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This document sets out the information that is needed to access the Survey of Employers and the Self-Employed 2023 (SESE2023) data.

The files essential for accessing the data are provided in text format. This format was chosen to make the data usable with as many software packages as possible, and thus accessible to a wide range of people. Other files with relevant information are provided in Word 2000 format. If you do not have software appropriate for this format, please contact Stats SA, and hard copies will be forwarded to you.

Other important information can be found in the:

Questionnaire

Statistical release

Record layouts

Code list

Stats SA website: www.statssa.gov.za

The data files

The files and the corresponding sections of the questionnaire are as follows:

Business	Data from Questions 4 to 16
Operations	Data from Questions 17 to 39
General	Data from Questions 40 to 43
Costs	Data from Questions 48 to 54
Expenditure	Data from Questions 44 to 61
Capital	Data from Questions 62 to 67
Transport	Data from Questions 68 to 70
Business registration	Data from Questions 71 to 72
Financial inclusion	Data from Questions 73 to 83

The files also contain some derived variables.

The information in each file contains the following:

- Nature of records in the file and population covered
- Description of variables

Description of variables

The description of the variables comprises the following information:

Descriptive name: *This is a short English description plus the variable name in the original file used by Stats SA to construct the ASCII file.*

Position of the variable: The position of the data within the record is recorded in the format (@xxx y.). "@xxx" indicates that the data begin at position (i.e. column) xxx, and "y." indicates that it is "y" digits wide. All data are numeric. All data are right-justified.

Final code list: The range of valid values for variables. For continuous variables it only reflects the upper and lower limits.

Source: This is either the question in the questionnaire or, for derived variables, the method of derivation. Derived variables are usually found towards the end of a file.

Valid range: The range of valid values for the variable. For continuous variables, this reflects the upper and lower limits as found in the data.

Not applicable: The code for not applicable is provided for each variable.

Missing value: A code for "missing"/"unspecified" values is given for each variable.

Notes to users: Specific observations to be noted by users.

Most questions in the Survey of Employers and Self-employed questionnaire are pre-coded, i.e. there is a set number of choices from which one or more must be selected. For open-ended 'write-in' questions, the description will note that post-coding occurred and explain how this was done. For most variables, the coding is apparent from the questionnaire (available elsewhere in the documentation) and is not repeated in the variable description. Where the coding is not apparent, the description either provides the codes or indicates where code lists are to be found.

Linking files

The data from different files can be linked based on a record identifier. The record identifier is the first field/s in each file. Each record contains a number (*Uqno*) which constitutes a unique identifier. The unique number (*Uqno*) together with the person number (*Personno*) can be used to link records from different files.

Methodology

See the document on the SESE report.

Response Rates at National, Provincial and Metropolitan Area Levels

Province / Metropolitan Area	Response Rates
National	87,81
Western Cape	84,12
Non Metro	88,41
City of Cape Town	81,97
Eastern Cape	95,27
Non Metro	96,32
Buffalo City	94,29
Nelson Mandela Bay	92,40
Northern Cape	84,65
Free State	92,38
Non Metro	94,71
Mangaung	86,22
KwaZulu-Natal	92,32
Non Metro	93,59
eThekweni	90,23
North West	90,74
Gauteng	76,71
Non Metro	84,00
Ekurhuleni	81,11
City of Johannesburg	67,81
City of Tshwane	82,62
Mpumalanga	94,49
Limpopo	97,76

DATA FILE: Business

Unique number (Uqno) (@1 18.)

Unique business identifier

Valid range: 160100880000013501 – 987105900000009101

Note to users

This is the unique identifier that can be used to link data from this file with data from other files.

Person Number (PERSONNO) (@19 2.)

Person (respondent) number within household

Final code list

Valid range: 01 – 14

Note: The two fields above (unique number and person number) can be used to link data from this file with data for the same individuals from other files.

Business number (BUSNSNO) (@21 1.)

Final code list

Valid range: 1 – 3

Province (Province) (@22 1.)

South African provinces as at December 2005 released by the Municipal Demarcation Board in January 2006.

Final code list

- 1 = Western Cape
- 2 = Eastern Cape
- 3 = Northern Cape
- 4 = Free State
- 5 = KwaZulu-Natal
- 6 = North West
- 7 = Gauteng
- 8 = Mpumalanga
- 9 = Limpopo

SECTION 1

This section covers particulars of each person in the household.

Question 1.3

Gender (Q13GENDER)

(@23 1.)

1.3	Is..... a male or a female?	
	1 = MALE	☐ 1
	2 = FEMALE	☐ 2

Note to users

This question was asked for all household members to determine their gender. Enumerators were instructed not to assume the gender of household members by just looking at people's names or physical appearances. In this instance, they had to ask the respondent the gender of each member of the household without any assumptions.

Universe

Every person who had stayed in the selected dwelling units for at least four nights a week in the four weeks prior to the interview.

Final code list

1 = Male
2 = Female

Question 1.4

Age (Q14AGE)

(@24 3.)

1.4	What is.....'s date of birth and age in completed years?	Day of birth: Example of day				
		0 1				
		Month of birth: Example of month				
		0 3				
		Year of birth: Example of year				
		1 9 8 3				
	Age (less than 1 year = 000)					

Derived variable

This is a derived variable indicating the age of the household member. Age of the household member was derived from Question 1.4 of the questionnaire.

This question was asked for each member of the household. The instruction was to write the age in completed years to the nearest whole number and not in words. Thus, if a person was two years and six months, the instruction was to write the age as two completed years. For children aged less than a year, the instruction was to write 000.

Universe

Every person who stayed in the selected dwelling units for at least four nights a week in the four weeks prior to the interview.

Final code list

Valid range: 17 – 85

Question 1.5*Population group (Q15POPULATION)*

(@27 1.)

1.5	What population group does..... belong to? 1 = AFRICAN/BLACK 2 = COLOURED 3 = INDIAN/ASIAN 4 = WHITE 5 = OTHER, <i>specify, in the box at the bottom</i>	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
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Note to users

This question was asked to determine the population group of persons from the selected dwelling units. The respondent had to answer for each member, and the enumerator was not to make any assumptions. The enumerator was also instructed not to come to any conclusions which may be influenced by his observation or using people's names during the interview. This question may seem very sensitive to some respondents, especially in this post-apartheid era, but it is important to find out the composition of the South African population.

Universe

Every person who stayed in the selected dwelling units at least four nights a week in the four weeks prior to the interview.

Final code list

- 1 = African/Black
- 2 = Coloured
- 3 = Indian/Asian
- 4 = White

Question 1.6*Marital status (Q16MARITALSTATUS)*

(@28 1.)

1.6	What is 's present marital status? 1 = MARRIED 2 = LIVING TOGETHER LIKE HUSBAND AND WIFE 3 = WIDOW/WIDOWER 4 = DIVORCED or SEPARATED 5 = NEVER MARRIED	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
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Note to users

This question is about the marital status of the members of the household. Both modern and traditional marriages are considered in this question.

Universe

Every person who stayed in the selected dwelling units at least four nights a week in the four weeks prior to the interview.

Final code list

- 1 = Married
- 2 = Living together like husband and wife
- 3 = Widow/widower
- 4 = Divorced or separated
- 5 = Never married

Question 1.7

Highest education level (Q17EDUCATION)

(@29 2.)

1.7	What is the highest level of education that... has successfully completed? 98 = NO SCHOOLING 00 = GRADE R/0 01 = GRADE 1/SUB A/CLASS 1 02 = GRADE 2/SUB B/CLASS 2 03 = GRADE 3/STANDARD 1/AET 1 (KHARI RI GUDE, SANLI) 04 = GRADE 4/STANDARD 2 05 = GRADE 5/STANDARD 3/AET 2 06 = GRADE 6/STANDARD 4 07 = GRADE 7/STANDARD 5/AET 3 08 = GRADE 8/STANDARD 6/FORM 1 09 = GRADE 9/STANDARD 7/FORM 2/AET 4 10 = GRADE 10/STANDARD 8/FORM 3 11 = GRADE 11/STANDARD 9/FORM 4 12 = GRADE 12/STANDARD 10/FORM 5/MATRIC (NO EXEMPTION) 13 = GRADE 12/STANDARD 10/FORM 5/MATRIC (EXEMPTION/ BACHELOR'S PASS) If code 98 or 00-13, Go to Q1.9 14 = NTC 1/N1/NC (v)LEVE L2 15 = NTC 2/N2/NC (v)LEVEL 3 16 = NTC 3/N3/NC(v)LEVEL 4 17 = N4/NTC 4 18 = N5/NTC 5 19 = N6/NTC 6 20 = CERTIFICATE WITH LESS THAN GRADE 12/STD 10 21 = DIPLOMA WITH LESS THAN GRADE 12/STD 10 22 = CERTIFICATE WITH GRADE 12/STD 10 23 = DIPLOMA WITH GRADE 12/STD 10 24 = HIGHER DIPLOMA 25 = POST HIGHER DIPLOMA (MASTERS, DOCTORAL DIPLOMA) 26 = BACHELORS DEGREE 27 = BACHELORS DEGREE AND POST GRADUATE DIPLOMA 28 = HONOURS DEGREE 29 = HIGHER DEGREE (MASTERS/PHD) 30 = OTHER, <i>specify in the box at the bottom</i> 31 = DON T KNOW If code 14-29, Go to Q1.8 If code 30-31, Go to Q1.9
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Note to users

Enumerators were instructed that it was only those qualifications already obtained that had to be entered. That means the current level of study with which a person was still busy was not applicable. It was very important to complete each record, even if the person had not attended school. Enumerators were instructed to record diplomas and certificates that were of at least six months' duration.

Universe

Every person who stayed in the selected dwelling units at least four nights a week in the four weeks prior to the interview.

Final code list

98 = No schooling
 01 = Grade 1/Sub A
 02 = Grade 2/Sub B
 03 = Grade 3/Standard 1/ABET 1 (Kha ri gude, SANLI)
 04 = Grade 4/Standard 2
 05 = Grade 5/Standard 3/ABET 2
 06 = Grade 6/Standard 4
 07 = Grade 7/Standard 5/ABET 3
 08 = Grade 8/Standard 6/Form 1
 09 = Grade 9/Standard 7/Form 2/ABET 4
 10 = Grade 10/Standard 8/Form 3
 11 = Grade 11/Standard 9/Form 4
 12 = Grade 12/Standard 10/Form 5/Matric (No exemption)
 13 = Grade 12/Standard 10/Form 5/Matric (Exemption/Bachelor's pass)
 14 = NTC I/N1/NIC/(v) Level 2
 15 = NTC II/N2/NIC/(v) Level 3
 16 = NTC III/N3/NIC/(v) Level 4
 17 = N4/NTC 4
 18 = N5/NTC 5
 19 = N6/NTC 6
 20 = Certificate with less than Grade 12/Std 10
 21 = Diploma with less than Grade 12/Std 10
 22 = Certificate with Grade 12/Std 10
 23 = Diploma with Grade 12/Std 10
 24 = Higher diploma
 25 = Post higher diploma (master's, doctoral diploma)
 26 = Bachelor's degree
 27 = Bachelor's degree and postgraduate diploma
 28 = Honours degree
 29 = Higher degree (master's/PhD)
 30 = Other
 31 = Do not know

Registered for VAT (Q4VAT)

(@31 1.)

4	Is your business registered for VAT? (Repeat for each business) 1 = YES → End of interview for this business 2 = No
---	--

Note to users

The SESE is only interested in businesses not registered for VAT. There is a difference between a business paying VAT for its purchases (which is not meant by this question) and a business that is registered with the Receiver of Revenue for VAT for its profits. If the response was "Yes" to this question, the interviewer was asked to end the interview.

Universe

All individuals who reported owning or operating an active business, where the VAT registration status of the business had not yet been determined at the time.

Final code list

2 = No

Income tax (Q5Incometax)

(@32 1.)

5	Is your business registered for income tax? (Repeat for each business) 1 = YES 2 = No
----------	--

Note to users

This question seeks to establish, among businesses not registered for VAT, which ones are registered for income tax and which ones are not.

Universe

All individuals who reported owning or operating an active business, where the income tax registration status of the business had not yet been determined at the time of the interview.

Final code list

1 = Yes
2 = No

Licence (Q6Licence)

(@33 1.)

6	Do you have any licences or permits to operate this business? 1 = Yes 2 = No →Go to Q8
----------	---

Note to users

Licence refers to a legal document which allows the business to operate. For example, private doctors who run healthcare practices are supposed to register with the South African Medical and Dental Council. Sometimes, there are other licences that are less formal, especially in the informal business sector, that people need to acquire in order to be able to run their businesses. These are referred to as permits in this survey. If option "2" was chosen, the instruction was to go to Question 8.

Universe

All individuals who reported owning or operating an active business, where the licence or permit status of the business had not yet been determined at the time of the interview.

Final code list

1 = Yes
2 = No

Who issued the licence/s or permit/s?

7	Who issued the licence/s or permit/s? 1 = Municipality/Provincial authority 2 = Professional association 3 = Business association 4 = Traditional Leader 5 = Protection agency/agencies 6 = Friend/relative 7 = CIPS/CIPRO 8 = Other, <i>specify</i> 9 = Landlord
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Note to users

To run some businesses, you need to get permission from more than one organisation. For example, a private doctor who runs a medical practice is supposed to register with the South African Medical and Dental Council, and he/she might also need to register with the municipality where the practice is located. The enumerator was asked to read all the options to the respondent and record either "Yes" or "No" for each option.

Universe

All individuals who reported owning or operating an active business and answered “Yes” to Q6.

Final code list

1) *Municipality/Provincial authority (Q71Municipality)* (@34 1.)

1 = Yes

2 = No

☐ = Not applicable

2) *Professional association (Q72ProfAssociation)* (@35 1.)

1 = Yes

2 = No

☐ = Not applicable

3) *Business association (Q73Busassociation)* (@36 1.)

1 = Yes

2 = No

☐ = Not applicable

4) *Traditional leader (Q74Tradleader)* (@37 1.)

1 = Yes

2 = No

☐ = Not applicable

5) *Protection agency/agencies (Q75Protagency)* (@38 1.)

2 = No

☐ = Not applicable

6) *Friend/relative (Q76Friend)* (@39 1.)

1 = Yes

2 = No

☐ = Not applicable

7) *CIPC/CIPRO (Q77Cips)* (@40 1.)

1 = Yes

2 = No

☐ = Not applicable

8) *Other, specify (Q78Other)* (@41 1.)

1 = Yes

2 = No

☐ = Not applicable

9) *Landlord (Q79Landlord)* (@42 1.)

1 = Yes

2 = No

☐ = Not applicable

Ownership type (Q8OwnerType) (@43 1.)

8	In your business, are you an ... 1 = Own-account worker (without employees)? 2 = Employer (with employees)?
---	--

Note to users

It is important to establish whether the person is working alone in their business or whether he/she has employees working for them. For this survey, "self-employed" refers to a person who is working for him-/herself in a business without any employees, and an "employer" refers to someone who has people working for them, even if the employer him-/herself works in the business as well.

Universe

All individuals who reported owning or operating an active business.

Final code list

1 = Own-account worker (without employees)

2 = Employer (with employees)

Industry (Q10Binduscode)

(@44 3.)

9	What kinds of goods or services does the business provide? <i>Describe in at least three words. If more than one activity, answer for the one which usually generates the most net income.</i>
10	What is the name of your business? <i>Write 'No name' if the business does not have a name.</i>

Note to users

This question is applicable to household members who have been performing certain economic activities in the seven days prior to the interview. It is important that the services or main goods are written down in English, as the industry codes are in this language only. Although a person may have certain roles and responsibilities within the company she/he is working with, the enumerator is instructed to record the main goods or services produced by the company.

Answers to Questions 9 and 10 were written in. The responses to these two questions were used to determine the industry. The industry was coded into three digits based on the International Standard Industrial Classification of all Economic Activities (ISIC) 1993.

Universe

All individuals who reported owning or operating an active business..

Final code list

Valid range: 111 – 999

Ownership (Q11Ownership)

(@47 1.)

11	Is the business owned by you as a single owner? 1 = Yes →Go to Q17 2 = No
----	--

Note to users

This question helps to establish whether the business is owned by one person or whether the owner is in partnership with other people. If the answer to this question was "Yes", the respondent is the sole owner of the business, the instruction was to go to Question 17.

Universe

All individuals who reported owning or operating an active business.

Final code list

1 = Yes

2 = No

Multiple partners (Q12HsePartners)

(@48 1.)

12	Is the business owned in partnership with other members of your household? 1 = Yes 2 = No → Go to Q14
-----------	---

Note to users

Partnership with members of the household refers to more than one person in the same household owning the same business. The interviewer was asked to skip to Question 14 if the answer was "No".

Universe

All individuals who reported owning or operating an active business and responded "No" to Q11.

Final code list

1 = Yes

2 = No

☐ = Not applicable

Partners in the household (Q13NoPartners)

(@49 2.)

13	How many household members, including you, are partners in the business?
-----------	---

Note to users

The interviewer was asked to proceed if the answer was "Yes."

Universe

All individuals who reported owning or operating an active business and responded "Yes" to Q12.

Final code list

Valid range: 01 – 02

☐☐ = Not applicable

Other partners (Q14OthrPartners)

(@51 1.)

14	Are there any business partners living in other households? 1 = Yes 2 = No → Go to Q16
-----------	--

Note to users

If a business has more than one partner and the other partner(s) are not from the same household as the respondent, then the response was "Yes" to this question. If "No", the instruction was to go to Question 16.

Universe

All individuals who reported owning or operating an active business and responded "Yes" to Q12.

Final code list

1 = Yes

2 = No

☐ = Not applicable

Partners in neighbourhood (Q15NoPartners)

(@52 2.)

15	How many of those partners live in other households?
----	--

Note to users

The interviewer was asked to proceed if the answer was "Yes".

Universe

All individuals who reported owning or operating an active business and responded "Yes" to Q12.

Final code list

Valid range: 01 – 05

□□ = Not applicable

Main owner (Q16MainOwner)

(@54 1.)

16	Who is the main owner of this business? 1 = Yourself 2 = Another family or household member 3 = Another person in the partnership or cooperative, not a household member 4 = The ownership is equally shared between two or more owners 5 = Other, <i>specify</i>
----	---

Note to users

People could be in a partnership equally or with some kind of hierarchy. Ask for the main owner. For this survey, the partner who invests more money in the business is regarded as the main owner.

Universe

All individuals who reported owning or operating an active business and responded "Yes" to Q12.

Final code list

1 = Yourself

2 = Another family or household member

4 = The ownership is equally shared between two or more owners

□ = Not applicable

Location of the business (Q17Location)

(@55 2.)

17	Does this business mainly operate...? 01 = Within the owner's dwelling/s – with its own space (e.g. a separate room) 02 = Within the owner's dwelling/s – without its own space (e.g. a family room) 03 = In a structure attached to the owner's dwelling/s or on the same plot (e.g. a workshop in the backyard) 04 = Within another person's dwelling (e.g. a neighbour's dwelling) 05 = In a non-residential building (e.g. an office block or factory) 06 = From a taxi rank/bus station/train station 07 = On a footpath, street or open space 08 = At an open market with a permanent kiosk 09 = No fixed location/mobile → Go to Q24 10 = At customer's homes or offices → Go to Q24 11 = Other, specify 12 = At an open market without a permanent kiosk
----	---

Note to users

This question helps in establishing the location where the business operates. For example, if a person is selling cold drinks in their house without a separate room for this, you will mark 02. There are cases, though, where a person goes from door to door selling goods, or from place to place rendering services, and the administrative work is done somewhere else in a fixed position, for example, a taxi owner. In such cases, the location where the business operates is where an individual actually does their work, so the enumerator was instructed to mark "No fixed location/mobile". The interviewer was also asked to note the skip instruction for Options 09 and 10 – "No fixed location/mobile" and "At customer's homes or offices," and to go to Question 24.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 01 = Within the owner's dwelling/s – with its own space (e.g. a separate room)
- 02 = Within the owner's dwelling/s – without its own space (e.g. a family room)
- 03 = In a structure attached to the owner's dwelling/s or on the same plot (e.g. a workshop in the backyard)
- 04 = Within another person's dwelling (e.g. a neighbour's dwelling)
- 05 = In a non-residential building (e.g. an office block or factory)
- 06 = From a taxi rank/bus station/train station
- 07 = On a footpath, street or open space
- 08 = At an open market with a permanent kiosk
- 09 = No fixed location/mobile
- 10 = At customers' homes or offices
- 11 = Other
- 12 = At an open market without a permanent kiosk

Location arrangement (Q18Tempstructure)

(@57 1.)

18	Is the business location or premises where you operate...? 1 = Owned by yourself/part owner? 2 = Rented? 3 = Rent free, with permission (borrowed)? → Go to Q21 4 = Rent free, without permission (squatting)? → Go to Q21 5 = Other, <i>specify</i> ?
-----------	--

Note to users

This question was asked to establish whether the business location is permanent or temporary. "Permanent location" here refers to a place where a business operates or has been operating over a period of time; for example, selling vegetables at a street corner, the same corner every day, and a person does not have to fight with anybody, as it is considered a permanent location. A "temporary location" refers to a business place that can change from day to day, a temporary arrangement; for example, a person who asks to put a table outside a shop to sell their vegetables because there is a sale for that particular day, since many people are frequenting the shop. The following day, the same person is going to look for another shop with a sale to put their table there.

Universe

All individuals who reported owning or operating an active business at a fixed location.

Final code list

- 1 = Owned by yourself/part owner?
- 2 = Rented?
- 3 = Rent free, with permission (borrowed)? → **Go to Q21**

4 = Rent free, without permission (squatting)? → **Go to Q21**

5 = Other, specify?

☐ = Not applicable

Pay for location (Q19PayLocation)

(@58 1.)

19	Do you pay for the use of this location for business purposes? 1 = YES 2 = No → Go to Q21
-----------	---

Note to users

The interviewer should ask whether the respondent pays for the use of the business location. A respondent may be paying for the use of the location for something other than the business. For example, if a business is attached to a dwelling and a person is paying for the use of the location as a dwelling and not as a business, the answer is "No". If Option 2 is chosen, the instruction was to go to Question 21.

Universe

All individuals who reported owning or operating an active business at a fixed location.

Final code list

1 = Yes

2 = No

☐ = Not applicable

To whom do you make the payment for the location?

19a	To whom do you make payments for the use of the location? 1 = Municipality/provincial authority 2 = Professional association 3 = Business association 4 = Traditional leader 5 = Protection agency/ies 6 = Friend/relative 7 = Owner of the location/landlord 8 = Other, specify
------------	---

Note to users

For those who pay for the use of the location where their business operates, the question captures the organisation that receives the payments. For this question, "Yes" or "No" is recorded for each option.

Universe

All individuals who reported owning or operating an active business at a fixed location, and paid for that location.

Final code list

1) *Municipality/provincial authority (Q19A1Municipality)*

(@59 1.)

1 = Yes

2 = No

☐ = Not applicable

2) Professional association (Q19A2Profassociation) (@60 1.)

1 = Yes

2 = No

☐ = Not applicable

3) Business association (Q19A3Busnsassociation) (@61 1.)

1 = Yes

2 = No

☐ = Not applicable

4) Traditional leader (Q19A4Traditionalleader) (@62 1.)

1 = Yes

2 = No

☐ = Not applicable

5) Protection agency/ies (Q19A5Protectionagency) (@63 1.)

1 = Yes

2 = No

☐ = Not applicable

6) Friend/relative (Q19A6Friend) (@64 1.)

1 = Yes

2 = No

☐ = Not applicable

7) Owner of the location/landlord (Q19A7Owner) (@65 1.)

1 = Yes

2 = No

☐ = Not applicable

8) Other, specify (Q19A8Other) (@66 1.)

1 = Yes

2 = No

☐ = Not applicable

Proof of payment (Q19BPaylocproof) (@67 1.)

19b	Do you receive a proof of payment for use of the location (e.g. a receipt)? 1 = Yes 2 = No
-----	---

Note to users

This question captures the proof of payment for those who pay for the location of their business.

Universe

All individuals who reported owning or operating an active business at a fixed location, and paid for that location.

Final code list

1 = Yes

2 = No

Cost of location (Q20Cost/location)

(@68 5.)

20	How much did you pay in the last calendar month? (Rands)
----	--

Note to users

This question was asked if the answer to Question 19 is a "Yes", and the total amount was given in Rands.

Universe

All individuals who reported owning or operating an active business at a fixed location, and paid for that location..

Final code list

Valid range: 0 – 35000

□ = Not applicable

Electricity availability (Q21Electricity)

(@73 1.)

21	Is electricity available at the main site where the business is operated? 1 = Yes 2 = No 3 = Not applicable
----	---

Note to users

This question is asked to establish if the business has access to electricity.

Universe

All individuals who reported owning or operating an active business at a fixed location.

Final code list

1= Yes

2 = No

3 = Not applicable

Main source of water (Q22Water)

(@74 2.)

22	What is the main source of water for the business (the main site)? 01 = Piped (tap) water in structure 02 = Piped (tap) water on site 03 = Public tap/shared tap with others 04 = Borehole on site 05 = Borehole off-site 06 = Rainwater tank on site 07 = Flowing water/stream 08 = Dam/pool/stagnant water 09 = Well 10 = Spring 11 = Other, specify 12 = No water access 13 = Not applicable
----	---

Note to users

This question is asked to establish if the business has access to water at its main site of operation.

Universe

All individuals who reported owning or operating an active business at a fixed location.

Final code list

- 01 = Piped (tap) water in structure
- 02 = Piped (tap) water on site
- 03 = Public tap/shared tap with others
- 04 = Borehole on site
- 05 = Borehole off-site
- 06 = Rainwater tank on site
- 07 = Flowing water/stream
- 08 = Dam/pool/stagnant water
- 09 = Well
- 10 = Spring
- 11 = Other
- 12 = No water access
- 13 = Not applicable

Access to a toilet facility (Q23ToiletFacility)

(@76 1.)

23	What kind of toilet facility does the business have? 1 = Flush toilet on site 2 = Flush toilet off-site 3 = Chemical toilet 4 = Pit latrine with ventilation pipe 5 = Pit latrine without ventilation pipe 6 = Bucket toilet 7 = None 8 = Other, specify 9 = Not applicable
-----------	--

Note to users

This question is asked to establish if the business has access to a toilet facility at its main site of operation.

Universe

All individuals who reported owning or operating an active business at a fixed location.

Final code list

- 1 = Flush toilet on site
- 2 = Flush toilet off-site
- 3 = Chemical toilet
- 4 = Pit latrine with ventilation pipe
- 5 = Pit latrine without ventilation pipe
- 6 = Bucket toilet
- 7 = None
- 8 = Other
- 9 = Not applicable

Means of communication (Q24COMMUNICATION)

(@77 1.)

24	What is the main means of communication that the business has access to? 1 = Fixed telephone on site 2 = Fixed telephone not on site 3 = Cellular telephone 4 = a public telephone 5 = Internet/email 6 = None 7 = Other, specify
-----------	---

Note to users

The question was asked to establish the business's means of communication.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Fixed telephone on site
- 2 = Fixed telephone not on site
- 3 = Cellular telephone
- 4 = A public telephone
- 5 = Internet/Email
- 6 = None
- 7 = Other

Type of record (Q25Typrecord)

(@78 1.)

25	What records do you keep for this business? 1 = Simple informal financial records of sales and/or expenditures 2 = Some financial accounts but not full (for example, expenditures) 3 = Full financial records 4 = No financial records kept →Go to Q27
-----------	--

Note to users

Some businessmen/-women record every transaction in a business, while others do not. Probing questions were asked to establish the appropriate code. Note that professionals do full annual accounts, and in most informal businesses, either no accounts are kept or just simple informal records are kept. The interviewer was asked to note the skip instruction for Option 4, "No accounts kept", then go to Question 27.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Simple informal records of sales and/or expenditures
- 2 = Some accounts but not full (for example, expenditures)
- 3 = Full annual accounts
- 4 = No accounts kept

Record (Q26Recseperate)

(@79 1.)

26	Do you record the expenditures of the business separately from the expenditures of the household? 1 = Yes, they are all recorded separately 2 = Some are recorded separately, some together 3 = No, they are all recorded together → Go to Q28
-----------	---

Note to users

In some cases, especially in informal businesses, business expenditure is not separated from household expenditure. An example is someone who runs a kiosk and gets food items from the kiosk to use at home without recording it, or who does not keep separate records for electricity used for the business and the household. The interviewer was asked to note the skip instruction, then proceed to Question 28.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes, they are all recorded separately
 2 = Some are recorded separately, some together
 3 = No, they are all recorded together
☐ = Not applicable

Reason for not keeping records (Q27RSNRECNOTKEPT)

(@80 1.)

27	Why do you not keep financial records for this business? 1 = I don't have any accounting skills 2 = The business is too small 3 = No time to keep records 4 = I don't see a need to keep records 5 = Other, specify
-----------	--

Note to users

Sometimes small business owners do not keep records of the business because they do not have the knowledge/skills or they do not see a need to. The interviewer was asked to ask the question if the answer in Q25 was Option 4, "No accounts kept."

Universe

All individuals who reported owning or operating an active business and did not keep financial records.

Final code list

- 1 = No skills
 2 = The business is too small
 3 = No time to keep records
 4 = Don't see a need to keep records
 5 = Other
☐ = Not applicable

Duration (Q28Duration)

(@81 2.)

28	How many months in the last twelve months did the business operate?
	If 12 months Go to Q29
	If less than 12 months Go to Q30

Note to users

This question was asked to determine the duration of the business's operation.

Universe

All individuals who reported owning or operating an active business.

Final code list

Valid range: 01 – 12

Turnover (Q29TURNOVER12MNTH)

(@83 6.)

29	In the last 12 months, how much money came into the business through sales or services offered, before any deductions (turnover)? (Rands)
	→Go to Q31

Note to users

The question was asked to determine the business turnover. The interviewer was asked to note the skip instruction.

Universe

All individuals who reported owning or operating an active business.

Final code list

Valid range: 0 – 720000

Unspecified:

☐ = Not applicable

Level of business activity

29a	Looking at each month, in the last 12 months, would you say the level of business activity was high, normal or low (based on turnover before any deductions)? 01 = July 02 = August 03 = September 04 = October 05 = November 06 = December 07 = January 08 = February 09 = March 10 = April 11 = May 12 = June → Go to Q31
------------	--

Note to users

This question aims to capture the level of business activity in each month over the last twelve months. For each month, the information recorded is whether the level of business activity was high, normal or low.

Universe

All individuals who reported owning or operating an active business.

Final code list

1) June (Q29a12JUN)	(@89	1.)
1 = High		
2 = Normal		
3 = Low		
2) July (Q29a1JUL)	(@90	1.)
1 = High		
2 = Normal		
3 = Low		
3) August (Q29a2AUG)	(@91	1.)
1 = High		
2 = Normal		
3 = Low		
4) September (Q29a3SEP)	(@92	1.)
1 = High		
2 = Normal		
3 = Low		
5) October (Q29a4OCT)	(@93	1.)
1 = High		
2 = Normal		
3 = Low		
6) November (Q29a5NOV)	(@94	1.)
1 = High		
2 = Normal		
3 = Low		
7) December (Q29a6DEC)	(@95	1.)
1 = High		
2 = Normal		
3 = Low		
8) January (Q29a7JAN)	(@96	1.)
1 = High		
2 = Normal		
3 = Low		
9) February (Q29a8FEB)	(@97	1.)
1 = High		
2 = Normal		
3 = Low		

10) March (Q29a9MAR) (@98 1.)

1 = High
2 = Normal
3 = Low

11) April (Q29a10APR) (@99 1.)

1 = High
2 = Normal
3 = Low

12) May (Q29a11MAY) (@100 1.)

1 = High
2 = Normal
3 = Low

Less than 12 months (Q30Rsnless12Mnth) (@101 2.)

30	Ask if less than 12 months in Q28, otherwise go to Q31 What was the main reason that the business had no activity in some months? 01 = Seasonal factors 02 = Family reasons (e.g. death of a family member, taking care of a sick family member) 03 = Non-payment of government charges/taxes 04 = No customers 05 = Sickness of yourself or staff 06 = Other personal reasons than sickness (pregnancy, etc.) 07 = Lack of raw materials 08 = Lack of funds to buy supplies 09 = No one to help during the owner's absence 10 = Business created during the past 12 months 11 = Due to violence or criminal incident/s 12 = Other, specify 13 = Natural disasters
----	---

Note to users

This question was asked to determine the main reason for business inactivity if it had been operational for less than 12 months. Interviewers were asked to skip this question if the business had been operational for each of the 12 months preceding the interview.

Universe

All individuals who reported owning or operating an active business, whose business had been operational for less than 12 months.

Final code list

01 = Seasonal factors
02 = Family reasons (e.g. death of a family member, taking care of a sick family member)
03 = Non-payment of government charges/taxes
04 = No customers
05 = Sickness of yourself or staff
06 = Other personal reasons than sickness (pregnancy, etc.)
07 = Lack of raw materials
08 = Lack of funds to buy supplies
09 = No one to help during the owner's absence
10 = Business created during the past 12 months

11 = Due to violence or criminal incident/s

12 = Other

13 = Natural disaster

□ = Not applicable

Business started (Q31BusStarted)

(@103 1.)

31	When did this business start operating? 1 = Less than a year ago 2 = 1 or more but less than 3 years ago 3 = 3 or more but less than 5 years ago 4 = 5 or more but less than 10 years ago 5 = 10 or more years ago 6 = can't remember/Don't know
-----------	---

Note to users

The question was asked to determine how long ago the business had started.

Universe

All individuals who reported owning or operating an active business.

Final code list

1 = Less than a year ago

2 = 1 or more but less than 3 years ago

3 = 3 or more but less than 5 years ago

4 = 5 or more but less than 10 years ago

5 = 10 or more years ago

6 = Can't remember/don't know

Main reason (Q32MainReason)

(@104 2.)

32	What was the main reason you started in this business or started running this business? 01 = I inherited the business/continuing the family tradition 02 = I was unemployed 03 = I had no alternative income source 04 = I was retrenched 05 = Inadequate income from the other source 06 = I like this type of business activity 07 = I have the skills for this business 08 = I have the equipment for this business 09 = This business brings high income 10 = Small investment needed 11 = Unhappiness with previous work 12 = New opportunity/Idea 13 = Other, specify 14 = To survive/make ends meet/provide for my family 15 = I want to be my own boss or create employment for other people 16 = I want to earn money while I searched for a job
-----------	--

Note to users

The question was asked to identify the primary motivation behind the establishment of the business.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 01 = Inherited the business/continuing the family tradition
- 02 = I was unemployed
- 03 = I had no alternative income source
- 04 = I was retrenched
- 05 = Inadequate income from the other source
- 06 = I like this type of business activity
- 07 = I have the skills for this business
- 08 = I have equipment for this business
- 09 = The business brings high income
- 10 = Small investment needed
- 11 = Unhappiness with previous work
- 12 = New opportunity/idea
- 13 = Other
- 14 = To survive/make ends meet/provide for my family
- 15 = I want to be my own boss or create employment for other people
- 16 = I want to earn money while I searched for a job

Find any support (Q33FinSupport)

(@106 1.)

33	Did you need any money to start the business? 1 = Yes 2 = No →Go to Q44
-----------	--

Note to users

This question was asked to determine whether any funding support was required to start the business. The interviewer was asked to note the skip instruction: If the answer was "No", they had to skip and go to Question 44.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes
- 2 = No

Usage of own money (Q34OwnMoney)

(@107 1.)

34	Did you use your own money to start the business? 1 = Yes 2 = No →Go to Q37
-----------	--

Note to users

This question only referred to the individual's own savings, not loans. The interviewer was asked to skip to Question 37 if the answer was "No."

Universe

All individuals who reported owning or operating an active business and required funding to start the business.

Final code list

- 1 = Yes
2 = No
☐ = Not applicable

Main source of money (Q35MainSource)

(@108 2.)

35	What was the main source of your own money? 01 = Savings from previous and/or present wage employment 02 = Savings from other business 03 = Sale of livestock/crops 04 = Sales of other assets 05 = Inheritance 06 = Pension from work 07 = Retirement/severance pay 08 = Proceeds from an investment policy or similar 09 = Money paid out from a stokvel 10 = Other savings, specify ... 11 = Old-age grant 12 = Other social grant (excluding old age grant)
-----------	--

Note to users

If a respondent used their own money to start a business, their **main** source of this money was requested. The term "main" is emphasised here because it is possible that a person used money from different sources; for example, a person using their bonus money plus an inheritance. So, in this case, the interviewer recorded the main source, i.e. where **most** of the money came from.

Universe

All individuals who reported owning or operating an active business and required funding to start the business.

Final code list

- 01 = Savings from previous and/or present wage employment
 02 = Saving from other business
 03 = Sale of livestock/crops
 04 = Sales of other assets
 05 = Inheritance
 06 = Pension from work
 07 = Retirement/severance pay
 08 = Proceeds from an investment policy or similar
 09 = Money paid out from a stokvel
 10 = Other savings
 11 = Old age grant
 12 = Other social grant (excluding old age grant)
☐ = Not applicable

Your total amount used (Q36Totownmoney)

(@110 6.)

36	How much of your own money did you use to start this business? (Rands)
----	--

Note to users

This question emphasised the respondent's use of their own money to start the business. If the respondent used their inheritance plus a loan from the bank, the interviewer only recorded the amount from the inheritance.

Universe

All individuals who reported owning or operating an active business and required funding to start the business.

Final code list

Valid range: 0 – 500000

☐ = Not applicable

Borrowing of money (Q37BorMoney)

(@116 1.)

37	Did you borrow any money to start this business? 1 = Yes 2 = No →Go to Q42
----	---

Note to users

Sometimes a group of people come together, raise money every month and give a lump sum to one member on a rotational basis. This is called a *stokvel*. The interviewer asked whether the respondent raised money to start a business through this kind of arrangement or any other similar arrangement. The interviewer was asked to skip to Question 42 if the answer was "No."

Universe

All individuals who reported owning or operating an active business and required funding to start the business.

Final code list

1 = Yes

2 = No

☐ = Not applicable

From where did you get the loan?

38	Where did you get the loan to start the business? 1 = Loans from commercial banks 2 = Loans from friends/relatives 3 = Loans from credit societies/ stokvels 4 = Loans from moneylenders/mashonisas 5 = Loans from (business) partners 6 = Loans from business association 7 = Loans from NGO/CBO 8 = Loans from others, <i>specify</i> 9 = Government agencies, e.g. IDC, Small business development agencies
----	--

Note to users

The interviewer was asked to read all the options to the respondent and mark either "Yes" or "No" for each option.

Universe

All individuals who reported owning or operating an active business and used funding from a loan to start the business.

Final code list

- 1) *Loans from commercial banks (Q381Combanks)* (@117 1.)
 1 = Yes
 2 = No
☐ = Not applicable
- 2) *Loans from friends/relatives (Q382Friends)* (@118 1.)
 1 = Yes
 2 = No
☐ = Not applicable
- 3) *Loans from credit societies (Q383CrSociety)* (@119 1.)
 1 = Yes
 2 = No
☐ = Not applicable
- 4) *Loans from moneylenders/mashonisas (Q384MnyLender)* (@120 1.)
 1 = Yes
 2 = No
☐ = Not applicable
- 5) *Loans from (business) partners (Q385Partner)* (@121 1.)
 2 = No
☐ = Not applicable
- 6) *Loans from business association (Q386Busnsass)* (@122 1.)
 2 = No
☐ = Not applicable
- 7) *Loans from NGO/CBO (Q387NGO)* (@123 1.)
 2 = No
☐ = Not applicable
- 8) *Loans from others, specify (Q388Other)* (@124 1.)
 1 = Yes
 2 = No
☐ = Not applicable
- 9) *Loans Government agencies (Q389GOV)* (@125 1.)
 1 = Yes
 2 = No
☐ = Not applicable

Total amount borrowed (Q39Totbormoney) (@126 6.)

39	What was the total amount of money that you borrowed to start the business? (Rands)
----	---

Note to users

This question included the money borrowed from all the loans mentioned in Question 38. The amount was recorded.

Universe

All individuals who reported owning or operating an active business and used funding from a loan to start the business.

Final code list

Valid range: 000000 – 760000
☐ = Not applicable

Paying off money borrowed (Q40Payoffloan)

(@132 1.)

40	Are you presently paying off any money from the loan/s you took to start the business? 1 = YES 2 = No →Go to Q42
-----------	---

Note to users

This question referred to the loan/s discussed in Question 38. The interviewer was asked to skip to Question 42 if the answer was "No."

Universe

All individuals who reported owning or operating an active business and used funding from a loan to start the business.

Final code list

- 1 = Yes
2 = No
☐ = Not applicable

Total amount paid (Q41TotPayoff)

(@133 5.)

41	How much did you pay off in the last calendar month? (Rands)
-----------	---

Note to users

The interviewer was asked to only record the numeric values.

Universe

All individuals who reported owning or operating an active business and used funding from a loan to start the business.

Final code list

- Valid range: 100 – 25000
☐ = Not applicable

Obtain grant (Q42Grant)

(@138 1.)

42	Did you obtain a business grant to start this business? 1 = Yes 2 = No →Go to Q44
-----------	--

Note to users

This question referred to the money obtained by the respondent to start a business that he/she is not expected to pay back; for example, a government giving money to unemployed people to start a business as a way of dealing with unemployment. This constitutes a grant since those people are not supposed to pay it back. The interviewer was asked to skip to Question 44 if the answer was "No".

Universe

All individuals who reported owning or operating an active business and required funding in order to start the business.

Final code list

- 1 = Yes
2 = No
☐ = Not applicable

From where did you obtain the business grant?

43	From where did you obtain the business grant? 1 = From government..... 2 = From a non-governmental organisation/CBO... 3 = Other, <i>specify</i> 4 = From a private enterprise
-----------	---

Note to users

The interviewer was asked to read all the options to the respondent and mark either "Yes" or "No" for each option.

Universe

All individuals who reported owning or operating an active business and received a business grant in order to start the business.

Final code list

1) From government (Q431Government) (@139 1.)

1 = Yes

2 = No

☐ = Not applicable

2) From a non-governmental organisation/CBO (Q432NGO) (@140 1.)

2 = No

☐ = Not applicable

3) Other, specified (Q433Othr) (@141 1.)

1 = Yes

2 = No

☐ = Not applicable

4) From private enterprise (Q434PRIVATE) (@142 1.)

1 = Yes

2 = No

☐ = Not applicable

Usage of raw material (Q44RawMaterial) (@143 1.)

44	Does the business use any raw materials, e.g. wood for furniture or steel for making gates, flour for making fat cakes? Raw material is something that you change in some way before selling it. 1 = YES 2 = No →Go to Q46
-----------	---

Note to users

"Raw materials" refers to something that a person changes before selling; for example, a person who makes and sells jerseys will buy wool to make those jerseys. So, wool in this case is a raw material because it is changed to jerseys before selling it. Note the skip instruction: If the answer was "No", the interviewer was asked to go to Question 46.

Universe

All individuals who reported owning or operating an active business.

Final code list

1 = Yes

2 = No

Costs (Q45Costrawmat)

(@144 5.)

45	In the last calendar month, how much was spent on raw materials? (Rands)
----	--

Note to users

The interviewer was asked to write the amount in the space provided.

Universe

All individuals who reported owning or operating an active business.

Final code list

Valid range: 0 – 60000

□ = Not applicable

Usage of any supplies (Q46Supplier)

(@149 1.)

46	Does the business use any supplies, e.g. beverages or fruit? Supply is something that you do not change before reselling it. 1 = YES 2 = No →Go to Q48
----	--

Note to users

"Supplies" refers to something that an individual does not change before reselling it; for example, soft drinks for selling at a profit. The person is not changing anything on these soft drinks, so this is referred to as supplies. Note the skip instruction: If the answer was "No", the interviewer was asked to go to Question 48.

Universe

All individuals who reported owning or operating an active business.

Final code list

1 = Yes

2 = No

Costs (Q47Costsupp)

(@150 5.)

47	In the last calendar month, how much was spent on these supplies? (Rands)
----	---

Note to users

The interviewer was asked to write the amount in the space provided.

Universe

All individuals who reported owning or operating an active business.

Final code list

Valid range: 0 – 50000

□ = Not applicable

Gross income from sales (Q48Turnover1stmnth)

(@155 6.)

48	In the last calendar month, how much money came into the business through sales or services offered, before any deductions (turnover)? (Rands)
----	--

Note to users

The question refers to the money obtained through selling. For example, if a person was selling jerseys for R20 each and had sold 10 jerseys in the last calendar month, this would mean that R200 was recorded as money received from sales before deductions.

Universe

All individuals who reported owning or operating an active business.

Final code list

Valid range: 0 – 150000

Income from other sources (Q49OthrIncome)

(@161 5.)

49	In the last calendar month, how much money came into the business from other sources? (Rands)
----	---

Note to users

The interviewer was asked to record the figure in the space provided.

Universe

All individuals who reported owning or operating an active business.

Final code list

Valid range: 0 – 75000

What does the business need assistance with in order to progress/grow?

50	What does the business need assistance with in order to progress/grow? Does it need assistance with ... 1 = Provision of an alternative site? 2 = Better access to loans? 3 = Assistance with marketing? 4 = Better access to raw materials/supplies? 5 = Less strict government regulations? 6 = Access to modern technology? 7 = Forming contacts with others in similar businesses for cooperation? 8 = Other, <i>specify</i>
----	---

Note to users

The interviewer was asked to read all the options to the respondent and to record either "Yes" or "No" for each option.

Universe

All individuals who reported owning or operating an active business.

Final code list

1) Provision of an alternative site (Q501AltLocation)

(@166 1.)

1 = Yes

2 = No

2) *Better access to loans (Q502Loans)* (@167 1.)

1 = Yes

2 = No

3) *Assistance with marketing (Q503Marketing)* (@168 1.)

1 = Yes

2 = No

4) *Better access to raw materials/supplies (Q504Material)* (@169 1.)

1 = Yes

2 = No

5) *Less strict government regulations (Q505GovRegulation)* (@170 1.)

1 = Yes

2 = No

6) *Access to modern technology (Q506Technology)* (@171 1.)

1 = Yes

2 = No

7) *Forming contacts with others in similar businesses for cooperation (Q507Contracts)* (@172 1.)

1 = Yes

2 = No

8) *Other, specify (Q508Other)* (@173 1.)

1 = Yes

2 = No

Most important business assistance (Q51Assistance) (@174 1.)

51	Ask if more than one YES in Q50, otherwise go to Q52 Which of the above-mentioned forms of assistance is the most important? <i>Give a response category number from Q50.</i>
----	--

Note to users

This question was only applicable if there was more than one "Yes" to Question 50.

Universe

All individuals who reported owning or operating an active business and indicated that they required assistance.

Final code list

1 = Provision of an alternative site

2 = Better access to loans

3 = Assistance with marketing

4 = Better access to raw materials/supplies

5 = Less strict government regulations

6 = Access to modern technology

7 = Forming contacts with others in similar businesses for cooperation

8 = Other

□ = Not applicable

Where advice to run a business was obtained (Q52advice)

(@175 1.)

52	Where do you get advice on how to run this business?	
	1 = The institution that provided funding to start the business	☐ 1
	2 = Business partners	☐ 2
	3 = Financial advisor	☐ 3
	4 = Friends and relatives	☐ 4
	5 = No advice received	☐ 5
	6 = Other, specify	☐ 6

Note to users

This question was asked to determine if the business owner received advice on how to run their business. The response was recorded.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = The institution that provided funding to start the business
- 2 = Business partners
- 3 = Financial advisor
- 4 = Friends and relatives
- 5 = No advice received
- 6 = Other

Business employ any people (Q53Employer)

(@176 1.)

53	Do other people besides yourself work in this business, paid or unpaid, including household members?
	1 = YES
	2 = No →Go to Q60

Note to users

"Paid workers" refers to people who are remunerated either in cash or in kind; for example, if a person works in a spaza and the owner gives them boarding and lodging in return for their services, that person is considered as paid, even though he/she does not receive any money. Usually, unpaid workers are relatives. If the answer was "No", the interviewer was asked to go to Question 60.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes
- 2 = No

How many paid and unpaid workers

54	How many paid and unpaid workers (anyone working more than 1 hour per week) were there at this business, including other household members ...
	1 = At this time last year?
	2 = During the last calendar month?
	3 = During the last week?
	4 = In the first month when you started the business or started running the business?

Note to users

The question consists of two columns (see the questionnaire for the mentioned columns): One for unpaid workers and the other for paid workers. If a business has five workers and two of those are unpaid, the interviewer was asked to record "2" under the unpaid column and "3" under the paid column.

Universe

All individuals who reported owning or operating an active business, who had workers working for them.

Final code list

1) At this time last year

Paid (Q541Pdlstyear) (@177 2.)

Valid range: 00 – 13

☐ = Not applicable

Unpaid (Q541Unpdlstyear) (@179 2.)

Valid range: 00 – 04

☐ = Not applicable

2) During the last calendar month

Paid (Q542Pdlstmnth) (@181 2.)

Valid range: 00 – 60

☐ = Not applicable

Unpaid (Q542Unpdlstmnth) (@183 2.)

Valid range: 00 – 03

☐ = Not applicable

3) During the last week

Paid (Q543PdLstweek) (@185 2.)

Valid range: 00 – 14

☐ = Not applicable

Unpaid (Q543UnPdLstweek) (@187 2.)

Valid range: 00 – 13

☐ = Not applicable

4) In the first month when you started the business or started running the business

Paid (Q544PDFSTMNTH) (@189 2.)

Valid range: 00 - 06

☐ = Not applicable

Unpaid (Q544UNPDFSTMNTH) (@191 1.)

Valid range: 0

☐ = Not applicable

In the past seven days, how many of these workers were

55	In the last week, how many of these workers were ... 1 = Full-time workers (35 hours or more per week)? 2 = Part-time workers (less than 35 hours per week)?
----	---

Note to users

The interviewer was asked to write down the figures in the spaces provided.

Universe

All individuals who reported owning or operating an active business, who had workers working for them.

Final code list**1) Full-time workers (35 hours or more per week)**

Paid (Q551PdFulltime) (@192 2.)

Valid range: 00 – 13

☐ = Not applicable

Unpaid (Q551UnPdfulltime) (@194 1.)

Valid range: 0 – 01

☐ = Not applicable

2) Part-time workers (less than 35 hours per week)

Paid (Q552PdParttime) (@195 2.)

Valid range: 00 – 04

☐ = Not applicable

Unpaid (Q552UnPdparttime) (@197 1.)

Valid range: 0

☐ = Not applicable

How many of these workers were male or female

56	In the last week, how many of these workers were ...	Paid		Unpaid	
	1 = Male?				
	2 = Female?				

Note to users

The question was a follow-up of the previous question. It referred to the last week.

Universe

All individuals who reported owning or operating an active business, who had workers working for them.

Final code list**1) Male**

Paid (Q561PdMale) (@198 1.)

Valid range: 0 – 6

☐ = Not applicable

Unpaid (Q561UnPdmale) (@199 1.)

Valid range: 0

☐ = Not applicable

2) Female

Paid (Q562PdFemale) (@200 2.)

Valid range: 00 – 01

☐ = Not applicable

Unpaid (Q562Unpdfemale)

(@202 1.)

Valid range: 0 – 1

☐ = Not applicable

How many of these workers were?

57	In the last week, how many of these workers were ...
	1 = African/Black?
	2 = Coloured?
	3 = Indian/Asian?
	4 = White?
	5 = Other? <i>Specify</i>

Note to users

The reference period was still "the last week".

Universe

All individuals who reported owning or operating an active business, who had workers working for them.

Final code list

1) Black

Paid (Q571PdBlack)

(@203 2.)

Valid range: 00 – 10

☐ = Not applicable

Unpaid (Q571UnPdBlack)

(@205 2.)

Valid range: 00

☐ = Not applicable

2) Coloured

Paid (Q572PdColoured)

(@207 1.)

Valid range: 0 – 2

☐ = Not applicable

Unpaid (Q572UnPdColoured)

(@208 2.)

Valid range: 00

☐ = Not applicable

3) Indian/Asian

Unpaid (Q573PdIndian)

(@210 1.)

Valid range: 0

☐ = Not applicable

Paid (Q573UnPdIndian)

(@211 2.)

Valid range: 00 – 01

☐ = Not applicable

4) White

Paid (Q574PdWhite)

(@213 1.)

Valid range: 0

☐ = Not applicable

Unpaid (Q574UnpdWhite)

(@214 2.)

Valid range: 00 – 01

☐ = Not applicable

5) Other population group

Paid (Q575PdOther)

(@216 2.)

Valid range: 00

☐ = Not applicable

Unpaid (Q575UnpdOther)

(@218 2.)

Valid range: 00

☐ = Not applicable

How many of these workers were

58	In the last week, how many of these workers were
	1 = Aged 15 – 24 years?
	2 = Aged 25 – 34 years?
	3 = Aged 35 – 44 years?
	4 = Aged 45 – 54 years?
	5 = Aged 55 – 64 years?
	6 = Aged more than 64 years?
	7 = Under 15 years of age?

Note to users

Note that the reference period was still "the last week".

Universe

All individuals who reported owning or operating an active business, who had workers working for them.

Final code list

1) Aged 15–24 years

Paid (Q581Pd15_24)

(@220 2.)

Valid range: 00 – 03

Unspecified: 99

☐ = Not applicable

Unpaid (Q581Unpd15_24)

(@222 2.)

Valid range: 00 – 02

Unspecified: 99

☐ = Not applicable

2) Aged 25–34 years

Paid (Q582Pd25_34)

(@224 2.)

Valid range: 00 – 08

Unspecified: 99

☐ = Not applicable

Unpaid (Q582Unpd25_34)

(@226 2.)

Valid range: 00 – 08

Unspecified: 99

☐ = Not applicable

3) Aged 35–44 years

Paid (Q583Pd35_44) (@228 2.)

Valid range: 00 – 04

Unspecified: 99

☐ = Not applicable

Unpaid (Q583Unpd35_44) (@230 2.)

Valid range: 00 – 02

Unspecified: 99

☐ = Not applicable

4) Aged 45–54 years

Paid (Q584Pd45_54) (@232 2.)

Valid range: 00 – 03

Unspecified: 99

☐ = Not applicable

Unpaid (Q584Unpd45_54) (@234 2.)

Valid range: 00 – 01

Unspecified: 99

☐ = Not applicable

5) Aged 55–64 years

Paid (Q585Pd55_64) (@236 2.)

Valid range: 00 – 02

Unspecified: 99

☐ = Not applicable

Unpaid (Q585Unpd55_64) (@238 2.)

Valid range: 00 – 01

Unspecified: 99

☐ = Not applicable

6) Aged more than 64 years

Paid (Q586PdMore64) (@240 2.)

Valid range: 00 – 01

Unspecified: 99

☐ = Not applicable

Unpaid (Q586UnpdMore64) (@242 2.)

Valid range: 00 – 01

Unspecified: 99

☐ = Not applicable

7) Under 15 years of age

Paid (Q587PdUnder15) (@244 2.)

Valid range: 00 - 01

Unspecified: 99

☐ = Not applicable

Unpaid (Q587UnpdUnder15) (@246 2.)

Valid range: 00

Unspecified: 99

☐ = Not applicable

What were the total wages, salaries and other benefits paid to all the employees during the last calendar month?

59	What were the total wages, salaries and other benefits paid to all the employees during the last calendar month? 1 = Wages and salaries, including overtime, bonuses, etc. (Rands) 2 = Payment in kind (food, clothing, drinks, etc.). Give an estimated value (Rands) 3 = Refund of transport costs (Rands) 4 = Other, <i>specify</i>
-----------	---

Note to users

The interviewer was asked to read out the options to the respondent and to write the figure in the appropriate space.

Universe

All individuals who reported owning or operating an active business, who had workers working for them..

Final code list

1) Wages and salaries, including overtime, bonuses, etc.

Paid (Q591Empl_Salary) (@248 6.)

Valid range: 00 – 56000

☐ = Not applicable

2) Payment in kind (food, clothing, drinks, etc.)

Paid (Q592Empl_Inkind) (@254 4.)

Valid range: 00 – 2000

☐ = Not applicable

3) Refund of transport costs

Paid (Q593Empl_Transprt) (@258 4.)

Valid range: 00 – 2400

☐ = Not applicable

4) Other

Paid (Q594Empl_Other) (@262 6.)

Valid range: 00 – 600

999999: Unspecified

☐ = Not applicable

Remuneration for employers and own-account workers

60	How much was withdrawn from the business by you during the last calendar month as ... 1 = Wages and salaries, including overtime, bonuses, etc., for yourself? (Rands) 2 = Payment in kind (food, clothing, etc.) for yourself? Give an estimated value (Rands) 3 = Refund of transport costs for yourself? 4 = Other, <i>specify</i>
-----------	--

Note to users

The interviewer was asked to read out the options to the respondent and to write the figure in the appropriate space.

Universe

All individuals who reported owning or operating an active business.

Final code list**1) Wages and salaries, including overtime, bonuses, etc., for yourself**

Paid (Q601Own_Salary) (@268 7.)

Valid range: 00 – 64000

2) Payment in kind (food, clothing, drinks, etc.) for yourself

Paid (Q602Own_Inkind) (@275 7.)

Valid range: 00 – 20000

3) Refund of transport costs for yourself

Paid (Q603Own_Transprt) (@282 7.)

Valid range: 00 – 18000

4) Other

Paid (Q604Own_Other) (@289 6.)

Valid range: 0 – 10000

How much did the business spend on each of the following items in the last calendar month?

61	How much did the business spend on each of the following items in the last calendar month? State if the amount cannot be separated from that of the household and give the full amount. 01 = Electricity 02 = Water 03 = Fuel and lubricants 04 = Spare parts 05 = Rental of premises 06 = Rental of machinery and equipment 07 = Postage, telephone, printing and stationery 08 = Transport of raw materials/supplies 09 = Repairs and maintenance 10 = Business services (accounting, legal, advertising, etc.) 11 = Licences, permits 12 = Interest on loans/repayments of loans 13 = Insurance premiums, mortgages/bonds 14 = Income tax/levies 15 = Protection agencies 16 = Other, specify
----	--

Note to users

For every response category in this question, the interviewer was asked to record the amount spent on that item in the space provided. If a respondent could not separate the business expenditure from that of a household, the interviewer was asked to write down the combined amount; that is, expenditure for both household and business, and mark the box "Not separated"(see the questionnaire for the categories) to indicate that the figure represents both "household" and "business" expenditure.

Universe

All individuals who reported owning or operating an active business.

Final code list

01) Electricity costs (Q611CstElec) (@295 5.)

Valid range: 00 – 13000

02) Water costs (Q612cstwater) (@300 5.)

Valid range: 00 – 160

03) Fuel and lubricants costs (Q613cstfuel) (@305 5.)

Valid range: 00 – 30800

04) Money spent on spare parts (Q614cstspares) (@310 5.)

Valid range: 00 – 28000

05) Amount spent on rental of premises (Q615cstrent) (@320 5.)

Valid range: 00 – 26000

06) Amount spent on rental of machinery and equipment (Q616cstmach) (@320 5.)

Valid range: 00 – 800

07) Amount spent on postage, telephone, printing and stationery (Q617csttele) (@325 4.)

Valid range: 00 – 600

08) Amount spent on transport of raw materials/supplies (Q618csttrans) (@329 5.)

Valid range: 00 – 20000

09) Amount spent on repairs and maintenance (Q619cstrepair) (@334 5.)

Valid range: 00 – 26000

10) Amount spent on business services (Q6110cstbusserv) (@339 5.)

Valid range: 00 – 800

11) Amount spent on licences, permits (Q6111cstlicense) (@344 5.)

Valid range: 00 – 650

12) Amount spent on interest on loans/repayments of loans (Q6112cstinterest) (@349 5.)

Valid range: 00 – 14000

13) Amount spent on insurance premiums, mortgages /bonds (Q6113cstins) (@354 5.)

Valid range: 00 – 14500

14) Amount spent on income tax//levies (Q6114csttax) (@359 5.)

Valid range: 00 – 11500

15) Amount spent on protection agencies (Q6115cstprotect) (@364 4.)

Valid range: 00 – 60

16) Amount spent other (Q6116cstother) (@368 5.)

Valid range: 00 – 500

In the past year, did the business buy any of the following? If YES, what was the cost?

62	In the past year, how much did the business spend on ...
	1 = Machinery
	2 = Equipment and tools
	3 = Vehicles, trailers, etc. for transportation
	4 = Buildings and other structures
	5 = Furniture
	6 = Other capital items, <i>specify</i>

Note to users

The amount spent on the assets for the business in the past year was recorded. If the assets are used for the business as well as for the household, the interviewer had to record the amount spent, as long as the item was used for the business as well. If the business owner was interviewed in August 2013, the reference period for this question would be September 2012 to July 2013.

Universe

All individuals who reported owning or operating an active business..

Final code list

1) Amount spent on machinery (Q621cstmachinery) (@373 5.)

Valid range: 00 – 70000

2) Amount spent on equipment and tools (Q622CstTools) (@378 5.)

Valid range: 00 – 60000

3) Amount spent on vehicles, trailers, etc. for transportation (Q623cstvehicles) (@383 7.)

Valid range: 00 – 300000

4) Amount spent on buildings and other structures (Q624cstbuildings) (@390 6.)

Valid range: 00– 96000

5) Amount spent on furniture (Q625cstFurniture) (@396 5.)

Valid range: 00 – 30000

6) Amount spent on other capital items (Q626cstother) (@401 6.)

Valid range: 00 – 6000

Net profit (Q63netprofit)

(@407 6.)

63	How much money did the business make in the last calendar month after deductions (net profit)? (Rands)
----	--

Note to users

This question refers to the profit that a business made, not the money that came in through sales. The interviewer was asked to write the amount in the space provided.

Universe

All individuals who reported owning or operating an active business..

Final code list

Valid range: 00 – 120000

Average net profits (Q64Avenetprofit)

(@413 6.)

64	How much money does the business usually make in a month after deductions (net profit)? (Rands)
----	---

Note to users

This question refers to the average net profit that the business makes per month. Even if the business did not operate in the last month, this question will record the usual profit made by the business. The difference between this question and the previous question is that Question 63 asks about the **previous** month, and this question asks about how much money is **normally** made. The respondent had to give an estimate here.

Universe

All individuals who reported owning or operating an active business..

Final code list

Valid range: 0 – 140000

Use of profit (Q65Actprofit)

(@419 1.)

65	What do you do with the profit from this business? 1 = Re-invest in the business 2 = Save it in the bank 3 = Spend it on items for the household 4 = Other, specify
----	--

Note to users

This relates to where the bulk of the profit goes most of the time. The interviewer was instructed to read the question and mark the appropriate answer box.

Universe

All individuals who reported owning or operating an active business..

Final code list

1 = Re-invest in the business
 2 = Save it in the bank
 3 = Spend it on items for the household
 4 = Other

Debts (Q66debts)

(@420 1.)

66	Does the business currently have any debts (e.g. loan)? 1 = Yes 2 = No →Go to Q68
-----------	---

Note to users

The interviewer was asked to mark "Yes" or "No". If the answer was "No", the instruction was to go to Question 68.

Universe

All individuals who reported owning or operating an active business..

Final code list

1 = Yes

2 = No

Does the business offer transport services? (Q68Transport)

(@421 1.)

68	Does the business offer transport services? 1 = Yes 2 = No →Go to Q71
-----------	---

Note to users

The interviewer was instructed to tick the appropriate "Yes" or "No" response. If the answer was "No", the instruction was to go to Question 71.

Universe

All individuals who reported owning or operating an active business..

Final code list

1 = Yes

2 = No

Total debts (Q67Totaldebt)

(@422 6.)

67	How much money does the business owe? (Rands)
-----------	--

Note to users

The interviewer was asked to write the amount in the space provided.

Universe

All individuals who reported owning or operating an active business..

Final code list

Valid range: 200 – 570000

□ = Not applicable

Transport services (Q69transservice)

(@428 1.)

69	What transport services does the business offer? 1 = Passenger transport with combis/mini-buses →Go to Q71 2 = Passenger transport with cabs →Go to Q71 3 = Transport of goods 4 = Both passenger transport and transport of goods 5 = Other, specify →Go to Q71
-----------	---

Note to users

Question 69 aims to establish what type of transport services the business operates. Note the skip instruction for Option 1, Option 2 and Option 5. The interviewer was asked to go to **Question 71**.

Universe

All individuals who reported owning or operating an active business..

Final code list

- 1 = Passenger transport with combis/mini-buses
- 2 = Passenger transport with cabs
- 3 = Transport of goods
- 4 = Both passenger transport and transport of goods
- 5 = Other
- ☐ = Not applicable

Type of goods (Q70TypGoods)

(@429 1.)

70	What type of goods does the business normally transport? 1 = Sand and gravel 2 = Other construction materials 3 = Groceries 4 = Other, <i>specify</i>
-----------	--

Note to users

The interviewer was asked to read out the categories and to mark the appropriate box.

Universe

All individuals who reported owning or operating an active business..

Final code list

- 1 = Sand and gravel
- 2 = Other construction materials
- 3 = Groceries
- 4 = Other
- ☐ = Not applicable

Not registered for VAT (Q71NotVat)

(@430 1.)

71	You indicated that your business is not registered for VAT; what is the reason that the business is not registered? (Repeat for each business) 1 = The business does not meet registration requirements 2 = Didn't know that the business has to be registered 3 = Registration process is tedious/complicated 4 = Other, specify
-----------	---

Note to users

The interviewer was asked to read out the categories and mark the appropriate box. This question should be asked for all businesses, since none of them should be registered for VAT.

Universe

All individuals who reported owning or operating an active business..

Final code list

- 1 = The business does not meet registration requirements
- 2 = Didn't know that the business has to be registered
- 3 = Registration process is tedious/complicated
- 4 = Other

Not registered for income tax (Q72NotRegistax)

(@431 1.)

72	Refer to Q5 before asking this question You indicated that your business is not registered for income tax; what is the reason that the business is not registered? (Repeat for each business) 1 = The business does not meet registration requirements 2 = Didn't know that the business has to be registered 3 = Registration process is tedious/complicated 4 = Other, specify 5 = Not applicable/Not required to register
-----------	---

Note to users

The interviewer was asked to refer to Question 5 before asking this question.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = The business does not meet registration requirements
- 2 = Didn't know that the business has to be registered
- 3 = Registration process is tedious/complicated
- 4 = Other
- 5 = Not applicable/Not required to register
- ☐ = Not applicable

Account for business (Q73SavAccount)

(@432 1.)

73	Does this business have a current/transactional/savings account? 1 = Yes, from a bank 2 = Yes, from another formal financial institution 3 = Yes, from an informal organisation (e.g. stokvel) 4 = No
-----------	--

Note to users

The question was asked to determine whether the business has an account through which the financial transactions of the business, i.e. income and payments, are processed. The term "bank" means a registered bank, "another formal organisation" means, for example, a mutual or cooperative financial institution (for savings accounts), and an "informal organisation" would typically mean a community-based group or organisation that has not been registered; for example, a stokvel (again for savings accounts).

The information is used to determine how many and what types of businesses are served by banks and by other financial organisations. This will inform financial inclusion policies and interventions.

The account that is most used by the business must be used to complete the questionnaire. If a business has an account at a bank that is used for payments, and a savings account with the community group, then only "1" must be ticked.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes, from a bank
- 2 = Yes, from another formal financial institution
- 3 = Yes, from an informal organisation (e.g. stokvel)
- 4 = No

Investment account (Q74InvestAccount)

(@433 1.)

74	Does this business have an investment/deposit account? Term or notice deposit account 1 = Yes, from a bank 2 = Yes, from another formal financial institution 3 = No
-----------	--

Note to users

This question will indicate whether the business has accumulated money that could be used in the future. A lack of investments/deposits threatens the survival of the business. It is important to know whether the business uses formal financial service providers or still relies on informal groups or organisations.

Universe

All individuals who reported owning or operating an active business..

Final code list

- 1 = Yes, from a bank
- 2 = Yes, from another formal financial institution
- 3 = No

Loan account (Q75LoanAccount)

(@434 1.)

75	Does this business have a loan account? For operational purposes, not for start-up purposes 1 = Yes, from a bank 2 = Yes, from another formal financial institution (e.g. microfinance organisation) 3 = Yes, from an informal organisation 4 = Yes, from family/friends 5 = No
-----------	---

Note to users

This information will provide direct information on whether the business has access to loans and, if so, from what type of organisation. This is important, since many businesses are constrained by a lack of money for operational purposes and therefore cannot grow. The extent to which formal institutions are involved will determine policy direction for access to finance. In this case, "another formal financial institution" will typically mean a registered microfinance organisation, and "an informal organisation" refers to an unregistered loan provider.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes, from a bank
- 2 = Yes, from another formal financial institution (e.g. microfinance organisation)
- 3 = Yes, from an informal organisation
- 4 = Yes, from family/friends
- 5 = No

Asset finance (Q76AssetFin)

(@435 1.)

76	Does this business have asset finance? Hire purchase or term agreement 1 = Yes, from a bank 2 = Yes, from another formal financial institution 3 = No
-----------	---

Note to users

This question will help indicate to what extent the business uses hire purchase or term agreements to acquire business assets and get an understanding of whether this financing is obtained from a bank or another formal financial institution.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes, from a bank
- 2 = Yes, from another formal financial institution
- 3 = No

Mortgage loan (Q77MotrtLoan)

(@436 1.)

77	Does this business have a mortgage loan? 1 = Yes, from a bank 2 = Yes, from another formal financial institution 3 = No
-----------	---

Note to users

This question will indicate whether the business uses property as an asset in the business and whether a loan (mortgage) is used to finance the property. If so, the type of organisation giving the mortgage can be determined.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes, from a bank
- 2 = Yes, from another formal financial institution
- 3 = No

Credit facility (Q78CreditFac)

(@437 1.)

78	Does this business have a credit facility? E.g. credit card, overdraft, store card 1 = Yes, from a bank 2 = Yes, from another formal financial institution 3 = No
-----------	---

Note to users

This question will give a further indication of whether the business has access to credit, in this case a facility (credit line) rather than a loan. If so, the type of organisation providing the facility can be determined.

Universe

All individuals who reported owning or operating an active business.

Final code list

- 1 = Yes, from a bank
- 2 = Yes, from another formal financial institution
- 3 = No

Insurance (Q79Shrttrmins)

(@438 1.)

79	Does this business have short-term insurance? Insurance on all or part of the business assets 1 = Yes, from a bank 2 = Yes, from another formal financial institution (e.g. insurance company) 3 = No
-----------	---

Note to users

This information determines how the business views the risks to business assets, specifically whether the business's assets are covered against any unforeseen circumstances, e.g. fire or theft. It will also determine the type of organisation being used to obtain the insurance cover. In this case, a formal financial organisation will typically be an insurance company, selling either directly or through agents.

Universe

All individuals who reported owning or operating an active business..

Final code list

- 1 = Yes, from a bank
- 2 = Yes, from another formal financial institution (e.g. insurance company)
- 3 = No

Business payments (Q80PymtSavAcc)

(@439 1.)

80	Does this business make business payments through the account mentioned in Q73 above?
	1= Yes
	2 = No
	3 = Not applicable (No account)

Note to users

This information determines if a business owner uses the bank account to make payments. This could help to determine if proper financial records of the business are being kept (separately from personal financial affairs) and whether the account is being used to the advantage of the business.

Universe

All individuals who reported owning or operating an active business..

Final code list

- 1 = Yes
- 2 = No
- 3 = Not applicable (no account)

Payment method (Q81BUSPYMT)

(@440 1.)

81	To make the business payments, does this business mainly use ...
	1 = Internet/cellphone banking
	2 = A bank branch/personal banking
	3 = Debit card/pay cash
	4 = Credit card

Note to users

This question will assist in determining whether the business owner uses technologically-enabled means or still prefers going to a branch. This will inform policy interventions regarding channels being used to extend financial inclusion.

Universe

All individuals who reported owning or operating an active business..

Final code list

- 1 = Internet/cellphone banking
- 2 = A bank branch/personal banking
- 3 = Debit card/pay cash
- 4 = Credit card

Awareness about ombudsman (Q82FinOmbus)

(@441 1.)

82	Are you aware that queries with financial services can be referred to an ombudsman? <i>An independent office where queries are assessed and service providers engage on your behalf</i> 1 = Yes 2 = No
-----------	---

Note to users

This information will determine to what extent the business owner is aware of the support that is available to ensure fair treatment from financial service providers. In particular, it checks whether the business owner is aware of an office to which they can refer their queries should he/she feel he/she has a dispute with the service provider.

Universe

All individuals who reported owning or operating an active business.

Final code list

1 = Yes
2 = No

Financial literacy (Q83FinEdu)

(@442 1.)

83	Have you been exposed to any financial literacy campaigns? <i>E.g. Importance of saving, importance of asset insurance, etc.</i> 1 = Yes 2 = No
-----------	--

Note to users

This information determines to what extent the consumer/user education that all formal financial service providers are committed to is reaching the target; in this case, the business owner. This education can take the form of face-to-face communication in group meetings or presentations, dedicated radio programmes or individual communication about financial services. The education should be general in nature and should not include product marketing or product-specific information. For example, it should have dealt with why insurance is important, not why a specific product should be bought.

Universe

All individuals who reported owning or operating an active business.

Final code list

1 = Yes
2 = No

Education status (Education_Status)

(@443 1.)

Final code list

1 = No schooling
2 = Less than primary completed
3 = Primary completed

4 = Secondary not completed
 5 = Secondary completed
 6 = Tertiary
 7 = Other

Main industry (Indus)

(@444 2.)

Final code list

01 = Agriculture, hunting, forestry and fishing
 03 = Manufacturing
 05 = Construction
 06 = Wholesale and retail trade
 07 = Transport, storage and communication
 08 = Financial intermediation, insurance, real estate and business services
 09 = Community, social and personal services
 11 = Other

Metro/non-metro (Metro_code)

(@446 2.)

Derived variable: Derived from stratum

Final code list

01 = WC – Non-metro
 02 = WC – City of Cape Town
 03 = EC – Non-metro
 04 = EC – Buffalo City
 05 = EC – Nelson Mandela Bay
 06 = NC – Non-metro
 07 = FS – Non-metro
 08 = FS – Mangaung
 09 = KZN – Non-metro
 10 = KZN – eThekweni
 11 = NW – Non-metro
 12 = GP – Non-metro
 13 = GP – Ekurhuleni
 14 = GP – City of Johannesburg
 15 = GP – City of Tshwane
 16 = MP – Non-metro
 17 = LP – Non-metro

Geography Type (Geo_type_code)

(@448 1.)

Classification according to the settlement characteristics

Final code list

1 = Urban
 2 = Traditional
 3 = Farms

Weight (weight)

(@449 12.7)

Valid range: 56.4023601– 5755.4691308