Options given)

![](_page_28_Picture_4.jpeg)

Figure 29: Use mobile banking

12% of adults say that they use mobile banking. 40% of those who say they receive money from friends and family say that they also do mobile banking.

![](_page_29_Figure_0.jpeg)

Figure 30: Financial skills

![](_page_29_Figure_2.jpeg)

![](_page_29_Figure_3.jpeg)

The usage of a bank or Post Office account is relatively high in the area. The Fin-Scope survey for South Africa shows that the percentage of adults who have bank accounts stands at 67% compared to 76% in the Bafokeng area.

21% of adults in the RBN are borrowing from friends or family, and about the same number have bank loans. The FinScope survey shows that 22% of adults are currently borrowing money. Loans from money lenders or "loan sharks" (6%) are higher than the national average (1%) and loans from a bank at 21% are higher than the national average of 4%.

![](_page_30_Picture_0.jpeg)

# Knowledge and usage of financial products

To determine the extent to which community members understand certain financial terms.

There are many words used that apply to financial services. Please tell me which of the following best describes your experience with each word. (Options given)

The objective of this section of the survey was to determine the access and usage of financial products by adults in the Bafokeng territory. The first step in understanding financial behaviour is to get an understanding of financial literacy. In this survey the measure of financial literacy was to determine respondents' understanding of certain financial terms.

![](_page_30_Figure_5.jpeg)

Figure 32: Understanding of financial terms

 $(\mathbf{Q})$ 

 $(\mathbf{A})$ 

The findings indicate that the overall levels of understanding of basic financial terminology are relatively high. The vast majority of adults are familiar with bank accounts and loans.

These levels are similar to those found in the FinScope Access to Finance Survey conducted on an annual basis across South Africa. The understanding of insurance at 77% is higher than the norm for South Africa.

#### **Other investment vehicles**

To establish the extent of people's usage of stokvels, home savings, burial societies and alternative investment vehicles.

Q Do you have (or make use of) any of the following financial products?

To relevant respondents: You said earlier you contribute to a burial society. More or less how much money do you contribute to your burial society each month?

To relevant respondents: You said earlier you belong to a stokvel. More or less how much money do you contribute to your stokvel each month?

Financial products or services	Total	Bafokeng	Non-Bafokeng
Burial insurance / burial society	60%	71%	37%
Saving at home	30%	37%	16%
Medical insurance	24%	28%	16%
Stokvel or savings club	24%	31%	9%
Life insurance	19%	25%	6%
Loan from a bank	19%	22%	12%
Loan from friends and family	19%	23%	10%
Pension plan from a job you held	8%	10%	3%
Loan from an informal money lender	5%	6%	4%

Table 2: Financial products and services

 $(\mathbf{A})$ 

![](_page_31_Figure_7.jpeg)

Figure 33: Average monthly burial society contribution

The majority of adults contribute between R75 and R200 to a burial society per month.

![](_page_32_Picture_0.jpeg)

![](_page_32_Figure_1.jpeg)

Figure 34: Average monthly stokvel contribution

Membership in a burial society (60%) is much higher than the national average (26%) determined by FinScope. Life insurance is on a par with the national average of 19%. Medical insurance is also higher than the national average – most likely due to the mining employment in the area.

The national average for owning a pension plan is 13%, compared to 8% in the RBN.

FinScope found that 7% of adults kept savings at home whereas 37% of Bafokeng adults say that they keep savings at home. Local savings through stokvels are also above the national average of 7% (also established the FinScope Survey, while the South African Research Foundation suggests this might be slightly higher).

Average monthly stokvel and burial society contributions only took into account answers from stokvel and burial society members.

#### **Income-scarce months**

To determine the months in which people find themselves in an economically difficult position.

Q In which months over the past year was income most scarce in your household?

![](_page_33_Figure_3.jpeg)

Figure 35: Months in which income was scarce

The findings show the lack of income (or the perception thereof) occurs mainly in January and in August; this could be a result of the cost of festivities incurred in December, plus having to feed children who are on school holidays. In the light of the Royal Bafokeng Institute's 'school feeding programme', which provides school-going children with two meals a day, more of housholds' income may be used for food over school holidays.

#### **Place of food purchases**

![](_page_34_Picture_1.jpeg)

To determine where people buy their food, and whether community members buy their food within the RBN - which would signify support to local businesses.

How do you acquire the food you eat?

Where do you buy your food?

 $(\mathbf{A})$ 

 $(\mathbf{Q})$ 

99% of the respondents indicated that they acquire their food by purchase and the majority of the respondents (62%) indicated that they prefer to buy their food in a supermarket in Rustenburg, while 22% indicated that they buy their food in a trading store situated close to their house.

Owing to quality, quantity, convenience or price, most people in the RBN choose to purchase food not locally, but from Rustenburg city.

![](_page_34_Figure_8.jpeg)

![](_page_34_Figure_9.jpeg)

![](_page_34_Figure_10.jpeg)

![](_page_34_Figure_11.jpeg)

#### Living standards measure

To establish quality of life using a national index of household property and conditions

Q Please tell me: which of the following, if any, are presently in your household (in working order)? Do you have...?

The list below gives a projected indication of the top ten measured items in RBN households (the LSM measured several others):

![](_page_35_Picture_4.jpeg)

 $(\mathbf{A})$ 

1 or more cellphones in the household	27 300
An electric stove	24 500
A TV set	24 200
A frdge/freezer combination	21 900
A DVD player	18 800
A Hi-fi or music system	13 900
A microwave oven	12 500
A washing machine	8 400
An M-Net and/or DSTV subscription	<b>5 900</b>
A built-in kitchen sink	5 600

Figure 39: Living standards measure

Using the LSM algorithm, the following generalised living standards measure profile was calculated for the RBN

![](_page_35_Figure_8.jpeg)

Figure 40: RBN LSM profile

![](_page_36_Picture_0.jpeg)

![](_page_36_Figure_1.jpeg)

# By way of comparison, the LSM profile for the rural population of South Africa is as follows:

![](_page_36_Figure_3.jpeg)

Figure 41: South African rural LSM profile

The LSM takes into account a number of household items owned and applies an algorithm to the responses to calculate where an individual household would lie along a continuum from LSM 1 being the lowest or poorest category to LSM 10 being the wealthiest or highest category.

The measurement of income is often not a reliable variable as many people tend to under or over state their income levels. In order to compensate for the inaccuracy in income measurement, an approach often used as a proxy for income is the livings standards measure or LSM. Also, LSM tables make blanket assumptions about households with certain services (e.g. a water connection) which accounts for there being no people regarded as LSM 1-3 in the RBN.

#### **Education levels**

To determine the general level of education in the RBN.

#### Q What is your highest level of education?

How many years of schooling have you successfully completed?

![](_page_37_Figure_4.jpeg)

Figure 42: Education disaggregated by Bafokeng and non-Bafokeng residents

![](_page_37_Figure_6.jpeg)

Figure 43: Completed high school / Highest level of education

![](_page_38_Picture_0.jpeg)

![](_page_38_Figure_1.jpeg)

Figure 44: Number of enrolled learners

![](_page_38_Figure_3.jpeg)

![](_page_38_Figure_4.jpeg)

The first 5 years of basic education are critical to a child's educational development. In the Bafokeng area, 72% of adults claim to have received at least 5 years of basic education, 8% report having less than 6 years' schooling. A relatively high 19% claimed that they could not remember or refused to answer, which may change the values in any of the given categories.

The 13% that have no schooling are mainly the children below the school-going age. It was found that most of the children of school-going age are part of the education system. In contrast, non-Bafokeng have more limited education, with more than three quarters not having completed their education.

**Note:** Schooling is compulsory for children between the ages of 7 and 15 in South Africa.

#### Literacy and access to books

To determine the level of literacy within the RBN, and to see how many people own books or reading material for children.

Can you read and write in any language? Please would you tell me the number of children's books that belong to this family?

![](_page_39_Figure_3.jpeg)

Figure 47: Children's books in the home

According to this study, 76% of the Bafokeng are literate while 82% of the non-Bafokeng are literate. The average functional literacy rate in the RBN is 80%, which is below the national average of 89%. To consider, when we asked Bafokeng adult respondents "Have you read *Segoagoe* within the last two months?", 55% responded in the affirmative.

60% of adults claimed that there were no children's books in the home. In non-Bafokeng homes this percentage was 81% while in Bafokeng homes it was 50%.

Literacy is the ability to read and write. The formal definition of functional literacy is "to manage daily living and employment tasks that require reading skills beyond a basic level", as per the Department of Education. Here, we used the slightly looser "ability of a person to read and write", in any given language, such as Setswana or isiXhosa.

The study considered adults and children alike in the asking of these questions – the higher Bafokeng-child population (when compared, pro-rata, to non-Bafokeng) may skew the Bafokeng literacy results slightly downwards.

 $(\mathbf{Q})$ 

 $\bigcirc$ 

 $(\mathbf{A})$ 

![](_page_40_Picture_1.jpeg)

To get a sense of how food secure the households in the RBN are, using the Household Food Insecurity Access Scale.

For each of the following questions, consider what has happened in the past 30 days. Please answer whether this happened never, rarely (once or twice), sometimes (3 to 10 times) or often (more than 10 times) in the past 30 days.

Household Food Insecurity Access Scale (HFIAS)	Never	Rarely	Some- times	Often
Worry that your household would not have enough food	50%	12%	32%	6%
Were not able to eat the kinds of food you preferred because of a lack of money	47%	12%	31%	10%
Eat just a few kinds of food day-after- day owing to a lack of money	47%	17%	31%	5%
Eat food that you preferred not to eat because of a lack of money to obtain other types of food	44%	16%	32%	7%
Eat a smaller meal than you felt you needed because there was not enough food	45%	15%	37%	3%
Eat fewer meals in a day because there was not enough food	44%	17%	36%	3%
Was there ever no food at all in the household because there was no money to get more	56%	14%	27%	3%
Go to sleep at night hungry because there was not enough food	61%	12%	24%	2%
Go a whole day without eating any- thing because there was no food	<b>59%</b>	12%	25%	3%
Average scores	50%	14%	31%	5%

Table 3: Household food insecurity

The above analysis indicates that about 50% of the households in the Bafokeng area are food secure, 14% are mildly food insecure, 31% are greatly food insecure and 5% are severely stressed.

#### Household food availability (continued)

Analysis of the scale by Bafokeng/non-Bafokeng shows that on all 9 measures, the non-Bafokeng are significantly worse off than Bafokeng when it comes to food security.

![](_page_41_Figure_2.jpeg)

Figure 48: HFIAS Scale - "Often"

![](_page_42_Picture_0.jpeg)

Conversely for the 'never' rating on the HFAIS scale, Bafokeng consistently report less experience of all 9 measures, which indicates a less severe food security situation among Bafokeng.

![](_page_42_Figure_2.jpeg)

Figure 49: HFIAS Scale - "Never"

Q

The survey finds that when dividing households between children, adults and the elderly, the last category was more likely to have missed a meal on the previous day – about 20% of the elderly missed a meal on the previous day, with less than 5% of children or adults reporting the same.

Food security is defined here as a state in which "all people at all times have both physical and economic access to sufficient food to meet their dietary needs for a productive and healthy life" (USAID). The survey used the Household Food Insecurity Access Scale generic questions to measure food insecurity.

### Food consumed over the past 7 days

To establish the nutritional patterns among people living in the RBN, we considered various food groups consumed over a set period.

During the past seven days, on how many days did you or anyone in your household eat any of the following (options given)

Food Type	None	1	2	3	4	5	6	7
Maize Or Maize Products	1.20%	5.40%	5.10%	6.30%	6.90%	10.60%	16.90%	47.60%
Other Cereals	6.40%	15.90%	22.60%	12.90%	15.00%	11.60%	3.30%	12.30%
Roots And Tubers	10.80%	19.90%	24.30%	21.80%	13.10%	5.90%	2.10%	2.00%
Vitamin A-rich Fruit & Vegetables	11.80%	20.80%	20.20%	17.40%	13.70%	10.30%	1.70%	4.10%
Other Vegetables	11.80%	15.60%	14.30%	18.10%	12.10%	16.20%	4.80%	7.20%
Other Fruit	11.10%	13.00%	19.90%	19.70%	13.30%	11.50%	2.50%	9.10%
Meat, Poultry & Fish	1.90%	5.70%	11.20%	15.70%	19.00%	16.90%	10.10%	19.60%
Eggs	12.90%	17.60%	28.50%	16.20%	13.50%	4.80%	1.10%	5.50%
Legumes, Nuts & Seeds	32.00%	19.90%	19.60%	11.60%	7.20%	5.80%	0.70%	3.10%
Dairy	7.30%	7.10%	14.30%	13.50%	12.00%	11.40%	4.80%	29.60%
Oils	12.00%	10.00%	4.20%	6.00%	10.30%	6.20%	9.80%	41.60%
Sugars	7.30%	10.50%	7.90%	9.80%	7.20%	6.50%	3.50%	47.30%
Beverages	2.70%	5.60%	6.60%	6.50%	5.60%	4.60%	3.40%	64.90%

Table 4: Food groups consumed in past 7 days

Respondents indicated that the food groups most commonly consumed on 7 out of 7 days were: beverages, maize products, sugars, oils, dairy products and meat poultry or fish.

99% of respondents reported maize as their staple.

 $(\mathbf{Q})$ 

 $(\mathbf{A})$ 

![](_page_44_Picture_0.jpeg)

Food group	Examples given
Maize or maize products	mielie-meal porridge (stiff, crumbly or soft), samp, whole maize (corn-on-the cob)
Other cereals	sorghum, rice, pasta, oats, mabele, morvite fermented/sour por- ridge, mageu, wheat, bread, home-made bread, breakfast cereals
Roots and tubers	Manioc/cassava, potatoes, sweet potatoes, yams, potato salad
Vitamin A-rich fruit & vegetables	Yellow/orange coloured fruit and vegetables: mango, paw paw, yellow peach, butternut, carrot, pumpkin; Dark-green leafy veg- etables: spinach, morogo, amaranth, pumpkin leaves, beetroot leaves, dried green cowpea leaves
Other vegetables	beetroot, broccoli, cabbage, cauliflower, cucumber, green beans, green peas, green pepper, lettuce, mushrooms, onions, tomato
Other fruit	apple, apricot, banana, grapes, grapefruit, guava, lemon, lime, morula fruit, naartjie, orange, peach, pear, plum, pineapple, prickly pear, raspberries, strawberries, watermelon, wild fruit, dried fruit, canned fruit
Meat , poultry & fish	beef, pork, lamb, goat, mutton, sausage, chicken/chicken parts, chicken giblets, stew with any meat, canned meats, ham, wild game, mopani worms, insects, rabbits, birds, intestines/tripe, liver, kidney, heart, lung, Fish: fresh, canned, frozen or fish cakes
Eggs	Eggs
Legumes, nuts & seeds	dried beans, sugar beans, baked beans, lentils, dried peas, cow- peas, spilt peas, peanuts, nuts, sunflower seeds, pumpkin seeds,
Dairy	milk, amasi/maas, yoghurt, condensed milk, milk powder, cheese
Oils and fat	any food made with oil, margarine, butter or Holsum
Sugars	sugar, syrup, sweets, honey, chocolate
Beverages	tea, coffee, cool drink, fruit juice, beer, homemade beer

Table 5: Food groups

#### **Backyard food production**

To establish the proportion of the population that produces food (such as growing fruit trees) in their own backyards.

Q How many fruit trees are there on this stand?

(Enumerators were also asked to note whether they could observe a vegetable garden on each stand)

![](_page_45_Picture_4.jpeg)

Figure 50: Backyard food production

- A Enumerators observed vegetable gardens on 6% of the stands in the formal villages. Fruit trees were found on 55% of the stands. Of these, about 50% of stands had more than two fruit trees growing on the stand.
- Of those who said that they had a garden or small plot available for cultivation, 59% said that they relied on rain water and 41% said that they relied on tap water for watering.
- The survey also established that about 13% of stands have some sort of grass lawn that is mowed and cared for.

We did not ask whether fruit from the fruit trees was actually eaten.

![](_page_46_Picture_0.jpeg)

# Livestock rearing and crop production

In order to determine the potential for household food production, the survey sought to determine how many households had access to any land or facility for keeping and producing livestock, and the planting of grains, vegetables or fruits.

Does your household have access to the following for keeping and producing livestock, planting of grains, vegetables, or fruits?

If yes to above - What crops are produced / livestock reared?

How many fruit trees are there on this stand?

 $(\mathbf{Q})$ 

![](_page_46_Figure_6.jpeg)

A The following potential food production facilities were identified:

Figure 51: Projected number of households that have access to the following

Of those who said that they have a garden or small plot available for cultivation, 59% said that they rely on rain water and 41% said that they rely on tap water for watering. Of those who said that they had a field for cultivation, 78% rely on rain water and the remaining 22% on tap water.

Of those with grazing land, 55% rely on rain water and 45% on tap water. Only 16% of adults said that they had access to shops where they could buy materials for cultivation. On the other hand 45% of adults said that they have a market place to sell produce nearby.

# Livestock rearing and crop production (continued)

![](_page_47_Picture_1.jpeg)

Garden / PlotRain waterTap water59%41%

![](_page_47_Picture_3.jpeg)

Field CultivationRain waterTap water78%22%

![](_page_47_Picture_5.jpeg)

Figure 52: Livestock rearing and crop production

![](_page_47_Figure_7.jpeg)

Figure 53: Projected number of households growing or rearing crops or livestock

About 45% of households say that they do not have any fruit trees on the stand.

Filtered by those who indicated that they had a garden or small plot available for cultivation.

![](_page_48_Picture_0.jpeg)

# **Reasons why land is not cultivated**

To determine the reasons why people do not utilise land for cultivation.

![](_page_48_Figure_3.jpeg)

Q If all land or part of land is not used for cultivation, why not?

Figure 54: Reasons why land is not cultivated

 $(\mathbf{I})$ 

The majority quoted lack of seeds as being the main reason for not cultivating land. Of those who said that they had access to a garden, a small plot, a field for cultivation or some grazing land, on average 98% said that they are not cultivating anything on these pieces of land. This means that only a very few are cultivating anything on the land. Of those that are cultivating, 36% say they are growing maize.

The findings above are filtered by the respondents who indicated that they do not cultivate their land.

## Percentage of produce selfconsumed

From the people who indicated that they produce (some) food at home, we endeavored to learn how many actually consume the food that they produce.

Q A

Do you consume the food that you produce in your back garden?

59% say that they consume none of the crop at home and only 11% say that they consume most of the crop at home.

![](_page_49_Figure_5.jpeg)

Figure 55: Percentage of crop consumed at home

Filtered by those who indicated that they produce food at home.