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Inter-household transfers in South Africa: Prevalence, patterns and poverty

by
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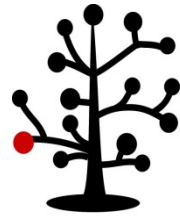
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University of Cape Town, August 2016

Abstract

In this paper, I use unique and detailed data, collected in four waves of the National Income Dynamics Study, to provide a descriptive overview of inter-household transfers in South Africa, including their prevalence and size, and how they compare with other developing countries. I take advantage of the panel nature of the data to investigate whether the likelihood that individuals receive or send transfers responds to changes in the economic well-being and composition of the individual's household, and to the receipt of public transfers or social grants. I also use the panel data to explore persistence in private transfers over time, and to compare the relative contribution of private and public transfers to poverty reduction.

1. Introduction

In many developing countries, transfers received from people who are not living in the household are an important source of income for the household (Cox 1990; Schoeni 1997; Cox et al. 2006). These inter-household private transfers are associated typically with remittances sent by migrant workers, but in countries with high divorce rates or high rates of non-marital childbirth, maintenance payments are likely to be another important source of private transfers.

Given the distinguishing characteristics of South African society, we would expect the prevalence of inter-household transfers to be relatively high. South Africa has a long history of internal labour migration, much of which involved the “temporary” migration of individuals, particularly men, from rural to urban areas (Walker 1990). These migration patterns were enforced by colonial and then apartheid restrictions on the permanent settlement of African migrant workers and their families at places of employment. However, the migration of individual family members has continued in the post-apartheid period (Posel & Casale 2003; Collinson et al. 2007; Posel 2010; Reed 2013), and many families remain geographically divided, living in different locations but still sharing resources (Bowles & Posel 2005; Posel & Marx 2013).

The fragmentation of families is reflected in the living arrangements of children. The majority of African children in South Africa do not grow up in households where both their parents are co-resident members, and children are far more likely to be living with their mother than their father (Posel & Devey 2006; Hall & Wright 2010). High mortality rates, (particularly in the context of the HIV/AIDS epidemic) help to account for paternal absence (Ardington & Leibbrandt 2010). But most fathers who are not co-resident with their children are alive. Their absence from the child’s household derives partly from male-dominated patterns of labour migration, and from low rates of union formation and high rates of non-marital childbirth (Posel & Rudwick 2013). There is also some evidence of increased female labour migration in the post-apartheid period (Posel & Casale 2003; Camlin et al. 2014), and although maternal-child co-residence is the modal living arrangement of children, a sizeable share of children lives with neither parent. These children often receive care from another female adult, typically the child’s grandmother, aunt, or older sister (Schatz & Ogunmefun 2007; Moore 2013). Inter-household transfers therefore will also derive from the transfer of resources by absent parents, for the care of children.

There has been little recent empirical research, however, which has described the nature of private transfers nationally, whether they have changed over the post-apartheid period, and how they contribute to the economic well-being of recipient households. This is perhaps not surprising, as nationally representative household surveys in South Africa typically collect at most rudimentary information on these transfers.

Research on private transfers is important for several reasons. First, transfers provide insight into the strength of the ties that connect geographically disparate family members (Schoeni 1997). Second, the ways in which private transfers respond to changes in the (pre-transfer) income of recipient households may have important implications for the distributional effects of public transfers (cf. Becker 1974; Andreoni 1988; Cox et al. 2004). If the receipt or the value of private transfers declines as the economic status of recipient households increases, then public transfers may displace or crowd out private inter-household transfers, thereby limiting the distributional effectiveness of public programmes. The relationship between private and public transfers is particularly relevant in South Africa, given the large expansion in the social security system over the post-apartheid period, and the extension of social grants to pensioners and the caregivers of children across all race groups.

In this paper, I use unique and detailed data, collected in four waves (2008, 2010-2011, 2012 and 2014/2015) of the National Income Dynamics Study (NIDS), to provide a descriptive overview of private transfers in South Africa, including their prevalence, size and correlates, and how these compare with other developing countries. I take advantage of the panel nature of the data to investigate whether the likelihood of receiving or giving private transfers changes in response to changing characteristics of recipients or senders, and in particular, to changes in economic circumstances and the receipt of social grants. I also use the panel data to explore whether the receipt of transfers helps promote the poor from poverty, or protects the non-poor from falling into poverty (Ravallion et al. 1995; Verme 2011), and to compare the relative contribution of private and public transfers to poverty reduction.

The next section of the paper discusses the data collected on inter-household transfers in NIDS, and it outlines the methods used to analyse these data. Section 3 describes the overall prevalence and size of private transfers, from the perspective of both recipients and senders, while Section 4 analyses the correlates of private transfers at the cross-section and over the panel. The final empirical section explores mobility in private and public transfers, and in poverty. The paper concludes with a summary and discussion of the findings.

2. Data and methods

Data on inter-household transfers received or sent are not regularly collected in national household surveys in South Africa. Some of the earlier surveys conducted by the official statistical agency, Statistics South Africa (StatsSA), included a module on migrant workers (non-resident household members working elsewhere) and on the remittances which were received by these migrant workers (Posel 2010).¹ However, because questions on remittance receipt are tied to questions on migrant workers, information on inter-household transfers is collected only for those households which report migrant workers who remain household members.

Other household surveys conducted by StatsSA have included questions asking households to identify the sources of income for the household, where remittances are listed as one of the predefined response options; and a few of these surveys have then asked a single follow-up question about the monthly value of remittances received in the household.²

In contrast, the National Income Dynamics Study (NIDS) includes a separate module on inter-household transfers, where information is collected on transfers, both received and sent. Moreover, the module is not framed in terms of remittances, which are associated with transfers sent by migrant workers, but in terms of “contributions” received or given, and respondents are instructed to include contributions received or sent as child maintenance payments.³

Information on inter-household transfers is also not collected at the household level. Rather, the module is included in the adult questionnaire (for all individuals older than 14), and information on these transfers is therefore collected at the level of the individual. However, because children cannot be identified here as transfer recipients, it is likely that adults will also be reporting on transfers received on behalf of children.

¹ These surveys include the October Household Survey 1999, and the Labour Force Surveys 2002, 2004 and 2005.

² See for example the General Household Surveys.

³ The only other nationally representative household survey which collects comparable information on private transfers received and sent was conducted in 1993 (the Project for Statistics on Living Standards and Development (PSLSD)). Like NIDS, the PSLSD was also conducted by the Southern Africa Labour and Development Research Unit.

Recipients and senders cannot be directly matched in NIDS, but recipients and senders are each asked about their relationship to the sender or recipient respectively. Detailed information is also collected on the value of transfers received or sent, as both money and in-kind transfers, and on transfers over the past month as well as over the previous year.

In order to describe the prevalence of private transfers, I use the *household* as the unit of analysis, so that comparisons can be drawn with studies of other countries which describe private transfers at the level of the household. I therefore consider the proportion of households in which, or from which, private transfers are received or sent, how this changes across the four cross-sectional waves of NIDS, and how the prevalence varies across types of households.

However, to explore the correlates of private transfers in a multivariate context, I consider the likelihood that *adults* receive or give transfers. To exploit the panel nature of the data, and thereby provide some control for the unobservable covariates of private transfers⁴, I use first-difference Ordinary Least Squares (OLS) regressions. These regressions estimate the relationship between changes in the receipt or giving of private transfers over the consecutive waves of the panel (ΔPT_{it}) and changes in individual (ΔA_{it}) and household characteristics (ΔH_{it}):

$$\Delta PT_{it} = \beta_0 + \beta_c C_{i(t-1)} + \beta_a \Delta A_{it} + \beta_h \Delta H_{it} + \varepsilon_{it}$$

where i indexes adults, t represents time, $C_{i(t-1)}$ is a vector of person-level intercepts for gender, race and age, and ε_{it} is a random error term.

The individual and household covariates capture changes in the adult's characteristics (including marital status and education); and changes in the characteristics of the household in which the adult lives (whether a household member has migrated for reasons of employment; the number of children; overall household size; the number of employed members in the household; and the log of per capita pre-transfer household income). As NIDS tracks the individual and not the household, changes in household characteristics may arise if the individual has moved to a different household over the waves.

I further explore changes in the incidence of private transfers using transition matrices, constructed for two consecutive waves of the panel, with three periods of change therefore identified (2008-2010; 2010-2012; and 2012-2014). I consider mobility into and out of private transfers among all individuals living in households in which transfers are either received or sent, as well as among the specific adults who receive or give transfers.

Transition matrices are used also to investigate the relationship between private transfers and the incidence of poverty. These matrices are again identified for the three pairs of consecutive waves, and they describe mobility into and out of poverty, as well as persistence in poverty, among individuals living in households with and without transfers.

A central theme in the literature on private transfers concerns the relationship between private and public transfers. This has not been comprehensively explored in South Africa, particularly following the large expansion in social grant receipt over the post-apartheid period.⁵ I conduct only a preliminary

⁴ These include time-invariant personality characteristics that influence the propensity to give, and the ability to recall or report information about private transfers received or sent.

⁵ Two studies which analysed data at the start of the post-apartheid period present evidence that public transfers displace private transfers. Using regionally specific data for 1989 and 1992, Jensen (2003) finds that adults send less money to aging parents when parents receive the social pension. In their analysis of data collected in the 1993

investigation of this relationship here by including changes in the individual receipt of social grants as a covariate in the first-difference regressions. If public transfers displace private transfers, then transfer receipt would be less likely among adults who become grant recipients across the waves⁶. I use the transition matrices to compare mobility and persistence in private transfer receipt and in social grant receipt, and to evaluate how these two types of transfers compare in their ability to promote people from poverty, or to protect people from falling into poverty.

3. The overall prevalence and size of private transfers

There is considerable fluctuation in the incidence of private transfers received and sent across the four waves of NIDS (Table 1). In 2008, private transfer receipt was reported in 17 percent of all households in South Africa, but by 2010, this had declined to only 8 percent. The fall in prevalence coincides with the global financial crisis and economic recession in South Africa, and a period of falling employment (Verick 2012), which may have reduced the means to send transfers. After 2010, however, the extent of private transfers increases and by 2014, private transfer receipt was reported in 21 percent of all households.

In developing countries where intra-household private transfers have been measured, private transfer receipt typically ranges from 20 percent to 50 percent of all households (Cox & Jimenez 1990; Cox et al. 2006). The incidence of transfer receipt in South Africa is therefore at the low-end of this range, notwithstanding continued labour migration, high rates of non-marital childbirth, and the geographical separation of families. However, in comparison to a number of developing countries where private transfers are sent by international migrants, almost all private transfers in South Africa originate from households within the country (see also McKay & Deshingkar 2014).⁷ Moreover, because there is very little overlap in the households in which transfers are received, and from which transfers are sent, a sizeable share of households overall are involved in private transfers: almost 40 percent in 2014.

Project for Statistics on Living Standards and Development, Maitra and Ray (2003) also find evidence of a displacement effect, but this is far smaller, and is evident only among poorer households.

⁶ However, a negative relationship between changes in private and public transfer receipt could also arise if individuals who stop receiving private transfers are more likely to then become social grant recipients.

⁷ The difference between the share of households sending private transfers and the share receiving private transfers is therefore smaller in South Africa than in developing countries with more international migration.

Table 1. The prevalence of private transfers

	2008	2010-2011	2012	2014-2015
	Proportion of households			
Private transfers received	0.17 (0.01)	0.08 (0.00)	0.13 (0.01)	0.21 (0.01)
Private transfers sent	0.20 (0.01)	0.06 (0.01)	0.12 (0.01)	0.21 (0.01)
Private transfers either received or sent	0.33 (0.01)	0.13 (0.01)	0.23 (0.01)	0.39 (0.01)
	Proportion of individuals in households			
Private transfers received	0.20 (0.00)	0.08 (0.00)	0.14 (0.00)	0.26 (0.00)
Private transfers sent	0.16 (0.00)	0.05 (0.00)	0.09 (0.00)	0.18 (0.00)
Private transfers either received or sent	0.32 (0.00)	0.13 (0.00)	0.21 (0.00)	0.38 (0.00)

Notes: The data are weighted. Standard errors are in parentheses.

Although there is marked variation in private transfers across the panel cross-sections, private transfers contribute significantly to household income when they are received. Conditional upon receipt, transfers comprised between 34 and 41 percent of average monthly household income over the period (Table 2). These shares are at the upper-end of, or exceed, the shares identified in other developing countries (Cox et al. 2006).

When total household income is measured as the aggregation of income from a variety of sources, the omission of private transfers will therefore considerably under-estimate income in receiving households. However, the inclusion of transfer income in the income of recipient households also means that this income is effectively double-counted – for private transfers are not excluded when measuring the income of households from which transfers are sent. This income is therefore counted both in the household in which transfers are received and in the household from which transfers are sent. Table 2 shows that although private transfers account for a smaller share of total household income in sending households, the share is still sizeable, ranging from 24 to 35 percent.

Table 2. Private transfers and household real income (2012 prices)

	2008	2010-2011	2012	2014-2015
Average monthly (rand) value (conditional)				
Transfers received	2139.73	1515.02	1585.38	1309.12
Transfers sent	1323.42	1420.52	1766.37	1216.61
Household monthly real income before transfers				
Receiving households	5308.49	4250.84	5916.53*	5648.19*
Sending households	8329.49	8687.18	11077.75	9016.34
Private transfers as a share of total household real income				
Private transfers received				
All households	0.05 (0.00)	0.03 (0.00)	0.04 (0.00)	0.07 (0.00)
Transfer-receiving households	0.35 (0.02)	0.41 (0.02)	0.37 (0.02)	0.34 (0.01)
Private transfers sent				
All households	0.04 (0.00)	0.02 (0.00)	0.03 (0.00)	0.05 (0.00)
Transfer-sending households	0.26 (0.02)	0.35 (0.06)	0.27 (0.02)	0.24 (0.02)

Notes: The data are weighted. Standard errors are in parentheses. Transfer values represent the average value of transfers received or sent (both cash and in-kind) in the month prior to the survey. The average monthly value of transfers is conditional on transfers being either received or sent. * Mean income values by row are significantly different at the 95% confidence level.

An examination of the correlates of private transfers, discussed in section 4, will show that transfers are typically sent from households that have higher levels of income; and the data presented in section 5 will show that excluding transfer income from the income of sending households would not greatly affect overall poverty rates. Nonetheless, it would clearly shift the distribution of income in sending households to the left, while including transfer income in the receiving household would have the opposite effect. This is illustrated in Figures 1 to 4, which present kernel density plots for 2010 and 2014, of the distribution of household income in receiving or sending households, before and after transfers. In both years, the distribution of total household income (i.e. including transfers received or sent) lies to the right of the distribution of income net of transfers. The difference is particularly marked in 2010, where transfer income comprises the largest share of total household income in both receiving and sending households. Again, this may reflect the effects of an economic recession increasing the relative “burden” on sending households as well as the importance of transfers in receiving households.

Figure 1. Total household income: receiving households, 2010-2011

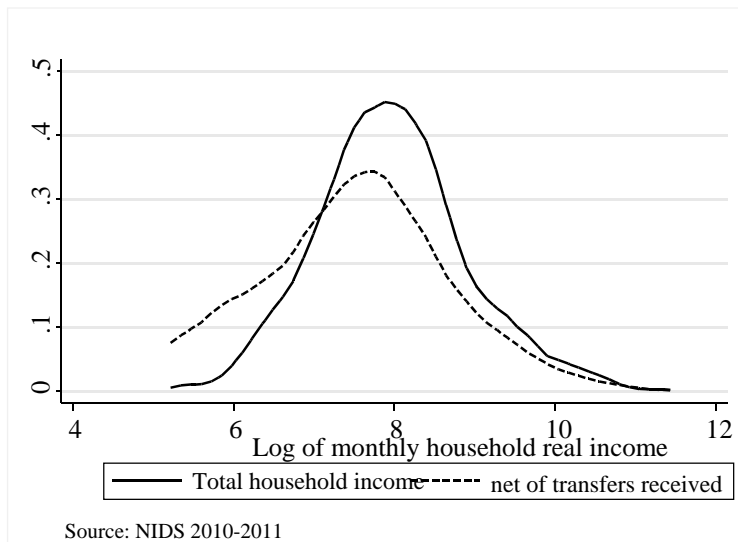


Figure 2. Total household income: sending households, 2010-2011

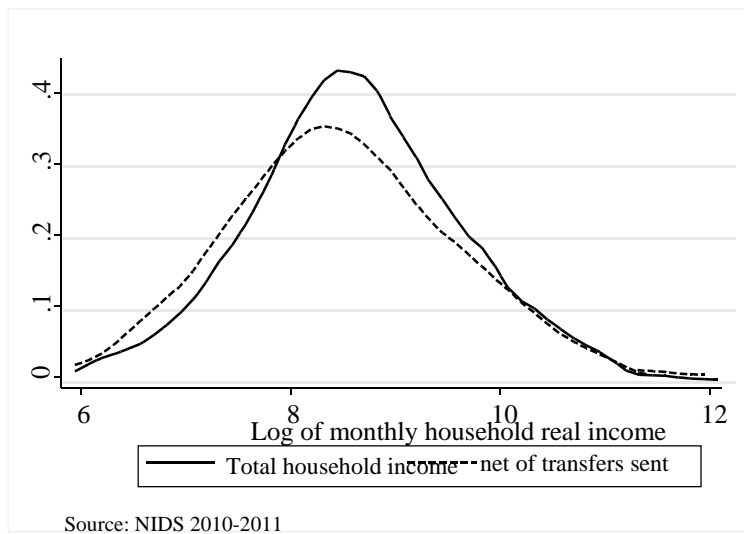
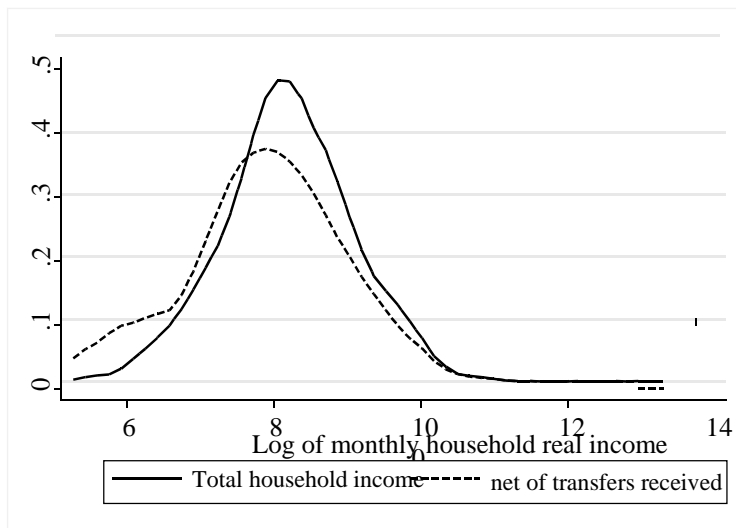
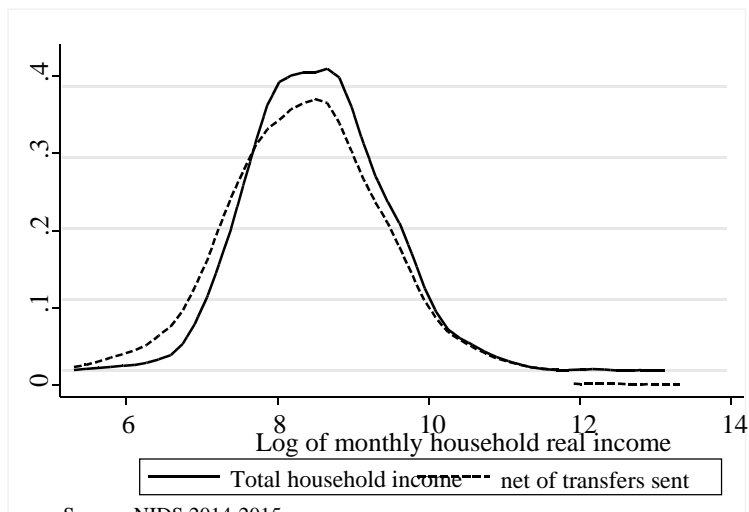


Figure 3. Total household income: receiving households, 2014-2015



Source: NIDS 2014-2015

Figure 4. Total household income: sending households, 2014-2015



Source: NIDS 2014-2015

4. Patterns in private transfers received and sent

4.1 Descriptive statistics

The overall incidence of private transfers in South Africa masks significant variation in transfers received and sent by household type. Table 3a shows that transfer receipt is far more common in household types associated with lower socio-economic status and households that are not “in-tact”. Across all the waves, private transfers are significantly more likely to be received in female-headed households and households without any employed resident members. These household types are over-represented among the poor (Posel & Rogan 2012) and are also more likely to include labour migrants as absent (or non-resident) household members. Of all household types shown in Table 3a, private transfers are most likely to be received in households which include non-resident labour migrants, and in households with children, where at least one parent is not co-resident. Nonetheless, even in these households, the prevalence of transfer receipt in each wave of NIDS is lower than forty percent.

The receipt of private transfers is also higher in households which receive social grants, and significantly so in three of the four waves. Descriptive statistics therefore do not reveal a displacement effect of social grants on private transfers. However, it is possible that in this simple bivariate comparison, the receipt of social grants is proxying for the lower economic status of households, which is positively associated with private transfer receipt.

Table 3a. Private transfers received, by household type

Proportion of households in which private transfers were received	2008	2010-2011	2012	2014-2015
Location				
Rural	0.17*	0.07	0.13	0.22*
Urban	0.09	0.10	0.10	0.14
Sex of the household head				
Female-headed	0.21*	0.09*	0.14*	0.28*
Male-headed	0.14	0.06	0.11	0.16
Presence of (non-resident) labour migrants				
Labour migrant household	0.30*	0.15*	0.23*	0.37*
No labour migrants	0.15	0.07	0.12	0.20
Households with children				
At least one parent absent/non-resident	0.26*`	0.10*	0.17*	0.34*
Neither parent absent/non-resident	0.10	0.03	0.06	0.11
Presence of employed (resident) members				
At least one employed member	0.13*	0.05*	0.10*	0.17*
No employed members	0.23	0.12	0.19	0.32
Receipt of social grants				
At least one grant recipient	0.19*	0.09*	0.14	0.27*
No grant recipients	0.15	0.07	0.12	0.17

Notes: The data are weighted. Standard errors are in parentheses. * Proportions by household type are significantly different at the 95% confidence level.

Table 3b shows that there is considerable symmetry in the characteristics of households from which private transfers are sent. Transfers are more likely to be sent by individuals living in household types associated with higher levels of economic well-being (where at least one person is employed and social

grants are not received) and households that are more likely to be in-tact (male-headed households, households without non-resident migrant members, and households with children where parents are also co-resident).

Table 3b. Private transfers sent, by household type

Proportion of households from which private transfers are sent	2008	2010-2011	2012	2014-2015
Location				
Rural	0.19*	0.06	0.11	0.21
Urban	0.30	0.09	0.14	0.23
Sex of the household head				
Female-headed	0.13*	0.03*	0.07*	0.15*
Male-headed	0.24	0.09	0.16	0.27
Presence of (non-resident) labour migrants				
Labour migrant household	0.12*	0.05	0.08	0.13*
No labour migrants	0.21	0.06	0.12	0.22
Households with children				
At least one parent absent/non-resident	0.10*	0.04	0.05*	0.13*
Neither parent absent/non-resident	0.19	0.05	0.11	0.18
Presence of employed (resident) members				
At least one employed member	0.28*	0.09*	0.16*	0.28*
No employed members	0.05	0.01	0.02	0.05
Receipt of social grants				
At least one grant recipient	0.12*	0.04*	0.06*	0.15*
No grant recipients	0.25	0.09	0.16	0.26

Notes: The data are weighted. Standard errors are in parentheses. * Proportions by household type are significantly different at the 95% confidence level.

The higher incidence of private transfer receipt in female-headed households and households with lower socio-economic status is common across many developing countries (Cox et al. 2005). However, in contrast to a number of countries (Cox 1990; Schoeni 1997), private transfers in South Africa do not typically flow from (adult) children to parents.

Like information on earnings and social grants, information on private transfers received and sent is collected in NIDS at the individual level. Individuals, and specifically adults, are asked whether they received transfers from, or sent transfers to, individuals not resident in the household. Table 4 describes the relationship between senders and recipients, first from the perspective of the recipient (what is the sender's relationship to the recipient) and then from the perspective of the sender (what is the relationship of the recipient to the sender).

Table 4. Relationship between recipients and senders

	2008	2010-2011	2012	2014-2015
Sender (from the perspective of the recipient)				
Partner/spouse	0.18 (0.02)	0.18 (0.02)	0.20 (0.03)	0.28 (0.01)
Parent	0.30 (0.02)	0.25 (0.02)	0.28 (0.02)	0.24 (0.01)
Child	0.18 (0.01)	0.15 (0.02)	0.18 (0.02)	0.16 (0.01)
Sibling	0.15 (0.01)	0.20 (0.03)	0.16 (0.02)	0.15 (0.01)
Other family	0.10 (0.01)	0.13 (0.02)	0.14 (0.02)	0.13 (0.01)
Non-family	0.13 (0.01)	0.11 (0.02)	0.07 (0.01)	0.07 (0.01)
Recipient (from the perspective of the sender)				
Partner/spouse	0.17 (0.02)	0.18 (0.04)	0.22 (0.03)	0.21 (0.02)
Child	0.28 (0.02)	0.25 (0.04)	0.22 (0.03)	0.26 (0.02)
Parent	0.25 (0.02)	0.27 (0.04)	0.26 (0.03)	0.27 (0.02)
Sibling	0.14 (0.02)	0.12 (0.02)	0.08 (0.02)	0.10 (0.01)
Other family	0.12 (0.02)	0.12 (0.04)	0.09 (0.02)	0.10 (0.01)
Non-family	0.11 (0.01)	0.08 (0.02)	0.15 (0.02)	0.09 (0.01)

Notes: The data are weighted. Standard errors are in parentheses. Total proportions exceed one because respondents could identify more than one sender or recipient.

When identified by recipients, the modal relationship of the sender, in three of the four waves, is the recipient's parent. Because the module on private transfers is asked only of adults, it is also likely that transfers received by a sender's partner are intended, at least in part, for children. Across the four waves, transfers received by parents or partners of the sender accounted for 43 to 52 percent of all transfers by relationship type. This is mirrored also in the relationships of intended recipients to the sender.

A sizeable percentage of transfers also occur between siblings, other family members and non-family members. Of the relationships characterising the flow of private transfers from senders to recipients, these three types accounted for 35 to 44 percent of transfers when the sender is identified from the perspective of the recipient. The share is still sizeable, although consistently lower, when measured from the perspective of the sender – between 29 and 37 percent of transfers sent by relationship type were intended for these three types of recipients. This again suggests that the recorded recipients of transfers may also be receiving transfers on behalf of others.

4.2 Multivariate estimations

The individual and household correlates of private transfers are explored further using multivariate regressions which take advantage of the panel structure of the data. These estimations describe the

relationship between changes in whether or not private transfers are received or sent by adults, and changes in individual and household characteristics, across the four waves of NIDS. Because of possible collinearity between pre-transfer income and other characteristics, the first-difference OLS regressions are estimated with, and without, the log of per capita pre-transfer income⁸ as a covariate. The regressions also include person-level intercepts for race, gender, and age.

The results, which are reported in Table 5, show that the likelihood of receiving transfers is significantly higher among Africans and women, and the non-linear relationship between private transfers and age is consistent with transfers being more likely to flow from older to younger adults. Transfer receipt is larger among women at least partly because children cannot be identified as recipients of private transfers. As the primary care-givers of children, it is therefore likely that women will also be receiving transfers on behalf of children.

The estimations also reinforce the associations identified in the earlier simple bivariate comparisons by household type. Across the waves of NIDS, the likelihood of individual transfer receipt increases significantly if the economic status of the household declines, while individuals are more likely to send transfers if the economic status of their household improves. This is clearly illustrated in the relationship between changes in private transfers and changes in the log of pre-transfer per capita household income, which is negative in the case of transfers received and positive for transfers sent.

There is also no evidence in these difference regressions that the receipt of private transfers is displaced by the receipt of social grants. Rather, individuals who become social grant recipients are also significantly more likely to become recipients of private transfers, even with controls for changes in the pre-transfer income of the recipient's household. This would be consistent with the crowding in of private transfers (Lund 2002), but more work is needed to distinguish among types of social grants, and to investigate how the value of transfers changes with social grant receipt.

The relationship between social grant receipt and the giving of transfers is also positive and significant (although smaller), suggesting that social grants may be (re)-distributed through private transfers. This also warrants more investigation in future work, but one possible explanation concerns the receipt of the Child Support Grant (CSG), a social grant given to the child's primary caregiver (who may not be the child's biological parent). Although the CSG is meant to follow the child, thereby recognising the diversity of care-giving arrangements in South Africa (Case et al. 2005), adults who receive the CSG do not always co-reside with the child for whom the grant is received.⁹ The positive relationship between social grant receipt and the sending of private transfers therefore may partly reflect the transfer of the CSG to an adult in the child's household.

⁸ In households from which transfers are sent, pre-transfer income would include the value of transfers sent.

⁹ In the 2008 wave of NIDS, for example, approximately 12 percent of children for whom a CSG had been received were not co-resident with the adult recipient of the grant.

Table 5. The correlates of individuals who send or receive remittances (differenced OLS)

	Received (1)	Received (II)	Sent (I)	Sent (II)
Coloured _{t-1}	-0.010*** (-0.004)	-0.012*** (-0.004)	-0.007** (-0.003)	-0.006** (-0.003)
Indian _{t-1}	-0.018 (-0.011)	-0.023** (-0.011)	-0.015 (-0.010)	-0.014 (-0.010)
White _{t-1}	-0.010 (-0.007)	-0.016** (-0.007)	-0.019** (-0.008)	-0.017** (-0.008)
Age _{t-1} *100	-0.124*** (-0.036)	-0.107*** (-0.036)	-0.021 (-0.026)	-0.026 (-0.026)
(Age ² *100) _{t-1}	0.090** (-0.041)	0.072* (-0.041)	0.001 (-0.029)	0.007 (-0.029)
Female _{t-1}	0.009*** (-0.003)	0.009*** (-0.003)	-0.004 (-0.002)	-0.004 (-0.002)
☐Married	0.004 (-0.007)	0.007 (-0.007)	0.022*** (-0.006)	0.021*** (-0.006)
☐Cohabiting	-0.005 (-0.007)	-0.003 (-0.007)	0.011 (-0.007)	0.010 (-0.007)
☐Divorced	0.024** (-0.012)	0.026** (-0.012)	0.031*** (-0.010)	0.031*** (-0.010)
☐Widowed	0.0120 (-0.008)	0.012 (-0.008)	0.008 (-0.006)	0.009 (-0.006)
☐Incomplete secondary	0.020*** (-0.004)	0.018*** (-0.004)	-0.001 (-0.003)	0.000 (-0.003)
☐Grade 12 or higher	0.036*** (-0.008)	0.033*** (-0.007)	-0.003 (-0.005)	-0.002 (-0.005)
☐Grant recipient	0.017*** (-0.003)	0.025*** (-0.003)	0.008*** (-0.002)	0.006*** (-0.002)
☐Employed	-0.006* (-0.003)	0.018*** (-0.003)	0.061*** (-0.003)	0.054*** (-0.003)
☐Labour migrant household	0.041*** (-0.004)	0.041*** (-0.004)	0.000 (-0.002)	0.000 (-0.002)
☐Urban	-0.033** (-0.016)	-0.023 (-0.015)	0.023 (-0.015)	0.020 (-0.015)
☐Household size	-0.015*** (-0.001)	-0.015*** (-0.001)	-0.009*** (-0.001)	-0.009*** (-0.001)
☐Number of children	0.013*** (-0.002)	0.008*** (-0.002)	0.002* (-0.001)	0.004*** (-0.001)
☐Log(pre-transfer per capita income)	--	-0.049*** (-0.002)	--	0.015*** (-0.001)
R ²	0.011	0.034	0.022	0.026
N	51615	51615	51615	51615

Notes: Standard errors are in parentheses. Adults are defined as 15 years and older. The omitted categories are African, never married, and primary schooling or less.

The estimations suggest further that changes in private transfers are significantly associated with changes in household composition and size, and the individual's marital status. The likelihood of transfer receipt increases if the household in which the individual lives includes a (non-resident) labour migrant, or if the individual marries; and the likelihood of receiving or sending transfers both increase if individuals divorce over the waves. The receipt and the giving of transfers also decline with household size, which may offer some measure of the dispersion of kin – larger households are more likely to be “in-tact” (and extended), in which case individuals in these households would be less likely to receive or send transfers. However, conditioning on household size, the likelihood of transfer receipt is greater if the number of children in the household increases.

5. Transfers, mobility, and poverty

Private transfers contribute significantly to total income in recipient households. However, the NIDS data presented in Section 3 reveal considerable instability at the cross-section in whether or not transfers are received (or sent), with the share of individuals and households involved in transfers declining dramatically from 2008 to 2010, and then increasing in the subsequent two waves. It is therefore not surprising that persistence in private transfers over time is also very low, although it increases markedly after 2010.

Persistence in transfers is described in Table 6, which reports transition matrices in transfers received or sent, using panel observations for two waves at a time. The transitions are measured both at the level of the household (individuals who continue to live in households where transfers are received or sent), and at the level of the individual (adults who continue to receive or send transfers). Because NIDS tracks the individual, and not the household, it is possible that individuals are not living in the same household in both waves. At the household level, persistence in the receipt of transfers therefore could arise if an individual, who was living in a household with transfer receipt in one period, moved into another household in the next period in which transfers were also received.

Table 6. Transition matrices, 2008 – 2014

2008-2010/2011				2010/2011-2012			2012-2014/2015		
	0	1	Total	0	1	Total	0	1	Total
Private transfers received: household									
0	92.78	7.22	100	87.90	12.10	100	77.07	22.93	100
1	87.35	12.65	100	79.33	20.67	100	64.82	35.18	100
Total	91.71	8.29	100	87.19	12.81	100	75.44	24.56	100
Private transfers received: individual									
0	96.92	3.08	100	95.06	4.94	100	88.98	11.02	100
1	89.37	10.63	100	82.81	17.19	100	73.17	26.83	100
Total	96.29	3.72	100	94.61	5.39	100	88.11	11.89	100
Private transfers sent: household									
0	95.33	4.67	100	92.91	7.09	100	83.85	16.15	100
1	91.64	8.36	100	89.02	10.98	100	70.15	29.85	100
Total	94.77	5.23	100	92.71	7.29	100	82.84	17.16	100
Private transfers sent: individual									
0	97.40	2.60	100	95.82	4.18	100	90.31	9.69	100
1	93.40	6.60	100	90.75	9.25	100	66.24	33.76	100
Total	97.06	2.94	100	95.68	4.32	100	89.27	10.73	100
Public transfers received: household									
0	68.38	31.62	100	76.01	23.99	100	67.05	32.95	100
1	15.71	84.29	100	22.50	77.50	100	16.35	83.65	100
Total	37.83	62.17	100	42.84	57.16	100	36.62	63.38	100
Public transfers received: individual									
0	86.63	13.37	100	89.65	10.35	100	85.74	14.26	100
1	24.66	75.34	100	30.61	69.39	100	27.51	72.49	100
Total	72.09	27.91	100	74.11	25.89	100	69.77	30.23	100

Notes: The data are weighted. Individual transitions are calculated only for adults (older than 14 years).

Conditioning on the receipt of private transfers in 2008, only 13 percent of individuals lived in a household in which private transfers were also received in 2010. Persistence is lower when the unit of the analysis is the individual (specifically the adult) who reports receiving the transfer, rather than the individual living in a household with transfer receipt. For the same period (2008-2010), only 11 percent of adults who reported receiving private transfers in 2008 also reported receipt in 2010. After 2010, persistence in private transfer receipt increases considerably: conditioning on private transfer receipt in 2012, 35 percent of individuals lived in a transfer-receiving household in 2014. The trends are similar when private transfers are analysed from the perspective of the individual recipient, and

from the perspectives of individuals living in households from which transfers are sent, and adults who are identified as senders.

In contrast to private transfers, public transfers, and specifically social grants, are more widely received, and there is far more stability in their receipt over time. From 2008 to 2014, social grants were reported in approximately 41 to 44 percent of all households in South Africa. When measured in terms of the household (and conditioning on grant receipt in the previous wave), persistence in social grants ranges from 78 to 84 percent across the three pairs of waves analysed. When measured in terms of individual grant receipt, persistence is lower although still sizeable, ranging from 69 to 75 percent.

Table 7 describes poverty transitions among individuals living in households where private transfers were either received or sent, or where public transfers (social grants) were received. These transition matrices, again identified for the three pairs of consecutive waves, are used to implement two tests proposed by Ravallion et al. (1995) which can be used to measure the association between transfers and poverty (see also Verme 2011).

The first test (PROM) considers the extent to which transfers promote the poor from poverty. The test compares persistent poverty over two periods, among individuals with and without transfers. Transfers would promote the poor if the share of the population that remains poor with transfers is less than the share that would have remained poor in the absence of transfers (Ravallion et al. 1995: 177). The second test (PROT) measures the extent to which transfers protect the non-poor in one period from falling into poverty in the next. Transfers offer protection to the non-poor if the share of the population that is poor in the second period, but not in the first, is smaller with the receipt of transfers than in their absence.

These tests do not disentangle, or make it possible to identify, behavioural responses to transfers (through changes in labour supply, living arrangements, or inter-household transfers for example). If transfers induce behavioural change, then the extent to which pre-transfer poverty status can be measured by subtracting transfers received “is questionable” (Ravallion et al. 1995: 179). Rather, the simple tests are a means to provide aggregate estimates of the capacity of transfers to protect or promote individuals from poverty.

The poverty rates and transition matrices reported in Table 7 are based on the upper-bound poverty line estimated by Statistics South Africa (Statistics South Africa 2015:14), of R779 per capita in 2011 prices, or R841 in 2012 prices. Poverty rates among individuals in the weighted panel are very high, but they appear to have declined considerably over the four waves of NIDS, falling by over 15 percentage points to approximately 40 percent in 2014. A similar trend is evident also when poverty rates are measured for each full weighted cross-section, although the fall is slightly less dramatic (suggesting that poorer individuals may have been more likely to attrite from the panel).

Persistence in poverty in South Africa is very high. For example, almost 45 percent of all individuals lived in households that were poor in both 2008 and 2010. Among individuals who were poor in 2008, 77 percent remained poor in 2010-2011. However, as poverty rates have fallen, so persistent poverty has also declined. Approximately 30 percent of all individuals lived in poor households in both 2012 and 2014-2015, and among those who were poor in 2012, approximately 65 percent remained poor in 2014-2015.

Table 7. Poverty transition matrices, 2008 – 2014/2015

	2008-2010/2011			2010/2011-2012			2012-2014/2015		
	0	1	Total	0	1	Total	0	1	Total
Poverty									
0	32.30	9.31	41.61	37.66	8.18	45.84	43.08	10.12	53.20
1	13.50	44.89	58.39	17.99	36.17	54.16	16.61	30.19	46.80
Total	45.80	54.20	100	55.65	44.35	100	59.69	40.31	100
Poverty without private transfers received									
0	31.49	8.82	40.31	36.80	7.98	44.78	41.14	10.57	51.71
1	13.24	46.45	59.69	17.36	37.86	55.22	15.20	33.09	48.29
Total	44.74	55.26	100	54.16	45.84	100	56.34	43.66	100
Poverty without private transfers sent									
0	31.54	9.15	40.69	37.32	8.33	45.65	42.28	10.49	52.77
1	14.07	45.24	59.31	17.93	36.42	54.35	16.38	30.85	47.23
Total	45.61	54.39	100	55.25	44.75	100	58.67	41.33	100
Poverty without public transfers									
0	29.35	7.83	37.18	33.38	7.76	41.15	37.18	9.49	46.67
1	11.67	51.15	62.82	15.61	43.25	58.85	14.93	38.40	53.33
Total	41.01	58.99	100	48.99	51.01	100	52.11	47.89	100
		Promote	Protect		Promote	Protect		Promote	Protect
Pvt transfers (R)		1.56	-0.49		1.69	-0.20		2.90	0.45
Pvt transfers (S)		0.35	-0.16		0.25	0.15		0.66	0.37
Public transfers		6.25	-1.48		7.08	-0.42		8.21	-0.63

Notes: The data are weighted. The poverty transitions measure the percentages of individuals living in households where average per capita income is below a poverty line of R841(2012 prices).

The last three rows of Table 7 report the results from the two tests for private transfers received or sent, and for social grants. The receipt of both private transfers and social grants supports poverty reduction, or promotes the poor from poverty; moreover, the extent to which private and public transfers have promoted individuals from poverty has increased considerably from 2008 to 2014/2015. However, the contribution from private transfers is smaller than that from public transfers. For example, approximately 33 percent of all individuals would have lived in poor households in both 2012 and 2014/2015 had private transfers not been received in the household, while poverty persistence in the absence of social grants would have been 38 percent.

In light of the greater receipt of and persistence in social grants, it is not surprising that public transfers would be more effective than private transfers in promoting the poor from poverty. However, according to the PROT test, neither social grants nor private transfers offer much protection to the non-poor, from falling into poverty over time.¹⁰

¹⁰ One possible explanation for why social grant receipt does not protect the non-poor from poverty is that income from social grants is typically far lower than income from employment. Vulnerability to poverty may therefore increase when earned income is replaced with social grant income (as in the case of retirement).

In addition to transfers received, Table 7 also considers the implications for poverty incidence, of including private transfers sent when measuring income in the sending household. Poverty rates in households that send transfers are far lower than poverty rates overall, and in households that receive transfers. Consequently, if this income is excluded from the income of sending households, the incidence of poverty would have been only marginally higher.

6. Discussion

Most people who receive income (from employment or social grants for example), share at least part of this income with others who do not have individual access to an income source (including children, the unemployed, and homemakers). The sharing of resources typically occurs within the household at a particular dwelling unit, and these intra-household transfers are very difficult to identify and measure. However, when families are geographically separated, then resources may be transferred between households, often at discrete intervals, making these transfers easier to discern.

The inter-household transfer of resources has long been part of the fabric of South African society, at least partly because of policies of racial segregation that prevented the permanent migration of African workers, with their families, to urban areas in the country. However, national household surveys rarely capture information on these transfers, and consequently, there has been little research on the nature of inter-household or private transfers in contemporary South Africa. NIDS, in contrast, collects detailed information on private transfers in each of the waves, from the perspective both of the recipient and the sender. In this study, I use these data to investigate the prevalence and characteristics of private transfers in recent years.

The data suggest that in comparison to some developing countries, private transfer receipt in South Africa is relatively low. The prevalence of private transfers is particularly low in 2010, the year following the economic recession in South Africa, where private transfers were received in only eight per cent of households. However, because the large majority of inter-household transfers originate from within the country, rather than from abroad, the share of all households involved in either the receipt or giving of transfers is relatively high. Moreover, when transfers are received, they account for a sizeable share of total household income (between 34 and 41 percent over the four waves).

Consistent with the patterns of transfer receipt identified in a range of developing countries, households from which transfers are sent are richer, on average, than households in which transfers are received. Moreover, across consecutive waves of the panel, the likelihood that adults send transfers increases significantly if the income of the adult's household improves, while the likelihood of transfer receipt declines with an increase in household income. However, there is no descriptive evidence that the receipt of social grant income displaces the receipt of private transfers. At each panel cross-section, the incidence of private transfer receipt is larger in households in which social grants are received. Across consecutive waves of the panel, adults who start receiving social grants are also significantly more (and not less) likely to start receiving private transfers. However, the analysis does not explore the relationship between social grant receipt and the value of private transfers received, and more work is needed also to distinguish among different types of social grants and private transfers.

The incidence of private transfers also varies significantly according to the composition of the household. Transfer receipt is higher in households where labour migrants are explicitly recognized as (absent) household members, and in households which include children who are not co-resident with at least one parent. In contrast to some developing countries, transfers are more likely to flow from parents to partners and children, than from adult children to parents. This is perhaps not surprising

given the wide reach of the social pension, together with low levels of parental, and particularly paternal, presence in the child's household.

The NIDS data describe large variation in the incidence of private transfers from 2008 to 2014/2015, and persistence in private transfers across the waves is therefore low, whether this is measured from the perspective of the recipient or the sender. Persistence in the receipt of social grants, in contrast, is far higher and with the expansion of the social security system over the past two decades, social grants are also more widely received than private transfers. In 2014/2015, for example, when the receipt of private transfers was highest, the household incidence of private transfer receipt was 21 percent, compared to 43 percent for social grant receipt. Only 27 percent of adults who had been receiving private transfers in 2012 were still receiving these transfers in 2014/2015, whereas persistence in social grant receipt over this two-year period was more than seventy percent.

This has implications for the relative contributions of private and public transfers to poverty reduction. Private transfers contribute significantly to household income when they are received, and persistence in poverty is lower than it would have been in the absence of these transfers. For example, the share of individuals living in poor households in both 2012 and 2014/2015 would have been three percentage points higher had individuals not been living in households where private transfers were received. However, social grants are considerably more effective in promoting the poor from poverty. Over the same period, persistent poverty in the absence of social grants would have been eight percentage points higher.

These estimates do not recognise possible behavioural responses to the receipt of social grants or private transfers. For example, if the receipt of public or private transfers induces people to work less, then the contribution of transfers to poverty reduction will be offset by a reduction in earned income. The net effect which is measured will therefore underestimate the distributional implications of transfers.

On a purely mechanical level, however, the estimates are a reminder of the importance of collecting information on both social grant receipt and the receipt of inter-household transfers in household surveys. Although national household surveys regularly include questions about social grants, very few collect information on private transfers. The transition matrices illustrate that the exclusion of this income from measures of total household income would bias estimates of poverty incidence and poverty persistence. If private transfer income is added to the income of receiving households, but not subtracted from the income of sending households, then these transfers will be double-counted. However, because individuals who send transfers are more likely to live in non-poor households, the exclusion of transfer income from the income of sending households would have little effect on measures of poverty incidence and persistence.

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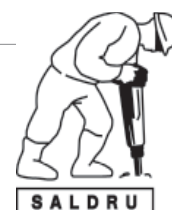
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southern africa labour and development research unit

The Southern Africa Labour and Development Research Unit (SALDRU) conducts research directed at improving the well-being of South Africa's poor. It was established in 1975. Over the next two decades the unit's research played a central role in documenting the human costs of apartheid. Key projects from this period included the Farm Labour Conference (1976), the Economics of Health Care Conference (1978), and the Second Carnegie Enquiry into Poverty and Development in South Africa (1983-86). At the urging of the African National Congress, from 1992-1994 SALDRU and the World Bank coordinated the Project for Statistics on Living Standards and Development (PSLSD). This project provide baseline data for the implementation of post-apartheid socio-economic policies through South Africa's first non-racial national sample survey.

In the post-apartheid period, SALDRU has continued to gather data and conduct research directed at informing and assessing anti-poverty policy. In line with its historical contribution, SALDRU's researchers continue to conduct research detailing changing patterns of well-being in South Africa and assessing the impact of government policy on the poor. Current research work falls into the following research themes: post-apartheid poverty; employment and migration dynamics; family support structures in an era of rapid social change; public works and public infrastructure programmes, financial strategies of the poor; common property resources and the poor. Key survey projects include the Langeberg Integrated Family Survey (1999), the Khayelitsha/Mitchell's Plain Survey (2000), the ongoing Cape Area Panel Study (2001-) and the Financial Diaries Project.



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